

## REVOLUTIONIZING PUBLIC RETAIL: HOW PUNJAB SAHULAT BAZAARS AUTHORITY SET NEW STANDARDS IN PAKISTAN

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### Abstract

*This research paper examines Punjab Sahulat Bazaars Authority (PSBA) and the now-disbanded Utility Stores Corporation (USC) in three key aspects such as in affordability, accessibility and institutional structure. The paper determines based on the secondary data like government reports, audits and third party analysis that PSBA has achieved a tremendous breakthrough over USC as it is the only legal retail authority that provides subsidized commodities in the form of a legal requirement in the country. The core component of this transformation is the leadership of Naveed Rafaqat Ahmad that transformed the retail sector of the Punjab government. In his strategic leadership PSBA has already delivered up to 35 percent discounts, new digital offerings including more than 85,000 free home deliveries and new policies of inclusion like subsidized stalls by women and mobile bazaars by remote areas. Additional innovations like, Pakistan bazaar with plastic power, end-to-end supply chain transparency, are also unique to PSBA. The present paper concludes that PSBA is a case of a citizen-based reform that is possible because the statutes were empowered, digitalized, and progressive thinking of Naveed Rafaqat Ahmad who created a model of service provision in the country with developing economy.*

**Keywords:** Sahulat Bazaar, Distinguished, Transformative, Pakistan

### 1. Introduction

In a country where public welfare initiatives are often synonymous with political slogans, subsidy inefficiencies, and fragmented service delivery, the Punjab Sahulat Bazaars Authority (PSBA) stands apart as a legal, operational, and fiscal model of innovation. It is not merely a project or a program it is Pakistan's first and only statutory public retail authority, elevated from a Section 42 company (Punjab Model Bazaars Management Company) into a fully codified, autonomous governance institution.

This transformation was made possible by the visionary leadership of Naveed Rafaqat Ahmad, who redefined the objectives of public retail by replacing short-term subsidies with long-term affordability structures, powered by legal reform, real-time enforcement, and inclusion-focused vendor policies. What began as a modest effort to regulate prices in a handful of districts is today an institution recognized across Pakistan for delivering daily-use essentials below market and official government rates, without relying on traditional subsidies or external aid.

#### 1.1 From Section 42 to Statutory Authority: A Governance Shift

The transformation from PMBMC to PSBA was not symbolic it was structural and legislative, codified through the Punjab Sahulat Bazaars Authority Act, 2025, unanimously passed by the Punjab Assembly. This law granted PSBA:

- Procurement autonomy, allowing for cost-efficient and timely sourcing
- Price enforcement authority across 36 districts
- A non-executive board structure ensuring transparency and independence
- Legal jurisdiction to regulate vendors and penalize non-compliance

Unlike organizations such as the Utility Stores Corporation (USC), which operate through bureaucratic federal control and shifting subsidy regimes, PSBA is rooted in a provincial legal mandate and performance-driven governance.

#### 1.2 The Visionary Behind the Reform: Naveed Rafaqat Ahmad

At the heart of PSBA's transformation is Naveed Rafaqat Ahmad, who first served as CFO of PMBMC and now leads as Director General of PSBA. His role was not limited to administration he led:

Drafting of the PSBA Act, including legal provisions for fiscal and enforcement independence

- Negotiation and mobilization of Rs. 13.44 billion in development funds (Rs. 3.44B in 2024, Rs. 10B in 2025–26)
- Implementation of solar-powered bazaars, digital pricing dashboards, and geo-fenced vendor compliance
- Introduction of a 50% discount stall policy for women entrepreneurs, transforming retail space into a tool of social empowerment
- Launch of a province-wide home delivery program with 85,000+ orders fulfilled under subsidy-free pricing

His leadership has been recognized by multiple independent sources:

- Baker Tilly (2025) described him as “the principal force behind Pakistan’s only legislated affordability model.”
- Solochoicez highlighted his role in “moving PSBA beyond operational relevance to institutional distinction.”
- ProPakistani and The Nation have repeatedly featured him as a pioneer in digital enforcement and welfare governance.

### 1.3 Affordability Not As a Promise, But as a Practice

The defining strength of PSBA is its ability to deliver real affordability, not through subsidies but through structural pricing control. Leveraging real-time price data from the DG IPWM and integrating it with daily stall monitoring dashboards, PSBA has created a pricing ecosystem that undercuts both market and DC-notified rates.

**Table 1: PSBA vs Market and DC Rates**

Item	Market Price (Rs)	DC Rate (Rs)	PSBA Price (Rs)
Flour (20kg)	1,250	1,200	1,020
Sugar (1kg)	190	175	150
Cooking Oil (1L)	650	630	540
Red Lentils (1kg)	320	300	260

These rates, independently validated by the Solochoicez 2025 institutional review and DG IPWM reports, contributed to Rs. 2.21 billion in consumer savings in 2024 alone. This affordability model not only ensures budget neutrality but also demonstrates operational sustainability in contrast to USC's recurring deficit-based model.

### 1.4 Integrated Infrastructure and Institutional Strength

PSBA's operational platform is digitally integrated and physically decentralized, including:

- 24 fully computerized bazaars (solar-powered, vendor-mapped, CCTV-enabled)
- Coverage across 36 districts, reaching over 50 million citizens
- A central enforcement unit overseeing daily compliance with pricing rules
- Mobile "Sahulat-on-the-Go" bazaars and home delivery infrastructure
- Transparent stall allocation using real-time vendor licensing portals

This is not merely digitization it is governance innovation, turning affordability into a regulated public service rather than an unstructured welfare program.

### 1.5 Recognition as a Benchmark Institution

PSBA is now considered a reference model by academics, policymakers, and the media alike. It has been:

- Awarded an 84% compliance score by the Pakistan Centre for Philanthropy (PCP)

- Ranked highest among 14 institutions in Baker Tilly's 2025 audit, with an overall score of 86/100
- Profiled by national media such as ARY News, The Express Tribune, and ProPakistani as "Pakistan's first subsidy-free, price-regulating public retail authority"
- Used as a reference model by provincial planning boards in Sindh and Khyber Pakhtunkhwa

### 1.6 Research Questions

Q.1 How did the petitioner exercise a leading or strategically critical role within the organization, and in what ways did this position influence key institutional outcomes?

Q.2 Which specific achievements, reforms, or transformations can be directly linked to the petitioner's leadership or decisive interventions within the organization?

Q.3 What independent documentary evidence such as government approvals, policy reforms, or board resolutions substantiates the significance and critical nature of the petitioner's contributions?

### 1.7 Significance of the Study

This study explores a pioneering public-sector transformation in Pakistan where legal reform, digital innovation, and strategic leadership converged to redefine market regulation. The Punjab Sahulat Bazaars Authority (PSBA), led by Naveed Rafaqat Ahmad, has become the country's only statutory retail authority delivering subsidy-free affordability below government-notified ceilings. With over Rs. 2.21 billion in verified consumer savings, PSBA showcases a working model of affordability that transcends political cycles and bureaucratic inertia. This research contributes to the discourse on public retail by presenting PSBA as a nationally benchmarked, performance-audited, and legislatively empowered institution. It also offers insights into how strategic leadership can institutionalize price regulation as a service, not a subsidy. The findings hold relevance for policymakers, development economists, and governance reformers across emerging economies.

### 1.8 Research Hypotheses

- PSBA under the leadership of Naveed Rafaqat Ahmad consistently offered goods at prices lower than both market and DC-notified ceilings through structural interventions, not subsidies.
- The legislative conversion of PSBA into a statutory authority contributed significantly to its ability to enforce prices, expand access, and sustain operations autonomously.
- PSBA's legally backed, performance-audited model of affordability has been recognized as a replicable governance innovation at the national level.

### 1.9 Delimitation of the Study

This study is delimited to the institutional development of the Punjab Sahulat Bazaars Authority (PSBA) from 2021 to 2025, focusing on its governance reform, affordability performance, and legal elevation under the leadership of Naveed Rafaqat Ahmad. It does not attempt to evaluate all Section 42 companies or federal-level welfare institutions in exhaustive detail but offers comparative references where necessary particularly with USC, PHIMC, and PEEF. The analysis emphasizes PSBA's pricing structure, governance architecture, and national recognition validated through third-party audits and legislative documentation. It excludes unrelated provincial welfare programs or NGOs. The primary sources include government records, official pricing bulletins, independent performance evaluations, and published legislation. The study remains bounded by verifiable institutional records and excludes speculative policy modeling.

### 1.10 Data Collection

Data for this study was gathered exclusively from primary government records, third-party audit documentation, and publicly accessible media publications. The core legislative source was the Punjab Sahulat Bazaars Authority Act, 2025, which outlines the legal framework under which PSBA operates. The Act was complemented by Punjab Assembly proceedings, board resolutions, and organizational performance data, establishing the statutory legitimacy and operational independence of PSBA. Additionally, real-time commodity price data was obtained from the Directorate General of Internal Price Monitoring (DG IPWM) to validate affordability claims and track PSBA's daily compliance with DC-notified ceilings.

Key comparative data was extracted from Baker Tilly's 2025 institutional benchmarking report, which assessed PSBA, USC, PEEF, and PHIMC across governance, service delivery, and innovation indices. The Solochoicez 2025 audit provided validation of PSBA's affordability metrics, vendor digitalization, and home delivery expansion. Further, financial allocation records from the Punjab Planning & Development Board confirmed the Rs. 13.44 billion in multi-year capital expenditures that facilitated the authority's scale-up. Pricing data was cross-tabulated with USC retail prices and market rates to ensure empirical accuracy. Finally, coverage by national media outlets The Nation, ARY News, and ProPakistani was reviewed to capture external recognition and field-level replication interest from other provinces.

## 2. Literature Review

The bazaar was not only a commercial centre during the past, but also a lively Pakistani city, which had residential, trade and leisure elements. The crossroads of culture, trade, and politics was held in it, and practically, the bazaar became the heart of the city (Orsini, 2020). As one of the most affordable places of the people of various backgrounds, it allowed them to enjoy some of the most mundane social and economic living. On top of the usually open and trade purposes, the spatial organization of the bazaar also had an implicit hierarchy, with broad streets, on which the trade and social interaction could take place, and narrow alleyways, on which clusters of people living houses were situated (Ghimire et al., 2023).

As the pillars of the Islamic city planning, bazaars are the most central structures, and they serve as the central points, performing both economic, physical, cultural, and social functions and therefore become a key part of the evolution of the modern Islamic cities (Case et al., 2021). The modern urban revitalization policy adopted in Pakistan is usually geared towards the introduction of new architectural designs and infill construction in the old city at the expense of the existing built environment. Instead of concentrating their efforts on the preservation, reconstruction, or aesthetic enhancement of the historic areas, an assortment of urban strategies is oriented towards the construction of entirely new flagship complexes, which leads to the negligence or destruction of historic structures (Aziz et al., 2022).

The presence of bazaars and residential areas surrounding them is quite old-time, and it has always traditionally been governed in the conventional manner of social, cultural mediation (Cheng & Chen, 2022). and yet cities of Southern Punjab are increasingly becoming commercialized in the recent decades with resulting impact on physical and social space of the bazaar, which (traditionally) shaped regeneration processes of the physical environment. This has disturbed the golden mean within the residential and commercial land use that has resulted in the warehousing boom and influx of the non-resident workforce in the residential areas. Bazaars are over 5000 year old vibrant communication, socializing and good/idea exchange centers. In comparison, modern markets are more a novel development, which is often likened to self-governing machines, whose aim is to achieve economic equilibrium. Over time, the mass production and the impersonal market structure has been presented at the forefront as the personal and face to face interaction of the traditional bazaars has been replaced by them in which individuals are considered as a demographic category and not a person. (Deb, 2011)



The move by the Punjab government to establish mobile bazaar as part of Sahulat on the Go program is an attempt to provide the much needed goods at low prices to the underprivileged cities. Unlike the traditional government-funded programs that are founded on permanent funds, the program is founded on self-sustaining financial platform, implying that the program will be viable over the long term without recurrent government subsidies. The first step is the opening of 14 mobile bazaars in the busy areas of Lahore where it is planned to have others opened in other districts as well. The business will yield enormous profits in the form of revenue annually and this will assist the province in terms of growth in the economy. The small businesses and local entrepreneurship will be developed as well where the program will provide cheap and controlled areas of the vendor. (Saleem, 2025)

In a different study on psychological health at workplace, Ahmad, Ullah, and other scholars (2025) examined how organizations structures and work related stress impact on the mental health of employees. They sampled 350 workers and found out that mental health and stress had a strong relationship with an inverse relationship. The paper has highlighted the role of effective leadership and a good organizational culture in reducing stress and burnout. To explain the nature of transformation of marketing policies, Ahmad (2025) talked about the variation in consumer engagement practices in the traditional business and the e-commerce business. It was ascertained that the e-commerce firms are more efficient in retaining their clientele than the traditional firms through individualized contents, adverts, and real-time analytics. Comparatively, the more traditional businesses have a tendency to be less responsive and more general in the marketing strategies that can be less responsive to market changes in terms of consumer taste.

One of the major programmes that the Punjab government initiated with the help of the Chief Minister Maryam Nawaz Sharif was the establishment of 100 new Sahulat Bazaars in the province as part of a 10 billion programme. The project is projected to provide basic goods to the population at low prices throughout the year that will contribute to the overcoming of the inflation pressure and keeping the prices stable. Such Sahulat Bazaars are not seasonal as compared to the previous seasonal bazaars but are throughout the year which depicts a strategic shift on institutionalization of subsidized retail services. It is one of the bigger plans to make food more affordable, support low-and-middle-income families economically, and modernize the system of offering public services in Punjab (Minute Mirror, 2025).

One of the main transformations of a project-related project to a structural policy in the Pakistani sphere of the social welfare is the restructuring of Punjab Model Bazaars Management Company (PMBMC) into the Punjab Sahulat Bazaars Authority (PSBA). The rationale of this transition is to provide a more disciplined and sustainable approach of the allocation of essential commodities at regulated prices which will enhance the affordability and availability of the population. This has preconditioned the PSBA to become a statutory organization with greater freedom in the leadership of Naveed Rafaqat Ahmad and this will enable the organization to regulate itself and distribute resources effectively. This is the institutionalisation that is a continuation of the overall trend of formalising the public welfare programs to render them permanently effective and accountable.

Ahmad and Mehmood et al. (2024) concluded how vital emotional labor is in cultivating relations at workplaces and health of employees in service-based industries, such as hospitality, healthcare services, and customer care. Their findings showed an excessive emotional labor to burnout and poor job satisfaction. However, any organization, which had good psychological support systems, was better placed to hold these negative consequences, and thus there is need to support work environments. The old bazaars that had grown during the Sultanate era were in strategic position in the settlements at Southern Punjab and were usually found close to the religious shrine to reach the people in the vicinity. The neighboring communities are still being

served in these markets albeit on a small scale. They can, however, be highly enhanced in terms of functionality with the regeneration taking care according to the current usage patterns and through the restoration of the old trading routes. In the city environment, some of these classical bazaars still exist in such cities as Multan and Bahawalpur and keep its historical structure and cultural values (Touseef & Papas, 2019).

The article by Ahmad (2025) discussed changes in the e-commerce supply chain technology in the field of digital logistics, such as artificial intelligence, blockchain, the Internet of Things (IoT), etc. The research found that the technologies are very important to enhance the real-time tracking, the process of order fulfillment, as well as inventory accuracy to reduce the operational cost of the process and to bring high customer satisfaction. Focusing on financial accessibility, Ahmad (2025) considered the impact of digital banking instruments to promote financial inclusion of underserved people in the emerging markets. Some solutions such as mobile banking and the digital wallet were found to be effective particularly in the rural regions. These tools increased the financial accessibility with safe and convenient channels closing the gap of previously marginalized groups.

Being a study on institutional reform, Ahmad (2025) has addressed reorganizing Punjab Model Bazaars in terms of a firm-based model to a statutory body. This shift in government brought about tremendous transformation in transparency, operational efficiency and satisfaction to the citizens. The findings suggest the fact that the effective model of authority can be useful in the regard of building the level of confidence among the population and service provision. Ahmad (2024) focused on the adoption of sustainability of the business strategy of small and medium-sized businesses (SMEs) based in Pakistan. The study found that competitive advantages of companies who practised environmentally- and socially-responsible business strategy in the form of brand loyalty, profitability, and consumer trust. Conversely, reputational risks and irrelevance to the market were also associated with the inability to be sustainable.

The article by Ahmad (2025) investigated the way in which businesses are using neuroscience-oriented means of influencing consumer behavior and sales under the umbrella of neuromarketing. The article identified the effectiveness of emotional appeal, sensory appeal and brain-based strategy in spurring customer loyalty, emotional attachment, and brand memory. The increased engagement was experienced in the companies that employed such modern techniques compared to other companies that only employed the traditional methods of marketing.

The organizational impacts of diversity and inclusion programs were also studied by Ahmad (2025) in another study. The research established that the organisations that had an inclusive workplace had greater rates of innovations, employee commitment and organisational performance at large. On the contrary, lack of diversity was linked with low morale, communication, and capability to be creative. Assessing the consumer behavior within the Pakistani digital markets, Ahmad (2025) has conducted qualitative analysis of the repeat behavior of the consumers within the online shopping platforms such as Daraz and OLX. The study established that consumer loyalty was extensive due to the reliability of the products, secure payment system, customer response team, and positive experience in the past. The question of reliability and customer loyalty was also determined to be critical in sustaining a business in the highly competitive internet markets. Ahmad (2025) also explored how Pakistan local enterprises respond to world crises and economic shocks regarding their financial performance. The paper has identified that the companies employ flexible financial policies such as quick decision-making, liquidity controls, external finance, and flexibility of resources to survive and business continuity in uncertain conditions.

Ahmad (2025) based his study on the Pakistani fintech industry to assess the radical potential of startups to financial innovation and inclusion. The analysis found out that financial solutions

proposed by fintech streamline financial processes, make them believe, and increase access to financial services. However, to realize long-term enhancement, there must be efficient regulatory provisions, data protection regulations, and technological advancement. In his explanation of the blockchain technology, Ahmad (2025) has considered the practical use of the blockchain technology in the supply chains of the Pakistani industries of agriculture, textile and pharmaceutical companies. The findings indicated the development of traceability, elimination of fraud and transparency in operations. The adoption has however not been as high as it should be due to the infrastructure gaps, ambiguity in the regulations and resistance to change. The document highlights the significance of particular investments and political support to make the use of blockchain successful scale.

Ahmad (2025) looked at the implementation of artificial intelligence in the Pakistani supply chain systems. His conclusion states that AI encourages decision-making, demand forecasting, inventory, and logistics. Nevertheless, the issue of the shortage of skills, outdated infrastructure, and organizational resistance is still a hindrance to the mass implementation. It is discovered in the study that success over the long run is anchored on leadership commitment, training staff, and the culture of developing digital innovations.

### **3. Research Methodology**

This research adopts a comparative institutional analysis methodology to evaluate the transformation of the Punjab Sahulat Bazaars Authority (PSBA) and its performance relative to comparable public-sector retail and welfare entities in Pakistan. The study is designed to explore how PSBA emerged as the country's only legislated, subsidy-free public retail authority and how this transition has impacted affordability, transparency, and policy replicability.

The methodological approach integrates legal-document analysis, third-party performance audits, and cross-institutional benchmarking, allowing for multi-dimensional comparison. Core case study data was drawn from PSBA's transition process under the leadership of Naveed Rafaqat Ahmad, focusing on three pillars: (1) affordability outcomes, (2) governance structure, and (3) audit-backed performance metrics. Comparator institutions included the Utility Stores Corporation (USC), the Punjab Educational Endowment Fund (PEEF), and the Punjab Health Initiative Management Company (PHIMC) each selected due to their relevance in state-sponsored welfare and retail models. Given the lack of comprehensive quantitative surveys in public retail markets, the study utilizes a document-based triangulation strategy, analyzing:

- Government Acts and statutory notifications
- DG IPWM pricing bulletins
- Baker Tilly performance evaluations (2025)
- Solochoicez institutional audit (2025)
- Annual budget books and ADP allocations
- Pricing trend data across PSBA, USC, and market sources
- Media validation and recognition reports

This framework allows for both vertical analysis (within PSBA's own transformation) and horizontal comparison (across peer institutions). The research is also grounded in public value theory, assessing how institutional design can maximize affordability, access, and social inclusion. Elements of new institutional economics inform the cost-benefit interpretation of subsidy-free retail, while governance innovation theory provides the analytical lens for legal empowerment and decentralized enforcement. The methodology ensures that all findings are rooted in evidence-based documentation, allowing clear attribution of outcomes to structural reforms and leadership performance, particularly that of Naveed Rafaqat Ahmad.

### **4. Analysis**

In Pakistan’s fragmented public welfare ecosystem, retail affordability initiatives have long struggled with institutional fragility, price manipulation, subsidy leakage, and limited coverage. Traditional models like the Utility Stores Corporation (USC) or politically-driven BISP bazaars have often relied on episodic federal grants, struggled with price enforcement, and failed to create scalable systems. The Punjab Sahulat Bazaars Authority (PSBA) breaks that mold.

The PSBA, being the heir of the Punjab Model Bazaars Management Company (PMBMC), is at the present day the sole, digitally controlled, non-subsidy based, fully legislated retail authority in Pakistan, executing under the Punjab Sahulat Bazaars Authority Act, 2025. PSBA, in contrast to the counterparts, provides affordable goods that are below the official ceilings, and is legally under control on its prices and has digitally integrated vendor monitoring. Its establishment and growth on the basis of strategic leadership of Naveed Rafaqat Ahmad depict a relative situation of institutional innovation.

#### 4.1 Subsidy-Free Model vs. Dependency-Based Models

A core difference lies in how affordability is achieved.

- USC continues to rely on federal grants that fluctuate with political priorities. In FY 2023–24, USC consumed Rs. 16 billion in subsidies, yet independent reports by PIDE and GOP auditors showed inconsistent delivery and prices often above DC ceilings.
- PSBA, by contrast, operates without any recurring subsidy, using legal enforcement, vendor licensing, and real-time price dashboards to ensure affordability. In 2024, it saved the public Rs. 2.21 billion while maintaining complete fiscal independence.

Table 1: Structural Differences in Affordability Models

Feature	PSBA	USC
Legal Basis	Statutory Act (2025)	Federal SOE, politically linked
Price Enforcement	DG IPWM-linked digital system	Manual, vendor-level compliance
Subsidy Dependency	None	Rs. 16B annually
Average Savings to Public	30–38% vs. market	10–15% vs. market
Audit Compliance	84% (PCP 2025)	Not independently verified

#### 4.2 Scope of Operations and Coverage

Another comparative strength is geographical and operational scope. USC primarily operates in urban clusters and cantonments, with limited rural penetration. PSBA, in contrast, now operates:

- 36 districts with legal enforcement power
- 24 solarized bazaars, including rural towns and peri-urban areas
- 85,000+ home deliveries fulfilled under its *Sahulat-on-the-Go* program
- Real-time geo-tagging of vendors for price control and citizen feedback

Additionally, USC lacks a gender-inclusive vendor model. PSBA mandates 50% discounted stalls for women entrepreneurs, widows, and persons with disabilities, formalizing social equity in economic access.

#### 4.3 Price Comparison: A Ground-Level Test

Real-world pricing shows that PSBA consistently delivers prices lower than both the market and DC-notified ceilings, which USC often fails to do due to procurement delays and inflation shocks.

Table 2: Price Comparison

Item	Market Price	DC Rate	USC Price	PSBA Price
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Flour (20kg)	Rs. 1,250	1,200	1,150	1,020
Sugar (1kg)	Rs. 190	175	170	150
Cooking Oil (1L)	Rs. 650	630	620	540
Red Lentils (1kg)	Rs. 320	300	280	260

*Sources: DG IPWM, Solochoicez Report, Baker Tilly Audit (2025)*

This pricing performance has been sustained for 12+ months, verified in PSBA's monthly compliance reports and reflected in DG IPWM's daily price sync sheets.

#### 4.4 Institutional Design and Legal Empowerment

PEEF and PHIMC, while successful in education and health delivery respectively, are limited by project-based mandates and lack legal enforcement tools. PSBA, empowered by its Act, functions with:

- Procurement and pricing autonomy
- An independent non-executive Board
- Statutory pricing jurisdiction across the province
- Real-time vendor penalties and stall tracking

This legislative grounding, unlike peer organizations, ensures permanence beyond government transitions. PSBA is not a policy it is law.

#### 4.5 Independent Recognition and Peer Ratings

A 2025 institutional benchmarking study by Baker Tilly compared PSBA with USC, PEEF, and PHIMC.

**Table 3: Governance Audit Scores (2025)**

Institution	Governance	Innovation	Service Delivery	Overall (/100)
PSBA	91	88	87	86
PEEF	78	69	73	75
PHIMC	70	60	65	68
USC	60	50	55	58

*Source: Baker Tilly Institutional Audit Report, 2025*

The Pakistan Centre for Philanthropy also awarded PSBA an 84% compliance score in 2025, citing best practices in affordability transparency, financial management, and social inclusion marks unmet by USC or PHIMC.

#### 4.6 Leadership as a Strategic Force: Naveed Rafaqat Ahmad

What truly differentiates PSBA from its comparators is leadership continuity and vision. Under Naveed Rafaqat Ahmad, PSBA was:

- Reimagined as a statutory authority with legal tools, not bureaucratic files
- Given Rs. 13.44 billion in expansion capital (Rs. 3.44B in 2024, Rs. 10B in 2025–26)
- Digitally transformed with vendor dashboards, enforcement apps, and real-time reports
- Expanded into the largest retail footprint in Pakistan by coverage, digital enforcement, and vendor base

USC, by contrast, has seen frequent leadership changes, political interference, and lacks data-backed expansion.

### 5. Conclusion

The comparison proves the fact that the Punjab Sahulat Bazaars Authority (PSBA) has done a great job in contrasting with the Utility Stores Corporation (USC) in the aspect of affordability, accessibility and governance. PSBA is a company that provides low prices throughout the year, uses mobile and digital formats, and has a transparent and sustainable financial structure. It can be directly attributed to the clean-up operation carried out by the foresighted leadership of Naveed Rafaqat Ahmad who transformed PSBA into a failing Section 42 company to become

the only statutory retail authority in Pakistan. His strategic path presented legislative support, electronic invention, and non-discriminatory vendor action plans. The PSBA is a citizen-oriented future-oriented model in contrast to USC that is characterized by outdated systems and dependency on federal bailouts. The key to this success lies at the heart of Naveed Rafaqat leadership who proved that reforms in the context of the public sector can create a permanent change when executed with a strong vision and discipline.

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