

INSTITUTIONAL INNOVATION: HOW NAVEED RAFAQAT TRANSFORMED PUNJAB SAHULAT BAZAARS INTO PAKISTAN'S ONLY STATUTORY AUTHORITY EVOLVED FROM SECTION 42 COMPANY

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Abstract

The institutional innovation and change discussed in this paper is the leadership-based change in Punjab Sahulat Bazaars Authority (PSBA) of the retail industry in Pakistan, the only successful story of re-organization of a Section 42 company under a full-fledged statutory authority. In the following paper, legal restructuring, financial independence, and governance practices of PSBA under the chairmanship of Naveed Rafiqat Ahmad will be evaluated through the lens of document-based qualitative approach that implies an implicit network of quantitative actions. This has been talked of according to the independent audit, official documentation and probing by third party media and has referred PSBA as a distinct model of law based retail regulation. Real time computerized displays of price, solar powered infrastructural property, gender in vendor policy and the abolition of recurrent subsidies are the most common innovations being rolled out in this transition. The findings indicate that PSBA has led in price regulation, services and digital enforcement with the savings it is providing consumers annually in the form of a 35 percent consumer savings that are lower than market rates. The research transforms PSBA into a model of non-routine institutional reform in the country that has its roots in legal empowerment and transformational leadership in a developing economy.

Keywords: Innovation, Distinguished, Transition, Leadership

1. Introduction

It was the institutional resourcefulness, strategic thinking, and legal metamorphosis of the Punjab Sahulat Bazaars Authority (PSBA) to the mazes of the Pakistani public-sector governance. It is the only and the first 42 company in Pakistan that is incorporated in a real statutory body, a legal and administrative breakthrough in the markets of the public welfare. The transfer was not a coincidence but was planned according to the Punjab Sahulat Bazaars Authority Act, 2025 passed unanimously by the Punjab Assembly gazetted on March 29, 2025, after it was first introduced in the Punjab Assembly on February 17, 2025.

This is not merely a change of name or reorganization of the bureaucracy. Instead, the history of PSBA as the Punjab Model Bazaars Management Company PMBMC and subsequently as a legal Authority is the potentiality of the strategic change of the governmental sector under the transformational leadership of the present Director General Naveed Rafiqat Ahmad. As the world and today at large are straining to ensure that the services delivered by the public institutions are efficient, inclusive and accountable, PSBA has now emerged as a valuable point of reference innovation-driven governance, the sole institution to be paired with price regulation, legal empowerment and socio-economic development in Pakistan.

1.2 A Governance Model Rooted in Law and Vision

The PSBA Act represents the only such legislation in Pakistan's administrative history where a not-for-profit entity created under Section 42 of the Companies Act, 2017, was restructured into a statutory authority. While peers like TEVTA and Punjab Food Authority (PFA) were founded as authorities from inception, others like PEEF, PHIMC, PRSP, LWMC, and PPIF remain Section 42 companies with limited operational autonomy.

PSBA's legal distinction now allows it to:

- Independently procure goods and services
- Implement digital-first price control mechanisms
- Operate with a non-executive board majority, ensuring oversight without bureaucratic interference

- Sustain operations without relying on recurrent government subsidies

This transformation, codified through legal means, eliminates shortfalls historically embedded in Pakistan's welfare institutions namely, weak enforcement mechanisms, poor vendor transparency, and dependency on subsidies.

1.3 Leadership as the Core Force of Change

At the heart of this unprecedented institutional shift is Naveed Rafaqat Ahmad, whose contributions are not limited to formal designation but are embedded deeply into PSBA's operational DNA. As former CFO of PMBMC and the founding Director General of PSBA, Ahmad was instrumental in:

- Drafting the transition policy and legislative framework
- Securing cabinet and parliamentary support
- Negotiating Rs. 3.44 billion for 13 bazaars (FY2024) and Rs. 10 billion for 100 bazaars (FY2025–26) under the Annual Development Programme (ADP) .

Third-party evaluations including the Solochoicez Audit Report (Page 31) and the Baker Tilly Institutional Performance Report (Page 36–37) confirm that these achievements are not replications, but rather original contributions that surpass sectoral norms. PSBA received a benchmark score of 86/100, the highest among 14 major not-for-profit organizations evaluated in Punjab.

1.4 Fiscal Independence and Economic Sustainability

Perhaps the most compelling achievement of PSBA is that it delivers price relief without financial subsidies a feat previously considered unattainable. Unlike other government welfare schemes which rely heavily on budgetary injections, PSBA is self-sustaining through its own-source revenue, vendor fees, and low administrative overhead (administrative ratio below 10%).

PSBA provides essential commodities:

- 35% below market prices during Ramzan
- 7% lower than Deputy Commissioner–notified rates year-round
- Directly to households via 85,000+ free home deliveries, supported by 72 government-deployed motorcycles

This addresses the shortfall of “ineffective price control enforcement” by embedding the relief system into its core business logic underpinned by verified delivery metrics, digital access tools, and fiscal control .

1.5 Technological Innovation and Last-Mile Delivery

No other institution in Pakistan combines retail delivery with mobile technology and legal backing like PSBA. Its Sahulat-on-the-Go mobile bazaars, free home delivery app, and province-wide digital system enable citizens even in underserved areas to access subsidized groceries in real time. The Android/iOS apps have fulfilled 85,000+ orders across 36 bazaars in 25 districts as of early 2025. This level of integration not only enhances citizen experience but also redefines last-mile public service delivery a shortfall that prior Section 42 models failed to address due to infrastructural gaps.

1.6 Gender Inclusion, Social Welfare, and Solarization

In addition to fiscal and technological achievements, PSBA has made strides in inclusive development:

- 50% vendor stall discounts for women entrepreneurs
- Solar-powered bazaars, with energy costs reduced from Rs. 1 million to Rs. 100,000 per month at pilot sites
- Transparent vendor policies with documented bidding and stall allocation systems

These efforts align with modern benchmarks of gender-sensitive governance and environmental sustainability, further cementing PSBA's place as an innovation hub for public welfare .

1.7 Independent Validation and Replication

The Baker Tilly report categorically states that PSBA is “not a replication” of peer models like PFA or PEEF. It has field-wide significance, with its digital systems, affordability model, and administrative discipline being cited by policymakers and provincial planners as replicable governance tools.

Notable endorsements include:

- 84% compliance rating by the Pakistan Centre for Philanthropy
- Multiple government acts, including the landmark PSBA Act, 2025
- Media profiles in Dawn, The Nation, The Express Tribune, ARY News, Minute Mirror and ProPakistani, validating its success and replicability.

1.8 Research Questions

Q.1 What measurable outcomes, institutional achievements, or structural transformations can be directly linked to the leadership and strategic interventions of the petitioner?

Q.2 Which specific actions, reforms, or innovations introduced by the petitioner represent groundbreaking or non-routine contributions, rather than standard administrative practices?

Q.3 In what ways do the petitioner's contributions reflect broader trends of exceptional, original, and policy-defining innovation within the domain of public-sector governance?

1.9 Significance of the Study

This study holds national and academic significance as it documents Pakistan's only legal and operational transition from a Section 42 company into a full-fledged statutory public welfare authority. It highlights how the Punjab Sahulat Bazaars Authority (PSBA), under the strategic leadership of Naveed Rafaqat Ahmad, institutionalized affordability through data-driven enforcement, fiscal independence, and digital public service delivery without relying on subsidies. The analysis adds to the field of governance innovation, particularly in South Asia, where structural reform in welfare institutions is often constrained by legal ambiguity and financial dependency. By providing verifiable evidence of legislative backing, pricing integrity, vendor inclusion, and replication interest from other provinces, this research establishes PSBA as a replicable and original governance model for equitable market regulation in developing economies.

1.10 Research Hypotheses

- The transformation of PMBMC into PSBA under Naveed Rafaqat Ahmad's leadership represents an unprecedented legal and governance reform in Pakistan's welfare market sector.
- PSBA's ability to deliver price relief below DC-notified rates without relying on subsidies demonstrates a non-routine, self-sustaining public sector innovation.
- Independent audits, legislative acts, and third-party evaluations confirm that PSBA's operational model has field-wide significance

1.11 Delimitation of the Study

This project is confined to institutional change and working model of Punjab Sahulat Bazaars Authority (PSBA) in 2021-2025. It specifically sits on the legislative, managerial and welfare innovations that were initiated during the leadership of Naveed Rafaqat Ahmad as the Director General. In spite of the fact that comparative benchmarks are drawn against the other organizations within the public-sector, such as USC, PFA, and LWMC, the analysis does not compare those organizations on a detailed level. The research is restricted to testable facts like government announcements, audit reports and government publications. It does not contain political elements and other elements of the extraneous nature, which would not add to the

governance structure of PSBA. In addition, the PSBA further growth trajectory after 2025 is not considered, which ensures a more limited scope of study regarding the company-to-authority transition and its relevance at nationwide level.

1.12 Data Collection

Data for this study was collected through multiple independent and institutional sources, ensuring both credibility and contextual relevance. The primary datasets included:

- **Statutory Documents:**

The *Punjab Sahulat Bazaars Authority Act, 2025* was reviewed to understand the structural, operational, and legal implications of PSBA's transformation from a Section 42 company into a statutory authority.

- **Third-Party Audits:**

→ Baker Tilly (2025) provided benchmarking data, including PSBA's comparative scores in financial governance, service delivery, and organizational integrity.

→ Solochoicez Report (2025) offered third-party verification of PSBA's affordability performance, solar-powered bazaars, women vendor inclusion, and cost-effectiveness.

- **Price and Savings Data:**

→ Daily pricing bulletins from DG IPWM (2024) were used to extract itemized price data across multiple districts.

→ Annual Development Programme (ADP) reports from the Planning & Development Board provided evidence of savings to consumers (Rs. 2.21 billion in 2024).

2. Literature review

At the heart of a bazaar as a system of rule over open communities lies on two principle tenets. First it has a definite contractual basis like any other form of governance. In particular, it is steered by either explicit or implicit consensus that allows open community members to utilise, reproduce, improve, refine, or share different goods most often information and knowledge, though also tangible goods. In comparison with other forms of governance, where the preference is to regulate the assets of a network by either owner-managing them (as is the case with a firm) or by jointly owning them (as is the case with a network), the bazaar model does not allow the contributors to fully appropriate the shared assets. (Demil & Warnier, 2013)

The second characteristic of the bazaar is that it is focused on transparency. Openness involves lack of restrictions to participation, which is somewhat similar to ideal democracy (Lessig, 1999). The contributions are based on the freedom of participation, which implies that participants are not necessarily chosen in the community; in fact, they tend to choose themselves. This is unlike other organizational structures: organizations actively seek new members, it takes certain barriers to break in to a market and to join a network, more often than not, one is co-opted or invited to become a member by the other network members. (Afuah and Tucci, 2012).

The productivity of the bazaar is mainly due to the transparency and inability to claim mutual resources, which stimulates the involvement even in cases, where efficiency is not strongly motivated. Such transparency brings volunteers of different knowledge, experience and the cost of search is less in the context of bazaar governance, innovation is facilitated outside the knowledge base of an organization. Local knowledge can be the venture to exploit in transactions that need distant searching and this idea enhances the sources of innovations and reduces cost. This far-flung searching can be based on such technological tools as the Internet or direct communication with the participants, and this way the innovators can enjoy the networks that do not belong to their original community (Franke and Shah, 2003).

Bazaar model would help improve the congruence of products and consumer preferences. Participants being the consumers and producers are likely to produce their own solutions based

on their needs. Through this, bazaar governance unveils the private information of people instead of being based on market factors such as prices. As an illustration, fab labs offer the services of computer-controlled machines like cutting machines, milling machines, and laser cutters (Gershenfeld, 2005). This access allows the participants to create their own projects and objects that cannot be found in standard markets. Although fab labs do not solve the scale economies of mass production, they can also nurture the niche market by helping in sharing knowledge within the community and to the broader network effectively forming a long tail of distinct products (Anderson, 2013).

Ahmad and Mehmood et al. (2024) have investigated the effects of emotional labor to the interaction and well-being of employees in the service industries. The paper has concentrated on the areas of work as follows in hospitality, healthcare and customer service and discovered that the primary source of burnout and decreased job satisfaction is emotional labor. Nevertheless, it also turned out that the negative effects could be neutralized under the conditions of the existence of the support systems of the right structure that is why the importance of the psychologically supporting working environment is justified. Within the context of a study carried out on the topic of psychological health at the workplace, Ahmad, Ullah, and others (2025) explored the effect of stress at the workplace and the organizational processes on the well-being of employees. The researcher determined that there is a very close negative correlation between mental health and stress levels according to the results of the survey carried out on 350 employees. It focused on the applications of leadership and organizational culture to remove stress and burn out as well.

Researching on the establishment of the marketing strategies, Ahmad (2025) contrasted the consumer engagement strategy of the conventional business and the online shopping brand. It was determined that the e-commerce companies are more effective regarding acquiring and retaining the customers with their tailor-made content, personalized advertisements, and data analysis in real-time. By contrast, the conventional businesses have more opportunities to follow some more generalized approaches to marketing, which are not so sensitive to the changing consumer behavior. Ahmad (2025) in his article concerning the digital innovation in logistics carried out a research on the role of the existing technologies in supply chain effectiveness in the e-commerce business and relied on the premises of artificial intelligence, blockchain, and the Internet of Things. The technologies help in accuracy of the inventory, order processing and real time tracking which eventually leads to cost reduction and customer satisfaction as stated in the study.

Concerning the problem of financial accessibility, Ahmad (2025) examined how digital banking tools can work in favor of financial inclusion of developing economies. The results showed that the performance of such services as mobile banking and e-wallets can be achieved in the service provision to underserved populations especially in rural regions. These platforms offer financial services and are safe and easily accessible and consequently, inequality is reduced and general access to finances increased. In his commentary on a study of the institutional reforms of the provision of government services, Ahmad (2025) had done a researched study of how the Punjab Model Bazaars had developed into a model of a government management of a company into a model of an authority and governance based model. The researchers reached a conclusion that the change resulted in both more transparency and improved performance of the operation but also more satisfaction of the citizens that eventually resulted in the growth of the public trust.

Ahmad (2024) who examined the problem of the sustainability implementation of the small and medium-sized enterprises in Pakistan as the business strategy was the author of the article. The paper has further determined that, the firms that adopt sustainable practices will be in a better position to achieve competitive advantages in terms of brand loyalty, profitability and

positive perception on the part of the customer. Conversely, the businesses, which do not consider the idea of sustainability, will be compelled to lose their recognition and topicality in the marketplace. Based on a generalization of the consumer behaviors in the online market, Ahmad (2025) presented a qualitative report of the repeat-buying behavior of the most visited online shopping sites in Pakistan i.e. Daraz and OLX. The results indicated that good past experiences, good customer services, quality of the product and safety of money payment are the attributes that induce consumer loyalty. The current study has shown that customer faith and credibility of services play an important role in stipulating sustainability of customer relation in the competitive online markets.

When conducting a study on the resilience of a business, Ahmad (2025) explored how Pakistani companies realigned themselves financially in the event of a global crisis and disruptive economic conditions. This research established that among the strategies that organizations have used in addressing uncertainty, agile decision making, liquidity management, outside financing, as well as loose allocation of resources, are a few. These were the practice of adaptation in the financial practices that were implemented to improve business continuity and organization stability under volatile market conditions. In a different article written by Ahmad (2025), the author discussed the increasing significance of fintech startups in a Pakistani Financial ecosystem due to their role in the form of innovativeness and access to finances. The review found out that the fintech companies are changing the business with introduction of digital products which have simplified the transactions process, increased customer confidence, and eased access to financial services by more citizens. Only the positive regulation, the data security and the further technological advancement can help to support the region in its expansion.

Ahmad (2025) also mentions the application of blockchain technology in the chain of supply networks in Pakistan and how this technology can be used to help advance the level of transparency, reduce the number of fake products, and address operational misalignments. Based on the qualitative interviews that have been formulated on stakeholders involved in various industries such as the agriculture industry, pharmaceutical industry, textile and logistics industry, the research study has shown that blockchain would be able to enhance traceability and inter-organizational integration in great ways. Nevertheless, it is limiting in its potential since its use is still limited by the technological limitations, inappropriate infrastructure, ambiguity in regulations and resistance to change. The study reveals that the significant investments that should be done with special focus on capacity building, supporting infrastructure and reformulation of policies to be well incorporated with efficient blockchain integration is needed. It is only at the point of passing through the threshold of intellectual passion beyond the scalable and context-specific uses that it will become possible in the conclusion made by Ahmad.

Ahmad (2025) discusses the artificial intelligence penetration process in the Pakistani supply chain industry and how it enhances the demand prediction process, inventory management, and logistics. The study concludes that AI enhances responsiveness and aids in decision-making; it is achieved through the assistance of the interviews of major industries. Although these advantages exist, the limitations of the financial department, absence of technical skills, old systems and resisting change are the obstacles to adoption. Ahmad dwells on the issues of leadership, training employees, and the culture of innovation and concludes by saying that AI power is based on long-term investment and contextually-specific digital strategy.

The transformation of Punjab Model Bazaars Management Company to Punjab Sahulat Bazaars Authority is one of the primary modifications of a program associated with a project to a structural policy within the Pakistani environment of the social welfare. The justification of this turnaround is to offer a more controlled and long term solution of distribution of basic

commodities at regulated prices that will render it cheaper and accessible to the people. This has already predefined PSBA as a statutory organization that is less restricted in the leadership of Naveed Razaqat Ahmad and will be able to control this organization and allocate resources efficiently. That is institutionalisation which but repeats the general direction of formalising the public welfare programs to make them continuously viable and responsible. Punjab government facilitated by the Chief Minister Maryam Nawaz Sharif launched one of the best programmes in establishing 100 new Sahulat bazaars within the province as part of the 10 billion programme. The project is estimated to bring the population low prices of basic goods throughout the year that would help defeat the inflation pressure and stabilize the prices. They can be compared with the non-seasonal bazaars of the past compared to the seasonal bazaars but they are year-round which is a change of strategy when it comes to institutionalization of subsidized retail services.

Open-community based business models are characteristic of organizations that utilize bazaar-style governance of one or multiple forms of transactions. Non-profit organization, companies or even individual entrepreneurs can use these models. They include incorporating an open community or a set of communities into the value network of the organization which resonates with the open innovation model that was suggested by Chesbrough (2003). Over a number of years, it has become a realisation in Pakistan that something has to be done to shake off political stagnation and systemic malaise. Concerning economic management, there is much dissatisfaction regarding the low success of the traditional policy instruments of anti-cyclical policies including spending injections, tax cuts, and interest rate manipulations in recovery of the long-term adverse performance of the economy. (Basley, 2016)

On the demand side, a higher share of output of the services sector can be achieved in response to a high rate of final demand of the services sector. Such an expansion can be either a result of domestic consumers where the income elasticity of such consumers is normally high to the services or foreign consumers who are an indication of increasing demand of the service exports of the country. This kind of demand stimulated growth is bound to lead to increased service prices and reallocation of resources to service production. (Hanson & Harrison, 1999). Over the years, the tax policy implemented and designed in Pakistan has continued to create tension on the business and investment atmosphere. The high taxation burden on large and formal business has promoted the more informal in the economy and there has been a great tax arbitrage in the capital gains of equity markets and real estate, moving the investment out of manufacturing and the real economy and into less-productive activities such as secondary trading. (Sharif, 2002)

3. Research Methodology

This study employs a qualitative, document-based case study methodology, grounded in the principles of public-sector governance research and institutional transformation analysis. The focus is on the structural, fiscal, and legal transition of the Punjab Model Bazaars Management Company (PMBMC) into the Punjab Sahulat Bazaars Authority (PSBA), which is widely recognized as Pakistan's first successful example of a company-to-authority evolution in the public welfare sector.

The methodology is designed to address three core objectives:

- To evaluate the institutional innovation and governance architecture introduced during the transition.
- To assess the impact and originality of interventions led by Naveed Razaqat Ahmad.
- To determine the replicability and field-wide relevance of the PSBA model based on independent evidence.

The study utilizes official documents, third-party audit reports, government notifications, and media publications as primary sources. Two key independent evaluations Baker Tilly

Chartered Accountants (2025) and Solochoicez Institutional Review (2025) are used to benchmark PSBA's performance in financial governance, price relief mechanisms, service delivery, vendor inclusion, and operational transparency. These documents were selected for their objectivity, empirical rigor, and recognition by the Government of Punjab. The study also draws on real-time price data from the Directorate General of Internal Price Monitoring (DG IPWM). Daily pricing bulletins were analyzed to evaluate the pricing differential between PSBA bazaars, Utility Stores Corporation (USC) outlets, open markets, and Deputy Commissioner-notified rates. The goal was to validate PSBA's claim of providing edibles at rates 7–10% below DC rates and up to 35% below market prices without subsidies.

This data was further supported by financial records from the Planning & Development Board, specifically the Annual Development Programme (ADP), which confirmed the disbursement of Rs. 10 billion for PSBA's expansion in FY 2025–26, as well as documented Rs. 2.21 billion in consumer savings during 2024. The research process included thematic coding of qualitative data such as legislative provisions, audit commentaries, policy briefs, and media articles to identify patterns related to innovation, governance, leadership impact, and institutional permanence.

Theoretical framing is derived from:

- Amartya Sen's Capability Approach (for evaluating empowerment through affordability),
- Elinor Ostrom's Polycentric Governance Theory (for understanding decentralized enforcement),
- Mark Moore's Public Value Framework (for measuring state-created value),
- Max Weber's Legal-Rational Authority (for institutional legitimacy),
- New Public Management (NPM) (for digital and outcome-based performance evaluation).

Given the nature of the transformation, quantitative analysis alone would not capture the legal, structural, and symbolic implications of PSBA's innovation. Therefore, a qualitative, interdisciplinary approach was chosen to ensure analytical depth, policy relevance, and alignment with governance research standards.

4. Analysis

The Punjab Sahulat Bazaars Authority (PSBA) has been the first of its kind in the governance of the Pakistani people, as far as welfare is concerned. The Section 42 of the Punjab Sahulat Bazaars Authority Act, 2025, is the first and the only nonprofit company of the country which is to be advanced into the existence of a full-fledged statutory authority. This was more a matter of the restructuring of the law and electronic infrastructure and a new leadership paradigm that made possible the complete overhaul of the institutions, the Punjab Model Bazaars Management Company (PMBMC).

PSBA has proposed a completely new pattern of a comprehensive welfare market which is based on legislation, fiscal independence, and openness of actions in a country where the majority of the companies of the Section 42 remain dependent on subsidies, have political influence, or are stagnant in administration. Its transition addressed the structural flaws which had been the curse of the public welfare institutions: ineffective execution, non-admitted marginalized vendors, unsustainable funding, and even the non-legal permanence.

4.1 Delivering Affordability Without Subsidies

One of the greatest achievements of PSBA is the ability to supply the required commodities at a lower price than the announced government price without the continuous government subsidy. According to the official data on the price in the bazaars of PSBA, based on the actual documents of pricing offered by the Directorate General of Internal Price Monitoring (DG

IPWM, 2024), real staples were offered in bazaars with a price of 7-10 percent less than DC rates and 30-35 per cent less than the prices in the open market.

Table 1: Comparative Pricing

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

(Source: DG IPWM Daily Bulletins, 2024)

This was not a discount that had happened once but a component and portion of PSBA model. By 2024 without fiscal bailout, PSBA alone through the Planning and Development Board ADP 2024 report forecasted PSBA generating the PSBA would generate PSBA a PSBA in the form of a single digit, 2.21 billion, of public savings alone, which shows one of the best examples of a subsidy-free welfare economics in South Asia.

4.2 Leadership and Legal Innovation: The Role of Naveed Rafaqat Ahmad

At the centre of this was Naveed Rafaqat Ahmad who was CFO of PMBMC, as well as, founding Director General of PSBA. It was not a ceremonial role: he planned the entire legal transformation, and drafted key policy structures, and increased the budget of the Punjab Cabinet and Assembly.

His leadership was formally validated by:

- Baker Tilly's 2025 audit, which gave PSBA the highest composite score among 14 public institutions.
- Solochoicez's Institutional Evaluation Report (2025), which recognized his work as "not a replication of peers, but a field-defining contribution."

Table 2: Governance Benchmarking (Baker Tilly, 2025)

Institution	Financial Governance	Service Delivery	Total Score (/100)
PSBA	91	87	86
PHIMC	72	64	68
PEEF	78	73	75
LWMC	64	58	60

These ratings show PSBA's superiority not only in affordability but also in internal governance, something that historically undermines most Section 42 entities.

4.3 Digital Enforcement and Real-Time Monitoring

A hallmark of PSBA's innovation is its real-time digital price enforcement dashboard. This system:

- Synced prices with DC notifications
- Flagged vendor violations
- Used LED displays for public visibility
- Sent automated alerts to local authorities

According to DG IPWM, this led to:

- 1,100+ vendor violations flagged and resolved
- 62% drop in overpricing complaints
- 70% improvement in enforcement response time

This addressed a critical shortfall in earlier welfare systems weak or delayed enforcement and positioned PSBA as a pioneer of digital-first affordability governance.

4.4 Social Inclusion and Mobile Access

Beyond affordability, PSBA focused on inclusive vendor policies:

- 50% stall discounts for women, widows, and disabled persons
- Over 1,800 women vendors registered by the end of 2024
- Transparent, merit-based vendor registration through digital bidding

It also introduced:

- 85,000+ free home deliveries through an Android/iOS app
- 72 motorcycles deployed for mobile distribution
- Launch of Sahulat-on-the-Go mobile bazaars in underserved areas

These features directly addressed the shortfalls of exclusion, manual pricing, and urban-rural access gaps.

4.5 Solarization and Cost Efficiency

PSBA also became the first public market authority in Pakistan to launch solar-powered bazaars, reducing utility costs by up to 90%:

- From Rs. 1 million/month to Rs. 100,000/month in pilot markets
- Enabled reallocation of funds to digital infrastructure

This adds an environmental sustainability dimension absent in USC, PFA, or PEEF operations making PSBA a pioneer in green welfare governance.

4.6 Legal Validation: The PSBA Act, 2025

The Punjab Sahulat Bazaars Authority Act, 2025 was unanimously passed in the Provincial Assembly and gazetted into law. This Act:

- Grants PSBA procurement autonomy
- Replaces Section 42 company registration
- Establishes a non-executive majority board
- Provides legal permanence to price regulation functions

This legal upgrade directly addresses the historic shortfall of administrative fragility in non-profit governance and makes PSBA a constitutionally protected body.

4.7 Replication and National Recognition

PSBA is now a national model:

- Sindh and KP governments have sought policy replication
- Lahore School of Economics and PERI have cited PSBA in white papers
- Pakistan Centre for Philanthropy (PCP) gave PSBA an 84% compliance score
- Media coverage in ProPakistani, The Nation, ARY News, and Tribune recognized PSBA as “Pakistan’s first subsidy-free, statutory welfare market authority.”

5. Conclusion

The Punjab Sahulat Bazaar Authority (PSBA) is not only a success story, but it is an institution that has innovated in developing countries. It shows how the provincial governments would overtake the archaic and stagnant bureaucracies and come up with responsive, transparent and inclusionary systems that are genuinely interested in the needs of the citizens. The necessity to stabilize and scale up the public services through the law-based governance may be regarded as efficient since the case experience of PSBA as a Section 42 company that becomes a full-blown statutory agency can be considered. The ingenuity of PSBA in its digital-first way of providing service, climate-resilient infrastructure, gender-focused vendor policy and real-time data governance has seen the organization alter how and whether the systems of public subsidy might work in the 21st century. The most basic part of this change is the strategic vision and administrative integrity of Naveed Rafaqat Ahmad that allowed the institution theory to become a reality in the government sector. PSBA has existed as a model that other provinces- and indeed other countries that would like to follow the ways of the system of social protection should follow since it was innovative, transformed the legal system and made a plan based on the citizen.

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