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## CULTIVATING RESILIENCE

HEALTH, EQUITY, AND  
SUSTAINABILITY IN  
AGRICULTURE



The #1 source for in-depth analyses, expert opinions, and cutting-edge research on topics such as sustainable farming practices, global food security, agricultural policies, market trends, and technological innovations.

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## June Focus: Cultivating Resilience in Agriculture and Health

Explore the vital connections between agriculture, human health, social justice, and ecological sustainability. This June, we delve into how agriculture impacts well-being, local economies, and the environment, highlighting the need for resilience in these intersecting areas.

Muhammad Khalid Bashir

6/1/2025

As we enter the month of June, *The Agricultural Economist* turns its lens to the powerful intersections of agriculture with human health, social justice, and ecological sustainability. This month's theme (Cultivating Resilience: Health, Equity, and Sustainability in Agriculture) reflects a growing global recognition that agriculture is not merely a mechanism for producing food. Rather, it is a complex and dynamic system deeply woven into the well-being of people and the planet. It is the foundation of rural life, the driver of local economies, the steward of ecosystems, and the arena where livelihoods, labor rights, gender equity, and public health converge.

The month of June, with its rich tapestry of international observances from World Bicycle Day and World Environment Day to World Oceans Day, World Day Against Child Labor, and Micro, Small and Medium-sized Enterprises (MSME) Day, offers an opportune moment to reflect on how agriculture intersects with a wide array of global development goals. These days are not just symbolic; they are reminders that food systems are intimately linked to the major issues of our time: climate change, migration, youth employment, biodiversity loss, and widening inequality.

Our focus this month is to shed light on how agricultural systems can advance resilience in all its dimensions. That includes resilience to climate stress, market volatility, health crises, and sociopolitical upheaval. More importantly, we aim to amplify how farming can empower communities to bounce back stronger, more just, and more sustainable than before.

Resilience in agriculture begins not with technology alone, but with farmers, laborers, women, youth, Indigenous communities, and small entrepreneurs whose lives are bound to the land. By recognizing their needs and contributions, and by crafting inclusive policies and adaptive practices, we begin to build agricultural systems that are not only productive, but also regenerative and just.

Throughout June, each week of our publication will align with specific international observances, offering stories, research, and policy discussions that bridge global imperatives with local realities.

Our journey begins by recognizing that healthy communities and healthy ecosystems go hand in hand. On World Bicycle Day (June 3), we examine how something as simple and affordable as a bicycle can radically improve rural lives. Bicycles are not just a form of transport, they are lifelines. In many rural areas, they enable farmers to access local markets, health clinics, schools, and extension services. For women and girls especially, bicycles offer freedom, mobility, and a means to bridge gender gaps in opportunity.

On World Environment Day (June 5), we spotlight agroecological practices that exemplify how farming can work with nature, not against it. Articles will explore regenerative soil management, community-led agroforestry, and practices that promote biodiversity, such as pollinator corridors and natural pest control. These approaches are more than eco-friendly. They are climate-smart, economically viable, and socially rooted in local knowledge systems.

In the second week, we turn our attention to the blue frontier of agriculture. On World Oceans Day (June 8), we explore sustainable fisheries, aquaculture, and the fragile economies of coastal communities. "Blue agriculture" is a vital part of the food system, yet one often overshadowed in development discourse. By focusing on ocean conservation, equitable access to marine resources, and environmentally responsible seafood production, we can secure livelihoods while protecting biodiversity.

June 12, the World Day Against Child Labor, brings us to one of agriculture's most uncomfortable truths: the prevalence of child labor in global food supply chains. Our coverage will confront this issue head-on, highlighting successful community-based models and interventions that replace child labor with school attendance and income-generating alternatives for families. Eradicating child labor is not only a legal obligation, but it is a moral imperative that affects the long-term resilience of rural communities.

As climate change intensifies, land becomes both a source of scarcity and a pillar of sustainability. On World Day to Combat Desertification and Drought (June 17), we feature solutions that are as practical as they are urgent: water-efficient irrigation systems, drought-tolerant crops, and participatory land restoration. Stories from arid and semi-arid regions will underscore how communities are reviving degraded lands and reclaiming their future.

World Refugee Day (June 20) will shift our focus to forced displacement—a global crisis with profound agricultural

implications. In many regions, refugees are rebuilding their lives through farming, often revitalizing abandoned land or bringing new skills to host communities. We highlight case studies from regions where agriculture has become a tool for integration, empowerment, and recovery. These stories demonstrate that refugees are not passive recipients of aid but active contributors to rural economies and food security.

Our final week is dedicated to the often-unsung heroes of rural development: micro, small, and medium-sized agribusinesses. On MSME Day (June 27), we present research and field stories that showcase the impact of agri-SMEs on employment generation, market access, and innovation. Whether it's a woman-led dairy cooperative in Balochistan, a solar-powered rice mill in Sindh, or a digital seed marketplace in central Punjab, these enterprises are engines of local resilience and economic inclusion.

Strengthening these businesses is not only about finance—it is about ecosystems of support. Articles in this

week will explore financing innovations, public-private partnerships, training platforms, and policies that unlock the potential of rural entrepreneurs. Supporting agri-SMEs means supporting millions of livelihoods—and by extension, national food security and rural transformation.

As June unfolds, our contributors from around the world will bring you research, field experiences, policy recommendations, and grassroots innovations that challenge old assumptions and offer new possibilities. At the heart of our coverage lies a single message: resilience is not a luxury; it is a necessity.

And resilience is not built on isolation. It is cultivated through policy that centers people, through science that restores nature, through economies that lift all voices, and through a shared determination to grow not only food but justice, health, and hope.

We must move beyond seeing agriculture as just a production system. It is a social system, an environmental system, a cultural system and a deeply

political one. The resilience we seek is not only ecological but also economic and ethical. It asks us to rethink the design of food systems: who has power, who has access, who benefits, and who bears the risks.

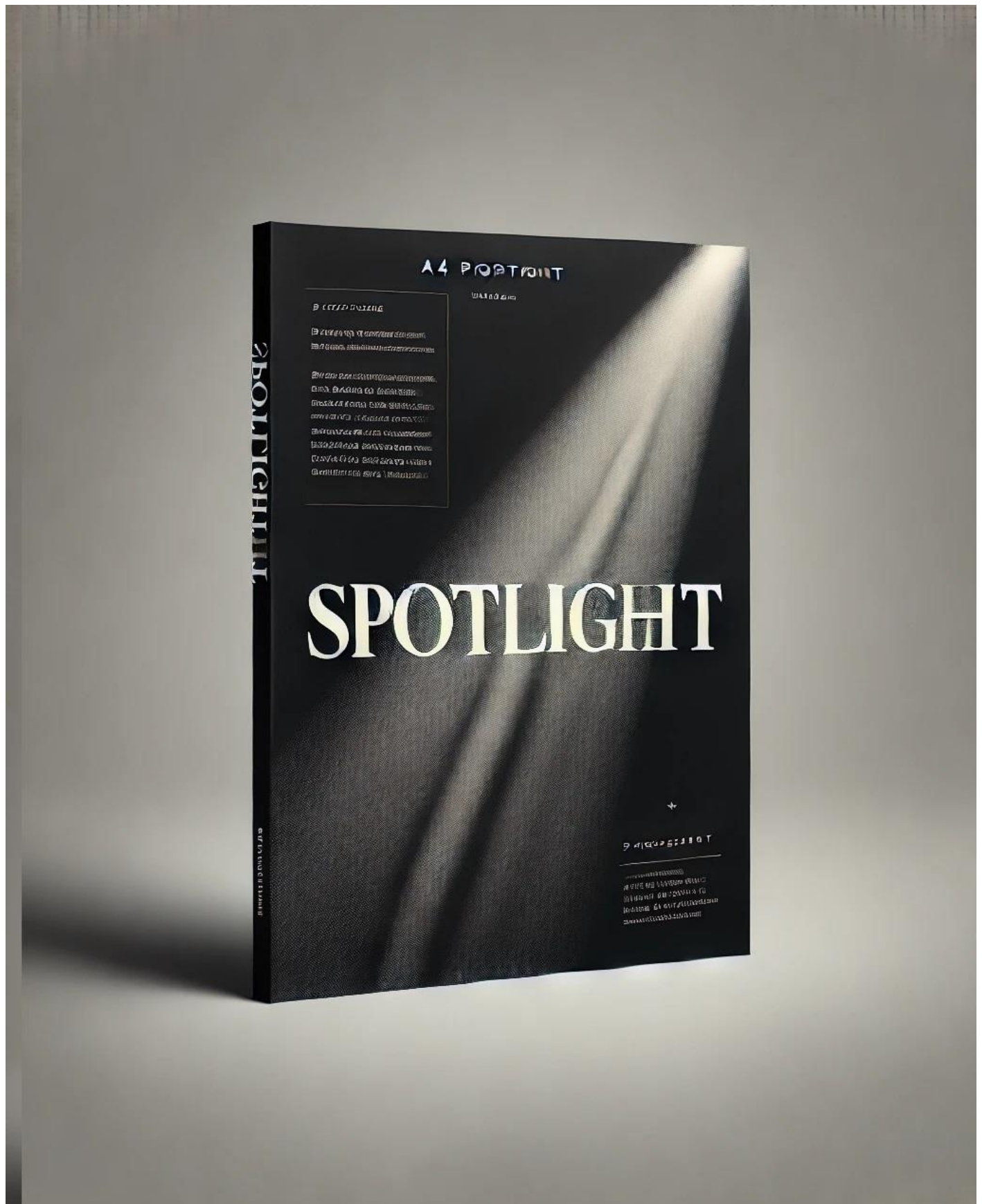
As editors, researchers, and advocates, we hope this month's theme inspires bold conversations and grounded solutions. We urge all our readers, including policymakers, practitioners, scholars, and students to reflect on the lessons shared and to take them forward into action.

Because in the end, cultivating resilience is to believe in the possibility of a world where agriculture heals rather than harms where it feeds bodies and nurtures dignity where it sustains ecosystems and strengthens communities.

Let us commit to that vision and let us begin today.

**Warm regards,**  
**Muhammad Khalid Bashir**  
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## A Shift Towards Ecological Farming in Pakistan's Agriculture

Pakistan's agriculture is at a crucial juncture, facing climate risks and ecological challenges. Embracing holistic, inclusive, and climate-resilient farming systems is essential for the health of land and people.

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6/2/2025

In an era defined by rising climate volatility, ecological degradation, and chronic food insecurity, Pakistan's agricultural future hangs in a delicate balance. With 36.9% of the population facing food insecurity (WFP, 2023), and agriculture accounting for nearly 40% of national greenhouse gas emissions (Pakistan Climate Change Report, 2023), the country stands at a critical crossroads. Industrial farming, once lauded for increasing yields, is now driving soil degradation, biodiversity loss, and water depletion. The Pakistan Economic Survey (2022–23) reveals that over 60% of the country's arable land suffers from erosion, salinity, or nutrient loss threatening productivity and livelihoods.

The urgency of transforming Pakistan's food systems has never been greater. Feeding a growing population must go hand in hand restoring the ecosystems that make food production possible. This means shifting away from extractive, high-input farming models toward regenerative, biodiversity-rich practices that work with nature rather than against it. Diversified cropping systems, organic inputs, agroforestry, and water-efficient irrigation are not just environmental imperatives, they are economic necessities for resilience in an age of climate uncertainty.

At the heart of this transformation is the dignity of rural labor. Women, who form 70% of the agricultural workforce yet own less than 5% of land (PBS, 2023), must be at the center of reform efforts. Ensuring land rights, equal pay, and access to credit and training can unlock their full potential as stewards of sustainable agriculture. This article delves into local success stories, highlights grassroots innovations, and confronts entrenched structural barriers. Ultimately, it makes the case that an

agriculture rooted in ecological balance, social justice, and community empowerment is not only viable, but vital, for nourishing both people and planet in Pakistan.

### Farming for People and Planet: A Dual Responsibility in Pakistan

Agriculture in Pakistan stands at a pivotal junction where the need to ensure national food security must be harmonized with the urgency of environmental sustainability. Employing 38.5% of the national labor force (Pakistan Economic Survey, 2023), the sector remains highly vulnerable to climate shocks. The 2022 floods, which destroyed 4.5 million acres of cultivated land (NDMA, 2022), served as a stark reminder of this fragility. Conventional industrial farming, characterized by heavy reliance on synthetic fertilizers and water-intensive irrigation, has depleted vital natural resources. Pakistan's per capita water availability has now fallen below 1,000 cubic meters—a recognized threshold of water scarcity (World Bank, 2023). In Punjab's intensively farmed zones, over 70% of groundwater sources are contaminated by agrochemical runoff (PCRWR, 2023), threatening both health and productivity.

Sustainable farming models such as organic agriculture, agroecology, and regenerative techniques, present viable solutions to restore ecological balance. While the Prime Minister's Initiative for Green Pakistan (2023) has made strides in promoting climate-smart agriculture, smallholder farmers, who produce 80% of Pakistan's food (FAO, 2022), require better access to resources, training, and markets to make this shift viable at scale.

At the heart of Pakistan's agricultural system are small-scale farmers and rural laborers whose efforts often go

undervalued. Women, making up a significant portion of the labor force, remain marginalized, lacking land ownership and credit access (UN Women, 2023). Many farmworkers earn less than \$5 per day (Pakistan Labor Force Survey, 2023) and lack social protections. Models like the Sindh Community Foundation's cooperative farming have improved women's participation and income in Thar, but broader reforms in land rights and labor protections are crucial.

The impact of conventional agriculture on public health is also alarming. Pesticide exposure has been linked to increasing cancer cases in farming communities, as documented in a 2023 study by Aga Khan University. In contrast, regenerative systems such as those in the Cholistan Desert and Biofarm Pakistan demonstrate that chemical-free agriculture can improve soil fertility, reduce costs, and even enhance yields by up to 20%.

Furthermore, Pakistan's agrobiodiversity is under threat due to monocropping trends. Today, 75% of national food supply relies on just five crops (FAO, 2023), increasing vulnerability to pests, diseases, and climate stress. Traditional practices in Kalash and Gilgit-Baltistan, which rely on polyculture and native forests, offer living examples of resilience. Efforts by PARC to preserve native seed varieties are vital, but corporate dominance in hybrid seeds remains a barrier to true seed sovereignty. Empowering local seed systems and honoring indigenous knowledge are essential steps in crafting a food system that truly supports people and the planet.

### Rethinking Agricultural Policy and Practice in Pakistan

Pakistan's agricultural system faces deeply rooted structural challenges that hinder its ability to serve both people and the planet. At the heart of these challenges is the dominance of industrial agriculture, driven by multinational agribusinesses that promote chemical-intensive practices. These corporations often influence policy to maintain subsidies and market access, sidelining smallholder farmers who produce most of the country's food but lack institutional support. Only 5% of agricultural subsidies currently reach small farmers (State Bank of Pakistan, 2023), while large-scale operations benefit disproportionately.

Water mismanagement further compounds these issues. Pakistan wastes nearly 60% of its irrigation water due to outdated practices such as flood irrigation (IMF, 2023). This inefficiency is unsustainable in a country already facing water scarcity and climate vulnerability. Pakistan ranks as the 8th most climate-affected country globally (Germanwatch, 2023), and agriculture lies directly in the path of worsening droughts and floods.

To forge a sustainable path forward, policy interventions must prioritize ecological and social equity. Scaling up agroecological models, like those used in the Barani Area Development Project, can empower farmers in rain-fed regions to farm efficiently without reliance on chemical inputs. Land reforms are also essential to ensure secure tenure and equitable ownership, especially for women, who remain largely excluded despite forming a majority of the rural agricultural workforce.

Water-smart technologies, such as drip irrigation and rainwater harvesting, must be subsidized and disseminated to reduce resource waste. Supporting farmer cooperatives through fair trade policies can help bypass exploitative middlemen and ensure better market access. Crucially, a policy overhaul is needed to redirect public subsidies away from corporate agriculture and toward smallholders who champion sustainability.

Local success stories offer promising blueprints. In Hunza, organic terraced farming preserves biodiversity and soil health. Punjab's zero-tillage wheat initiative has cut water use by 30% (PARC, 2023), while Sindh's women-led cooperatives have strengthened both incomes and social cohesion. These examples demonstrate that a people- and planet-centered agricultural system is not only necessary but entirely possible.

### Conclusion

Pakistan's agriculture stands at a defining moment where decisions made today will shape the health of its people, ecosystems, and economy for generations. Confronted with intensifying climate risks, degraded landscapes, and deep-rooted inequities, the country can no longer afford to prioritize industrial scale yields over ecological and social well-being. Instead, the path forward must embrace holistic, inclusive, and climate-resilient farming systems that regenerate the land and empower those who tend it.

This means more than shifting practice, it means shifting power. From land

reforms that secure women's ownership rights, to financial systems that redirect subsidies toward smallholders, Pakistan must realign its agricultural priorities around equity, dignity, and environmental stewardship. Agroecology, indigenous knowledge, and cooperative models offer proven tools for rebuilding a diverse, sustainable food system.

As local success stories in Hunza, Thar, and Cholistan have shown, it is possible to nourish both people and the planet if we choose policies that value biodiversity, invest in rural labor, and respect natural limits. The future of farming in Pakistan depends not only on technological fixes, but on moral clarity, political will, and collective action. By celebrating labor, life, and biodiversity, we can reimagine agriculture as a force for renewal, resilience, and shared prosperity.

**References:** FAO; Pakistan Economic Survey; UN Women; World Bank; State Bank of Pakistan; WFP; Pakistan Climate Change Report; PBS; NDMA; PCRWR; Pakistan Labor Force Survey; IMF; Germanwatch; PARC

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Combatting Desertification in Pakistan: Urgent Action Needed

Desertification in Pakistan is a pressing crisis impacting food security, rural livelihoods, and economic resilience. Explore scalable solutions like drought-resilient agriculture, agroforestry, and saline farming that restore ecosystems and enhance community engagement.

Shahan Aziz

6/4/2025

Desertification, once considered a distant threat lurking in the world's drylands, is now an immediate reality in countries like Pakistan, where land degradation is silently shrinking the foundation of agriculture and rural livelihoods. With every gust of wind that carries away fertile topsoil, every cracked patch of earth once lush with crops, and every inch of arable land turning into dust, the urgency of combatting desertification grows. This year's World Day to Combat Desertification is not just a day of awareness and it's a call for collective resilience, long-term land restoration, and sustainable agricultural action, especially in climate-vulnerable nations such as ours.

Pakistan stands at a critical crossroads. It is ranked among the top 10 countries most affected by climate change, with recurring droughts, erratic rainfall, and extreme weather events becoming the norm rather than the exception. According to the United Nations Convention to Combat Desertification (UNCCD), nearly 68% of Pakistan's land area is arid or semi-arid, and over 40% is affected by some form of desertification or land degradation. The effects are not just environmental but they are social, economic, and deeply human. Desertification in Pakistan is driven by a combination of factors: deforestation, overgrazing, unsustainable agricultural practices, water mismanagement, and the pressures of a rapidly growing population. Regions like Tharparkar in Sindh, Cholistan in Punjab, and vast parts of Balochistan are living examples of how once-productive lands have fallen into ecological decline. In these areas, traditional farming is no

longer sustainable, groundwater is depleting, and communities face chronic food insecurity.

Agriculture, which employs nearly 36% of the national labor force and contributes about 20% to the GDP, is deeply vulnerable to land degradation. When fertile soil erodes or loses its organic carbon, the productivity of fields drops, leading to reduced yields, higher input costs, and eventually, the abandonment of farmland. For smallholder farmers who dominate Pakistan's rural economy this translates into lost income, indebtedness, and forced migration to urban centers. The ripple effects stretch from food supply chains to national economic resilience. A 2023 study published in the *Journal of Arid Environments* highlights that Pakistan loses approximately 0.3% of its productive agricultural land annually due to salinization, desertification, and topsoil erosion particularly in Punjab and Sindh. This finding echoes earlier satellite analyses that revealed declining vegetation cover across South Punjab, especially during dry seasons, indicating a progressive loss of carbon sequestration potential and soil fertility. At the heart of the issue lies the intimate connection between land, water, and climate. As the climate warms, the frequency and severity of droughts are increasing, pushing land degradation into overdrive. Pakistan's 2022 floods, the worst in its history and ironically followed a period of intense drought. The abrupt transition from one extreme to another reflects the country's fragile climatic balance. Climate change is not a future threat; it is a present crisis that is reshaping the landscape, quite literally.

One of the lesser-discussed impacts of desertification is its contribution to greenhouse gas emissions. Degraded soils, when stripped of organic matter, stop acting as carbon sinks and instead release stored carbon into the atmosphere, accelerating climate change. This two-way relationship between desertification and climate change means that failing to address one will exacerbate the other. Sustainable land management, therefore, becomes a critical tool in the broader fight against global warming. Despite the gravity of the situation, there are promising stories emerging from Pakistan, stories of resilience, adaptation, and innovation. Agribusiness-led land restoration is one such narrative. Across various regions, farmers, cooperatives, and entrepreneurs are engaging in land reclamation efforts that blend traditional knowledge with modern techniques. These activities not only restore productivity but also open up new livelihood opportunities. In southern Punjab, for example, community-based agroforestry projects have been instrumental in rehabilitating degraded lands. Farmers are planting native tree species like acacia and moringa alongside crops, enhancing biodiversity, improving soil structure, and creating secondary income sources through timber and medicinal plants. Similarly, in Balochistan, dryland farming initiatives focused on drought-tolerant crops such as millet, sorghum, and pulses are helping communities rebuild their food systems while conserving scarce water resources.

According to a 2022 report by ICARDA (International Center for Agricultural Research in the Dry

Areas), efforts in Pakistan's Cholistan and Thal regions to introduce drought-resilient legumes and agro-pastoral models have yielded not only better soil retention and organic content but also increased household income by 20–25% in pilot villages. These gains underline the potential of science-based interventions in reshaping degraded ecosystems. Another encouraging development is the promotion of carbon-smart agriculture. Several agribusiness startups and NGOs are working with farmers to reduce emissions through minimum tillage, organic composting, and crop rotation. These practices help rebuild soil organic matter, increase water retention, and ultimately improve yield stability. Moreover, such interventions are eligible for carbon credits, creating an opportunity for Pakistan to tap into global carbon markets and attract green investment.

In Sindh's Keti Bunder region, once a thriving coastal farming zone now heavily affected by salinity and seawater intrusion, land reclamation projects using bio-saline agriculture are gaining traction. These efforts involve cultivating salt-tolerant crops and grasses, supported by rainwater harvesting systems. Not only do they bring degraded lands back into productive use, but they also provide employment for local women and youth in nursery management, seed processing, and value addition integrating environmental sustainability with social equity. What ties all these initiatives together is their alignment with the broader goals of sustainable development. Combatting desertification and restoring land in Pakistan are not isolated environmental concerns; they are fundamental to achieving at least three of the United Nations Sustainable Development Goals (SDGs).

**SDG 13—Climate Action** calls for urgent steps to combat climate change and its impacts. By restoring degraded lands, Pakistan can sequester more carbon, reduce its vulnerability to extreme weather, and build agricultural

systems that are more adaptive and resilient.

**SDG 15—Life on Land** focuses on protecting, restoring, and promoting the sustainable use of terrestrial ecosystems. Land restoration directly contributes to halting biodiversity loss, improving soil health, and enhancing the productivity of drylands, an essential priority for Pakistan's agro-ecological zones.

**SDG 1—No Poverty** is inextricably linked to land restoration. For millions of rural households, land is the primary asset. When land degrades, so does income and food security. Restoring land boosts rural economies, creates green jobs, and strengthens community resilience, especially among the most vulnerable.

To scale up the impact, however, Pakistan needs a coordinated national strategy. This must include strong policy support, investment in climate-resilient infrastructure, and public-private partnerships that encourage innovation in sustainable land management. There is also a pressing need to build technical capacity among extension workers and farmers, ensuring that they are equipped with the knowledge and tools to regenerate soil, manage water efficiently, and adapt to changing climates.

Moreover, land restoration should not be viewed solely through the lens of agriculture. Urban development, mining, road construction, and industrial expansion are all contributing to land degradation in different ways. An integrated land-use policy, guided by environmental science and community input, is essential for balancing development with ecological integrity.

Public awareness and education also play a crucial role. When communities understand the value of healthy soil, the importance of tree cover, and the risks of unsustainable practices, they are more likely to engage in and support restoration efforts. Schools, universities, and local media must all

become part of a national campaign to build a land-conscious society.

The challenge of desertification in Pakistan is undoubtedly vast, but so too is the potential for meaningful action. With over 22 million hectares of degraded land, the country holds immense scope for ecological restoration that can transform lives and landscapes. This transformation will not come overnight. It will require patience, planning, and persistent commitment but it is possible.

On this World Day to Combat Desertification, Pakistan stands at a critical juncture. With nearly 68% of its territory classified as arid or semi-arid, the country faces mounting pressure from land degradation, soil erosion, and water scarcity. Over 80% of the land area is at risk of erosion, while deforestation has brought forest cover down to just 5.8% of the national landscape. These trends, compounded by climate change, jeopardize not only the environment but also national food security, rural livelihoods, and economic resilience. Agriculture remains a cornerstone of Pakistan's economy contributing around 20% to GDP and employing nearly 39% of the labor force yet its future is increasingly uncertain.

Soil salinization already affects over 6.3 million hectares, while intensifying droughts and erratic weather patterns are reducing crop yields and increasing rural poverty. Water scarcity, with Pakistan ranked among the top ten most water-stressed countries, exacerbates the challenge. To reverse this trajectory, a comprehensive and sustained commitment to sustainable land management is essential. This includes investing in afforestation, promoting agroforestry, restoring degraded lands through regenerative agriculture, and integrating climate-smart farming techniques.

Beyond ecological restoration, this is a fight for justice for the farmers losing arable land, for the youth inheriting a fragile ecosystem, and for communities living on the frontlines of climate

change. Every seed planted, every hectare restored, and every policy reformed in support of land stewardship represents a step toward a greener, more equitable Pakistan. Desertification is not destiny, it is a challenge that can be overcome through collective will, evidence-based policies, and community empowerment. In the face of growing climate threats, reversing land degradation is not only an environmental imperative but also a socio-economic one essential for national stability and sustainable development.

### Conclusion

The battle against desertification in Pakistan is no longer a distant concern it is a present-day crisis that demands urgent, sustained, and strategic action. As this article illustrates, land degradation threatens not only the

environment but also the very core of the nation's food security, rural livelihoods, and economic resilience. However, amid the challenges, there is a clear pathway forward. From drought-resilient agriculture in Balochistan to agroforestry in Punjab and saline farming in Sindh, Pakistan is witnessing the emergence of scalable, science-based solutions rooted in local knowledge and community engagement. These models not only restore ecosystems but also generate income, create jobs, and improve climate resilience.

To capitalize on these efforts, Pakistan must adopt a holistic national strategy one that integrates sustainable land management across agriculture, urban planning, infrastructure, and education. Public-private partnerships, increased investment, gender-inclusive policies, and widespread awareness campaigns

are essential to build momentum. Ultimately, reclaiming degraded land is about more than planting trees; it's about restoring dignity, opportunity, and hope to millions who depend on the land for their survival. As the world marks the Day to Combat Desertification, Pakistan has both the responsibility and the opportunity to lead by example turning its fragile landscapes into symbols of resilience, regeneration, and sustainable progress.

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Empowering Rural Development with Agricultural Cooperatives

Discover how agricultural cooperatives are transforming rural development in Pakistan by empowering smallholder farmers. Learn about the economic, social, and environmental benefits, including increased incomes, women's participation, and sustainable farming practices.

Arslan Ashraf

6/11/2025

Agriculture remains the backbone of Pakistan's economy, contributing 23% to GDP and employing 37.4% of the national workforce, according to the Pakistan Economic Survey 2023-24. Yet, despite this significant contribution, smallholder farmers who make up 65% of rural households continue to face persistent challenges, including limited access to markets, high input costs, low bargaining power, and increasing exposure to climate-related risks (World Bank, 2023). In response to these issues, agricultural cooperatives have emerged as a powerful model for rural empowerment and economic resilience.

Agricultural cooperatives enable farmers to pool resources, aggregate their produce, and negotiate better prices for inputs and outputs, thus strengthening their position in the value chain. By working together, farmers gain access to bulk purchasing, shared machinery, storage facilities, and collective marketing strategies. These advantages reduce operational costs and increase profitability. Cooperatives also serve as platforms for financial inclusion, allowing members to access microloans, crop insurance, and savings schemes that would otherwise be unavailable to individual farmers.

In a country where 62% of the population resides in rural areas (UNDP, 2023), cooperatives are also instrumental in advancing broader development goals. They promote climate-smart agricultural practices by facilitating training in water conservation, organic farming, and crop diversification. Additionally, cooperatives foster inclusive development by engaging women and marginalized groups in leadership roles and income-generating activities. Through democratic governance and

community-driven decision-making, cooperatives not only build economic resilience but also enhance social cohesion and local empowerment. As rural Pakistan continues to grapple with economic and environmental challenges, scaling up agricultural cooperatives offers a viable and sustainable pathway toward inclusive rural development.

### The Impact of Agricultural Cooperatives in Pakistan

Agricultural cooperatives are playing a transformative role in reshaping the rural economy of Pakistan. As grassroots institutions built on collective action, these cooperatives are helping smallholder farmers overcome economic, social, and environmental barriers that have long hindered their productivity and resilience. By fostering collaboration and shared resources, cooperatives are proving to be vital instruments for rural upliftment and inclusive growth.

Economically, cooperatives significantly enhance the financial well-being of their members. Farmers who participate in cooperatives report 20–30% higher profits due to the benefits of bulk purchasing, collective sales, and better market access (FAO, 2023). Through partnerships with institutions like Zarai Taraqiati Bank Limited (ZTBL), these cooperatives have facilitated the disbursement of PKR 50 billion in low-interest loans, providing critical financial support for inputs and equipment (State Bank of Pakistan, 2024). Additionally, cooperative members enjoy cost reductions of 15–20% on fertilizers and seeds through group procurement strategies (PARC, 2023), improving margins and affordability.

The social impact of cooperatives is equally profound. In Punjab alone, 30% of cooperative members are women, a shift that is advancing financial inclusion and empowerment in traditionally male-dominated spaces (USAID, 2023). Training programs coordinated through cooperatives have equipped over 500,000 farmers with skills in precision agriculture, digital technologies, and sustainable practices, enabling them to modernize operations and increase efficiency (Punjab Agriculture Department, 2024).

Environmentally, cooperatives are encouraging the adoption of climate-smart and sustainable practices. By promoting drip irrigation systems, cooperatives have helped reduce water usage by 40% in water-scarce areas (PCRWR, 2023). In Khyber Pakhtunkhwa, more than 200 cooperatives have transitioned to organic farming, significantly reducing chemical fertilizer dependence and fostering healthier ecosystems (WWF, 2023). In sum, agricultural cooperatives are not only improving livelihoods but also catalyzing a broader shift toward economic equity, gender inclusion, and environmental sustainability across rural Pakistan.

### Challenges and Opportunities for Agricultural Cooperatives in Pakistan

Agricultural cooperatives in Pakistan have demonstrated significant potential to uplift rural communities, yet they face persistent structural and operational challenges that limit their reach and long-term sustainability. One of the foremost issues is financial exclusion. Only 15% of rural cooperatives currently have access to formal credit channels, making it difficult for them to invest in necessary infrastructure, inputs, or

technology (State Bank of Pakistan, 2024). High operational costs and limited economies of scale further constrain their ability to expand and serve members more effectively.

Market access remains another critical barrier. Farmers associated with cooperatives continue to suffer from poor post-harvest infrastructure, including inadequate storage and transport, resulting in annual losses of around PKR 300 billion (LUMS Agri-Tech Report, 2024). These inefficiencies reduce farmer incomes and discourage long-term investment in productivity improvements.

Technological adoption is also limited. Only 25% of cooperative members use digital tools for pricing, market trends, or supply chain management (GSMA, 2023). This digital divide hinders the ability of cooperatives to compete in increasingly tech-driven markets. Climate change compounds these difficulties, especially in provinces like Sindh and Balochistan, where erratic monsoons cause yield reductions of 15–20% annually (UNDP, 2023).

Government and policy initiatives are making headway in addressing some of these barriers. The Kissan Card Scheme has allocated PKR 1.8 trillion in subsidies for inputs and machinery (Government of Pakistan, 2024), while the PATTA initiative has introduced high-efficiency irrigation systems that boost productivity by up to 35% (USDA, 2023). Legislative reforms, such as the Punjab Cooperatives Act 2023, are also improving cooperative governance and accountability.

Success stories further highlight potential. In Lodhran, a farmers' cooperative increased wheat yields by 25% through shared machinery and skill training. Similarly, a women-led cooperative in Sialkot raised member incomes by 40% via collective dairy production and sales.

To ensure cooperatives thrive, future efforts must prioritize mobile banking for cooperative loans, cold chain infrastructure to reduce post-harvest losses, climate adaptation financing, and gender-inclusive policies to elevate women in leadership roles. These steps are critical to scaling cooperative impact and building a resilient rural economy.

### Conclusion

Agricultural cooperatives are proving to be a cornerstone for inclusive and resilient rural development in Pakistan. By fostering collective action, cooperatives empower smallholder farmers who make up most of the rural workforce to overcome long-standing challenges such as limited market access, high input costs, and climate vulnerability. The economic benefits are clear: higher incomes, better access to credit, and reduced operational costs through shared resources and collective bargaining. Socially, cooperatives are creating spaces for women's participation, financial inclusion, and knowledge transfer, thereby advancing gender equity and community empowerment. Environmentally, cooperatives are championing sustainable farming practices that help conserve water, reduce chemical use, and enhance climate resilience.

However, the full potential of cooperatives is still constrained by financial, infrastructural, and technological barriers. Limited access to formal credit, weak post-harvest systems, and a lack of digital integration restrict scalability and efficiency. Climate risks further amplify these vulnerabilities, particularly in marginalized regions. Government initiatives like the Kissan Card Scheme, PATTA, and the Punjab Cooperatives Act 2023 show promising commitment, but sustained efforts are required to bridge remaining gaps.

Scaling agricultural cooperatives through targeted investments, digital financial tools, cold chain infrastructure, and inclusive policies can catalyze rural transformation. With the right support, cooperatives will continue to play a vital role in shaping a more equitable, sustainable, and prosperous future for rural Pakistan.

**References:** Pakistan Economic Survey; World Bank; FAO; State Bank of Pakistan; USAID; UNDP; PARC; Punjab Agriculture Department; PCRWR; WWF; LUMS Agri-Tech Report; GSMA; Government of Pakistan; USDA

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## Transforming Rural Economic Growth in Pakistan

Infrastructure development is key to unlocking rural economic growth in Pakistan. By improving market access and productivity, it fosters poverty reduction and investment. Global case studies show significant social and economic dividends.

Zainab Ilyas

6/3/2025

Infrastructure development serves as a cornerstone of economic growth, particularly in rural regions where deficiencies in transportation, energy, water, healthcare, and education facilities perpetuate cycles of poverty and exclusion. In Pakistan, over 60% of the population resides in rural areas, yet these regions lag significantly behind urban centers in terms of infrastructure availability and quality (Pakistan Bureau of Statistics, 2023). The disparity results in limited market access, weak human capital development, and reduced agricultural productivity.

Research from global platforms such as Google Scholar, ScienceDirect, the World Bank, and the Asian Development Bank (ADB) consistently underscores the catalytic role of rural infrastructure. Well-constructed rural roads reduce transport costs, improve access to markets, and increase farm gate prices by up to 25%. Electrification has been linked to higher school attendance and extended hours for small enterprises, while investments in clean water and sanitation directly reduce disease burdens, enhancing labor productivity. Yet, these benefits are not automatic. Poorly planned infrastructure can result in environmental degradation, social displacement, and financial inefficiency.

In Pakistan, fragmented governance and limited fiscal decentralization often lead to uncoordinated projects that fail to address local needs. Additionally, climate risks such as floods and droughts necessitate resilient infrastructure designs. To maximize returns, infrastructure planning must be inclusive, environmentally sustainable, and tailored to the socioeconomic dynamics of rural areas. This article

offers policy recommendations that include decentralizing project planning, promoting public-private partnerships, investing in climate-resilient infrastructure, and improving monitoring and evaluation frameworks.

Ultimately, targeted infrastructure investments not only stimulate rural economic growth but also foster social inclusion, gender equity, and long-term sustainability. For Pakistan, bridging the rural-urban infrastructure gap is essential for achieving national development goals and lifting millions out of poverty.

### Infrastructure Development and Its Complex Impact on Rural Economies

Infrastructure development significantly influences rural economic growth by enhancing productivity, reducing poverty, and attracting investment. A key benefit lies in improving market access. Upgraded transportation networks, particularly rural roads, reduce travel time and transportation costs, enabling farmers to reach markets more efficiently and sell at competitive prices. The World Bank (2023) underscores that improved rural connectivity can increase farm incomes by lowering transaction costs and reducing post-harvest losses. For example, a 2022 study in *Nature Sustainability* reported that road expansions in Ethiopia reduced travel time to markets by 40% and increased agricultural sales by 25% (Abate et al., 2022). India's PMGSY program also significantly reduced produce wastage and increased rural economic activity by linking villages to urban hubs (ADB, 2021).

Infrastructure also serves as a powerful tool for poverty reduction.

Electrification programs in Sub-Saharan Africa increased household income by 12% and boosted girls' school attendance by 20% (World Bank, 2023). In Bangladesh, access to clean water and sanitation helped reduce poverty by 9% over five years (UNICEF, 2022). These developments not only enhance living standards but also promote inclusive growth and intergenerational mobility.

Moreover, robust infrastructure attracts both domestic and foreign investments. Vietnam's rural electrification initiatives spurred industrial growth, creating half a million jobs between 2015 and 2022 (ADB, 2023). Nigeria's rural broadband deployment saw a 30% rise in digital entrepreneurship, highlighting how digital infrastructure opens new avenues for economic diversification (GSMA, 2023).

However, infrastructure projects also pose significant environmental and social risks. The Belo Monte Dam in Brazil displaced 20,000 people and caused extensive ecological disruption (Amazon Watch, 2023). China's Three Gorges Dam triggered landslides and biodiversity loss (Nature, 2022), while India's Sardar Sarovar Dam uprooted over 40,000 families (Human Rights Watch, 2023). These projects demonstrate that without proper planning and safeguards, infrastructure development can lead to displacement, marginalization, and long-term environmental damage.

Additionally, poorly distributed infrastructure may reinforce regional inequalities. In Brazil, 60% of rural areas remain underserved by road networks, as investments have disproportionately favored urban centers (IBGE, 2023). Deforestation linked to infrastructure

expansion, such as road building in the Amazon, has increased carbon emissions by 10% (Science, 2023). Therefore, while infrastructure can be a catalyst for rural growth, its design and implementation must prioritize sustainability, equity, and community participation to maximize benefits and minimize harm.

### **Policy Recommendations for Sustainable Rural Development in Pakistan**

Sustainable rural development requires a comprehensive, forward-thinking policy framework that addresses both current gaps and future needs. A critical first step is sustainable planning. Countries like Ethiopia have demonstrated that prioritizing renewable energy such as wind and solar farms not only reduces carbon emissions but also electrifies off-grid rural communities. Additionally, incorporating Geographic Information System (GIS)-based environmental impact assessments into infrastructure planning, as recommended by the World Bank (2023), can ensure that projects avoid ecologically sensitive areas and optimize land use.

Inclusive development must also be central to policy efforts. Targeting underdeveloped regions, as in Nepal's Rural Access Program, which reduced poverty by 11% in remote communities, can ensure more equitable national growth. Pakistan's rural regions particularly in Balochistan and interior Sindh require similar attention to address historical neglect.

Public-private partnerships (PPPs) offer a viable path forward. Indonesia's toll road PPPs attracted 30% private capital while expanding rural connectivity (ADB, 2023). Pakistan can replicate this model to bridge funding gaps in infrastructure investment. As of 2023,

only 0.8% of GDP is allocated to rural infrastructure, far below the required threshold (State Bank of Pakistan).

Community engagement is vital. Kenya's experience with water projects where community participation improved project success rates by 50% (UN Water, 2022) shows the importance of local buy-in. Engaging rural populations in planning and maintenance builds ownership and sustainability.

Capacity building complements these efforts. Vietnam's infrastructure training institutes improved project efficiency by 25% (World Bank, 2023). Pakistan must invest in technical and vocational training tailored to rural infrastructure needs.

Specifically, Pakistan faces policy fragmentation and climate vulnerability. Coordinated planning under the China-Pakistan Economic Corridor (CPEC) can prioritize last-mile rural connectivity. Solar electrification, harnessing Pakistan's vast solar potential, could power 60% of rural households (World Bank, 2023). Building flood-resilient roads following Bangladesh's model can reduce infrastructure damage by up to 40%, making rural systems more climate-resilient.

### **Conclusion**

Infrastructure development holds transformative potential for rural economic growth in Pakistan, but realizing this potential requires careful, inclusive, and sustainable implementation. From improving market access and enhancing productivity to fostering poverty reduction and investment, the benefits of rural infrastructure are well-documented. Case studies from across the globe including Ethiopia, Vietnam, and Bangladesh demonstrate that targeted investments in roads, electrification,

water, and digital connectivity yield significant social and economic dividends. Yet, the risks of environmental degradation, social displacement, and growing regional disparities cannot be ignored.

In Pakistan, bridging the rural-urban infrastructure gap is both a development imperative and a policy challenge. With over 60% of the population living in rural areas, underinvestment just 0.8% of GDP limits progress and perpetuates inequality. To address these gaps, infrastructure planning must incorporate climate resilience, gender sensitivity, and local participation. Prioritizing clean energy, flood-resistant roads, and last-mile connectivity under major initiatives like CPEC can build long-term resilience. Public-private partnerships, GIS-based planning tools, and decentralized governance structures can help improve efficiency and accountability.

Ultimately, inclusive infrastructure serves as a backbone for broader rural transformation. By aligning infrastructure strategies with social, environmental, and economic goals, Pakistan can foster equitable growth, reduce poverty, and build thriving rural communities that contribute meaningfully to national prosperity.

**References:** Abate, et al; ADB; World Bank; Amazon Watch; PIDE; Pakistan Bureau of Statistics; UNICEF; GSMA; Nature; Human Rights Watch; IBGE; Science; UN Water

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## Rural Income Inequality in Pakistan: Key Challenges

Explore the multifaceted challenges of rural income inequality in Pakistan, rooted in education disparities, healthcare access, land distribution issues, and gender equity. Learn how systemic barriers and policy neglect perpetuate poverty in rural areas.

Minahil Manzoor

6/6/2025

Rural income inequality remains a pressing socioeconomic challenge in Pakistan, where approximately 60% of the population resides in rural areas (Pakistan Bureau of Statistics, 2023). Despite the agricultural sector contributing around 22.7% to the country's GDP and employing a significant portion of the labor force (State Bank of Pakistan, 2023), the benefits of agricultural growth are unevenly distributed. Structural inefficiencies, unequal access to land and credit, inadequate infrastructure, and insufficient public services are key factors contributing to this inequality.

Large landowners dominate the sector, while smallholder farmers and landless laborers struggle with low productivity and poor returns. According to the Pakistan Economic Survey (2023–24), over 80% of farms in the country are small-sized (less than 5 hectares), but they produce disproportionately lower income due to lack of mechanization, access to quality seeds, and extension services. Furthermore, access to formal credit remains limited; rural borrowers often rely on informal lenders who charge exorbitant interest rates, perpetuating cycles of poverty and debt.

The socioeconomic impacts are profound: limited income opportunities in rural areas contribute to food insecurity, malnutrition, low educational attainment, and high rural-to-urban migration. Women, who comprise a large share of the informal agricultural workforce, are especially vulnerable due to gender-based disparities in wages, land ownership, and access to financial services.

Addressing rural income inequality requires a multifaceted approach. Key

policy interventions include land reforms, inclusive agricultural financing, investment in rural infrastructure (roads, irrigation, digital connectivity), and education and training programs focused on modern farming practices. Strengthening cooperatives, ensuring minimum support prices, and expanding access to markets can also enhance smallholder profitability. As Pakistan faces the dual challenge of economic growth and social equity, targeted investments and inclusive rural development strategies will be essential to foster sustainable and equitable progress.

### Root Causes of Rural Income Inequality in Pakistan

Rural income inequality in Pakistan is the result of deep-rooted structural, educational, and socio-economic disparities that persist despite the rural population constituting nearly 60% of the total. A significant driver of this inequality is the limited access to quality education and skills development. Only 30% of rural children complete primary education, compared to 65% in urban areas (ASER Pakistan, 2022). The absence of vocational training centers means that 68% of rural youth are left without employable skills, severely limiting their opportunities for upward mobility (ILO Pakistan, 2023). Literacy rates among rural women stand at a mere 36% (UNESCO, 2023), reflecting entrenched gender inequality that further exacerbates income disparity.

Healthcare inequity adds another layer of burden. Rural areas average just 0.6 doctors per 1,000 people well below the WHO's recommended minimum (Ministry of National Health Services, 2023). Maternal mortality rates in these areas (186 per 100,000) are nearly

double those in urban Pakistan (Pakistan Demographic & Health Survey, 2022), and the financial burden of healthcare pushes nearly 44% of rural households into poverty each year (World Bank, 2023).

Inequitable land distribution remains a persistent challenge, where 5% of landowners control 64% of the arable land, while 65% of farmers operate on plots smaller than 5 acres (PARC, 2023). Only 18% of farmers have adopted modern techniques, leading to yields that are 40% lower than commercial farms (FAO, 2023). These vulnerabilities are magnified by climate change, with the 2022 floods alone causing \$30 billion in agricultural damage (NDMA, 2023).

Poor infrastructure further deepens the divide. Around 40% of rural areas still lack reliable electricity (NEPRA, 2023), and just 25% have access to high-speed internet, hindering access to digital markets and services (PTA, 2023). Inefficient road networks raise transport costs, reducing farmer profit margins by up to 30% (World Bank, 2023).

Social and gender inequalities are also pronounced. Women, who make up 70% of the agricultural labor force, own just 3% of the land (Oxfam Pakistan, 2023). Their labor force participation rate is only 16%, compared to 43% for rural men (Labour Force Survey, 2023). Caste and tribal systems restrict opportunities for marginalized communities, including Haris and Ahraris (HRCP, 2023).

Finally, the overdependence on agriculture, which accounts for 75% of rural income, exposes rural households to market volatility. Over 60% of farmers still live below the poverty line (PIDE, 2023), and price fluctuations in

crops like wheat and cotton result in widespread indebtedness among smallholders nearly 30% in 2023 (SBP, 2023). The absence of agro-industries further limits income generation, with only 5% of fruits and vegetables processed locally (Ministry of Commerce, 2023). These interlinked factors collectively sustain a cycle of poverty and inequality across rural Pakistan.

### **Integrated Policy Solutions to Reduce Rural Income Inequality in Pakistan**

Reducing rural income inequality in Pakistan requires a comprehensive, multi-sectoral approach that addresses the root causes while promoting inclusive economic growth. A major step toward equity is expanding rural education and digital literacy. Programs like mobile schools and vocational hubs, under the Ehsaas Program, aim to train 500,000 rural youth annually by providing practical and employable skills. Additionally, digital learning platforms such as Taleemabad, supported by the Punjab Information Technology Board (PITB), offer quality e-learning content to bridge the urban-rural education gap and increase access to basic education.

Improving healthcare access is equally vital. The Sehat Sahulat Program is set to expand coverage to all rural households by 2025, reducing the financial burden of medical expenses. Simultaneously, telemedicine initiatives like DoctHERS and Sehat Kahani are delivering healthcare to remote regions, addressing the doctor-to-patient disparity in underserved areas.

Land reforms and agricultural modernization can significantly uplift smallholder farmers. Redistributive policies can empower tenant farmers, while subsidizing solar-powered drip

irrigation as supported by the Asian Development Bank (ADB) has the potential to increase crop yields by 35%, improving food security and incomes.

Infrastructure development is another key enabler of rural economic growth. With a \$2 billion investment in rural road networks through the China-Pakistan Economic Corridor (CPEC), farmers can gain better market access. Furthermore, expanding 4G coverage to 90% of rural areas by 2025 (PTA, 2023) will allow farmers and entrepreneurs to access digital markets and financial tools.

Women's economic empowerment is crucial to bridging the gender income gap. Microfinance initiatives under BISP aim to reach one million rural women, while women-led agribusiness cooperatives encouraged by the FAO help expand income-generating opportunities.

Lastly, economic diversification through the development of rural SMEs in food processing, handicrafts, and renewable energy can reduce overreliance on agriculture. Promoting ecotourism in regions like Gilgit-Baltistan and Sindh could generate up to 500,000 jobs, making rural income streams more resilient and inclusive.

### **Conclusion**

Rural income inequality in Pakistan is a multifaceted challenge rooted in systemic disparities in education, healthcare, land distribution, infrastructure, and gender equity. Despite the rural population playing a central role in the national economy, a large segment remains trapped in cycles of poverty due to structural barriers and policy neglect. Limited access to quality services, market volatility, and overreliance on subsistence farming further widen the rural-urban divide. Women and marginalized groups face

disproportionate disadvantages, reinforcing social and economic exclusion.

Addressing this issue requires a coordinated and inclusive policy approach. Interventions such as expanding rural education and vocational training, improving healthcare access through programs like Sehat Sahulat and telemedicine, modernizing agriculture with equitable land reforms and technology adoption, and investing in rural infrastructure can significantly improve livelihoods. Empowering rural women through targeted microfinance and cooperative models, along with promoting economic diversification via rural SMEs and ecotourism, can create sustainable and equitable income sources.

Ultimately, tackling rural income inequality is not only a matter of economic justice but also essential for national stability and growth. A resilient and inclusive rural economy will enable Pakistan to harness its demographic potential, reduce poverty, and build a more equitable and prosperous society for all.

**References:** Pakistan Bureau of Statistics; State Bank of Pakistan; World Bank; FAO; Ministry of Finance; ASER Pakistan; ILO Pakistan; UNESCO; Pakistan Demographic & Health Survey; Ministry of National Health Services; PARC; NDMA; NEPRA; PTA; Labour Force Survey; HRCP; PIDE; Ministry of Commerce

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## Cash Crops in Pakistan: Economic Benefits & Risks

Explore the dual role of cash crops in Pakistan's agriculture. While they boost income and exports, they also highlight environmental vulnerabilities and threaten food security. Learn about the impact of crops like cotton, rice, and sugarcane on rural livelihoods and ecological balance.

Ezza Amjad

6/9/2025

Cash crops play a vital role in shaping the economic backbone of global and national agriculture. In Pakistan, major cash crops such as wheat, cotton, rice, and sugarcane contribute approximately 22.7% to the agricultural GDP, according to the Pakistan Economic Survey 2023–24. These crops not only generate substantial foreign exchange through exports particularly rice and cotton but also provide employment to millions of rural households. Minor cash crops like fruits, vegetables, pulses, and oilseeds add value through farm diversification, allowing farmers to hedge against market fluctuations and seasonal crop failures.

Despite their economic significance, the expansion of cash crop cultivation comes with inherent trade-offs. A growing focus on export-oriented agriculture can lead to income inequality, as large landholders with access to irrigation and capital disproportionately benefit from high-value crop production. Smallholder farmers often lack access to quality inputs, credit, and markets, forcing them into subsistence farming or tenancy arrangements with lower profit margins. Additionally, the dominance of water-intensive crops like sugarcane and rice has strained Pakistan's already scarce water resources, accelerated groundwater depletion and contributing to environmental degradation.

Moreover, the prioritization of cash crops has diverted land away from food crops, undermining local food security. In times of climate shocks or market instability, such specialization can heighten the vulnerability of rural communities. Monoculture practices also reduce biodiversity and increase

pest resistance, requiring heavier pesticide and fertilizer use that further damages soil and ecosystems.

Balancing the economic benefits of cash crops with the need for equitable and sustainable agriculture requires a strategic policy shift. Encouraging climate-smart diversification, investing in smallholder infrastructure, and regulating input subsidies can help maximize gains while safeguarding livelihoods, food systems, and environmental health.

### Cash Crops in Pakistan: Engines of Rural Growth and Export Potential

Cash crops form the economic backbone of Pakistan's agriculture sector, which employs 37.4% of the national labor force (Labor Force Survey 2022–23). Key crops such as cotton, sugarcane, wheat, and rice not only sustain domestic food systems but also drive industrial output and foreign exchange earnings. According to the Ministry of National Food Security & Research (2024), Pakistan is the fifth-largest global producer of both cotton and sugarcane, the seventh-largest producer of wheat, and ranks tenth in rice production. Together, these cash crops contributed to an 11.03% growth in the crop sector in 2023–24, signaling a strong rebound from recent climate-induced setbacks such as floods and heatwaves.

Beyond these staple commodities, horticulture is gaining momentum. With mango exports alone exceeding \$250 million annually, the fruit and vegetable sector now contributes 12% to agricultural GDP (Trade Development Authority of Pakistan, 2023). These economic gains are translating into tangible social benefits. Rural

households engaged in cash crop farming earn 30–50% more than those relying on subsistence agriculture (World Bank, 2023). In Punjab, sugarcane farmers report per-acre earnings of PKR 150,000 to 200,000, significantly reducing poverty levels (PARC, 2023).

Cash crops also stimulate job creation. The cotton-textile value chain supports 15 million workers across farming, ginning, spinning, and garment production (All Pakistan Textile Mills Association, 2024). Similarly, rice mills in Sindh and Punjab generate seasonal employment for approximately 2.3 million laborers. On the export front, basmati rice brought in \$2.5 billion in 2023, while kinnow oranges from Sargodha earned \$180 million through exports to Russia, UAE, and Afghanistan.

As Pakistan seeks to grow its agricultural economy and improve rural livelihoods, cash crops remain a vital yet complex pillar. Harnessing their full potential will require balancing productivity with sustainability and equitable access to markets and resources.

### Challenges of Cash Crop Production in Pakistan

While cash crops drive economic gains in Pakistan's agriculture sector, they also pose significant challenges that demand urgent attention. One of the most critical issues is income inequality. A mere 5% of landowners control 60% of the country's arable land, relegating most smallholders to marginal plots with limited access to credit, quality inputs, and markets (UNDP, 2023). Women, who form a substantial share of the agricultural labor force, earn 40% less

than men for the same work in cash crop cultivation (FAO, 2023), underscoring entrenched gender disparities.

Environmental degradation is another pressing concern. Cotton monoculture has exhausted 60% of Sindh's groundwater reserves (WWF-Pakistan, 2024), while excessive pesticide use in Punjab's rice-growing regions has contaminated 35% of drinking water sources (PCRWR, 2023), threatening public health and biodiversity.

In terms of food security, land use imbalances are proving costly. In 2023, Pakistan imported 3 million tons of wheat at a cost of \$1.2 billion due in part to land being diverted to more lucrative cash crops like sugarcane (Ministry of Food Security). Meanwhile, the sector remains highly vulnerable. The 2022 floods damaged 4.4 million acres of farmland, incurring \$30 billion in losses (World Bank). Repeated heatwaves have cut wheat yields by 15–20% (ICIMOD, 2023), endangering national grain supply.

Real-world examples illustrate this paradox. Punjab's cotton industry, while contributing to \$19.3 billion in textile exports (APTMA, 2023), suffered 40% crop losses in 2023 due to Bt-cotton pest resistance (CABI Report). In Sindh, mango exports generated \$250 million, yet climate-induced diseases cut yields by 30% (Horticulture Development Board, 2023).

To address these challenges, policy action must prioritize equity,

sustainability, and resilience. Expanding microloans and land reforms can empower smallholders. Subsidies for drip irrigation and organic practices, along with digital market access tools like the Tajir App, can improve both productivity and inclusiveness. Investing in climate-smart technologies such as heat-resistant wheat ("Dharabi") and flood-adapted rice systems, inspired by Bangladesh's floating farms, will strengthen long-term adaptation.

A balanced approach that considers social justice, ecological health, and market competitiveness is key to ensuring that Pakistan's cash crops fuel inclusive and sustainable rural development.

### Conclusion

Cash crops are both a cornerstone and a conundrum in Pakistan's agricultural landscape. While they generate essential income, employment, and foreign exchange, particularly through crops like cotton, rice, and sugarcane they also amplify structural inequities and environmental vulnerabilities. Their economic promise is evident in rising exports, rural wage growth, and sectoral recovery post-climate shocks. Yet the associated costs land concentration, water depletion, pesticide pollution, and displacement of food crops pose serious risks to national food security, ecological balance, and smallholder resilience.

The 2022 floods and recurring heatwaves have further exposed the fragility of Pakistan's cash crop

economy. Climate impacts, combined with unequal access to land and inputs, disproportionately affect small farmers and women, reinforcing poverty cycles. Monoculture practices and short-term profit motives continue to undermine long-term sustainability.

To resolve these contradictions, Pakistan must recalibrate its agricultural strategy. Policies that prioritize equity such as microloans, land reforms, and market access tools must be integrated with environmental safeguards, including sustainable irrigation and organic farming. Climate-smart innovations, such as heat- and flood-resistant crop varieties, must be scaled up. Only by aligning economic growth with environmental stewardship and social justice can Pakistan unlock the true potential of cash crops as engines of inclusive rural development.

**References:** Pakistan Economic Survey; World Bank; FAO; WWF-Pakistan; TDAP; Labor Force Survey; Ministry of National Food Security & Research; Trade Development Authority of Pakistan; PARC; All Pakistan Textile Mills Association; UNDP; PCRWR; ICIMOD

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## Revitalizing Smallholder Farming in Pakistan

Revitalizing Pakistan's smallholder farming sector is essential for food security and climate resilience. With new policies embracing digital transformation and financial inclusion, the sector shows promise for inclusive rural development and economic stability.

Faheema Shazadi

6/13/2025

Smallholder farmers form the backbone of Pakistan's agricultural economy, contributing 42% of the nation's food production while cultivating landholdings of less than five acres per household (Pakistan Economic Survey 2023–24). With approximately 65% of Pakistan's population residing in rural areas (World Bank, 2023), the welfare of smallholders is central to food security, rural development, and poverty alleviation. Yet, these farmers face structural constraints that hinder productivity, profitability, and resilience necessitating targeted and data-driven policy responses.

There are 8.4 million smallholder farming households in Pakistan, together cultivating nearly half (48%) of the country's arable land. Collectively, they contribute approximately PKR 3.2 trillion annually to GDP (State Bank of Pakistan, 2024) and serve as the primary income source for 72% of rural households (UNDP, 2023). Despite their economic and demographic importance, smallholders remain under-supported in terms of technological access, financing, extension services, and infrastructure.

Regional disparities further compound the challenges. In Punjab, waterlogging and outdated seed varieties contribute to yield losses of up to 18%. Sindh suffers from widespread soil salinity affecting 40% of its farmland and a lack of direct access to markets. In Khyber Pakhtunkhwa, smallholders face high post-harvest losses averaging 35% due to inadequate cold storage. Meanwhile, Balochistan's dependence on rain-fed agriculture makes it especially vulnerable to drought and climate

variability, affecting over 62% of its cultivated land.

To strengthen smallholder resilience and enhance productivity, policies must address region-specific challenges while promoting access to digital tools, improved inputs, and financial services. Investing in localized research, climate-smart practices, rural infrastructure, and tailored credit schemes will be essential. The future of Pakistan's food security and rural economy hinges on unlocking the full potential of its smallholder farmers through inclusive, evidence-based interventions.

### Critical Challenges Facing Smallholders

Smallholder farmers in Pakistan face a complex web of structural and environmental challenges that significantly limit their productivity, income stability, and resilience. Chief among these are resource constraints, market inefficiencies, and growing climate vulnerabilities, each demanding urgent and coordinated policy attention.

A major hurdle is limited access to critical input. Only 28% of smallholders use certified seeds, restricting crop quality and yield potential (PARC, 2023). Fertilizer application remains inefficient, with Pakistan's use efficiency at just 35%, far below the global average of 60% (FAO, 2023). Water management is equally problematic. An overwhelming 72% of smallholders rely on flood irrigation, a practice that leads to nearly 50% water wastage due to poor field-level efficiency and lack of modern irrigation systems (PCRWR, 2024). These

inefficiencies reduce both productivity and environmental sustainability.

Market access also remains a formidable barrier. Post-harvest losses due to inadequate storage, transport, and processing are estimated to cost the economy over PKR 450 billion annually (LUMS Agri-Tech Report, 2024). Compounding this, smallholders often receive only 30–40% of the final consumer price for their produce, with the bulk of profits captured by middlemen and informal market players (PAMCO, 2023). The absence of structured markets and digital platforms further marginalizes farmers from value-added supply chains.

Climate change poses an escalating threat. The 2022 heatwave alone caused a 40% yield reduction in wheat crops across affected regions (NDMA). With a projected temperature rise of 1.5°C by 2050 (PMD Climate Outlook), extreme weather events, shifting rainfall patterns, and increasing pest pressures are likely to intensify, especially for smallholders who lack adaptive capacity.

### Catalyzing Rural Transformation Through Policy Innovation

Pakistan's smallholder agriculture is undergoing a quiet revolution powered by strategic policy innovation. A combination of digital technology, inclusive finance, and climate-smart interventions is beginning to reshape the sector, offering new opportunities for rural prosperity, resilience, and equity. The digital agriculture revolution is a cornerstone of this transformation. The Kissan Digital Initiative, a flagship mobile advisory platform, now reaches



over 1.2 million farmers with real-time weather, pest, and market alerts. Blockchain-enabled marketplaces, such as the pilot program in Sargodha, have improved price transparency and increased farmer incomes by 22% (PITB, 2023). In Punjab, IoT-enabled drip irrigation systems have saved 35% in water use, demonstrating how precision farming can promote both efficiency and sustainability.

Financial inclusion is also gaining ground through targeted mechanisms. The Zarai Taraqiati Bank Limited's (ZTBL) Sathi Program has extended 0% markup loans to 650,000 smallholders. Meanwhile, JazzCash's Harvest Loans have disbursed over PKR 18 billion to 320,000 farmers, and Takaful crop insurance programs are now settling 45% of claims within 72 hours, helping mitigate climate risks for over 210,000 farmers.

Climate-smart technologies are being scaled through public investment. Solar-powered tube wells, 58,000 installed to date, have helped cut diesel irrigation costs by PKR 12,000 per acre annually. In Thar, biochar usage has improved water retention by 28%, while flood early warning systems, developed in partnership with UNDP, now provide 72% accuracy in at-risk zones.

Provincial initiatives show scalable success. Punjab's 1,100 Model Farm Services Centers have led to an 18% yield increase by bundling extension services, inputs, and market access. Sindh's Women Agri-Entrepreneurs Program has empowered 45,000 women, boosting participant incomes by 140%.

KP's Olive Valley Project, covering 28,000 acres, is poised to generate \$120 million in annual exports by 2027.

A robust implementation framework underpins these gains. A proposed National Smallholder Support Unit would coordinate programs across ministries, while a 70:30 public-private partnership model could subsidize agri-tech adoption. With two million farmers to be trained through field schools and 45 new agri-tech institutes in the pipeline, capacity-building is accelerating. A centralized digital dashboard tracking key indicators from productivity to gender parity will enable real-time monitoring and course correction, ensuring that the sector meets its ambitious 2030 targets.

### Conclusion

Revitalizing Pakistan's smallholder farming sector is not merely an economic imperative but a national necessity for food security, climate resilience, and inclusive rural development. Despite contributing nearly half of the country's food and GDP output from minimal landholders remain burdened by systemic inefficiencies, market distortions, and climate-induced risks. However, the tide is turning. A new wave of policy innovation anchored in digital transformation, financial inclusion, and climate-smart agriculture is demonstrating tangible results across provinces.

Mobile-based advisories, blockchain marketplaces, precision irrigation, zero-markup loans, and crop insurance are no longer theoretical models but proven

tools delivering measurable benefits. Success stories from Punjab, Sindh, and KP affirm the viability of scalable, localized interventions. Yet, sustaining and expanding these gains requires a cohesive national strategy, institutional coordination, and consistent investment in farmer capacity and infrastructure. The establishment of a centralized Smallholder Support Unit and performance-tracking mechanisms will be vital in aligning efforts, avoiding fragmentation, and driving accountability.

With the right policy mix, Pakistan can unlock the full potential of its smallholder farmers transforming them from subsistence producers into empowered stewards of sustainable growth. The next decade offers a critical window to ensure that smallholders are not left behind, but instead placed at the center of a resilient, equitable, and prosperous agricultural future.

**References:** Ministry of National Food Security; World Bank; PARC; State Bank of Pakistan; UNDP; FAO; PCRWR; LUMS Agri-Tech Report; PAMCO; NDMA; PITB

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Transforming Türkiye's Agricultural Sector for Resilience

Türkiye's agricultural sector faces significant challenges from climate change and market instability. However, by adopting global best practices and local strategies, there is an opportunity to enhance the productivity.

Mithat Direk

6/13/2025

Türkiye's agricultural sector, which contributes 6.1% to the national GDP and employs 18% of the workforce (TÜİK, 2023), is increasingly under pressure from both climate change and economic instability. While agriculture has historically been a resilient pillar of rural livelihoods and food security, a confluence of rising temperatures, erratic weather, and financial stress is pushing the sector toward a critical tipping point.

The impacts of climate change are already being felt across the country. Average temperatures have increased by 1.5°C since the 1970s, with projections warning of a 2-4°C rise by 2050 (Boğaziçi University Climate Report, 2023). Such warming threatens to disrupt crop cycles, reduce yields, and increase the frequency of pests and diseases. Türkiye has also experienced an increase in extreme weather events. The 2023 floods in Antalya caused an estimated \$285 million in crop damages (AFAD, 2023), while a rare Mediterranean hurricane or "medicane" in 2021 destroyed 40% of Muğla's olive harvest (Ministry of Agriculture, 2022). These disruptions are compounded by a notable shift in seasonal patterns, with an 18-day advancement in spring phenology observed across Anatolia (METU Ecosystem Study, 2023), impacting planting and harvesting calendars.

On the economic front, rising input costs and limited financial resilience are further straining farmers. Fertilizer prices have surged by 127% since 2021, placing a heavy burden on small and medium-sized producers (TZOB, 2023). Only 32% of farmers have access to formal credit, with the rest relying on informal or high interest borrowing,

which limits their ability to invest in adaptive technologies (TBB Agricultural Banking Report, 2023). Despite the existence of the TARSIM agricultural insurance scheme, uptake remains low only 15% of cropland is currently insured (Insurance Association of Türkiye, 2023). Without broader insurance coverage and financial safeguards, farmers remain highly vulnerable to losses from climate-induced shocks. Addressing these dual climate and economic challenges will be essential to ensuring the long-term viability of Türkiye's agricultural sector.

### **Governance Bottlenecks Undermining Agricultural Resilience in Türkiye**

Türkiye's agricultural sector, while central to rural livelihoods and food security, is constrained by persistent policy failures and institutional inefficiencies that limit its ability to respond to both economic pressures and the growing threat of climate change. Structural weaknesses in governance and administration have hampered the delivery of effective support to farmers. A major issue is the fragmented nature of public assistance currently, there are 17 separate subsidy programs operating with minimal coordination, resulting in overlap, inefficiency, and diluted impact (Court of Accounts Report, 2023). This fragmentation is further exacerbated by inadequate data infrastructure; 62% of farms lack formal digital records, undermining efforts to implement precision farming or targeted interventions (TÜİK Farm Registry, 2023). Political interference also plays a significant role in distorting policy outcomes. According to a 2023 TEPAV analysis, nearly three-quarters (73%) of agricultural subsidies are distributed in

the run-up to elections, often with limited regard for sectoral priorities or actual need.

Equally concerning are the gaps in climate adaptation. Current responses to growing environmental risks are reactive and poorly resourced. For drought, only 35% of the country's irrigation systems are considered efficient, highlighting the urgent need for smart water grids and modern irrigation infrastructure. Frost events becoming more frequent and erratic are addressed primarily through delayed compensation mechanisms, with payouts averaging a two-year delay after damage occurs. This leaves many smallholders financially exposed and unable to recover in time for subsequent planting cycles. Soil degradation is another critical threat: 57% of Türkiye's agricultural land is experiencing declining fertility due to erosion, chemical misuse, and monocropping. Yet policies promoting regenerative agriculture, such as organic inputs, cover cropping, or no-till practices, remain underfunded and lack nationwide reach.

To safeguard its agricultural future, Türkiye must move beyond fragmented short-termism toward coordinated, evidence-based governance. Strengthening digital infrastructure, depoliticizing subsidies, and embedding climate resilience in policy design are essential steps to rebuild trust, improve farmer outcomes, and future-proof the sector against escalating climate and market shocks.

### **Innovative Solutions for Risk Mitigation**

Türkiye is beginning to explore forward-looking strategies to enhance agricultural resilience through innovative technologies, financial

instruments, and institutional reforms. These solutions are aimed at mitigating climate and market risks while boosting productivity and sustainability for farmers. Among the most promising developments are climate-smart technologies. Precision agriculture tools, such as drip irrigation systems piloted in Şanlıurfa, have shown the potential to save up to 40% of water use. Similarly, TÜBİTAK's AI-powered frost prediction model reduced citrus losses by 28% in Mersin by providing timely alerts. Renewable energy solutions are also gaining momentum. The YEKA Program has facilitated the installation of 12,000 solar-powered greenhouses, lowering energy costs and improving off-season production. Additionally, biogas systems using farm waste could potentially meet 8% of Türkiye's agricultural energy demand, according to the EU Twinning Project.

In parallel, innovative financial tools are emerging to manage climate risk and enhance market participation. Index-based insurance, piloted in Konya, uses satellite data to automatically trigger payouts during droughts, covering 5,000 wheat farmers and reducing administrative delays. Blockchain is also being deployed to improve traceability and transparency in value chains. In Antalya, citrus exports authenticated through blockchain technology earned a 17% price premium. TMO's "e-Hububat" platform further advances this shift by digitizing grain trading, offering more transparent pricing and reducing middlemen dependence.

Institutional reforms are critical to scaling these innovations. A proposed Agricultural Risk Management Agency could integrate the operations of TARSİM (crop insurance), TKDK (rural development funds), and TMO (grain procurement), streamlining support and enabling real-time risk monitoring through IoT sensors. To ensure fiscal accountability and data-informed decision-making, a Farmer Accounting System is also being proposed. This would mandate e-ledgers for all subsidy

recipients, while offering tax incentives to farmers adopting certified sustainable practices. These interventions, if implemented at scale, could fundamentally transform Türkiye's agricultural risk landscape.

### **Global Inspiration, Local Transformation: A Strategic Path for Türkiye's Agricultural Future**

To overcome the intersecting challenges of climate change, market volatility, and institutional inefficiency, Türkiye can draw from proven international models while tailoring them to its unique agro-ecological zones. The Netherlands' "Climate Farm" model, which has achieved a 60% reduction in agricultural emissions through advanced greenhouse technologies and circular farming, offers a high-potential template for greenhouse-intensive regions such as Antalya and Mersin. Israel's Watergen initiative, which harvests atmospheric moisture to produce clean water, could be instrumental in addressing severe drought stress in the Aegean and Southeastern Anatolia. Similarly, Brazil's ABC (Low-Carbon Agriculture) Program, which blends soil regeneration, carbon sequestration, and sustainable intensification, aligns well with Türkiye's goals for restoring the Anatolian steppe and boosting productivity under climate stress.

A phased roadmap is essential to localize and scale these innovations effectively. In the short term (2024–2026), Türkiye should prioritize foundational enablers—rolling out a Digital Farmer ID system integrated with the national e-Government portal, establishing Climate Advisory Centers in all 81 provinces, and setting up a dedicated Input Price Stabilization Fund to mitigate cost shocks. By the medium term (2027–2028), critical assets such as a National Soil Health Map and a regulated carbon credit market for farmers must be operational, alongside financial instruments to hedge export risks in global markets. The long-term phase (2029–2030) should aim for systemic transformation through the launch of an

AI-powered "Agricultural Brain" decision-support system, full modernization of irrigation networks, and a shift to 100% traceable export supply chains to meet international quality and sustainability standards.

If implemented effectively, these interventions could deliver measurable gains across key indicators by 2030. The proportion of insured farmland is expected to rise from 15% to 65%, while water use efficiency would more than double, from 35% to 75%. Income volatility for farmers would decrease significantly, and the share of climate-resilient farms could reach 60% positioning Türkiye as a leader in sustainable agricultural transformation.

### **Conclusion**

Türkiye's agricultural sector stands at a pivotal crossroads. The escalating risks posed by climate change and market instability, compounded by deep-rooted governance inefficiencies, demand urgent and coordinated action. Yet the path forward is not one of despair, but of opportunity. As this analysis has shown, Türkiye has the capacity to transform its agricultural risk landscape by aligning global best practices with local realities. From deploying precision technologies and smart irrigation to institutionalizing risk management and enabling carbon markets, a comprehensive, forward-looking strategy is within reach.

Central to this transformation is a renewed commitment to evidence-based governance, digital infrastructure, and farmer-centered innovation. Short-term reforms must lay the foundation for longer-term resilience, while cross-sectoral collaboration between public agencies, farmers, researchers, and the private sector will be critical to ensuring inclusive and sustainable progress. With the right investments and political will, Türkiye can not only shield its farmers from the shocks of tomorrow but also lead the region in building a climate-resilient, economically viable, and globally competitive agricultural system. The next decade offers a narrow but vital

window to act decisively. Seizing it will determine whether agriculture in Türkiye becomes a casualty of crisis or a model of 21st-century adaptation and resilience.

**References:** TÜİK; Ministry of Agriculture; TBB; World Bank;

TEPAV; Boğaziçi University Climate Report; AFAD; METU Ecosystem Study; TZOB; TBB Agricultural Banking Report; Insurance Association of Türkiye; TÜİK Farm Registry

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## Punjab School Nutrition Program: A Step Forward

The CM's primary school nutrition program in Southern Punjab tackles malnutrition and educational disparity. By providing milk to over 400,000 children, it enhances child health, support cognitive development, and increase school attendance. However, to maximize its impact, the program must evolve.

Muhammad Khalid Bashir & Javaria Nasir

6/19/2025

Launched in September 2024 by Pujan's Chief Minister Maryam Nawaz Sharif, the Chief Minister Primary School Nutrition Program aims to combat malnutrition and enhance educational outcomes by providing 175ml of milk daily to over 4500,000 children across 3,527 schools in southern Punjab. Additionally, a recycling initiative has been integrated to generate funds for school resources. While this initiative demonstrates strong policy intent, a critical evaluation is essential to assess its effectiveness, sustainability, and areas for improvement.

The program addresses a pressing issue in southern Punjab, where malnutrition rates are high. By providing fortified milk, the initiative aims to improve children's health, cognitive development, and school attendance. The recycling component further supports school infrastructure, creating a circular economy within the program.

However, challenges exist, financial constraints may impact the program's long-term viability, as the cost of providing daily milk to 400,000 children is substantial. Logistical issues, such as timely delivery and maintaining milk quality, could affect the program's success. Ensuring the milk supplied meets health and safety standards is crucial to prevent adverse health outcomes. Staff shortages in schools may further hinder effective oversight of the program's success; without adequate awareness and support, participation rates may be low.

To enhance the program's effectiveness, it is recommended to establish robust monitoring and evaluation mechanisms to assess its impact and identify areas for improvement. Strengthening community engagement and ensuring the quality of

milk supplied are essential for the program's success. Exploring sustainable funding sources, including partnerships with NGOs and the private sector, could support the program's long-term sustainability.

### Strengths of the Program

The Chief Minister Primary School Nutrition Program demonstrates significant strengths in addressing malnutrition, improving educational outcomes, and promoting sustainability. One of its primary achievements lies in tackling the nutritional crisis in southern Punjab, where malnutrition indicators remain alarmingly high. According to the Pakistan National Nutrition Survey (2018), 40.2% of children under five in the region are stunted, 17.8% suffer from wasting, and 42.6% of women of reproductive age are anemic. By providing 175ml of milk daily, the program delivers essential nutrients such as protein, calcium, and vitamin D, which are crucial for healthy physical growth, bone development, and cognitive performance. Evidence from Food and Agriculture Organizations (2021) supports the positive health impact of daily interventions on child development.

The initiative also promises notable educational benefits. Nutritional deficiencies are strongly associated with reduced cognitive function, lower IQ scores, and increased absenteeism. By addressing these gaps, school-based feeding programs can improve learning outcomes and class participation. The Midday Meal Scheme in India, for instance, boosted primary school attendance by 10-20% and significantly enhanced academic performance (World Bank, 2022). In Pakistan, where

economic hardship limits access to nutritious food for low-income families, such programs serve as vital tools for promoting educational equity and inclusivity (World Food Program, 2023).

Another innovative feature of the program is its built-in recycling initiative, which not only encourages environmental consciousness among students but also creates a self-sustaining model for generating school funds. This approach aligns with broader sustainability goals. However, similar recycling programs in Pakistan have previously struggled with weak infrastructure and limited public engagement, as noted by the Sustainable Development Policy Institute (SPDI, 2023). Nonetheless, the proper support and awareness campaigns, this component could become a model for integrated school development efforts across the country.

### Challenges and Areas for Improvements

While the program marks a commendable step toward addressing child malnutrition in southern Punjab, several critical challenges and areas for improvement must be addressed to ensure its long-term success and scalability. One key concern is the program's limited nutritional scope. Although milk is rich in protein, calcium and vitamin D, it lacks other essential nutrients such as iron, zinc, and vitamin A (PARC, 2022). Relying solely on milk may leave children vulnerable to hidden hunger, micronutrient deficiencies that impair growth and cognitive development. The FAO (2021) underscores the importance of dietary diversity to combat such deficiencies. Introducing fortified milk or complementary foods such as iron-



enriched biscuits or boiled eggs would significantly enhance the program's nutritional value.

Logistical challenges also pose a serious threat to effective implementation. Distributing fresh milk daily across 3,527 schools requires a robust cold chain, which is underdeveloped in many rural areas. Reports indicate that 20-30% of dairy products are lost due to inadequate storage and transport (Pakistan Dairy Association, 2023). A more practical alternative would be the use of ultra-heat treated (UHT) milk, which is shelf-stable and easier to distribute without cold storage.

Financial sustainability remains another pressing issue. While the pilot phase is government-funded, scaling the program across all of Punjab will require significant investment. India's Midday Meal Program faced similar challenges, with budget constraints affecting consistency and quality (World Bank, 2022). Partnering with corporations such as Nesle Pakistan or Engro Foods and seeking support from international donors like UNICEF and FAO could provide sustainable funding.

The recycling initiative, though innovative, faces practical limitations. Pakistan recycles less than 10% of its plastic waste (SDPI, 2023), and schools may lack structured waste segregation systems. Collaborations with Tetra Pak Pakistan and local waste management

forms could enhance feasibility and ensure program impact.

Finally, a robust Monitoring and Evaluation (M&E) framework is essential. Without data on health outcomes, attendance, and academic progress, it will be difficult to gauge success/ the program should include bi-annual health screenings and involve educational researchers to support data-driven policy refinement and expansion.

### Conclusion

The Chief Minister Primary School Nutrition Program represents a significant policy step towards addressing the dual challenges of malnutrition and educational disparity in southern Punjab. By providing milk to over 400,000 children, the initiative has the potential to enhance child health, support cognitive development, and increase school attendance particularly among low-income communities. Its integrated recycling component further reflects a forward-looking approach to sustainability and environmental education. However, to maximize its impact, the program must evolve beyond its current design. The limited nutritional value of plain milk, logistical hurdles in distribution, and questions of long-term financial viability pose real risks to effectiveness and scalability. Without fortified food options or dietary diversification, the program may fall short of addressing the full spectrum of

nutritional deficiencies. In addition, reliance on fresh milk in areas lacking cold chain infrastructure increases the risk of spoilage and wastage, potentially undermining both health and cost-efficiency.

The success of the program ultimately depends on robust monitoring, data collection, and active community involvement. Strengthening partnerships with the private sector, development organizations, and waste management firms could provide the necessary support to overcome current challenges. With strategic improvements and sustained investment, the program has the potential to become a model for school-based nutrition interventions nationwide.

**References:** FAO; World Bank; World Food Program; SDPI; PARC; Pakistan Dairy Association

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## Drought and Water Scarcity in Türkiye's Agriculture

Drought and water scarcity are critical issues threatening Türkiye's agricultural sector. With agriculture consuming over 70% of freshwater, traditional practices and rising water-intensive crops have placed unsustainable pressure on limited water resources.

Mithat Direk

6/20/2025

Water, the essence of life, is a fundamental resource for agriculture, especially in countries like Türkiye where irrigation underpins the productivity of vast arable lands. As climate change accelerates and water scarcity intensifies, the challenge of managing limited water resources becomes more urgent. Agriculture, while vital for food production and rural livelihoods, is also the largest consumer of water, placing immense pressure on already stressed freshwater supplies. Despite the Earth's surface being predominantly covered by water, only 2.5% of it is freshwater, and a mere 1% is readily available for human use (UN Water, 2023). Türkiye, with an annual renewable water availability of around 1,500 cubic meters per capita, falls below the internationally recognized threshold of 1,700 m<sup>3</sup>, categorizing it as a water-stressed nation (DSİ, 2023).

The agricultural sector in Türkiye alone consumes 73% of the total water usage, amounting to nearly 44 billion cubic meters annually (TÜİK, 2023). This dependency on large-scale irrigation underscores the sector's vulnerability to climatic fluctuations. In recent years, the country has experienced increasingly frequent and severe droughts, including the prolonged 2021–2023 event, which drove reservoir levels to dangerously low levels and disrupted irrigation cycles in key agricultural regions. These trends not only threaten crop yields but also jeopardize national food security and rural economic stability.

In this context, the adoption of sustainable and efficient water management practices is not just an environmental priority but an agricultural and economic imperative.

Promoting water-saving technologies, such as drip and sprinkler irrigation, investing in modern infrastructure, and raising awareness among farmers are essential steps forward. Without strategic interventions, Türkiye risks facing deeper water insecurity that could hinder its agricultural potential and expose millions to the adverse impacts of climate-induced resource scarcity.

### Water Consumption in Agricultural Production

Water consumption in agricultural production varies significantly depending on the type of crops or livestock being produced. Each agricultural product has a distinct water footprint, reflecting the volume of water needed for its cultivation or rearing. For example, producing one kilogram of potatoes requires approximately 100 liters of water, while wheat needs around 200 liters per kilogram. Rice, a water-intensive crop commonly cultivated in flood-irrigated fields, consumes about 4,000 liters per kilogram. However, the most water-intensive product is beef, which requires a staggering 13,000 liters of water per kilogram due to the cumulative water needs for feed, drinking water, and maintenance of livestock (Mekonnen & Hoekstra, 2012).

In Türkiye, changing dietary patterns have added further stress to the country's already limited freshwater resources. Traditionally, the Turkish diet relied more heavily on sheep and goat meat, which have significantly lower water footprints compared to beef. However, recent decades have witnessed a growing preference for beef, driven by rising incomes, urbanization, and shifting consumer tastes. This dietary shift has considerably amplified agricultural

water demand, particularly for feed crops such as corn and soybeans, which are essential for intensive cattle farming.

Compounding the problem is the continued reliance on inefficient irrigation methods, such as flood irrigation, which result in substantial water loss through evaporation and runoff. These outdated practices persist in many agricultural regions despite the availability of more water-efficient alternatives like drip or sprinkler irrigation. As a result, Türkiye's agricultural sector not only consumes the largest share of national water resources but does so in a manner that is increasingly unsustainable. If current trends in water-intensive consumption and inefficient irrigation persist, the pressure on freshwater supplies will intensify, further threatening agricultural productivity, food security, and ecological balance across the country. Urgent reforms in water management and dietary awareness are essential for long-term sustainability.

### Government Policies and Irrigation Efficiency

To combat increasing water scarcity and enhance the sustainability of its agricultural sector, Türkiye has introduced several strategic policy measures as part of its 2023 Development Plan. One key focus has been improving irrigation efficiency, given that agriculture accounts for most of the national water consumption. The plan aims to increase the use of modern irrigation methods, such as drip and sprinkler systems, from 20% to 25% of total irrigated areas (Ministry of Agriculture and Forestry, 2023). This shift is expected to reduce water losses caused by traditional flood irrigation. In

parallel, the government has set a target to raise overall irrigation efficiency from 42% to 50% while gradually reducing unsustainable groundwater extraction by 5% annually, an important step in reversing aquifer depletion and preserving long-term water availability.

However, while these policy targets are commendable, they may fall short without addressing the broader context of water use in agriculture. Current consumption patterns, dominated by water-intensive crops and livestock such as rice and beef, continue to exert significant pressure on limited resources. Recognizing this, Türkiye has adopted the National Water Efficiency Strategy (2023–2030), a more comprehensive framework aimed at transforming how water is managed across agricultural basins.

This strategy includes modernizing outdated irrigation infrastructure to minimize losses, offering training programs for farmers to adopt water-efficient techniques, and introducing basin-specific water budgets to ensure regionally appropriate water allocations. Perhaps most critically, it recommends reforming agricultural subsidies to discourage the cultivation of water-intensive crops in water-scarce regions aligning economic incentives with environmental priorities.

Despite these promising initiatives, real progress will depend on effective implementation, cross-sectoral coordination, and behavioral change at the farm level. Long-term success requires not only infrastructure upgrades and policy reforms but also a shift in how agricultural water is valued, consumed, and conserved throughout Türkiye.

### **Integrating Global Lessons for Sustainable Agricultural Water Use in Türkiye**

Türkiye's growing water stress demands urgent reforms that align agricultural productivity with long-term water sustainability. Valuable insights can be drawn from international experiences,

particularly the European Union's transformation of its agricultural subsidy framework. Historically, the EU's Common Agricultural Policy (CAP) incentivized the cultivation of water-intensive crops, such as cotton, leading to significant inefficiencies in water use. However, after reforming these subsidies in 2004, regions like Cordoba in Spain witnessed remarkable improvements. By redirecting financial incentives toward sustainable practices and water-efficient crops, irrigation efficiency in Cordoba increased by 40% (European Environment Agency, 2020). This case demonstrates how well-structured policy tools, especially those tied to pricing and subsidies, can serve as powerful levers for sustainable resource management.

For Türkiye, these lessons are highly relevant. The country must broaden its use of modern irrigation technologies, such as drip and sprinkler systems, to reduce water loss from traditional flood irrigation. Simultaneously, crop and livestock choices must shift toward less water-intensive alternatives that are better suited to the country's semi-arid climate and water availability. Farmer training and awareness campaigns should be prioritized to promote conservation-oriented practices and help producers understand the environmental and economic benefits of water stewardship.

Equally important is the need to realign agricultural subsidies. Public financial support should be conditioned on sustainable water use, rewarding farmers who adopt conservation practices or transition to climate-resilient crops. This approach not only conserves water but also protects farm incomes and rural livelihoods in the long run.

By learning from global examples and adapting strategies to its national context, Türkiye can create a more resilient and water-conscious agricultural sector. A forward-looking, integrated policy framework that blends education, infrastructure, economic incentives, and regulatory oversight is essential to securing the future of both agriculture and water resources in the country.

### **Conclusion**

Drought and water scarcity pose increasingly urgent challenges to Türkiye's agricultural sector, threatening food security, rural livelihoods, and environmental sustainability. With agriculture consuming over 70% of the country's freshwater, traditional irrigation practices and shifting consumption patterns particularly the rise in water-intensive crops and livestock have placed unsustainable pressure on limited water resources. While the government has taken commendable steps through the 2023 Development Plan and the National Water Efficiency Strategy, long-term water security requires deeper and more integrated interventions.

These must include widespread adoption of modern irrigation technologies, reform of agricultural subsidies to discourage water-intensive production, and greater investment in farmer education and region-specific water budgeting. Importantly, Türkiye can benefit from international experiences, such as the European Union's reforms under the Common Agricultural Policy, which demonstrate how aligning financial incentives with sustainability goals can lead to measurable improvements in irrigation efficiency. However, policy alone is not enough. Achieving true resilience demands behavioral change at the grassroots level, improved cross-sectoral coordination, and a national mindset that values water as a finite and precious resource. By coupling global lessons with domestic innovation, Türkiye has a real opportunity to lead in climate-smart agriculture and protect its agricultural future in an era of increasing climate uncertainty and water stress.

**References:** DSI; TÜİK; UN Water; Mekonnen & Hoekstra; European Environment Agency; Ministry of Agriculture and Forestry

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Addressing Paper Waste in Pakistani Universities

The rising issue of paper waste in Pakistani universities poses significant environmental concerns. Without effective waste management strategies, institutions risk contributing to deforestation, , climate change, and rising operational costs.

Muhammad Rafi Qamar

6/26/2025

Universities in Pakistan generate significant volumes of paper waste daily, ranging from obsolete answer sheets and administrative files to discarded notebooks, printouts, and photocopies. With over 200 public and private higher education institutions across the country, this accumulated paper waste poses environmental and financial challenges. According to the World Bank (2023), Pakistan produces around 48.5 million tons of solid waste annually, with paper and cardboard accounting for a considerable share. The lack of effective waste segregation and disposal mechanisms in university campuses further compounds the problem.

Improperly managed paper waste contributes to deforestation, increased landfill volumes, and air and water pollution, as burning and dumping remain common disposal methods (Pakistan Environmental Protection Agency, 2022). Moreover, universities bear high costs associated with waste collection, storage, and transportation. These resources could otherwise support research, scholarships, or infrastructure development.

This policy brief proposes a shift toward a Circular Campus Economy in Pakistan's higher education institutions by adopting sustainable paper waste management strategies. These include composting shredded paper with organic campus waste, converting paper into fuel-efficient briquettes, and accelerating digital transformation to reduce paper dependency in academic and administrative processes. Such integrated approaches not only curb environmental damage but also create value from waste paper briquettes, for example, can be used as low-cost fuel or

sold to generate revenue for student initiatives.

Promoting sustainability through waste-to-resource innovations aligns with the United Nations Sustainable Development Goals (SDGs), particularly SDG 12 (Responsible Consumption and Production) and SDG 13 (Climate Action). Implementing these practices can help Pakistani universities become models of green innovation and environmental leadership. Through strategic investment, policy support, and student engagement, campuses can turn waste into opportunity and lead the way toward a cleaner, more sustainable academic future.

### Addressing Paper Waste Challenges

Pakistani universities are grappling with mounting paper waste that poses environmental, financial, and resource management challenges. The environmental implications are particularly concerning. Each year, Pakistan loses around 27,000 hectares of forest, much of it driven by paper production (FAO, 2023). When paper waste decomposes in landfills, it emits methane, a greenhouse gas 25 times more potent than carbon dioxide, contributing to climate change (UNEP, 2022). Additionally, inks and chemical residues from paper seep into water sources, leading to water pollution and public health risks (PCRWR, 2023).

The financial burden is also substantial. Universities allocate millions of rupees annually to the storage, transportation, and landfilling of paper waste, draining resources that could otherwise be used for academic improvement (HEC, 2023). Rising landfill costs, due to shrinking disposal capacity in urban areas, add

further pressure (Lahore Waste Management Company, 2023).

Moreover, a significant resource opportunity is being lost. Over 60% of university paper waste is recyclable or biodegradable (Pak-EPA, 2023), yet due to the absence of institutional waste management policies, much of it ends up in landfills rather than being transformed into compost, energy, or recycled materials.

To address these issues, a three-pronged strategy is recommended. First, paper composting can convert biodegradable waste into organic fertilizer for campus use. UET Lahore's pilot program demonstrated a 30% reduction in organic waste through composting (UET Sustainability Report, 2023). Second, paper briquetting, tested by NUST Islamabad, can turn waste into an affordable, sustainable fuel source for campus cafeterias and heating (NUST Green Campus Initiative, 2023). Third, digitalization through e-learning platforms and paperless examinations, as encouraged by the HEC Digital Transformation Plan (2023), could reduce paper use by up to 40%. Adopting these measures can position universities as models of sustainability and innovation.

### Policy Pathways for Sustainable Paper Waste Management

Tackling the escalating issue of paper waste in Pakistan's higher education institutions requires a strategic and coordinated policy response. A shift from traditional disposal methods to sustainable practices can transform paper waste from an environmental burden into a valuable economic and ecological resource.

Universities must begin by instituting a formal paper waste management policy. This includes establishing a Sustainability Task Force comprised of faculty, students, and administrative staff. The task force should define clear objectives, such as diverting at least 50% of paper waste from landfills by 2026, and oversee the development of implementation guidelines, timelines, and evaluation mechanisms.

Effective waste management starts with segregation. Installing color-coded bins across campuses for recyclable, compostable, and non-recyclable materials, coupled with training for all stakeholders, will ensure proper sorting and reduce contamination. Awareness campaigns can reinforce sustainable habits and increase participation rates.

Collaboration with external stakeholders is equally important. Universities should partner with recycling firms and encourage student-led startups that focus on repurposing paper waste. These partnerships can support a circular campus economy by converting discarded paper into new products or energy sources.

Monitoring progress is vital for long-term success. Institutions should carry out quarterly audits to assess recycling rates, financial savings, and environmental impacts. Transparent reporting through annual sustainability reports can build trust and institutional credibility.

A recommended budget allocation includes:

- 30% for infrastructure development
- 25% for recycling programs
- 20% for awareness campaigns
- 15% for industry partnerships
- 10% for monitoring and evaluation

Benefits are multi-dimensional: environmentally, it reduces deforestation and pollution; economically, it can cut waste costs by up to 40% and stimulate green job creation; socially, it promotes environmental responsibility and boosts institutional reputation. By adopting these policy measures, Pakistani universities can lead the way in sustainability, setting an example for national and regional transformation.

### Conclusion

The mounting issue of paper waste in Pakistani universities is not just an environmental concern, it is a missed opportunity for sustainability, innovation, and economic efficiency. As academic institutions continue to expand, so too does their paper footprint, contributing to deforestation, climate change, and rising operational costs. Without a clear waste management strategy, universities risk exacerbating environmental degradation while losing valuable resources that could otherwise be recycled, repurposed, or monetized.

Transitioning toward a Circular Campus Economy offers a powerful solution. By embracing paper composting, briquetting, and digitalization, universities can turn paper waste into fertilizer, low-cost fuel, and digital

efficiencies thereby reducing their environmental impact while enhancing campus operations. Case studies from institutions like UET Lahore and NUST Islamabad demonstrate that practical, scalable solutions already exist within Pakistan's academic landscape.

To make this transition successful, universities must institutionalize sustainability through clear policies, strategic budgeting, and partnerships with recycling firms and green startups. Awareness campaigns, digital literacy, and student engagement will be essential in embedding these practices into the academic culture. Ultimately, transforming paper waste management is not just about cleanliness, it's about positioning universities as champions of environmental responsibility and innovation. With commitment and coordination, Pakistan's campuses can lead the way in building a greener, more sustainable future.

**References:** FAO; HEC; Pak-EPA; World Bank; Pakistan Environmental Protection Agency; UNEP; PCRWR; Lahore Waste Management Company; UET Sustainability Report; NUST Green Campus Initiative

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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# RURAL INNOVATION

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## Türkiye's Digital Agriculture Revolution

Explore Türkiye's agricultural transformation from its neolithic roots to a digitally enabled future. Discover how digitalization, AI, and precision farming are enhancing sustainability and resilience in the face of climate challenges and global food demands.

Mithat Direk

6/6/2025

Agriculture in Türkiye, like much of the world, traces its roots to the Neolithic period beginning over 10,000 years ago with the domestication of plants and animals. What began as manual seed planting and small-scale subsistence farming gradually evolved with the introduction of irrigation, crop rotation, and animal-powered tools. The agricultural revolution was further accelerated by industrialization, which brought mechanized equipment such as tractors, harvesters, and chemical fertilizers into widespread use. In recent decades, Türkiye has experienced yet another significant leap: the transition toward digital and precision agriculture.

According to the Turkish Statistical Institute (TÜİK, 2023), mechanization has significantly reduced labor intensity and increased output per hectare, allowing Türkiye to feed a growing population while exporting agricultural products. However, new challenges including climate change, water scarcity, and the need for sustainable land use have pushed agriculture into a new frontier: digital transformation.

The Ministry of Agriculture and Forestry (2022) has identified digitalization as a strategic imperative. Smart farming technologies such as satellite-based monitoring, Internet of Things (IoT) sensors, drone surveillance, and AI-driven crop modeling are now being adopted across regions. These tools optimize irrigation, reduce pesticide use, and enhance productivity with minimal environmental impact. Mobile-based platforms offer farmers real-time weather forecasts, market prices, and agronomic advice, narrowing the digital divide in rural areas. Türkiye's journey from ancient fields to digitally managed farms

is not just a story of technological evolution, but a national strategy for food security, economic growth, and environmental resilience in an increasingly uncertain world.

### Türkiye's Smart Farming Framework

Digitalization in agriculture represents a transformative shift from traditional farming methods to data-driven, tech-enabled practices aimed at increasing efficiency, productivity, and sustainability. Referred to as Smart Agriculture, Precision Farming, or Digital Farming, this approach involves the integration of Information and Communication Technologies (ICT) into the entire agricultural value chain (Wolfert et al., 2017; Klerkx et al., 2019). In Türkiye, such transformation is facilitated by Decision Support Systems (DSS) and Farm Management Information Systems (FMIS), which help farmers make real-time, data-informed decisions that optimize input use, reduce costs, and increase yields (Akın & Özçelik, 2021).

Among the most prominent digital tools is the Internet of Things (IoT), where sensor-based systems track soil moisture, temperature, and crop conditions to enable precision irrigation and fertilization. The Ministry of Agriculture and Forestry (2023) reports that in pilot regions like Konya and Şanlıurfa, IoT integration has decreased water usage by 20% and boosted yield efficiency by 15%.

Big Data and Artificial Intelligence (AI) are also pivotal in modern farming. AI tools synthesize satellite imagery, weather data, and market trends to forecast disease outbreaks and suggest optimal harvest times. Türkiye's "Digital Agriculture Platform" employs AI to

reduce crop losses, achieving a 12% decrease through predictive analytics (TÜBİTAK, 2022).

Remote sensing and drone technologies further improve field-level accuracy, enhancing pesticide targeting and crop health monitoring. Türkiye's Agricultural Drone Project has reportedly reduced pesticide use by 30% and increased pest control effectiveness (Turkish Drone Association, 2023). Blockchain technology adds transparency and trust to agricultural supply chains. Projects using blockchain for tracking olive oil and hazelnuts have boosted consumer confidence and export competitiveness (İTO, 2023).

### Unlocking the Potential of Digital Agriculture in Türkiye

Digitalization has emerged as a transformative force in Türkiye's agricultural sector, offering scalable solutions to longstanding challenges in productivity, sustainability, and climate resilience. By integrating advanced technologies into farming practices, Türkiye has made notable progress in optimizing input use and boosting output. According to the Turkish Union of Agricultural Chambers (TZOB, 2023), precision farming technologies have reduced fertilizer waste by up to 25%, directly lowering costs while protecting soil health.

In a country frequently affected by drought and climate variability, early warning systems enabled by digital tools play a vital role. These systems particularly in arid regions such as Southeastern Anatolia offer predictive insights on weather patterns and pest outbreaks, helping farmers mitigate risks and adapt to shifting climate conditions

(UNDP Türkiye, 2022). Simultaneously, platforms like "Tarım Orman Akademisi" have increased farmer access to real-time market data, improving decision-making and profitability (Ministry of Agriculture, 2023).

However, several barriers limit the widespread adoption of digital agriculture. Rural connectivity remains uneven, with only 65% of Türkiye's rural areas having reliable internet access (BTK, 2023). Moreover, digital literacy is a major hurdle: over 40% of farmers lack adequate training to effectively use digital tools (TKDK, 2022). Data privacy and ownership concerns also create uncertainty, with no clear legal framework governing farm data usage or protection (Bronson & Knezevic, 2016).

To fully harness digital agriculture's benefits, Türkiye must invest in rural broadband expansion, strengthen farmer education through targeted training programs, and develop a transparent data governance framework. Public-private partnerships and cross-sector collaboration including support from tech firms and research institutions will be critical. With the right policies and infrastructure, Türkiye can lead the region

in building a resilient, digitally empowered agricultural future.

### Conclusion

Türkiye's agricultural transformation from its Neolithic roots to a digitally enabled future is a testament to the sector's adaptability and resilience. Digitalization has introduced a new paradigm where precision, sustainability, and efficiency intersect to address pressing challenges such as climate variability, water scarcity, and global food demand. Tools like IoT-based sensors, AI-driven analytics, drones, and blockchain are no longer aspirational; they are active components of Türkiye's evolving agricultural landscape. These innovations are not only optimizing resource use and boosting productivity but also making farming more climate-resilient and market-responsive.

However, realizing the full potential of digital agriculture requires addressing critical gaps in rural connectivity, digital literacy, and data governance. Without equitable internet access and farmer-friendly training programs, the digital divide may widen, leaving smallholders behind. Likewise, concerns around data privacy and ownership must be resolved

through clear policy frameworks to build trust and adoption.

Türkiye stands at a strategic crossroads. With continued investment, inclusive policy design, and multi-stakeholder collaboration, the country can become a regional leader in smart agriculture. Digitalization is not merely a tool for modernization; it is a vital strategy for national food security, rural development, and environmental stewardship in the face of 21st-century challenges. The future of farming in Türkiye lies not just in its soil, but in its data.

**References:** Akın & Özçelik; BTK; Ministry of Agriculture and Forestry; TÜİK; Wolfert, et al.; Klerkx et al.; TÜBİTAK; Turkish Drone Association; İTO; TZOB; UNDP Türkiye; TKDK; Bronson & Knezevic

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## Agri-Tech Revolution in Pakistan's Agriculture

Discover how agricultural technology is transforming Pakistan's rural livelihoods and farm productivity. Explore the impact of agri-tech innovations on efficiency, sustainability, and climate resilience in the farming sector.

Ali Abbas

6/11/2025

Pakistan's agricultural sector, a cornerstone of the national economy, contributes approximately 23% to the country's GDP and provides employment to 37.4% of the labor force (Pakistan Economic Survey 2023–24). With a rapidly growing population and the intensifying impacts of climate change, the role of agricultural technology (agri-tech) has become more crucial than ever. The sector is currently undergoing a technological transformation aimed at improving productivity, sustainability, and the livelihoods of rural communities. This article delves into how agri-tech is reshaping rural Pakistan by addressing long-standing challenges and unlocking new economic opportunities.

Despite its vast agricultural potential, rural Pakistan continues to grapple with several persistent challenges. Water scarcity is a pressing concern, only about 60% of farms have access to efficient irrigation systems. The widespread use of traditional flood irrigation methods results in nearly 50% water wastage, exacerbating an already critical resource constraint (World Bank, 2023). At the same time, outdated farming techniques and limited adoption of modern practices have led to crop yields that are 30–40% lower than global averages (FAO, 2023).

Market access remains another major barrier, particularly for smallholder farmers who form the backbone of rural agriculture. Due to weak infrastructure and limited integration with formal markets, these farmers often lose 20–30% of potential income (State Bank of Pakistan, 2023). Moreover, the effects of climate change manifested in erratic rainfall, rising temperatures, and increased incidence of pests continue to

reduce crop productivity by an estimated 15–20% annually (UNDP, 2023).

### Agri-Tech: A Game-Changer for Rural Transformation

Agri-tech is rapidly redefining the future of agriculture in Pakistan, offering innovative tools and practices that address long-standing rural challenges. From water scarcity and low crop productivity to market inefficiencies and climate vulnerability, a new wave of technologies is providing farmers with the means to farm smarter, earn more, and build resilience. Solutions such as precision agriculture, solar-powered irrigation, digital marketplaces, and climate-smart practices are not only enhancing yields but also improving sustainability and livelihoods across rural landscapes. Technologies like remote sensing, AI-driven farm management systems, and mobile platforms are enabling data-informed decision-making, reducing input costs, and expanding access to markets and financial services.

Precision agriculture has emerged as a cornerstone of this transformation. Leveraging IoT sensors, drones, and advanced analytics, precision farming allows for optimal use of water and fertilizers. Drip irrigation systems, for instance, have been shown to cut water usage by 40–60% while increasing crop yields by up to 30% (Pakistan Council of Research in Water Resources, 2023). Similarly, smart soil health monitoring helps farmers apply fertilizers more efficiently, reducing input costs by 25% (LUMS Agri-Tech Report, 2023).

Biotechnological innovations are also making significant strides. Genetically modified Bt cotton now covers 90% of

cotton-growing areas, leading to a 50% reduction in pesticide usage (Ministry of National Food Security, 2023). Meanwhile, drought-resistant wheat varieties developed by the Pakistan Agricultural Research Council (PARC) are boosting yields by 15–20% in arid zones, helping mitigate climate-related yield losses.

Digital technologies are revolutionizing market access and financial inclusion. Mobile apps such as Tajir and ZTBL's digital lending services have connected over 500,000 farmers to markets and credit (JazzCash Report, 2024). Pilot projects using blockchain are improving supply chain transparency and pricing fairness for key exports like rice and mangoes (Karachi University Agri-Tech Study, 2024).

Women are also increasingly empowered through agri-tech. Nearly 30% of PATTA program beneficiaries are female entrepreneurs who use mini-tractors, solar tools, and mobile advisories (USAID Pakistan, 2023). Microfinance schemes like HBL's Nawaiwaqt have disbursed PKR 2 billion in loans to rural women, enabling greater economic participation (HBL Annual Report, 2023).

Government and NGO-led initiatives are accelerating this progress. The Kissan Card Scheme has delivered PKR 1.8 trillion in input subsidies (Government of Pakistan, 2024). Programs like PATTA have introduced high-efficiency irrigation, increasing land productivity by 35% (USDA, 2023), while Punjab's solar tube wells have replaced 50,000 diesel pumps, reducing emissions and energy costs (Punjab Agriculture Department, 2024). Together, these innovations mark a significant leap

toward a resilient and inclusive rural future.

### **Challenges and Opportunities in Agri-Tech Adoption**

As Pakistan's agricultural sector embraces technological transformation, the road ahead presents a complex mix of challenges and promising opportunities. While agri-tech offers powerful solutions to long-standing rural problems, scaling its adoption across the country particularly among smallholder farmers remains a significant hurdle.

One of the most pressing challenges is the high initial cost of agri-tech tools and infrastructure. According to the State Bank of Pakistan (2024), around 70% of small farmers cannot afford modern technologies without financial support or subsidies. Equipment like precision irrigation systems, drones, or solar-powered machinery often requires substantial upfront investment, limiting accessibility for marginalized communities. Compounding this issue is the digital literacy gap. Despite increasing mobile penetration, only 25% of rural farmers currently use smartphones for farming-related activities (GSMA Pakistan, 2023). Limited familiarity with digital tools, low education levels, and language barriers hinder the effective use of agricultural apps, platforms, and data services.

However, the opportunities for transformation are equally significant. The integration of AI and big data into agriculture holds immense potential. Predictive analytics can anticipate weather changes, pest outbreaks, and

soil nutrient needs, helping reduce the country's post-harvest losses estimated at PKR 300 billion annually (LUMS Agri-Tech Report, 2024). By leveraging machine learning models and satellite data, farmers can make better-informed decisions, optimize resources, and increase profitability.

Another game-changing opportunity lies in renewable energy. Solar-powered cold storage and refrigeration units can significantly reduce food spoilage, especially in perishables like fruits and vegetables. The UNDP (2023) estimates that such systems could cut food wastage by up to 40%, while also lowering carbon emissions and energy costs. To unlock these benefits, sustained investment in education, financial inclusion, and public-private partnerships will be essential. With the right support, agri-tech can be a cornerstone of a resilient, inclusive, and sustainable agricultural future in Pakistan.

### **Conclusion**

The technological revolution sweeping through Pakistan's agricultural sector is more than a shift in tools; it represents a fundamental transformation of rural livelihoods, productivity, and resilience. Agri-tech is bridging gaps in efficiency, equity, and environmental sustainability, helping farmers adapt to climate change, reduce input costs, and access better markets. From precision agriculture and biotech to mobile platforms and renewable energy solutions, these innovations are redefining how farming is practiced and perceived across the country.

Yet, the path forward demands thoughtful action. Financial barriers and digital illiteracy continue to limit the reach of these solutions, especially among smallholders and marginalized farmers. Without inclusive policies, affordable financing, and targeted education initiatives, the benefits of agri-tech risk deepening rural inequalities rather than resolving them.

Nonetheless, the momentum is real and promising. Public programs, private ventures, and grassroots innovations are converging to create an enabling environment for large-scale transformation. With strategic investment and collaborative efforts, Pakistan can harness the full potential of agri-tech to build a rural economy that is productive, climate-resilient, and inclusive. As the sector evolves, the next chapter of Pakistan's rural development must be anchored in technology that empowers every farmer, man or woman, to thrive in a changing world.

**References:** Pakistan Economic Survey; World Bank; FAO; USAID; Punjab Agriculture Department; State Bank of Pakistan; UNDP; LUMS Agri-Tech Report; Pakistan Council of Research in Water Resources; Ministry of National Food Security; PARC; JazzCash Report; HBL Annual Report

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Livestock Sector's Role in Pakistan's Economy

Explore the vital role of the livestock sector in Pakistan's rural economy, its contribution to GDP, employment, and food security, as well as the sustainability challenges it faces, including disease outbreaks and poor breeding practices.

Huzaifa Asghar

6/16/2025

Livestock is the backbone of Pakistan's rural economy, contributing 61.9% to the agricultural GDP and 14% to the national GDP (Pakistan Economic Survey 2022–23). It supports over 8 million rural families, providing 35–40% of their household income (FAO, 2023). With agriculture employing approximately 38.5% of the national labor force (World Bank, 2023), the livestock sector is not only a source of livelihood but also a vital component of national food security and economic resilience.

Despite its importance, Pakistan's livestock sector faces several structural and emerging challenges. Climate change is intensifying droughts, heat stress, and water scarcity, directly affecting animal health and productivity. Inadequate veterinary infrastructure and periodic disease outbreaks, such as foot-and-mouth disease and lumpy skin disease, further threaten livestock populations and reduce yields in meat, milk, and by-products. Additionally, traditional and inefficient farming practices, including poor feeding regimes and lack of genetic improvement, limit the sector's potential.

Socially, livestock ownership is a critical safety net for rural women, who often tend to animals and rely on them for nutrition and income. However, their access to extension services, training, and markets remains limited. Environmentally, livestock farming is a significant contributor to methane emissions, highlighting the need for climate-smart practices such as improved manure management, fodder cultivation, and rotational grazing.

To ensure sustainable growth, Pakistan must invest in modern veterinary

services, farmer education, climate-resilient breeds, and value-added livestock chains. Strengthening cooperatives, supporting digital livestock markets, and facilitating microfinance access for smallholders particularly women can transform livestock into a driver of inclusive rural development. Holistic livestock policy reform will be essential to ensure that the sector not only feeds the nation but also empowers its rural communities.

### The Economic and Environmental Role of Livestock in Pakistan

The livestock sector plays a vital role in Pakistan's economy and food systems, serving as a cornerstone of rural livelihoods, national exports, and nutritional security. For millions of small-scale farmers, livestock is the primary source of cash income, derived from the sale of milk, meat, wool, and leather. The sector employs an estimated 8 to 10 million people, encompassing a broad value chain that includes herders, veterinarians, feed producers, and market traders (PARC, 2023). It also contributes significantly to women's economic empowerment, over 70% of rural women are engaged in livestock care, making it one of the few accessible income-generating activities for women in rural areas (Benazir Income Support Program, 2023).

Livestock is also a key contributor to Pakistan's export economy. With annual earnings of approximately \$1.3 billion, the sector exports halal meat, dairy products, and leather goods primarily to China, the UAE, and Saudi Arabia (Trade Development Authority of Pakistan, 2023). Domestically, livestock contributes over 50% of the daily protein intake for the population, while milk production, at 65 million tons per year,

ranks Pakistan as the fourth-largest milk producer in the world (FAO, 2023).

However, these economic and nutritional benefits come with considerable environmental costs. Livestock farming is responsible for 14% of the country's methane emissions (Ministry of Climate Change, 2023), largely due to enteric fermentation and poorly managed manure. Unregulated waste runoff also pollutes freshwater supplies, exacerbating health and sanitation issues. Overgrazing has degraded nearly 40% of rangelands in Balochistan and Khyber Pakhtunkhwa, while deforestation for fodder collection further undermines ecological stability (IUCN, 2023). Moreover, the sector consumes about 15% of the nation's freshwater resources (PCRWR, 2023), contributing to already severe water stress.

To address these issues without undermining livestock's economic value, sustainable practices are essential. Rotational grazing can help restore pasture health, while biogas plants offer a clean energy solution from manure. Introducing drought-resistant fodder crops such as barseem and lucerne can improve feed availability while conserving water. A balance between economic growth and environmental sustainability is crucial to ensure that the livestock sector continues to serve as a driver of prosperity for rural Pakistan.

### Toward Sustainable Livestock Management in Pakistan

Pakistan's livestock sector, while economically vital, faces several persistent challenges that hinder its potential for sustainable growth and productivity. Disease outbreaks are among the most critical threats. Foot-



and-mouth disease (FMD), a highly contagious viral illness, results in estimated economic losses of \$200 million annually due to reduced milk yield, mortality, and trade restrictions (Livestock Department Punjab, 2023). Similarly, recurring avian influenza outbreaks severely disrupt the poultry sector, which supports 1.5 million small-scale poultry farmers across the country (Sindh Poultry Association, 2023). These health crises not only impact livelihoods but also threaten national food security.

Poor breeding practices and feed shortages further limit productivity. Many farmers rely on low-yield indigenous breeds, such as Desi cows, which produce only 3–5 liters of milk per day, compared to improved breeds like Sahiwal, which yield 8–10 liters. Additionally, feed costs account for nearly 60% of total production expenses. Unable to afford high-quality fodder, many farmers resort to substandard feed, compromising animal health and output.

Market access and infrastructure pose additional constraints. The absence of regulated livestock markets allows middlemen to exploit farmers through unfair pricing. Post-harvest losses in the dairy and meat sectors remain high up to 30% due to insufficient cold storage and transport facilities (PARC, 2023), undermining both farmer income and food quality.

To address these challenges, Pakistan is implementing various sustainable livestock management strategies. Artificial insemination (AI) programs targeting breeds like Sahiwal and Red Sindhi are being expanded, while the government allocated PKR 5 billion in the 2023–24 budget for nationwide vaccination drives to reduce disease prevalence. Climate-smart practices such as silage preparation and

hydroponic fodder cultivation are gaining traction, particularly in water-scarce regions. Manure-to-biogas initiatives, like the Pakistan Biogas Program, provide clean energy while managing livestock waste.

Policy reforms and financial support are also crucial. Initiatives like the Kissan Card Scheme offer subsidized loans to smallholders. Under the China-Pakistan Economic Corridor (CPEC), modern abattoirs and dairy hubs are being developed to improve processing and exports. Digital solutions, including mobile livestock advisory services by PARC, and gender-inclusive models such as women-led dairy cooperatives under the Benazir Women Agriculture Workers Program, are creating new avenues for innovation and empowerment.

Successful case studies such as Punjab's model dairy farms, Sindh's goat breeding program, and KP's community-managed rangeland restoration demonstrate that sustainable, inclusive approaches can overcome structural barriers and enhance the long-term viability of Pakistan's livestock sector.

### Conclusion

The livestock sector is central to Pakistan's rural economy, contributing significantly to national GDP, employment, food security, and women's empowerment. Despite its immense economic and social value, the sector faces multifaceted challenges ranging from disease outbreaks and poor breeding practices to environmental degradation and limited market infrastructure. These issues not only constrain productivity but also threaten the sustainability of rural livelihoods and the country's food systems.

To ensure long-term viability, Pakistan must adopt a multi-pronged approach that integrates modern veterinary care, climate-smart farming techniques, and inclusive policies. Strategic investments in disease prevention, improved breeds, efficient feed systems, and digital tools can significantly enhance productivity while reducing environmental impact. At the same time, expanding access to credit, infrastructure, and extension services particularly for women and smallholders—can foster a more equitable and resilient livestock economy.

Successful local initiatives already offer a blueprint for scalable solutions. By aligning policy, technology, and community engagement, Pakistan can transform its livestock sector into a model of sustainable development. Ultimately, the future of rural prosperity depends on recognizing livestock not just as an economic asset, but as a pillar of environmental stewardship and social well-being. The path forward requires commitment, innovation, and inclusive action across all levels of governance and society.

**References:** Pakistan Economic Survey; FAO; PARC; Ministry of Climate Change; World Bank; Benazir Income Support Program; Trade Development Authority of Pakistan; (Ministry of Climate Change; IUCN; PCRWR; Livestock Department Punjab; Sindh Poultry Association

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## AI Revolutionizing Agriculture for Food Security

Discover how AI is transforming global agriculture with precision farming and optimized supply chains. Explore sustainable food production and climate adaptation strategies that enhance food security while addressing critical implementation challenges.

Habibullah Magsi

6/17/2025

Food security is a growing global challenge, with nearly 10 percent of the world's population facing hunger due to climate change, population growth, and inefficient food systems. However, Artificial Intelligence (AI) is emerging as a transformative solution, enhancing agricultural productivity, reducing waste, and improving supply chain resilience. By leveraging AI, we can create a more sustainable and secure food future.

### ***1. Precision Agriculture: Optimizing Crop Production***

AI-driven precision farming maximizes yields while minimizing resource waste through predictive analytics and smart farming, where AI analyzes weather patterns, soil conditions, and historical data to optimize planting, irrigation, and harvesting while machine learning models predict pest outbreaks and diseases for early intervention. Additionally, autonomous farming equipment such as self-driving tractors and AI-powered drones monitor crops in real time, significantly reducing labor costs and improving efficiency, with companies like John Deere using AI automation to boost productivity by 20 percent or more. Furthermore, smart irrigation and resource management systems leverage AI-powered sensors to adjust water usage based on soil moisture levels, preventing over-irrigation, while nutrient management systems optimize fertilizer application to reduce environmental harm and enhance sustainable agricultural practices.

### ***2. AI in Supply Chain & Food Waste Reduction***

Nearly one-third of all food produced globally is wasted due to inefficiencies in the supply chain, but AI offers powerful

solutions to combat this issue. Through demand forecasting and inventory control, AI analyzes purchasing patterns to predict consumer demand with high accuracy, enabling retailers and suppliers to minimize overstocking and spoilage while dynamic pricing algorithms automatically adjust food prices based on real-time freshness and demand data. In logistics and distribution, AI optimizes delivery routes to ensure faster and more efficient transportation of perishable goods, while blockchain technology integrated with AI, such as IBM Food Trust, enhances end-to-end traceability across the supply chain, reducing risks of fraud and contamination. Additionally, AI helps reduce post-harvest losses by employing computer vision systems that detect early signs of spoilage in storage facilities and AI-powered cold chain management that continuously monitors and maintains ideal temperature and humidity conditions throughout storage and transportation, significantly extending the shelf life of food products.

### ***3. Alternative Food Production & Sustainable Solutions***

As traditional farming struggles with climate challenges, AI is pioneering innovative food solutions through three key approaches. In vertical and indoor farming, AI-controlled LED lighting, hydroponic systems, and automated climate control optimize growing conditions to maximize yields in urban environments, with companies like Plenty achieving remarkable water efficiency by using AI to grow crops with 95% less water than conventional methods. For protein alternatives, AI accelerates breakthroughs in lab-grown and plant-based foods by speeding up the development of cultured meats and dairy

substitutes (such as those by NotCo) while machine learning algorithms enhance the taste and nutritional profile of alternative proteins by optimizing their molecular structures. Additionally, AI contributes to sustainability through personalized nutrition platforms that analyze individual health data to create customized meal plans, simultaneously improving consumer health and reducing household food waste by minimizing unused grocery purchases. These AI-driven innovations collectively represent a transformative shift toward more sustainable and resilient food systems in the face of environmental pressures.

### ***4. Climate Adaptation & Sustainable Practices***

AI is empowering farmers to combat climate change through advanced technological solutions that enhance resilience and sustainability. By leveraging weather prediction and risk management systems, AI models accurately forecast droughts, floods, and extreme weather events, enabling farmers to take proactive protective measures, while smart insurance platforms utilize these AI-driven insights to assess crop vulnerabilities and offer fair, data-based compensation. In soil and carbon footprint monitoring, AI analyzes real-time soil health data to recommend regenerative farming practices that restore ecosystems, while precision agriculture technologies minimize fertilizer overuse - significantly reducing harmful greenhouse gas emissions. Furthermore, AI supports biodiversity conservation and eco-friendly farming by determining optimal crop rotation patterns to maintain long-term soil fertility, with drone and satellite surveillance systems continuously monitoring illegal farming

activities and deforestation to protect vulnerable ecosystems. Together, these AI applications create a comprehensive framework for climate-smart agriculture that balances productivity with environmental stewardship.

Currently, there are many examples of AI-driven agriculture-related activities prevailing worldwide. A few of them, quoted here, could be implemented in Pakistan.

- **Microsoft's FarmBeats** uses AI and IoT sensors to provide farmers with real-time soil and weather insights, improving decision-making.

- **PlantVillage Nuru**, an AI-powered app, helps African farmers detect crop diseases like cassava brown streak virus using smartphone images.

- **John Deere's autonomous tractors** use AI and GPS to plow fields with **20 percent higher efficiency**.

- **Blue River Technology's "See & Spray"** robots use computer vision to identify and spray weeds, reducing herbicide use by 90 percent.

- **CropX** uses AI to optimize irrigation, saving 25 percent of water usage in farms.

- **The Yield's AI platform** helps vineyards in Australia apply fertilizers precisely, cutting costs and runoff.

- **Walmart uses AI demand forecasting** to reduce food waste by 15 percent in its supply chain.

- **Afresh Technologies** helps grocery stores optimize inventory, reducing perishable waste by 25 percent.

- **Maersk's AI-powered routing** reduces fuel consumption and spoilage in seafood transport.

- **Intello Labs' AI** assesses grain quality in silos, cutting losses by 30 percent.

- **Zest Labs' Freshness Monitoring** extends shelf life by 50 percent for berries and leafy greens.

- **Plenty's AI-driven vertical farms** use 95 percent less water than traditional farming.

- **Bowery Farming** uses machine learning to grow pesticide-free greens 100x more efficiently per square foot.

- **NotCo** uses AI to replicate dairy flavors in plant-based milk.

- **Perfect Day's AI-designed microbes** produce animal-free whey protein.

- **Nutrino (by Medtronic)** creates diabetic-friendly diets using AI.

### Conclusion and Recommendations

AI stands poised to revolutionize global agriculture, offering transformative solutions to enhance food security through precision farming, optimized supply chains, sustainable food production, and climate adaptation. Its potential to improve efficiency, resilience, and sustainability across food systems is undeniable. However, realizing this potential requires addressing critical implementation challenges that could otherwise widen existing inequalities.

Key barriers include the accessibility gap for smallholder farmers, particularly in developing regions where financial constraints limit adoption of AI technologies. Data privacy concerns also

demand urgent attention, necessitating robust ethical frameworks to protect agricultural stakeholders. Most fundamentally, achieving meaningful impact requires coordinated policy support and substantial investments in research, infrastructure, and digital literacy programs.

· To fully harness AI's potential in securing our global food future, we recommend:

· Developing affordable, scalable AI solutions tailored for small-scale farmers

· Establishing international standards for ethical AI use in agriculture

· Increasing public and private sector investment in agricultural AI research

· Creating inclusive education programs to build digital capacity

· Fostering global partnerships to ensure equitable technology distribution

Only through such comprehensive, collaborative approaches can we ensure AI's benefits reach all levels of the agricultural value chain, creating truly sustainable and equitable food systems for future generations. The time for strategic action is now - by addressing these challenges proactively, we can transform AI from a technological promise into practical solutions for global food security.

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Solar-Powered Tubewells: Decarbonize Agriculture in Pakistan

Discover how solar-powered tubewells can transform agriculture in Pakistan by decarbonizing energy use, reducing rural energy poverty, and boosting farm productivity. Learn about the benefits of clean, cost-effective, and decentralized energy solutions for rural communities.

Nadeem Riyaz

6/18/2025

Once blessed with abundant freshwater flowing from the mighty Indus River and its tributaries, Pakistan now stands on the brink of a water catastrophe. Its agrarian economy, which employs nearly 38% of the labor force and contributes around 19% to the national GDP, depends almost entirely on irrigation. But today, the country is water-stressed, struggling to meet the demands of a rapidly growing population, intensifying agriculture, and expanding industry.

*"Water is the driving force of all nature."*  
- Leonardo da Vinci.

Yet in Pakistan, this life-giving force is rapidly vanishing.

Once blessed with abundant freshwater flowing from the mighty Indus River and its tributaries, Pakistan now stands on the brink of a water catastrophe. Its agrarian economy, which employs nearly 38% of the labor force and contributes around 19% to the national GDP, depends almost entirely on irrigation. But today, the country is water-stressed, struggling to meet the demands of a rapidly growing population, intensifying agriculture, and expanding industry.

Per capita water availability has plummeted from 5,260 cubic meters in 1951 to below 1,000 cubic meters today, crossing the threshold into absolute water scarcity as defined by international standards. This sharp decline stems from a toxic mix of rapid population growth, poor water management, over-reliance on the Indus Basin, and weak governance. Climate change, glacial melt, and unpredictable seasonal flows, regional conflicts further deepen the crisis, threatening not only food security

and livelihoods but also the long-term sustainability of the country's development.

Groundwater depletion is perhaps the most silent yet dangerous dimension of this crisis. In Lahore, water tables are dropping by about 2.54 feet annually, while in coastal Sindh, 75% of groundwater has turned saline, rendering it unusable. Amid this looming disaster, a green solution in the shape of solar-powered tubewells has emerged. With soaring fuel costs and persistent power shortages, farmers are increasingly embracing solar energy to run irrigation systems. These installations promise clean, affordable, and uninterrupted water access, but they also raise a critical question: are they a sustainable lifeline or are they deepening Pakistan's hidden water crisis?

In a country like Pakistan, where electricity shortages are common and petroleum prices remain high, solar-powered irrigation systems (SPIS), particularly solar tubewells, have emerged as a practical solution. Their adoption has been accelerated by government and donor-backed initiatives. For instance, the Punjab government's program to convert around 8,000 electric and diesel tubewells to solar, offering subsidies ranging from Rs. 500,000 to Rs. 1,000,000. These installations now span Punjab, Balochistan, Sindh, and Khyber Pakhtunkhwa.

The approximate cost of a typical solar tubewell system ranges from Rs. 600,000 to Rs. 1,200,000, depending on its size and depth. With subsidies and microfinance support, these systems have become increasingly accessible to large and medium-scale farmers, but

smallholders still face barriers such as limited credit and technical knowledge. The key advantage of solar tubewells is the elimination of fuel costs after installation. Farmers can irrigate their fields during peak sunlight hours without electricity bills or diesel expenses, saving up to approximately Rs. 15,000 per month in some cases. These systems also reduce greenhouse gas emissions compared to diesel pumps, lower air and noise pollution in rural areas, and contribute to Pakistan's renewable energy goals under the National Climate Change Policy and Alternative Energy Policy 2019.

Solar tubewells have enabled uninterrupted and timely irrigation, enhancing crop yields, particularly for water-intensive crops like sugarcane and rice. They also support increased cropping intensity, allowing farmers to cultivate more land and grow multiple crops annually. In remote regions such as Balochistan, Cholistan, and Tharparkar, solar tubewells have become lifelines for communities lacking grid electricity. For example, the Paani Project has installed solar-powered wells that benefit over 7,500 families in Tharparkar, supporting local livelihoods and food security.

Despite their benefits, solar tubewells raise serious concerns about sustainability due to uncontrolled and excessive groundwater extraction. When pumping becomes virtually cost-free, farmers are more likely to over-irrigate, often ignoring crop water requirements. This leads to inefficient flood irrigation and encourages the cultivation of water-intensive crops in already water-scarce areas. Punjab alone has over 1.2 million tubewells extracting roughly 40–45

million acre-feet of groundwater annually far exceeding natural recharge rates. This results in steadily declining water tables, particularly in arid and semi-arid regions.

In fact, as the Food and Agriculture Organization (FAO) warns, “Solar-powered irrigation, if not properly regulated, risks driving the unsustainable extraction of groundwater, undermining long-term food and water security.” This statement captures the paradox at hand. Clean energy is being used in a way that accelerates the depletion of the very resource it is meant to sustain.

In Balochistan, a province already facing acute water stress, the rise in solar tubewell installations has caused groundwater tables to drop by over 3 feet per year in some districts, including Quetta, Pishin, and Nushki. The absence of regulatory oversight has made the situation worse. This presents a troubling paradox and clean energy is being used in ways that dangerously deplete aquifers, some of which could take centuries to naturally recharge.

While solar tubewells have proven beneficial, the main beneficiaries tend to be medium and large landowners who can afford the initial investment or navigate subsidy schemes. Smallholders and tenant farmers often remain excluded due to high capital costs (even after subsidies), lack of technical expertise, and limited access to credit. This widens the rural income inequality. Although the transition to solar reduces pressure on Pakistan’s overburdened power grid, without proper water governance, it may worsen water insecurity, creating an energy-water paradox.

Pakistan currently lacks a comprehensive national groundwater regulatory framework. Although Punjab passed the Punjab Water Act in 2019, enforcement is weak. Other provinces have yet to follow suit. There are no meters or restrictions on how much water a solar tubewell can extract, and

aquifer recharge systems are rarely implemented. Moreover, water and energy policy fall under different ministries, including the Ministry of Water Resources, Ministry of Energy (Power Division and Renewable Energy), and various Provincial Irrigation and Agriculture Departments. This results in institutional fragmentation that hampers coordinated planning and oversight.

The Food and Agriculture Organization (FAO) and the International Water Management Institute (IWMI) recommend integrating solar irrigation with efficient systems such as drip and sprinkler irrigation to minimize water wastage. They also advocate for water metering technologies and training programs for farmers on crop-water budgeting.

### **The way forward**

The government needs to develop a national groundwater regulatory framework that mandates permits and licensing for tubewell installation. It should introduce aquifer-specific extraction limits and create zoning rules for high-risk and recharge areas. Promotion of efficient irrigation methods, such as drip and sprinkler systems, should be made mandatory for new solar installations, with subsidies contingent on their adoption.

It may also be useful to establish Water User Associations (WUAs) to promote self-regulation of groundwater use and encourage collective ownership models for solar systems, fostering shared responsibility. Additional steps such as promoting rainwater harvesting, constructing check dams, and building urban recharge wells are also necessary. Restoring natural wetlands and floodplains to capture seasonal runoff should be prioritized.

Furthermore, introducing solar buy-back schemes which allows farmers to sell surplus solar energy back to the grid could provide further financial incentives to reduce groundwater

pumping and promote sustainable water use.

As the International Water Management Institute (IWMI) emphasizes, “The success of solar irrigation depends not only on technology but on policies that align energy use with water conservation. Without that, the risk of overexploitation will outweigh the benefits.” This highlights the urgent need for an integrated approach that views water, energy, and food security as interdependent.

### **Conclusion**

Solar-powered tubewells offer Pakistan a promising opportunity to decarbonize agricultural energy use, reduce rural energy poverty, and enhance farm productivity. By providing clean, cost-effective, and decentralized energy, they address key challenges in energy access and agricultural efficiency.

However, without effective water governance, they risk becoming a silent driver of groundwater depletion, threatening the long-term sustainability of agriculture and rural livelihoods. Excessive groundwater extraction, especially in major agricultural provinces could cause irreversible damage to Pakistan’s aquifers.

Pakistani policymakers must adopt a balanced approach that integrates energy access with water security to ensure the solar revolution does not come at the cost of the country’s most vital resource - its groundwater. Strategic regulation, promotion of efficient irrigation technologies, and institutional coordination are essential to safeguard Pakistan’s water future. The time has come to act immediately for the sake of future generations.

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Biogas & Renewable Energy Solutions in Pakistan

Explore how biogas and renewable energy solutions are transforming Pakistan's rural energy landscape. These innovative technologies reduce energy poverty, promote sustainability, and create income.

Minahil Baig

6/20/2025

Access to reliable and affordable energy is a fundamental driver of economic development, education, and improved quality of life. Yet, in rural Pakistan, more than 50 million people remain without access to electricity (World Bank, 2023). This persistent energy poverty forces many households to depend on traditional fuels such as firewood, kerosene, and dung cakes for cooking, lighting, and heating. These practices have severe consequences such as deforestation accelerates as trees are cut for fuel, indoor air pollution leads to respiratory diseases and health hazards, and families, especially women and children, spend hours collecting fuel, limiting their ability to pursue education or income-generating activities.

Renewable energy solutions offer a transformative opportunity to address these challenges sustainably. Technologies such as biogas digesters, solar home systems, and micro-hydropower units are increasingly proving viable in off-grid rural areas. Biogas units, for example, convert animal waste into clean-burning gas for cooking and lighting, while also producing organic fertilizer. Solar panels provide reliable electricity for households, schools, and clinics, and can power fans, lights, mobile chargers, and even small appliances. Micro-hydropower systems, where feasible, generate continuous power for entire villages by harnessing local water streams.

These decentralized renewable energy systems not only meet essential household needs but also open pathways for economic development. Farmers can use solar-powered pumps for irrigation, reducing dependency on costly diesel. Small businesses, such as grain mills or

cold storage units, can operate efficiently with reliable energy. Moreover, the deployment and maintenance of these technologies create jobs in rural energy enterprises, building local capacity and skills. With strategic investment, policy support, and community engagement, renewable energy can be a powerful engine for rural transformation in Pakistan in enhancing livelihoods, improving health, reducing environmental degradation, and building climate resilience from the ground up.

### Unlocking Rural Energy Through Biogas and Renewable Solutions in Pakistan

Biogas holds immense potential as a sustainable and locally available energy source for rural Pakistan. Produced through the anaerobic digestion of organic waste such as animal manure, crop residues, and food waste, biogas serves multiple functions vital to rural life. It provides clean cooking fuel, reducing reliance on firewood, kerosene, and LPG, which are not only costly but also detrimental to health and the environment. The by-product of this process, known as bio-slurry, is a nutrient-rich organic fertilizer that enhances soil fertility and boosts crop yields. Furthermore, biogas can be used to generate electricity for small-scale rural enterprises, improving local livelihoods and supporting microeconomic development.

Currently, over 10,000 biogas plants have been installed across Pakistan, according to the Pakistan Council of Renewable Energy Technologies (PCRET, 2023). Punjab leads with more than 6,000 installations, followed by Sindh and Khyber Pakhtunkhwa (AEDB, 2023). According to UNDP estimates, biogas alone could meet up to 30% of Pakistan's rural energy demand. This untapped potential highlights the need for scaled

investment, technical training, and supportive policies to mainstream biogas adoption across rural regions.

Alongside biogas, other renewable energy options are expanding in rural Pakistan. Solar power, for instance, is becoming increasingly popular through Solar Home Systems (SHS) that power lights, fans, and small appliances. Solar water pumps are also enabling farmers to irrigate their fields more cost-effectively. As of 2024, Pakistan's solar capacity has reached 1,800 MW, with off-grid applications growing rapidly in remote areas (NEPRA, 2024).

Wind energy also offers significant promise, particularly in coastal and arid zones of Sindh and Balochistan, where wind speeds can generate up to 50,000 MW of power. Small-scale wind turbines can electrify rural homes and agro-processing units.

Biomass and biofuels present further opportunities. Agricultural waste such as sugarcane bagasse and rice husks can be processed into clean-burning briquettes and pellets, while bioethanol from molasses can help supplement transportation fuel needs. By diversifying renewable energy sources and promoting biogas at the grassroots level, Pakistan can create a resilient, self-sufficient rural energy ecosystem.

### Empowering Rural Livelihoods

Renewable energy not only addresses the energy deficit in rural Pakistan but also opens significant avenues for income generation. Households equipped with biogas systems can sell surplus gas to neighbors or use it to generate electricity for small-scale distribution through mini grids. Similarly, solar microgrids are creating community-based models where villages sell excess electricity, as demonstrated by the Jazz Solar Villages

initiative in Sindh, which powers over 500 homes and supports local businesses.

Biogas systems also produce bio-slurry, a valuable by-product that can be sold as organic fertilizer at rates ranging from PKR 50–100 per kilogram (FAO, 2023). Compared to chemical fertilizers, bio-slurry can boost crop yields by 20–30%, making it highly attractive to both organic and conventional farmers. This creates a circular economy where waste is transformed into a profitable input for agriculture.

Renewable energy is also catalyzing rural agri-businesses. Biogas-powered dairy units enable local production of cheese, yogurt, and other products, while solar dryers help preserve fruits and vegetables, reducing post-harvest losses. Additionally, solar-powered cold storage units are helping farmers maintain the freshness of perishable produce, enhancing their market value and reducing waste.

The social and environmental benefits of such initiatives are substantial. Reduced reliance on firewood lowers indoor air pollution, preventing respiratory diseases and saving thousands of lives annually. Women, traditionally tasked with fuel collection, now spend less time on unpaid labor and more on productive, income-generating activities. Each biogas plant also saves around four tons of firewood annually (WWF, 2023), protecting forests and ecosystems. Environmentally, a single household biogas system can reduce carbon emissions by 3–5 tons of CO<sub>2</sub> per year.

Success stories across Pakistan such as the Rural Women's Biogas Initiative in Punjab, Jazz Solar Villages in Sindh, and the Bioenergy Project in Khyber Pakhtunkhwa highlight how renewable energy is not only powering homes but also transforming rural economies and livelihoods.

### **Overcoming Barriers to Renewable Energy Adoption in Rural Pakistan**

Despite the promising potential of renewable energy especially biogas and solar technologies in transforming rural livelihoods, several barriers continue to

hinder widespread adoption in Pakistan. One of the most significant challenges is the high upfront cost. A basic household biogas plant can cost between PKR 150,000 and 200,000, which is unaffordable for most smallholder farmers and rural families. Compounding this issue is the limited availability of financing mechanisms tailored to renewable energy projects. Many rural households lack access to formal credit, while microfinance institutions have been slow to scale green lending programs.

Additionally, there is a considerable technical knowledge gap. Farmers and local users often lack the training required for routine maintenance and troubleshooting of biogas and solar systems, leading to breakdowns and underutilization. Another barrier is the inconsistency in policy support. Subsidy programs are often short-lived or poorly implemented, and regulatory frameworks remain fragmented across federal and provincial levels.

However, several solutions are emerging to address these challenges. Government programs such as those by the Pakistan Council of Renewable Energy Technologies (PCRET) now offer up to 40% cost-sharing subsidies for biogas plant installations, making them more accessible. Financial institutions like the Bank of Khyber and the National Rural Support Program (NRSP) are launching specialized green energy loan products for farmers and small businesses.

Capacity-building is also gaining momentum. Organizations like the Alternative Energy Development Board (AEDB) and UNDP are conducting training workshops across provinces to educate communities on system maintenance and best practices. Public-private partnerships are playing a vital role as well. Companies like Engro Energy and Reon Solar are deploying off-grid solar solutions in remote areas through inclusive business models that involve local stakeholders.

### **Conclusion**

Biogas and renewable energy solutions offer a transformative pathway for addressing Pakistan's rural energy poverty while creating tangible income opportunities for millions of underserved households. From reducing dependence on firewood to generating clean cooking fuel, electricity, and organic fertilizer, biogas systems provide a multipurpose solution that enhances environmental sustainability, economic resilience, and public health. Similarly, solar, wind, and biomass technologies are enabling rural communities to diversify their livelihoods through off-grid energy systems, agri-businesses, and decentralized mini-grids. These innovations are already reshaping the energy landscape, as evidenced by success stories like Jazz Solar Villages and women-led biogas initiatives in Punjab.

However, realizing the full potential of these technologies requires overcoming barriers such as high upfront costs, limited access to green finance, technical skill shortages, and fragmented policy support. Encouragingly, recent efforts such as government subsidies, microfinance schemes, public-private partnerships, and grassroots training are building momentum for wider adoption. Moving forward, a coordinated, inclusive, and well-funded strategy is essential to scale these solutions.

By aligning policy, investment, and community empowerment, Pakistan can foster a renewable energy revolution that uplifts rural economies, reduces carbon emissions, empowers women, and builds climate resilience turning its rural energy deficit into a powerful engine of sustainable development.

**References:** World Bank; PCRET; UNDP; FAO; WWF; AEDB; NEPRA

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Transforming Sindh's Agriculture with AI

Explore how artificial intelligence (AI) can revolutionize Sindh's agricultural sector by tackling challenges like climate change and pest outbreaks. Discover the potential benefits for smallholder farmers while addressing systemic barriers that hinder access to AI technology.

Qadir Bux Aghani

6/25/2025

Artificial Intelligence (AI) is revolutionizing global agriculture by enabling data-driven solutions for crop monitoring, yield forecasting, soil health analysis, and early pest and disease detection. In Sindh where agriculture accounts for 23% of the provincial GDP and employs more than 42% of the labor force (GoP, 2023) the integration of AI could significantly enhance productivity, reduce losses, and improve climate resilience. Tools such as satellite imagery, AI-based drones, and machine learning models for weather prediction are already reshaping farming practices in parts of the world. Applied effectively, such innovations could modernize Sindh's agricultural sector, boost farmer incomes, and address food security challenges.

However, the path to digital transformation is not without risks. With 85% of Sindh's farmers classified as smallholders, questions arise about equitable access to AI-powered tools. High costs, digital illiteracy, limited internet connectivity, and lack of technical support are major barriers that may exclude these farmers from reaping the benefits of AI. If left unaddressed, there is a real danger that technological advancements may disproportionately favor large agribusinesses, widening the rural digital divide.

To ensure AI contributes to inclusive growth, deliberate policy measures are needed. These include subsidized digital infrastructure in rural areas, farmer-focused training programs, public-private partnerships to develop low-cost AI solutions, and strong regulatory frameworks to protect data rights. By fostering digital equity and promoting AI for all, Sindh can transform its agricultural landscape, not just

technologically, but socially and economically.

### The Promise of AI for Sindh's Small Farmers

Artificial Intelligence (AI) holds immense potential to transform agriculture in Sindh, where climate stress, water scarcity, and pest infestations continue to undermine productivity and food security. For smallholder farmers, who comprise the majority of the province's agricultural workforce, AI-powered solutions can provide critical tools to enhance resilience, reduce input costs, and improve yields. Technologies such as precision agriculture, AI-driven pest detection, and hyperlocal weather forecasting can help optimize the use of limited resources while mitigating climate-related risks.

For example, satellite-based AI models can recommend optimal sowing times by analyzing temperature, soil moisture, and rainfall trends, thereby reducing water waste in drought-prone districts like Tharparkar and Sanghar. Mobile platforms such as BaKhabar Kissan and AgriSmart Sindh are already making real-time farming advice more accessible, offering smallholders timely alerts on irrigation schedules, pest outbreaks, crop diseases, and local market prices. These tools can empower farmers with actionable information tailored to their specific agro-ecological zones.

AI-enabled early warning systems have the potential to prevent large-scale crop damage caused by pests and extreme weather events. In 2022, Sindh faced over \$200 million in crop losses due to locust swarms and unpredictable monsoon rains (Sindh Agriculture Department, 2023). Early detection and rapid response

through AI algorithms can significantly reduce such losses. Moreover, a 2023 FAO-supported pilot in Hyderabad District demonstrated that the use of AI-powered soil sensors led to a 20% increase in wheat yields and a 15% reduction in fertilizer costs.

These results highlight the transformative potential of AI in smallholder agriculture provided the technology is made affordable, user-friendly, and accessible to all. With proper training, public support, and inclusive design, AI can help Sindh's small farmers not only survive but thrive in an increasingly volatile agricultural landscape.

### Barriers to AI Adoption in Rural Sindh

While Artificial Intelligence (AI) promises to modernize agriculture in Sindh, its adoption among smallholder farmers remains limited due to several interrelated barriers. These challenges not only slow down digital transformation but also risk widening the inequality gap in rural communities.

Cost Barriers are the most immediate obstacle. High-tech tools such as IoT sensors, drones, and AI-based analytics are prohibitively expensive for 90% of smallholders, who earn between \$3 to \$5 per day (World Bank, 2024). Moreover, only 12% of Sindh's farmers have access to formal credit (State Bank of Pakistan, 2023), making it difficult to invest in even basic digital tools.

Digital Illiteracy compounds the issue. With 68% of rural farmers in Sindh being illiterate and lacking smartphone proficiency (UNDP, 2023), the ability to interact with AI platforms is minimal. The dominance of English or Urdu in AI applications further marginalizes Sindhi-

speaking farmers, who make up most of the rural workforce.

Infrastructure Gaps also hinder AI deployment. Only 35% of rural Sindh is covered by 4G networks, limiting access to real-time advisories (PTA, 2024). Frequent electricity outages disrupt the functioning of tech-dependent solutions such as soil sensors and mobile-based platforms.

Gender Disparities exacerbate digital exclusion. Although women contribute to 70% of farm labor, only 18% own mobile phones, and even fewer have access to digital training programs (UN Women, 2023), creating a stark digital divide.

These challenges raise serious equity risks. While the wealthiest 5% of landowners are adopting AI-driven tractors and precision irrigation, smallholders remain reliant on manual labor and outdated practices. AI tools, often developed for high-value crops like cotton, risk neglecting staple food crops essential for food security. Moreover, data privacy concerns loom, as private companies may monetize farmers' information such as input usage or crop health without informed consent.

Despite these challenges, progress is emerging. Thar's AI-powered weather stations now benefit over 15,000 farmers by accurately predicting droughts (Sindh Irrigation Department, 2024). The "AgriBot Sindh" chatbot, developed by Karachi University, delivers pest alerts in Sindhi to 50,000 users. Public-private partnerships, such as Engro's subsidized AI soil testing in Badin, also show promise.

Global models, including India's e-Choupal and Kenya's DigiFarm, demonstrate that low-cost, locally tailored AI solutions can succeed, if supported by policy, infrastructure, and inclusive design.

### **Policy Recommendations for Sindh's Inclusive AI Adoption in Agriculture**

To harness the full potential of Artificial Intelligence (AI) in agriculture and ensure

it benefits smallholder farmers in Sindh, targeted and inclusive policy interventions are essential. The provincial government, in collaboration with the federal authorities, private sector, and civil society, must adopt a multi-dimensional strategy to overcome barriers and promote equitable access.

First, subsidizing AI tools is critical. The government should provide financial incentives or grants for affordable AI-powered tools such as soil sensors, weather forecast apps, and mobile-based pest detection platforms. This will enable smallholders, who currently cannot afford high-cost technologies, to adopt productivity-enhancing innovations.

Second, digital literacy must be expanded at the grassroots level. Village-based training programs should be conducted in Sindhi, using simple language and visual aids to reach illiterate and semi-literate farmers. Extension workers can be trained to facilitate these sessions, ensuring practical and sustained learning.

Third, improving rural connectivity is a foundational requirement. Public-private partnerships with telecom companies should be developed to expand 4G and 5G infrastructure in underserved regions, enabling farmers to access real-time advisories, market prices, and crop alerts through AI-based apps.

Fourth, promoting gender-inclusive digital programs is vital. Women, who perform 70% of agricultural labor in Sindh, must be prioritized. Initiatives could include distributing smartphones to women farmers, creating female-led digital hubs, and ensuring that AI tools are designed with their specific needs in mind.

Lastly, robust data governance frameworks are needed to regulate corporate use of agricultural data. Farmers' data rights should be protected through clear consent protocols, transparency in data usage, and policies that prevent exploitation by commercial AI service providers.

### **Conclusion**

Artificial Intelligence (AI) holds transformative potential for Sindh's agricultural sector, particularly in addressing challenges like climate variability, pest outbreaks, and inefficient input use. As demonstrated in pilot programs and early adopters, AI can enhance smallholder productivity, improve resilience, and reduce costs. However, these benefits remain out of reach for most small farmers due to systemic barriers including high costs, digital illiteracy, weak infrastructure, and entrenched gender disparities. Without deliberate efforts to bridge these divides, AI risks reinforcing existing inequalities benefiting large-scale agribusinesses while marginalizing those most in need.

To make AI a force for inclusive growth, a strategic and inclusive policy framework is essential. This includes subsidizing access to AI tools, investing in rural digital infrastructure, developing localized and language-accessible applications, and fostering digital literacy especially for women. Public-private partnerships, tailored training programs, and strong data governance mechanisms must form the backbone of these interventions. Lessons from global models like India's e-Choupal and Kenya's DigiFarm show that inclusive design and community engagement are key to success.

If implemented thoughtfully, AI can serve as a powerful equalizer empowering Sindh's small farmer to thrive in a modern, climate-resilient agricultural economy. The future of farming in Sindh hinges not just on innovation, but on inclusion.

**References:** GoP; FAO; World Bank; UNDP; Sindh Agriculture Department; State Bank of Pakistan; UN Women; PTA; Sindh Irrigation Department

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Türkiye's Sustainable Energy Future

Türkiye is on a promising path toward a sustainable energy future, leveraging its abundant renewable resources like solar, wind, geothermal, and biomass. With over half of its power capacity from renewables, but further efforts are needed to shift its energy mix.

Mithat Direk

6/27/2025

Energy is the cornerstone of modern civilization, powering industries, transportation, agriculture, communication, and households. It represents the capacity to perform work and thus underpins every facet of economic development and social well-being. Globally, energy is primarily sourced from two broad categories: fossil fuels such as oil, coal, and natural gas which are finite, non-renewable, and significant contributors to greenhouse gas emissions; and renewable sources such as solar, wind, hydro, biomass, and geothermal which are naturally replenished and environmentally sustainable. As the impacts of climate change intensify, there is a growing consensus among nations and institutions on the urgent need to transition from fossil fuels to clean energy sources. This energy transformation is critical not only for environmental protection but also for long-term economic resilience and energy security.

Türkiye holds a unique strategic advantage in this global shift due to its vast renewable energy potential. With favorable geography and climate, the country has significant capacity for solar, wind, geothermal, and biomass energy generation. By the end of 2023, renewable sources accounted for 54.3% of Türkiye's total installed power capacity (TEİAŞ, 2023), reflecting significant strides in sustainable energy development. Solar power reached 11.5 GW, while wind energy stood at 11.8 GW (EMRA, 2023), highlighting accelerated growth in these sectors.

Nevertheless, challenges persist. Despite increased renewable capacity, fossil fuels particularly imported natural gas

and coal still account for approximately 55% of Türkiye's electricity generation (IEA, 2023). This reliance exposes the country to energy price volatility and geopolitical risks and undermines its decarbonization goals. Overcoming infrastructural, regulatory, and investment hurdles is essential for Türkiye to fully harness its renewable resources and reduce its carbon footprint. Strengthening grid integration, enhancing energy storage, and incentivizing private sector participation are key to achieving a more sustainable and energy-secure future.

### Türkiye's Renewable Energy Potential and Challenges

Türkiye possesses significant renewable energy potential, particularly in solar, wind, geothermal, and biomass resources, positioning it as a key player in sustainable energy transition. With approximately 2,737 hours of annual sunshine, the country has a technical solar energy potential of 120 GW, yet only a fraction of this capacity is currently utilized. Most solar applications remain limited to domestic water heating, with just 5% of agricultural farms adopting solar-powered irrigation systems, indicating substantial room for growth. Wind energy also presents considerable opportunities, with installed capacity reaching 11.8 GW in 2023 and an estimated potential of 48 GW, primarily concentrated in the Aegean and Marmara regions, where wind farm investments are most active. Geothermal energy is another area where Türkiye excels, ranking fourth globally with 1.7 GW of installed capacity, increasingly being used for greenhouse heating to reduce reliance on fossil fuels.

Additionally, Türkiye generates around 50 million tons of agricultural waste annually, yet only 10% is harnessed for energy production. Successful projects, such as Konya's biogas plants, demonstrate the untapped potential of converting agricultural and municipal waste into electricity and organic fertilizers, contributing to both energy production and sustainable farming practices.

Despite these advantages, Türkiye faces several challenges in fully realizing its renewable energy potential. Policy and investment barriers, including inconsistent incentives for small-scale projects and bureaucratic obstacles in licensing and grid connections, hinder progress. Energy inefficiencies further complicate the transition, with transmission losses accounting for 8.5% of generated electricity, while inadequate rural energy planning restricts decentralized renewable adoption. Technological gaps, such as limited energy storage solutions and underutilized smart grids, also pose significant hurdles, particularly in managing intermittent renewable sources like solar and wind. When compared to European leaders such as Denmark and Germany, which have renewable energy shares of 80% and 46% respectively, Türkiye's 54.3% installed capacity from renewables primarily hydro and geothermal highlights both progress and the need for accelerated efforts. Addressing these challenges through enhanced policy frameworks, improved infrastructure, and greater investment in storage and smart grid technologies will be crucial for Türkiye to fully leverage its renewable resources, reduce fossil fuel



dependence, and achieve long-term energy sustainability.

### **Recommendations for Sustainable Energy Transition**

To support a just and effective transition toward sustainable energy, Türkiye must adopt a comprehensive strategy that aligns policy, infrastructure, and innovation. One of the foremost priorities is to strengthen the policy framework. Expanding feed-in tariffs for small-scale solar and biogas projects can incentivize local investments, especially from rural and small-scale producers. Simplifying the permitting and licensing processes for wind and geothermal energy projects will further reduce entry barriers and accelerate deployment.

Integrating renewable energy into rural development is another key area of focus. Solar-powered irrigation systems can significantly reduce energy costs for farmers while enhancing water efficiency. Similarly, developing biomass cooperatives can provide rural communities with an opportunity to monetize agricultural waste, turning it into an energy asset while also addressing waste management challenges.

Türkiye's energy transition also depends heavily on grid modernization. As renewable energy is intermittent by nature, investments in battery storage systems are essential to stabilize supply and ensure energy reliability. Moreover, implementing smart metering in agricultural and remote zones can improve energy efficiency, enable better demand management, and support real-time monitoring.

Stronger collaboration between the public and private sectors is critical to scaling up innovation and financing. Subsidizing research and development in emerging technologies particularly geothermal and offshore wind can position Türkiye as a leader in advanced renewable solutions. Additionally, promoting corporate Power Purchase Agreements (PPAs) can drive industrial decarbonization while providing clean energy companies with secure long-term revenues.

By prioritizing these strategic actions, Türkiye can advance its sustainable energy transition in a way that supports economic development, enhances energy independence, and contributes meaningfully to global climate goals. A well-orchestrated policy, rural empowerment, smart infrastructure, and dynamic public-private partnerships will be key to unlocking the country's full renewable energy potential.

### **Conclusion**

Türkiye's path toward a sustainable energy future is both promising and urgent. The country's abundant renewable resources, especially solar, wind, geothermal, and biomass offer a solid foundation for reducing fossil fuel dependence, enhancing energy security, and contributing to global climate goals. With 54.3% of its installed power capacity already coming from renewables, Türkiye has made commendable progress, but further efforts are needed to shift its energy mix, which still heavily relies on imported fossil fuels.

The challenges facing Türkiye are multifaceted, including regulatory bottlenecks, limited energy storage infrastructure, underutilized rural energy systems, and inefficiencies in transmission. Addressing these issues requires an integrated approach that strengthens policy frameworks, accelerates rural renewable deployment, and modernizes the energy grid. Promoting small-scale, decentralized energy solutions such as solar-powered irrigation and community-based biomass initiatives can empower local economies and improve resilience.

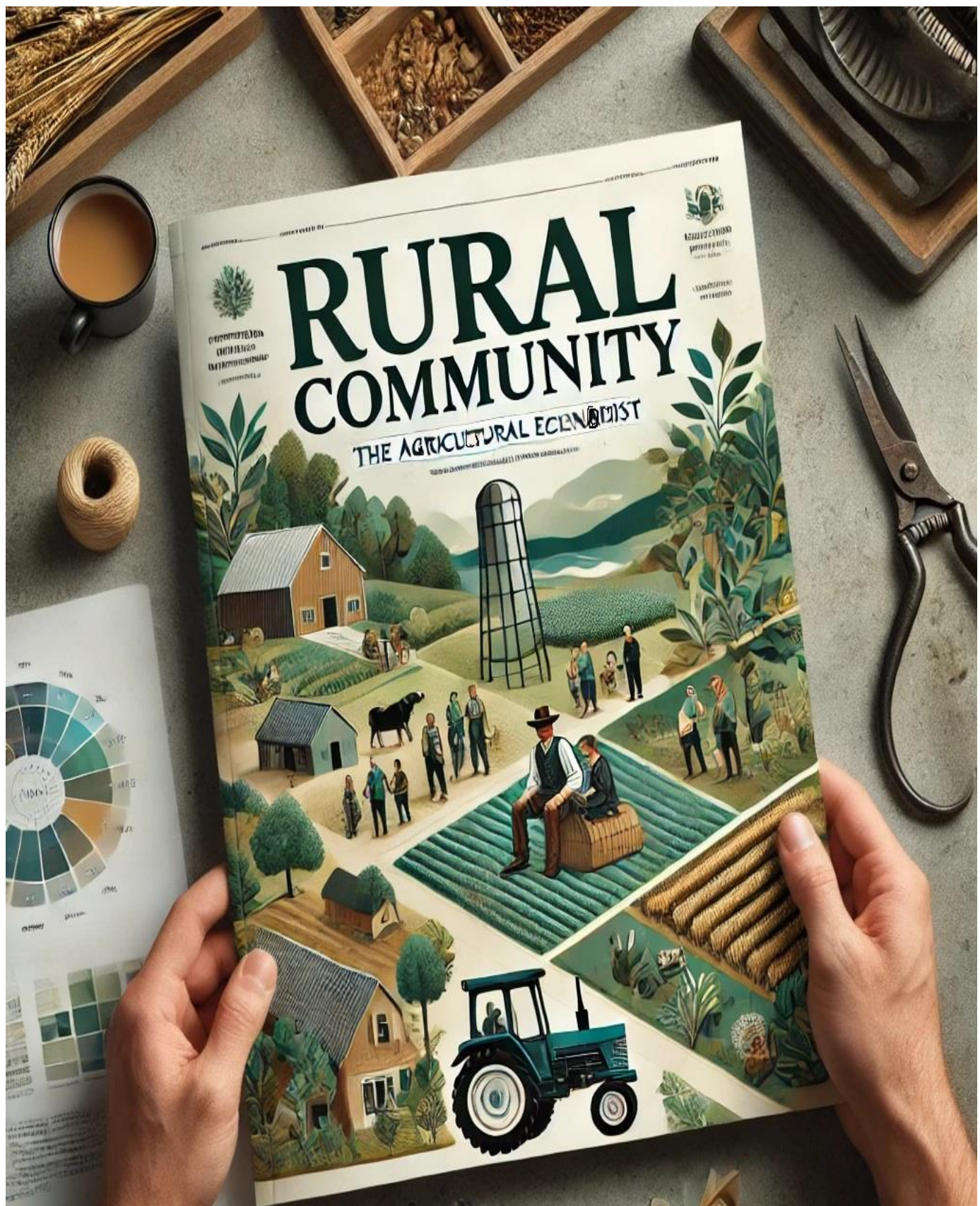
Investments in smart technologies and public-private partnerships are also critical. By fostering innovation through R&D subsidies and corporate PPAs, Türkiye can unlock new opportunities in geothermal and offshore wind, while driving industrial decarbonization.

Ultimately, Türkiye stands at a pivotal juncture. With strategic planning, inclusive governance, and targeted investment, it can transform its energy landscape into a model of sustainability balancing economic growth, environmental stewardship, and social equity.

**References:** TEİAŞ; IEA; SHURA Energy Transition Center; TÜBİTAK; IRENA; EMRA

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## Transforming Rural Economies for Poverty Alleviation

Explore how systemic transformation in rural economies can alleviate poverty through resilience, inclusion, and innovation. Discover the importance of technology, gender-responsive policies, green infrastructure, and direct social support all play indispensable roles in reshaping rural livelihoods.

Wadiya Sikandar

6/3/2025

Rural areas continue to serve as the global frontline of poverty, sheltering 63% of the world's poor (World Bank, 2023). Despite their crucial role in global food production contributing up to 80% of the food in developing countries (FAO, 2023), these communities remain marginalized by persistent infrastructure deficits, economic exclusion, and heightened vulnerability to climate change. Women, youth, and indigenous populations are especially disadvantaged, facing limited access to land, capital, and services. For example, rural women earn 34% less than men for the same work (ILO, 2024), while only 30% of rural African households have access to reliable electricity (IEA, 2023).

Yet, rural transformation is both possible and essential. This article synthesizes 2020–2024 data from the World Bank, UNDP, and leading academic sources to present a set of evidence-based strategies for rural poverty reduction. The findings underscore the transformative potential of three key approaches: digital agriculture, decentralized renewable energy, and gender-inclusive policy frameworks. Digital tools ranging from mobile-based extension services to e-commerce platforms have enabled smallholders in Kenya and India to access markets, reduce losses, and increase earnings. Renewable energy microgrids in off-grid regions of Latin America and Africa have powered agro-processing, schools, and clinics, improving quality of life. Meanwhile, gender-focused initiatives in South Asia, including land titling for women and financial inclusion programs, have led to measurable improvements in household food security and income diversification.

Nonetheless, progress is uneven and threatened by climate-related disasters,

which cost rural economies over \$100 billion annually (IPCC, 2023). Therefore, governments and NGOs must prioritize resilience-building, expand rural infrastructure investment, and support inclusive development planning. By scaling successful models and closing systemic gaps, rural economies can become engines of inclusive growth, sustainable development, and long-term poverty eradication.

### Updated Strategies for Poverty Alleviation

Recent advancements between 2020 and 2024 have shown that integrated, inclusive, and technology-driven strategies are vital for alleviating poverty in rural areas. Innovations in agriculture, digital employment, infrastructure, gender equity, and social protection have yielded measurable improvements in livelihoods across Africa, South Asia, and Latin America. For instance, precision farming using AI in India increased crop yields by 27% while cutting water use significantly (Nature Sustainability, 2023). In Zimbabwe, drought-resistant maize varieties introduced by CGIAR added \$240 per hectare to farmer incomes. Ghana's adoption of blockchain in cocoa supply chains enhanced transparency and raised farmer incomes by 15% (FAO, 2023).

Rural non-farm employment has also expanded opportunities. In Kenya, the Samasource initiative trained 10,000 youth in digital data annotation, with 50% lifted out of poverty (Brookings, 2023). Costa Rica's eco-tourism initiatives generated \$150 million annually, supporting both conservation and livelihoods. Meanwhile, infrastructure development remains a cornerstone of transformation. Bangladesh's Solar Home

Systems now serve 20 million people, creating 65,000 jobs and improving access to electricity (World Bank, 2023). Nigeria's rural road upgrades reduced travel times to markets by 40% (AfDB, 2023), enhancing economic efficiency.

Gender equity interventions have shown strong outcomes. Rwanda's land reforms increased women's agricultural productivity by 30% (UN Women, 2023), and mobile banking expansion in Tanzania through M-Pesa raised female savings by 22% (GSMA, 2024). Social protection mechanisms are also proving effective. In Kenya, the GiveDirectly universal basic income program raised household incomes by 38% over 12 years (MIT, 2024), while Brazil's Fome Zero school feeding initiative improved child nutrition and school attendance by 25% (Lancet, 2023).

In Pakistan, the 2022 floods displaced eight million people and destroyed nearly half of the seasonal crops (NDMA, 2023). Additionally, only 28% of rural women are literate (UNESCO, 2023), constraining economic participation. Nonetheless, the Benazir Income Support Program (BISP), which provides \$1.2 billion annually in cash transfers, has reduced rural poverty by 7% (World Bank, 2023). Infrastructure projects under the China-Pakistan Economic Corridor (CPEC) have further reduced post-harvest losses by 18% (ADB, 2024). These interventions highlight the potential of coordinated, inclusive, and climate-aware policies in transforming rural economies and improving lives.

### Policy Recommendations

To effectively address rural poverty and climate vulnerability between 2024 and 2030, policy efforts must prioritize

technology adoption, environmental sustainability, gender equity, and risk mitigation. One of the most promising avenues is the expansion of digital agriculture tools. Scaling up platforms like Microsoft's FarmBeats can revolutionize smallholder farming by providing real-time insights on soil health, weather patterns, and crop performance. These tools enhance decision-making, reduce input waste, and increase yields especially vital for farmers with limited extension support or access to traditional advisory services.

Investing in green jobs is equally important. Establishing solar panel manufacturing hubs in rural areas can create employment, expand renewable energy access, and reduce fossil fuel dependence. Agroforestry initiatives where trees are integrated with crops or livestock can further promote ecological sustainability, enhance biodiversity, and offer additional income through timber, fruit, or carbon credits. These nature-based solutions are essential for building resilient rural economies in the face of increasing climate shocks.

To promote gender equity, development funds should include mandatory allocations for women-led enterprises. A 30% quota would ensure women gain access to capital, training, and markets addressing long-standing structural barriers in rural entrepreneurship. Empowering women economically has proven multiplier effects on household health, education, and food security.

Finally, the introduction of parametric insurance for climate-vulnerable farmers can mitigate financial losses during extreme weather events. Unlike traditional insurance, parametric models offer rapid payouts based on pre-defined triggers like rainfall or temperature thresholds, ensuring timely support without bureaucratic delays. Pilot programs in South Asia and East Africa have demonstrated effectiveness in safeguarding livelihoods and enabling post-disaster recovery. Together, these strategies form a comprehensive policy blueprint for inclusive, climate-smart rural development. Implementing them on a scale will require strong political will, public-private partnerships, and robust monitoring systems to ensure equity and impact over the next decade.

### Conclusion

Poverty alleviation in rural economies requires more than short-term relief it demands systemic transformation rooted in resilience, inclusion, and innovation. The 2024 outlook offers clear lessons: technology, gender-responsive policies, green infrastructure, and direct social support all play indispensable roles in reshaping rural livelihoods. Evidence from countries across Africa, South Asia, and Latin America shows that integrated, community-driven solutions can lead to measurable reductions in poverty and increases in human well-being. For Pakistan and other climate-vulnerable countries, the road ahead must prioritize equitable access to digital tools, disaster-resilient infrastructure, and tailored

financial products like parametric insurance. Crucially, women must be central to this transformation not just as beneficiaries but as leaders in enterprise, agriculture, and local governance.

The next phase of rural development policy should build on proven models like BISP and CPEC-linked infrastructure, while scaling up successful global practices, such as mobile banking for women, school meals sourced from local farmers, and agroecological approaches that preserve biodiversity. By aligning poverty reduction strategies with climate adaptation, energy transition, and digital innovation, governments and partners can unlock rural regions' potential as engines of inclusive growth. With sustained political will, participatory governance, and strategic investment, a future free from rural poverty is both possible and within reach by 2030.

**References:** World Bank; UNDP; FAO; CGIAR; GSMA; MIT; ILO; IEA; IPCC; Nature Sustainability; Brookings; AfDB; UN Women; GiveDirectly; Lancet; UNESCO

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## The Threat of Conventional Farming Practices

Conventional farming practices, once vital for yield, now jeopardize the health and economic security of rural farmers globally. High rates of pesticide poisoning, chronic illnesses, and ecological degradation highlight the urgent need for sustainable solutions in agriculture.

Aafaque Ahmed

6/5/2025

Despite considerable advancements in agricultural science and technology, conventional farming practices characterized by heavy reliance on chemical fertilizers, pesticides, monocropping, and mechanized tilling continue to dominate rural landscapes around the world. These methods, once credited with driving the Green Revolution and increasing food security, now present an urgent and underreported crisis for the health, safety, and economic well-being of smallholder farmers and rural laborers.

The excessive use of agrochemicals, particularly in countries with limited regulatory oversight, has resulted in widespread health risks. Studies have linked prolonged pesticide exposure to respiratory illnesses, neurological disorders, skin diseases, and cancer. According to the World Health Organization (2023), over 385 million cases of unintentional pesticide poisoning occur annually, with a significant share affecting agricultural workers in low- and middle-income countries. Personal protective equipment (PPE) is often unaffordable or unavailable, leaving farmers highly vulnerable.

Beyond physical health, conventional farming poses economic threats. The rising cost of chemical inputs, fluctuating crop prices, and debt cycles driven by yield instability place immense financial pressure on smallholders. Many are forced to borrow from informal lenders at high interest rates, deepening rural poverty and pushing families into distress migration.

Soil degradation, water pollution, and declining biodiversity long-term consequences of conventional agriculture

further undermine sustainability. As yields decline, farmers face diminishing returns, exacerbating land abandonment and food insecurity.

Addressing this multifaceted crisis requires a shift toward farmer-centered, ecologically sound alternatives. Promoting regenerative agriculture, access to affordable healthcare, crop diversification, and training in sustainable practices can safeguard both human health and livelihoods. Governments, research institutions, and development agencies must work collaboratively to replace extractive agricultural models with systems that value farmers not just as producers, but as stewards of the land and critical actors in rural development.

### The Human Cost of Conventional Farming

Despite rapid strides in agricultural research and technology, conventional farming continues to shape rural economies across much of the Global South. This model driven by intensive chemical use, monocropping, and high-input mechanization played a central role in the Green Revolution. Yet its long-term consequences have become increasingly clear, particularly for the health, financial stability, and resilience of rural communities. What was once hailed as progress now carries a hidden cost: farmers are paying for productivity with their health, land, and livelihoods.

Chemical exposure is one of the most urgent and visible threats. In many low- and middle-income countries, limited regulation, poor enforcement, and lack of safety education mean farmers routinely handle toxic pesticides and fertilizers without adequate protective gear.

According to the World Health Organization (2023), an estimated 385 million cases of pesticide poisoning occur globally each year, disproportionately affecting smallholder farmers and their families. Chronic exposure can lead to long-term health consequences such as cancer, hormonal imbalances, and cognitive impairments burdens that rural health systems are ill-equipped to manage.

Economically, conventional agriculture locks farmers into a costly cycle. The price of synthetic inputs continues to rise, yet yields are increasingly volatile due to soil exhaustion, pest resistance, and erratic weather patterns. Many farmers borrow heavily to afford fertilizers and hybrid seeds, only to face declining profit margins and debt traps. This economic fragility often leads to distress migration, land abandonment, or even farmer suicides.

Environmental degradation compounds the crisis. Monoculture and chemical overuse have reduced soil fertility, polluted groundwater, and diminished pollinator populations. These ecological shifts undermine long-term food security and threaten the sustainability of farming itself.

To reverse this trend, agricultural systems must pivot toward ecological balance and farmer empowerment. Regenerative and organic practices, better access to healthcare, fair market prices, and community-based education can restore both rural ecosystems and livelihoods. Prioritizing the well-being of farmers is not just an ethical imperative it's essential for building resilient, sustainable food systems in the face of climate and economic uncertainty.

## Overcoming the Barriers to Sustainable Farming in Rural Economies

Despite the growing recognition of sustainable farming methods such as Integrated Pest Management (IPM) and Good Agricultural Practices (GAP) as viable alternatives to chemical-intensive agriculture, their adoption remains limited across many rural regions. A combination of structural, financial, and social barriers continues to hinder farmers from transitioning toward healthier and more ecologically sound practices. As documented by Kumar (2025) and AlFadhly et al. (2024), these practices can increase yields, reduce environmental harm, and improve farmer well-being. Yet, the uptake has been sluggish due to a lack of access to reliable training, high costs of organic alternatives, and insufficient policy support.

Training remains one of the most pressing obstacles. Many smallholders lack exposure to sustainable techniques, and agricultural extension services are underfunded or non-existent in remote areas (Dönmez et al., 2024). Additionally, organic fertilizers, compost, and biological pest control agents are often expensive or unavailable in local markets (Gebregiorgis et al., 2024). Without subsidies or incentives, farmers find it economically risky to shift away from familiar chemical inputs. Policy gaps further exacerbate the issue. The absence of national support programs or procurement systems for sustainable products limits both motivation and market viability (FAO, 2024).

Cultural factors also play a role. Farming communities often exhibit risk aversion, preferring time-tested methods over unfamiliar ones (Kareska, 2025). This hesitancy is compounded by a lack of visible success stories and peer support for regenerative methods.

To break these barriers, a coordinated policy approach is essential. Governments must prioritize farmer education, particularly hands-on training in sustainable methods. Financial incentives such as subsidies for organic inputs can ease the transition, while stronger regulations on pesticide safety and better healthcare services can address immediate health risks. Building this support infrastructure will empower farmers to adopt sustainable practices that protect their health, restore their land, and secure long-term livelihoods.

## Conclusion

The continued dominance of conventional farming practices once essential for boosting yields now presents a grave threat to the physical health, economic security, and environmental well-being of millions of rural farmers worldwide. The high incidence of pesticide poisoning, chronic illnesses, debt traps, and ecological degradation reveals a system that prioritizes short-term productivity over long-term sustainability and human dignity. As rural communities face compounding pressures from climate change, input costs, and soil decline, their resilience continues to erode.

Transitioning to sustainable farming is not merely a technical choice it is a public health, economic, and moral imperative. Yet meaningful change remains hindered by a lack of training, financial barriers, and inadequate institutional support. Overcoming these obstacles requires a multifaceted response: robust farmer education, targeted subsidies for eco-friendly inputs, stricter safety regulations, improved rural healthcare, and cultural support for innovation.

Policymakers, research institutions, and civil society must work in unison to redesign agricultural systems that place farmers' well-being at the center. Regenerative farming, community-led extension models, and inclusive support systems can restore both the land and livelihoods. The wellbeing of those who feed the world should never be a hidden cost of food production. It must be the foundation of a healthier, more just agricultural future.

**References:** FAO; WHO; Kumar; AlFadhly et al.; Dönmez et al.; Gebregiorgis et al.; Kareska

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## Public Health Cost of Water Contamination in Rural Pakistan

Water contamination in rural Pakistan poses an urgent public health crisis, with over 80% of water sources unsafe. Millions suffer from waterborne diseases, leading to economic losses and over 250,000 casualties in children, annually.

Rahat Naheed

6/10/2025

Pakistan, with a population of 241 million (World Bank, 2023), is grappling with an escalating water contamination crisis that disproportionately affects rural communities' home to 68% of the nation's people (UNICEF, 2023). Despite the constitutional right to clean water, a staggering 80% of rural water sources are unsafe for consumption due to contamination from bacterial pathogens, heavy metals like arsenic, and industrial or agricultural pollutants (PCRWR, 2023).

This contamination stems from multiple sources. Poorly managed sewage systems, open defecation, and unregulated disposal of industrial waste contribute significantly to bacterial and chemical pollution. Agricultural runoff laden with pesticides and fertilizers further deteriorates water quality, especially in irrigated zones like Punjab and Sindh. Arsenic contamination, prevalent in groundwater wells across southern Punjab and parts of Sindh, is of particular concern due to its chronic toxicity.

The public health consequences are alarming. Contaminated drinking water is responsible for widespread waterborne diseases such as diarrhea, hepatitis A and E, typhoid, and cholera. Each year, over 50,000 children under five die due to unsafe water and poor sanitation (UNICEF, 2023). Chronic exposure to arsenic and nitrates has also been linked to increased cancer risk, cognitive impairments, and birth defects.

Economically, waterborne illnesses impose a heavy burden on rural households, draining incomes through repeated medical costs and productivity losses. School attendance and labor

participation decline, perpetuating poverty cycles.

Addressing this crisis requires urgent, multi-sectoral interventions. These include expanding water quality monitoring, subsidizing water filtration technologies, promoting safe sanitation practices, and enforcing stricter industrial waste regulations. Community-led awareness campaigns, along with investments in rural water infrastructure and decentralized purification systems, are essential to safeguard public health and restore trust in water systems.

### **The Widespread Toll of Contaminated Water in Rural Pakistan**

Water contamination in rural Pakistan poses a grave threat to public health, agricultural productivity, and economic stability. With 68% of the population residing in rural areas, the crisis affects millions daily and is driven by biological, chemical, and industrial pollutants.

Biological contamination is alarmingly widespread. Poor sanitation systems, open defecation, and inadequate waste disposal result in fecal contamination affecting 60% of rural water supplies (WHO, 2023). The consequences are deadly diarrhea, typhoid, and cholera remain rampant, causing 250,000 child deaths annually, with diarrhea alone claiming 53,000 children under the age of five (UNICEF, 2023).

Chemical contamination compounds the crisis. Arsenic affects over 50 million Pakistanis, with groundwater in Punjab and Sindh particularly impacted (World Bank, 2023). High fluoride levels, surpassing WHO limits in 42% of

groundwater sources, have led to skeletal fluorosis in 2.7 million individuals (PCRWR, 2024). Children in Balochistan and KP are disproportionately affected, with 12 million showing signs of dental fluorosis (UNICEF, 2023).

Industrial and agricultural pollution is another major contributor. Textile and tannery effluents have contaminated 70% of Punjab's rivers (WWF, 2023), while pesticide runoff from cotton farming has poisoned 35% of Sindh's drinking water (FAO, 2023). The 2023 floods exacerbated these risks, particularly in Sindh, where cholera outbreaks affected over 500,000 people and fluoride contamination in Tharparkar caused skeletal deformities in more than 50,000 children.

The economic consequences are staggering. Pakistan spends PKR 112 billion (USD 400 million) annually on treating waterborne diseases (PIDE, 2023), with diarrhea alone costing PKR 25 billion (USD 90 million) each year. Lost labor due to illness results in PKR 40 billion (USD 143 million) in productivity losses, while contaminated irrigation reduces crop yields by 5–10%, costing farmers PKR 80 billion annually (FAO, 2024). Long-term health issues such as cancer from arsenic exposure and skeletal fluorosis further strain rural households and healthcare systems, creating an economic drag of billions more each year.

From arsenic-laden tubewells in Muzaffargarh to fluoride-linked disabilities in Tharparkar, the scale of this crisis demands immediate and sustained intervention. Comprehensive water treatment, stricter pollution controls, and rural water infrastructure

development must be prioritized to safeguard health and livelihoods.

### **Safeguarding Rural Water: Solutions and Policy Recommendations**

Addressing the water contamination crisis in rural Pakistan demands a coordinated approach that blends infrastructure upgrades, regulatory reform, community action, and climate resilience. With over 80% of rural water sources contaminated (PCRWR, 2023), immediate investment and sustained policy implementation are essential.

Infrastructure development is foundational. The Pakistan Council of Research in Water Resources (PCRWR) has proposed installing 10,000 filtration plants in high-risk districts to provide access to safe drinking water. In parallel, expanding piped water supply systems under the Asian Development Bank's \$7 billion WASH (Water, Sanitation, and Hygiene) initiative can reduce dependence on contaminated groundwater sources. These systems can also help mitigate the spread of waterborne diseases, especially in densely populated rural areas.

Regulatory enforcement must be significantly strengthened. The proposed 2024 EPA Amendment Bill mandates strict penalties for industries that discharge untreated effluent into water bodies. Simultaneously, national health policies should enforce routine water quality testing in rural schools and hospitals, ensuring early detection of arsenic and fluoride contamination and protecting vulnerable populations, especially children.

Community-led interventions offer cost-effective and scalable solutions.

Initiatives like UNDP's "Clean Water Villages" have successfully implemented bio-sand filters and rainwater harvesting systems in rural communities. Complementing these efforts, the Ministry of Health's "Safe Water Pakistan" campaign promotes behavioral change through education on boiling and filtering water at the household level.

Climate-resilient water management is crucial for long-term sustainability. The National Disaster Management Authority's (NDMA) 2025 Water Security Plan includes the development of flood-resistant water storage systems in disaster-prone zones. Meanwhile, PARC's Agri-Climate Adaptation Project encourages farmers to adopt drought-resistant crops, reducing pressure on already-stressed water resources.

Together, these interventions not only protect public health but also enhance rural resilience, food security, and economic stability. A multi-tiered strategy combining investment, regulation, education, and climate planning is essential to ensure safe water for all rural Pakistanis.

### **Conclusion**

The public health cost of water contamination in rural Pakistan is both urgent and preventable. With over 80% of water sources in rural areas deemed unsafe, and millions suffering from waterborne diseases, toxic exposures, and related economic losses, the crisis represents a systemic failure in water governance, environmental protection, and health infrastructure. Each year, more than 250,000 children die due to

contaminated water tragedy that reflects deep inequities in access to basic services. Beyond the human toll, Pakistan spends over PKR 100 billion annually on treating illnesses caused by unsafe water, while contaminated irrigation undermines agricultural productivity and rural income.

This crisis demands an immediate, multi-sectoral response. It is no longer sufficient to rely on short-term fixes or isolated projects. The government must prioritize rural water safety through widespread infrastructure development such as filtration plants and piped networks coupled with strict enforcement of industrial pollution regulations. Community-based solutions, including rainwater harvesting and household filtration systems, must be scaled up with the support of NGOs, international partners, and local governments.

Equally important is long-term investment in climate-resilient water strategies to safeguard rural areas from future disasters. Access to clean water is not a privilege, it is a fundamental human right. Ensuring it will save lives, support livelihoods, and strengthen national development.

**References:** World Bank; UNICEF; PCRWR; PIDE; ADB; WWF; NDMA

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## Empowering Rural Youth for Economic Growth in Pakistan

Empowering rural youth is essential for inclusive development and economic growth in Pakistan. With a significant youth population in rural areas, targeted interventions can transform the socio-economic landscape.

Noor-ul-Ain

6/23/2025

Policy interventions for rural youth and employment in Pakistan are vital for addressing the socio-economic challenges faced by one of the country's most vulnerable and underutilized demographics. With 64% of Pakistan's population under the age of 30 (UNFPA, 2023) and rural residents comprising about 63% of the total population (Pakistan Bureau of Statistics, 2023), harnessing the potential of rural youth is crucial for national development. However, limited access to quality education, inadequate infrastructure, and a lack of job opportunities in rural areas result in high youth unemployment and underemployment. These challenges push many young people to migrate to urban centers, further straining city resources and contributing to social dislocation.

In response, policy interventions by the government, NGOs, and international development agencies are increasingly focused on improving employability and creating sustainable livelihoods in rural areas. Programs such as the Prime Minister's Kamyab Jawan Program, vocational training through NAVTTC, and digital skills training under the Digital Pakistan initiative aim to equip rural youth with market-relevant skills. Microfinance schemes and youth entrepreneurship grants further support for self-employment and small business development.

Additionally, integrating youth into the digital and green economies through targeted training and startup support in areas like agri-tech, renewable energy, and rural e-commerce can create new pathways for employment. Strengthening local institutions, building rural internet infrastructure, and ensuring gender-inclusive participation are also critical for long-term impact.

### The Urgency of Empowering Rural Youth in Pakistan

Rural youth in Pakistan face a multitude of socio-economic barriers that hinder their full participation in the labor market and limit their role in national development. A key issue is the lack of formal employment opportunities. Only 18% of rural youth hold stable jobs, according to the Labor Force Survey 2022. This challenge is particularly acute for young women, as female labor force participation in rural areas stands at just 22% (World Bank, 2023), reflecting deep-rooted gender disparities. Compounding the problem is a severe mismatch between available skills and market demands. A striking 60% of employers report difficulty in finding skilled workers in rural regions (Pakistan Economic Survey, 2023), indicating a significant gap in vocational and technical education.

This employment crisis drives over 1.5 million rural youth to migrate annually to urban centers in search of work (UNDP, 2023), straining city infrastructure and contributing to social and economic instability. These trends underscore the critical need for targeted policy interventions.

Investing in rural youth is not only a social necessity but an economic opportunity. Reducing youth unemployment in rural areas could significantly lower poverty, which affects 38% of households in agrarian regions (World Bank, 2023). Moreover, fully employing rural youth could inject up to \$4 billion into Pakistan's GDP annually (IMF, 2022). Beyond economics, engaging youth in meaningful employment helps prevent radicalization and social unrest; the UNDP (2023) notes that access to vocational training greatly

reduces vulnerability to extremist ideologies.

Given these realities, policy efforts must prioritize education reform, vocational training, gender equity, and digital inclusion tailored to rural contexts. Strengthening rural youth employment is not just about job creation, it's a strategic imperative for fostering inclusive growth, national stability, and long-term resilience.

### Strategic Policy Interventions for Enhancing Rural Youth Employment in Pakistan

Creating sustainable employment for rural youth in Pakistan requires a multidimensional approach that aligns with national priorities, market needs, and youth aspirations. Recognizing that nearly two-thirds of the population is under the age of 30 and a majority live in rural areas, government bodies, NGOs, and international development partners have launched a variety of initiatives aimed at empowering young people economically. One of the foremost strategies has been the promotion of skill development and vocational training to bridge the gap between education and employment. Programs like the Prime Minister's Youth Skill Development Program (PMYSDP) have trained over 200,000 youth since 2018 in trades ranging from agriculture to IT. Similarly, the Technical and Vocational Education and Training (TVET) reform project, supported by the EU and GIZ, has realigned training with labor market needs, while platforms like [DigiSkills.pk](https://digiskills.pk) are bringing digital freelancing and e-commerce training to rural communities.

Entrepreneurship support is another pillar of youth employment strategy. Initiatives

such as the Kamyab Jawan Program have disbursed interest-free loans to over 50,000 young entrepreneurs, enabling rural youth to launch startups in agriculture, retail, and services. Programs like the National Rural Youth Development Program (NRYDP) and the Agri-Tech Startup Challenge promote innovation and self-reliance, particularly for women-led enterprises and agri-based businesses.

Modernizing agriculture is critical to making it attractive to youth. The Prime Minister's Agriculture Emergency Program provides subsidies and training in efficient irrigation and smart farming techniques, while e-agriculture platforms like [Tara.ir](http://Tara.ir) and Crop2Cash digitally link farmers to markets. Youth-centric livestock programs further enable rural employment through dairy, poultry, and fisheries training.

Infrastructure and digital connectivity are key enablers of employment. Under CPEC, infrastructure investments including roads and Special Economic Zones (SEZs) have created over 50,000 jobs. The Universal Service Fund (USF) has expanded 4G internet to 80% of rural areas, and off-grid solar energy projects are powering tech hubs that support digital work and learning.

Public-private partnerships (PPPs) have further amplified impact. Companies like Engro and Nestlé Pakistan run training centers and dairy development programs

that equip rural youth with job-ready skills while enhancing local productivity. These initiatives not only create employment but also build resilience and inclusive growth in underserved communities.

Finally, ensuring youth participation in policymaking is vital. The National Youth Council (NYC) advises the government on youth-focused strategies, while provinces like Punjab and KP have embedded rural youth employment targets into their development plans. These efforts reflect a growing recognition that meaningful engagement of rural youth is essential for shaping responsive policies.

### Conclusion

Empowering rural youth is not just a policy goal, it is a national imperative for achieving inclusive development, economic growth, and long-term stability in Pakistan. With more than half of the population living in rural areas and a majority under the age of 30, youth-centered interventions have the potential to transform Pakistan's socio-economic landscape. The government, supported by international partners and civil society, has taken important steps by promoting vocational training, supporting rural entrepreneurship, modernizing agriculture, and expanding digital infrastructure.

Yet, persistent challenges such as limited formal employment, gender disparities, and infrastructure gaps underscore the need for more targeted, sustained efforts. Bridging the skills gap, promoting gender inclusion, improving rural-urban connectivity, and ensuring youth voices in policymaking must remain central to the national agenda. If implemented effectively, these policy interventions can reduce poverty, curb youth migration, enhance productivity, and foster innovation in rural areas.

Moreover, they can help prevent social marginalization and build a more cohesive, resilient society. Investing in rural youth today is an investment in Pakistan's future, one that not only uplifts communities but also strengthens national progress, stability, and global competitiveness in the years to come. The time to act now, with commitment, coordination, and vision.

**References:** UNFPA; Pakistan Bureau of Statistics; UNDP; World Bank; Ministry of Planning; GIZ; Pakistan Economic Survey; IMF

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## Natural Resource Management for Rural Development

Explore the critical role of natural resource management (NRM) in enhancing rural development and climate resilience in Pakistan. Addressing challenges like land degradation, water scarcity, and deforestation is essential for sustainable agriculture, forestry, and fisheries.

Momna Naveed

6/23/2025

Natural resources are central to the survival and prosperity of rural communities in Pakistan, supporting agriculture, livestock, forestry, and fisheries. These resources directly contribute to the livelihoods of over 62% of the rural population (World Bank, 2023), offering food, water, fuelwood, and raw materials essential for everyday life. However, unsustainable practices such as overgrazing, deforestation, groundwater overuse, and poor land management have severely degraded natural ecosystems. Combined with the accelerating impacts of climate change, including floods, droughts, and rising temperatures, the result is a growing threat to food security, household income, and environmental sustainability.

The agricultural sector, which employs around 40% of Pakistan's labor force (Pakistan Economic Survey 2023), is particularly vulnerable to resource depletion. For instance, 78% of irrigation water comes from the Indus River system, but inefficient canal systems and excessive groundwater pumping are rapidly lowering water tables. Similarly, the country loses approximately 27,000 hectares of forest cover annually (FAO, 2022), further destabilizing the climate and threatening biodiversity.

To address these challenges, a comprehensive approach to Natural Resource Management (NRM) is essential. This includes promoting climate-smart agriculture, investing in watershed and soil conservation, enforcing forest protection laws, and introducing community-based resource governance models. Lessons from countries like Nepal and Ethiopia show that involving local communities in NRM leads to better outcomes in conservation

and livelihoods. Moreover, digital tools such as GIS mapping and mobile-based advisory services can enhance monitoring and decision-making.

Pakistan must prioritize integrated NRM policies that align with national development plans, ensure inter-agency coordination, and secure sustainable financing. With targeted investments and inclusive planning, NRM can become a foundation for climate resilience, economic empowerment, and long-term rural development. Protecting natural resources is not just an environmental necessity it's a strategic imperative for the future of Pakistan's rural economy.

### Natural Resources: The Lifeline of Rural Livelihoods in Pakistan

Natural resources are essential for sustaining the economic, social, and ecological foundations of rural life in Pakistan. Agriculture, which contributes 22.7% to Pakistan's GDP (Ministry of Finance, 2023), remains the primary source of income for most rural households. Smallholder farmers depend heavily on land, water, and seasonal cycles to cultivate crops and raise livestock. Forests, though covering only 5.1% of the country's total land area (FAO, 2023), provide critical support for 35 million rural Pakistanis (IUCN, 2022), supplying them with fuelwood, fodder, and a variety of non-timber forest products such as honey, medicinal herbs, and wild fruits. Meanwhile, fisheries and livestock sectors collectively support between 8 to 10 million people, particularly in the water-scarce and low-income provinces of Sindh and Balochistan (PSMA, 2023).

However, this resource base is under increasing pressure due to climate change

and unsustainable exploitation. Pakistan is ranked the 8th most vulnerable country to climate change (Germanwatch, 2023). Agricultural productivity has been hit hard, with rising temperatures and erratic rainfall reducing crop yields by 8–10% annually (ICIMOD, 2023). Water scarcity has become a national crisis; per capita water availability has plummeted from 5,260 cubic meters in 1951 to just 1,000 cubic meters in 2023, approaching the water scarcity threshold (PCRWR, 2023). Simultaneously, deforestation is accelerating at over 27,000 hectares annually (WWF, 2023), further degrading ecosystems, exacerbating climate risks, and eroding rural incomes.

These trends highlight the urgent need for sustainable management of natural resources. Without timely intervention, the livelihoods of millions will remain vulnerable to both environmental shocks and economic uncertainty. Strengthening rural resilience requires policies that conserve natural assets while empowering communities with the knowledge and tools to manage them responsibly.

### Key Challenges in Natural Resource Management for Rural Pakistan

Natural Resource Management (NRM) in rural Pakistan is fraught with significant and interconnected challenges that undermine both environmental sustainability and rural livelihoods. One of the foremost issues is land degradation, which affects nearly 40% of Pakistan's total land area, resulting in declining soil fertility, increased erosion, and reduced agricultural productivity (UNCCD, 2023). This not only jeopardizes food security but also exacerbates rural poverty by diminishing farm incomes and employment opportunities.

Water scarcity poses an equally urgent concern. With 90% of Pakistan's freshwater being consumed by agriculture, the country's inefficient irrigation systems lead to the loss of approximately 70% of this water before it reaches crops (PCRWR, 2023). This inefficiency compounds the pressure on already depleting water resources, especially as Pakistan approaches the threshold of absolute water scarcity. The over extraction of groundwater further threatens long-term water security for rural communities.

Deforestation, particularly in ecologically sensitive regions like Sindh, adds to the crisis. Only 1.9% of the province's forest cover remains (WWF, 2023), putting critical biodiversity at risk and reducing the availability of fuelwood and other forest-based resources that millions of rural people depend on for their livelihoods.

A less visible but equally critical challenge is gender inequality in resource access and decision-making. Despite their active role in agriculture and resource collection, only 5% of rural women own land (PBS, 2023), limiting their control over productive assets and excluding them from formal agricultural support systems. This restricts women's economic participation and weakens the overall resilience of rural households.

These challenges call for comprehensive, inclusive, and locally informed NRM strategies. Without urgent action, Pakistan risks further ecological degradation and deepening rural vulnerability in the face of climate change and socio-economic instability.

### **Strategies for Sustainable Natural Resource Management in Pakistan**

Sustainable Natural Resource Management (NRM) in Pakistan requires a comprehensive, multi-sectoral approach that combines innovation, policy reform, and community participation. One of the most effective approaches is Community-Based Natural Resource Management (CBNRM), which empowers local

stakeholders to conserve and manage their resources. Notable successes include the *Billion Tree Tsunami Project* in Khyber Pakhtunkhwa, which restored 350,000 hectares of forest and created over 500,000 green jobs, and *Glacier Protection Initiatives* in Gilgit-Baltistan that integrate indigenous knowledge to support 200,000 farmers (KP Forest Department, 2023).

Climate-Smart Agriculture (CSA) is another vital strategy. Interventions such as drip irrigation, solar-powered water pumps, and the promotion of drought-resistant crops like biofortified wheat have increased yields by 20% in arid regions. Agroforestry, including olive farming in Balochistan, is enhancing both climate resilience and rural incomes by up to 30% (PARC, 2023).

Renewable energy initiatives are reducing reliance on traditional biomass. Biogas and solar energy programs aim to meet 60% of national energy needs by 2030, with over 15,000 biogas plants in Punjab already reducing fuelwood dependency by 40% (AEDB, 2023).

Innovative economic models like Payment for Ecosystem Services (PES) are offering financial incentives for conservation. Community-managed Himalayan honey production generates \$2 million annually, while mangrove conservation in Sindh earns carbon credits valued at \$5/ton of CO<sub>2</sub> for local communities (AKRSP, 2023).

Ecotourism and sustainable fisheries are boosting rural economies. Chitral and Hunza's ecotourism supports 10,000 jobs annually, while community fisheries in Keenjhar Lake have increased incomes by 25% (Sindh Fisheries, 2023).

To sustain these gains, policy measures must focus on land tenure security, climate financing, digital market access, and integration of traditional knowledge with modern technology. Examples include digitizing land records (Punjab's Land Record System), deploying AI in soil health monitoring, and scaling indigenous water harvesting methods like *Karez* in Balochistan. Through coordinated efforts, Pakistan can ensure equitable, climate-

resilient, and sustainable resource management for its rural communities.

### **Conclusion**

Natural Resource Management (NRM) stands at the heart of rural development and climate resilience in Pakistan. As agriculture, forestry, fisheries, and livestock remain the primary lifelines for rural communities, the degradation of these resources has profound implications for national food security, economic stability, and environmental health. The current challenges from land degradation and water scarcity to deforestation and gender-based exclusion are severe but not insurmountable.

Through community-based stewardship, climate-smart agriculture, renewable energy adoption, and ecosystem service incentives, Pakistan has already demonstrated that sustainable resource use can generate jobs, boost productivity, and protect biodiversity. However, to scale and sustain these efforts, coordinated policy action, adequate financing, and inclusive governance are essential. Ensuring land tenure security, promoting digital tools, and integrating indigenous knowledge with modern science must be central to future strategies.

Equally important is the empowerment of rural women and youth as active agents in resource management. As Pakistan faces the dual crises of climate change and rural poverty, investing in sustainable NRM is no longer optional, it is a strategic imperative. By safeguarding its natural capital today, Pakistan can secure a resilient, equitable, and prosperous future for its rural communities and beyond.

**References:** World Bank; FAO; PCRWR; KP Government; UNDP; Pakistan Economic Survey; Ministry of Finance; PSMA; IUCN; Germanwatch; ICIMOD; UNCCD; KP Forest Department; PARC; AEDB; AKRSP

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## Investing in Rural Housing for Pakistan's Growth

Investing in rural housing and infrastructure is crucial for Pakistan's economic growth. With over 60% of the population in rural areas, improving essential services like housing, transportation, and education boosts living standards and productivity, fostering inclusive development.

Urooj Zafar

6/24/2025

Rural development is a cornerstone of Pakistan's long-term economic growth, given that over 63% of the population resides in rural areas and a significant portion of the labor force is engaged in agriculture and allied sectors (World Bank, 2023). Despite their contribution to food security and national productivity, rural communities continue to face structural barriers, including inadequate housing, underdeveloped infrastructure, limited access to clean drinking water, and poor sanitation facilities. These conditions not only affect the quality of life but also impede productivity, educational attainment, and health outcomes, exacerbating cycles of poverty and fueling rural-to-urban migration (Pakistan Economic Survey 2022–23; UNDP, 2023).

Improving rural housing and infrastructure has a direct impact on economic inclusion and national development. Quality housing enhances health and safety, while improved roads, electricity, and digital connectivity facilitate market access, reduce transport costs, and enable integration into modern supply chains. Similarly, investment in rural schools and clinics builds human capital and strengthens resilience to climate shocks and health emergencies.

Strategic approaches must include integrated rural infrastructure programs supported by targeted public investments, donor assistance, and private sector involvement. Public-private partnerships (PPPs), inclusive zoning laws, and community-led housing schemes have shown promising results globally and can be adapted in Pakistan. Programs like the Mera Pakistan Mera Ghar, Apni Chat Apna Ghar of Punjab and CPEC-related rural

infrastructure projects offer starting points for scaling progress. Moreover, decentralized planning that includes local government and civil society input ensures that interventions are aligned with community needs.

Empowering rural Pakistan through housing and infrastructure development is not just a social obligation, it is an economic imperative. By prioritizing inclusive infrastructure policies and aligning them with the Sustainable Development Goals (SDGs), Pakistan can unlock rural potential, boost national productivity, and ensure more balanced, equitable growth across regions.

### The Significance of Infrastructure for Economic Growth

Infrastructure plays a foundational role in driving economic growth by enabling productivity, facilitating trade, and improving the quality of life. In the context of rural Pakistan, the importance of robust infrastructure cannot be overstated. Roads, energy supply, water systems, communication networks, and social infrastructure such as schools and hospitals collectively form the pillars upon which inclusive development is built (Asian Development Bank, 2023). Yet, in many rural areas, the lack of adequate infrastructure limits opportunities for economic advancement and reinforces persistent poverty cycles (Pakistan Bureau of Statistics, 2023).

One of the most immediate impacts of infrastructure development is improved access to markets. When farmers and small-scale producers can easily transport goods to local and regional markets, transaction costs fall, and income-generating opportunities rise. This in turn boosts agricultural

productivity and food security. Access to reliable electricity can also facilitate agro-processing and small businesses, further diversifying rural economies and reducing dependence on subsistence farming.

Moreover, infrastructure development in rural regions helps mitigate rural-to-urban migration by improving living standards within home communities. Reliable roads, healthcare facilities, and educational institutions encourage families to remain in rural areas, reducing the burden on overcrowded urban centers (International Growth Centre, 2022).

The benefits extend beyond economics. Better roads enable emergency healthcare access; water and sanitation systems reduce disease; and digital connectivity brings education, e-commerce, and government services to previously isolated populations. In this way, infrastructure acts as a catalyst for both economic empowerment and social inclusion.

To unlock these gains, Pakistan must prioritize targeted infrastructure investments through national development programs, donor partnerships, and community-based models. Long-term success will depend on inclusive planning, proper maintenance, and governance reforms that ensure infrastructure benefits reach the most underserved communities. Infrastructure, when developed equitably and sustainably, can transform rural Pakistan into a vibrant engine of national growth.

## State of Rural Housing and Infrastructure in Pakistan: Gaps and Opportunities

Pakistan's rural population, comprising over 60% of the national total, remains underserved in terms of housing and infrastructure. Despite their critical role in agriculture and national development, rural communities face persistent challenges in securing safe shelter and basic services. According to UN-Habitat (2023), a significant proportion of rural households live in substandard housing, with nearly 40% of homes lacking durable construction. Poor ventilation, inadequate sanitation, and limited access to utilities contribute to heightened health risks and discomfort, especially during extreme weather events. Furthermore, only 35% of rural households have access to clean drinking water, exposing millions to waterborne illnesses (UNICEF, 2023).

Infrastructure gaps further compound rural hardships. Around 50% of rural roads are unpaved, limiting access to markets, schools, and healthcare facilities (World Bank, 2023). Education infrastructure is critically deficient, with 70% of rural schools lacking essentials like electricity and potable water (Alif Ailaan, 2022). Healthcare services are equally inadequate, some areas have just one doctor for every 5,000 people, severely limiting access to preventive and emergency care (Ministry of National Health Services, 2023).

Investing in rural housing and infrastructure presents a powerful opportunity to transform these communities. Enhanced infrastructure can reduce poverty by improving connectivity, productivity, and economic mobility. Clean water and sanitation dramatically improve public health outcomes, while better school facilities increase enrollment and reduce dropout rates. Infrastructure also drives agricultural growth by lowering post-harvest losses through improved roads and storage solutions (FAO, 2023). Moreover, renewable energy investments such as solar-powered water

pumps can promote environmental sustainability and reduce energy poverty (IRENA, 2023).

Addressing Pakistan's rural infrastructure deficit is not only a matter of equity but also a strategic investment in national progress. By closing these gaps, the country can stimulate inclusive growth, build community resilience, and lay the foundation for a more prosperous and balanced future.

## Strategies for Advancing Rural Development in Pakistan

Achieving meaningful and sustainable rural development in Pakistan requires a holistic approach that empowers communities, leverages partnerships, and promotes innovation. One of the most effective strategies is community-led development, which involves local populations in the planning, execution, and monitoring of development initiatives. This approach ensures that interventions align with community needs and foster a sense of ownership. The Pakistan Poverty Alleviation Fund (PPAF) exemplifies this model by implementing participatory projects that enhance livelihoods, infrastructure, and social services across rural districts (World Bank, 2023).

Public-Private Partnerships (PPPs) offer another vital pathway to strengthen rural housing and infrastructure. By encouraging private sector investment and collaboration with public institutions, PPPs can accelerate service delivery and improve project quality. The China-Pakistan Economic Corridor (CPEC), for instance, includes road, energy, and communication projects that benefit rural regions and enhance connectivity (State Bank of Pakistan, 2023).

Innovative financing mechanisms such as microfinance, crowdfunding, and development impact bonds are critical in mobilizing resources for underserved communities. Organizations like Karandaaz Pakistan are facilitating inclusive financial access to fund small-scale housing and infrastructure projects.

Moreover, integrated development programs that combine housing, healthcare, education, and social protection under a unified framework have shown strong results. The Benazir Income Support Program (BISP) not only provides cash assistance but also includes stipends for health and education, directly supporting rural women and children (UN SDGs, 2023).

Finally, capacity building and vocational training are essential for ensuring long-term sustainability. By equipping rural youth and laborers with construction and maintenance skills, programs offered by institutions like the Technical Education & Vocational Training Authority (TEVTA) create employment opportunities and improve local service delivery.

## Conclusion

Investing in rural housing and infrastructure is vital for Pakistan's equitable and sustainable economic growth. With over 60% of the population residing in rural areas, the development of essential services such as housing, transportation, sanitation, health, and education not only uplifts living standards but also directly enhances productivity, reduces rural-urban migration, and drives inclusive development. Improved roads and utilities unlock access to markets and services, while investments in clean water, renewable energy, and school facilities significantly improve health, education, and economic opportunities.

Programs like the Mera Pakistan Mera Ghar, Apni Chat Apna Ghar of Punjab, PPAF, and BISP provide a solid foundation for progress. However, scaling these efforts demands greater intersectoral coordination, community participation, and innovative financing strategies. Public-private partnerships, impact bonds, and decentralized planning can accelerate implementation and ensure accountability.

Moreover, rural development must be inclusive to address gender disparities, integrating climate resilience, and

tailoring interventions to local needs. Empowering communities through vocational training and capacity building is equally essential to sustaining infrastructure improvements.

By prioritizing rural infrastructure and housing within national policy and aligning with the Sustainable Development Goals (SDGs), Pakistan can transform its rural economy into a

dynamic engine of national growth ne that is productive, resilient, and inclusive for future generations.

**References:** World Bank; UNDP; Pakistan Economic Survey; Asian Development Bank; Alif Ailaan; Pakistan Bureau of Statistics; International Growth Centre; UNICEF; UN-Habitat; Alif Ailaan; Ministry of National Health Services; IRENA

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## Globalization's Impact on Rural Economies in Pakistan

Explore how globalization is transforming rural economies in Pakistan, presenting both opportunities and challenges. Discover the potential for growth through technology, global markets, and innovative infrastructure that can uplift rural households and integrate them into the global economy.

Aleena Pervaiz

6/6/2025

Rural economies, traditionally characterized by localized production and consumption, are being reshaped by the forces of globalization. In Pakistan, where 62.3% of the population resides in rural areas (Pakistan Bureau of Statistics, 2023), agriculture remains a central pillar, contributing 22.7% to national GDP and employing a significant portion of the workforce (State Bank of Pakistan, 2023). However, the integration of Pakistan into the global economic system has brought both new opportunities and complex challenges for rural communities.

On one hand, globalization offers avenues for rural development through expanded market access, the diffusion of technology, and increased remittances from overseas workers. Access to global markets enables farmers to sell high-value crops and export agricultural products, while the adoption of advanced farming technologies often introduced through foreign investment and knowledge exchange can enhance productivity and efficiency. Moreover, remittances from rural migrants working abroad inject substantial capital into local economies, supporting household consumption and investments in education, housing, and health.

On the other hand, globalization also exposes rural Pakistan to new vulnerabilities. Increased competition from international agribusinesses can marginalize smallholder farmers, exacerbating income inequality. The liberalization of markets often undermines local producers who lack the resources to compete globally. Additionally, climate change, amplified by global environmental trends, disproportionately affects rural areas

reliant on agriculture. Cultural homogenization and the erosion of traditional practices further strain social cohesion.

To harness the benefits of globalization while mitigating its risks, Pakistan needs inclusive rural policies focused on infrastructure development, education, climate resilience, and fair-trade access. Strengthening local cooperatives, investing in agro-industries, and ensuring environmental sustainability are essential steps toward transforming rural economies into resilient and competitive contributors to national growth. Without such measures, globalization may deepen existing disparities rather than drive inclusive rural progress.

### Opportunities for Rural Economic Growth in Pakistan

Globalization presents significant opportunities for Pakistan's rural economies, enabling them to move beyond subsistence agriculture toward diversified, resilient, and globally integrated livelihoods. One of the most tangible benefits is access to international markets. In 2023, Pakistan's agricultural exports including rice, mangoes, and textiles reached \$8.5 billion, creating direct income gains for rural producers (Trade Development Authority of Pakistan). E-commerce platforms like Daraz and Alibaba are further empowering rural artisans and entrepreneurs by expanding their customer base globally, boosting incomes by 30–40% (UNDP, 2023). Additionally, infrastructure investments under the China-Pakistan Economic Corridor (CPEC), particularly the Gwadar Port, have improved trade connectivity and significantly reduced

logistics costs for rural exporters (CPEC Authority, 2023).

Technology transfer and digital inclusion are transforming rural productivity. Precision agriculture tools such as drones and IoT sensors have increased crop yields by 25% on pilot farms in Punjab (PARC, 2023). Financial technologies like JazzCash and Easypaisa have extended mobile banking services to 45% of rural adults, promoting greater financial inclusion (World Bank, 2023). Meanwhile, telemedicine platforms like Sehat Kahani now serve over 2 million rural patients annually, bridging critical healthcare gaps (Ministry of Health, 2023).

Rural economies are also diversifying beyond agriculture. Renewable energy projects in Sindh and Balochistan have created 50,000 new jobs, while ecotourism initiatives in Gilgit-Baltistan are generating \$120 million annually (AEDB; PTDC, 2023). Small-scale manufacturers, especially in textiles and handicrafts, are gaining traction on global platforms like Etsy and Amazon, boosting rural entrepreneurship (SMEDA, 2023).

Remittances and skills development remain vital pillars. In 2023, overseas remittances reached \$31 billion, supporting 40% of rural households (SBP, 2023). Vocational training programs by TEVTA and NAVTTC are helping upskill 200,000 rural youth annually, preparing them for global and domestic job markets (ILO, 2023). Together, these opportunities illustrate the transformative potential of globalization for Pakistan's rural future.



### Risks and Challenges of Globalization for Pakistan's Rural Economies

While globalization offers significant opportunities for Pakistan's rural development, it also introduces serious risks that, if unaddressed, can deepen existing inequalities and vulnerabilities. One of the most pressing challenges is market volatility and intensified global competition. The 2022–23 cotton price crash resulted in a 30% income loss for farmers in Sindh, underscoring rural dependence on unpredictable global commodity markets (PIDE, 2023). Similarly, the influx of cheap imports such as Indian wheat and Chinese textiles has undercut local producers, leading to the closure of around 15% of small rural businesses (LCCI, 2023).

Climate change further exacerbates rural fragility. The 2022 floods caused unprecedented agricultural losses estimated at \$30 billion and displaced over 8 million rural residents (NDMA, 2023). In drought-prone areas like Thar, reduced rainfall has led to a 40% drop in milk production, directly threatening pastoral livelihoods (FAO, 2023). These environmental shocks are becoming more frequent, leaving rural communities with little time or capacity to recover.

Cultural and environmental erosion is another consequence of unchecked globalization. The rise of fast fashion has marginalized traditional handloom weavers in Punjab (HRCP, 2023), while corporate land leasing in areas like Okara has displaced small farmers, pushing landlessness rates to 35% (PARC, 2023). Such trends undermine

indigenous livelihoods and cultural heritage.

The digital divide reinforces existing social inequalities. Only 25% of rural women use smartphones compared to 58% of men, limiting female participation in digital markets and financial services (GSMA, 2023). Land ownership remains heavily skewed, with 5% of landlords controlling 64% of arable land (Oxfam Pakistan, 2023), preventing equitable access to economic gains.

These risks demand proactive policy responses. Infrastructure expansion, sustainable agriculture, digital inclusion, and protection for local industries are critical. Without targeted interventions, the benefits of globalization may continue to bypass Pakistan's rural poor, further entrenching poverty and economic exclusion.

### Conclusion

Globalization is reshaping the landscape of rural economies in Pakistan, offering a dual reality of promise and peril. On the one hand, it unlocks significant opportunities for expanded global markets, technology-driven productivity gains, diversified income sources, and increased financial inflows through remittances. These transformations have the potential to uplift millions of rural households, enhance economic resilience, and integrate rural producers into global value chains. Technological innovations such as precision agriculture and digital financial services, combined with strategic infrastructure projects like CPEC, are paving the way for rural modernization and entrepreneurship.

However, the same forces pose serious risks if left unchecked. Rural communities face intensified market competition, climate shocks, and socio-cultural disruptions that threaten traditional livelihoods and deepen existing inequalities. Vulnerable groups especially smallholder farmers, women, and marginalized castes bear the brunt of these changes. Disparities in digital access, landownership, and institutional support further compound the challenges.

For globalization to serve as a tool for inclusive rural development, Pakistan must implement forward-looking, equity-focused policies. These should prioritize infrastructure investment, climate adaptation, skills development, fair trade access, and social protection. By doing so, Pakistan can ensure that globalization becomes a force for empowerment rather than exclusion, transforming rural economies into engines of sustainable and inclusive national growth.

**References:** State Bank of Pakistan; World Bank; UNDP; Ministry of Finance; Trade Development Authority of Pakistan; CPEC Authority; PARC; Ministry of Health; AEDB; PTDC; SMEDA; ILO; LCCI; PIDE; NDMA; HRCP; GSMA; Oxfam Pakistan

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## Transforming Rural Economies in Pakistan with E-commerce

Discover how e-commerce is revolutionizing rural economies in Pakistan by providing small-scale producers, artisans, and women entrepreneurs with access to wider markets, increased income opportunities, and a pathway to inclusive economic growth.

Nosheen Akhtar

6/9/2025

The digital revolution has reshaped global commerce, offering unprecedented opportunities for businesses, particularly in underserved rural areas. In Pakistan, where 36.9% of the population resides in rural regions (Pakistan Bureau of Statistics, 2023), e-commerce has the potential to bridge long-standing economic divides by expanding market access, enabling direct-to-consumer sales, and fostering entrepreneurship among smallholder producers, artisans, and women-led enterprises. Digital platforms can allow rural businesses to bypass traditional intermediaries, access national and international markets, and respond more dynamically to consumer demand.

However, the path to rural digital inclusion is fraught with structural challenges. Many rural communities suffer from limited digital literacy, which impedes their ability to effectively navigate e-commerce platforms or adopt online marketing strategies. Inadequate internet infrastructure, especially in remote areas of Balochistan, Sindh, and South Punjab restricts the ability to engage consistently in digital transactions. Moreover, the absence of integrated and trusted digital payment systems, particularly for unbanked populations, further limits the scalability of rural e-commerce.

Despite these barriers, the sector is showing strong momentum. According to Karandaaz Pakistan (2023), e-commerce in Pakistan is expected to grow at a compound annual growth rate (CAGR) of 35% from 2023 to 2028. Initiatives such as the National e-Commerce Policy, mobile wallet expansion (e.g., Easypaisa and JazzCash), and rural digital training

under Kamyab Jawan and Ehsaas programs are beginning to address these systemic gaps.

To fully unlock rural Pakistan's digital commerce potential, policies must focus on improving broadband infrastructure, expanding digital financial inclusion, promoting local e-commerce platforms, and investing in community-level digital training. With the right support, rural entrepreneurs can become active drivers of inclusive economic growth, turning digital commerce into a powerful engine of rural transformation.

### **The Evolution of E-Commerce: From Data Exchange to Digital Marketplaces**

E-commerce, or electronic commerce, encompasses the digital buying and selling of goods and services, a concept that has undergone significant transformation since its inception. While the foundations of e-commerce were laid as early as the 1970s with the development of Electronic Data Interchange (EDI), which enabled businesses to electronically exchange documents like invoices and purchase orders, the public embrace of online shopping emerged much later. The 1990s marked a turning point with the advent of web-based marketplaces such as Amazon and eBay, which introduced consumers to the convenience of browsing and purchasing products from home.

Throughout the following decades, key milestones further shaped the landscape of digital commerce. In 1984, California's Electronic Commerce Act established a legal framework for online transactions, offering early legitimacy to the concept. By the early 2000s, the

proliferation of smartphones led to the rise of mobile commerce (m-commerce), enabling consumers to shop on the go. The 2010s brought another major shift with the rise of social commerce, where platforms like Facebook Marketplace, Instagram Shopping, and TikTok Shop began blurring the lines between social media engagement and e-commerce.

In Pakistan, the e-commerce ecosystem remained relatively dormant until the mid-2010s. It began to accelerate following the rollout of 3G and 4G mobile networks, increased smartphone penetration, and the rise of digital payment systems. Platforms such as Daraz, Alibaba (after acquiring Daraz in 2018), and homegrown startups like Airlift, Bazaar, and Tajir played a pivotal role in familiarizing both sellers and consumers with online trade. Government initiatives like the National e-Commerce Policy and State Bank's framework for digital payments have further supported this growth.

Today, e-commerce in Pakistan stands as a rapidly growing sector with the potential to democratize access to markets, especially for rural entrepreneurs and small-scale producers.

### **How E-Commerce Can Transform Rural Pakistan**

E-commerce holds transformative potential for rural Pakistan, offering a path to economic inclusion, poverty reduction, and gender empowerment. By removing traditional barriers to market access, digital platforms allow rural producers, artisans, and entrepreneurs to reach customers far beyond their immediate communities.

Market access is one of the most impactful benefits. Platforms like Daraz,

OLX, and Facebook Marketplace enable rural artisans and small-scale manufacturers to sell products nationwide. For example, Sialkot's sports goods manufacturers traditionally reliant on wholesalers have increased their revenues by 40% through direct online sales, as reported by the Trade Development Authority of Pakistan (2023). This democratization of trade levels is the playing field for rural producers.

E-commerce is also empowering rural women. According to UNDP (2023), 35% of female-led rural businesses now use social media platforms to market and sell their products. In Hunza, women artisans selling handmade crafts through Etsy and Instagram have reported income increases of up to 50%, enabling financial independence and improved household well-being.

The agricultural sector stands to benefit significantly as well. Agri-tech platforms like Tajir and Bazaar connect farmers directly with buyers, bypassing exploitative middlemen. A recent report from LUMS (2023) shows that wheat farmers in Punjab earned 30% more through these platforms, improving profitability and food supply chain efficiency.

Several government and private sector initiatives are accelerating this digital transformation. The 2023 Digital Pakistan Policy aims to expand broadband access to 90% of rural areas by 2025 and includes subsidies for affordable smartphones to support rural entrepreneurs. The State Bank's Raast payment system enables instant digital transactions, reducing dependence on cash. Meanwhile, Daraz's "Saathi" Program trains 50,000 rural sellers annually in e-commerce literacy, helping them thrive in online marketplaces. Together, these developments signal a promising future where rural Pakistan becomes a vital contributor to the digital economy.

### **Challenges Facing Rural E-Commerce in Pakistan**

While e-commerce holds significant promise for bridging economic divides in Pakistan, rural areas continue to face numerous challenges that limit their participation in the digital economy. These challenges span infrastructure, education, financial access, and supply chain logistics, creating structural barriers for rural entrepreneurs and consumers alike.

One of the most pressing obstacles is limited digital literacy. According to GSMA (2023), only 22% of rural Pakistanis possess basic digital skills. This low level of digital proficiency hinders the ability of small business owners to navigate essential aspects of e-commerce, such as setting up online storefronts, using digital payment systems, managing logistics, and conducting digital marketing campaigns.

Internet connectivity also remains a serious concern. Reliable 3G/4G coverage reaches only about 35% of rural areas (PTA, 2023), and even where coverage exists, frequent outages and high data costs discourage consistent use. Without dependable internet, rural communities cannot fully access or benefit from digital commerce platforms.

Financial inclusion is another major constraint. Just 21% of rural Pakistanis are connected to formal banking systems (State Bank of Pakistan, 2023), leaving most transactions dependent on cash. Cash-on-delivery (COD), while widespread, raises fraud risks and complicates logistics, particularly for small-scale sellers.

Moreover, logistical challenges further discourage rural e-commerce growth. Inadequate road networks, limited warehousing, and high courier costs make timely delivery difficult and expensive. This undermines customer trust and erodes profit margins for rural businesses attempting to scale online.

To unlock rural e-commerce potential, these issues must be addressed through targeted investments in digital infrastructure, localized digital training programs, mobile banking solutions, and rural logistics networks. Without such reforms, rural Pakistan risks being left behind in the country's digital transformation.

### **Recommendations for Sustainable Growth of Rural E-Commerce in Pakistan**

For rural e-commerce in Pakistan to reach its full transformative potential, targeted interventions must address structural, technological, and financial barriers. A sustainable growth strategy requires coordinated action across digital education, connectivity, financial inclusion, and logistics support.

First, expanding digital literacy is essential. Programs like Ignite's [DigiSkills.pk](https://www.digiskills.pk) have equipped millions with essential digital competencies but remain concentrated in urban areas. Scaling these programs to reach rural youth, women, and small business owners can bridge the knowledge gap. Community-based training hubs and mobile learning modules in local languages would ensure greater accessibility and relevance.

Second, robust internet infrastructure is fundamental. While the government has committed to 90% rural broadband coverage by 2025 under the Digital Pakistan Policy, accelerating the rollout of 4G and 5G networks in underserved zones must become a national priority. Reliable and high-speed connectivity will enable real-time transactions, video-based customer engagement, and access to global marketplaces.

Third, promoting fintech adoption is critical for expanding secure and efficient payment systems. Mobile wallets like JazzCash and EasyPaisa have already made inroads in rural areas, but more awareness campaigns, agent networks, and incentives are needed to build trust and familiarity. Integration with e-commerce platforms can

streamline checkout and reduce dependency on cash-on-delivery, which increases fraud risk and operational complexity.

Finally, strengthening last-mile logistics is key to scaling rural e-commerce. Strategic partnerships with private courier services like TCS and Leopards Courier can create tailored, affordable delivery models for rural regions. Establishing micro-distribution centers and incentivizing local delivery agents can further reduce delays and costs.

By investing in these four pillars skills, infrastructure, fintech, and logistics Pakistan can ensure that rural e-commerce becomes a sustainable driver of inclusive growth, empowering millions of small-scale entrepreneurs and integrating rural economies into the national and global digital landscape.

### Conclusion

E-commerce represents a powerful catalyst for transforming rural

economies in Pakistan. It offers small-scale producers, artisans, and women entrepreneurs access to broader markets, increased income opportunities, and reduced reliance on traditional intermediaries. With 36.9% of Pakistan's population residing in rural areas, the equitable expansion of digital commerce is not just a technological shift it is a vital development strategy for inclusive economic growth and rural upliftment.

Despite formidable challenges such as limited digital literacy, poor connectivity, and inadequate access to digital finance, momentum is building. Government initiatives like the Digital Pakistan Policy and the State Bank's Raast payment system, coupled with private sector efforts such as Daraz's Saathi Program, are beginning to address these structural barriers. The success stories of female entrepreneurs in Hunza and agri-tech solutions benefiting Punjab's farmers highlight the potential of rural digital transformation.

To sustain and scale this progress, Pakistan must continue investing in rural broadband infrastructure, expand digital skills training, support mobile financial inclusion, and strengthen last-mile logistics. E-commerce should not remain an urban privilege it must become a rural opportunity. By embracing digital innovation with equity-focused policies, Pakistan can unlock the full potential of its rural economy, fostering resilience, entrepreneurship, and sustainable national growth.

**References:** Pakistan Bureau of Statistics; GSMA; State Bank of Pakistan; UNDP; Karandaaz; LUMS; PTA

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## Transforming Pakistan's Rural Economy with Digital Finance

Explore how digital finance is revolutionizing Pakistan's rural agricultural economy. Discover the role of mobile money platforms, digital loans, and AI tools in enhancing financial inclusion and efficiency for smallholder farmers.

Asma Ijaz

6/12/2025

Pakistan's agricultural sector, which contributes 23% to the national GDP and employs 37.4% of the workforce, remains at the heart of rural economic activity (Pakistan Economic Survey 2023-24). Yet, despite this centrality, the sector struggles with limited financial access 72% of rural Pakistanis remain unbanked, and only 18% of farmers utilize formal banking services (World Bank, 2023; State Bank of Pakistan, 2024). This financial exclusion hampers the ability of farmers to invest in seeds, equipment, or climate-resilient technologies, leaving them vulnerable to market shocks and environmental stresses. Digital finance, however, is emerging as a game-changing solution for these longstanding challenges.

Mobile money platforms such as JazzCash and EasyPaisa have fueled a significant shift in rural finance, with mobile money accounts reaching 65 million users (GSMA, 2023). These services offer farmers accessible and affordable alternatives to traditional banking, enabling mobile payments, credit access, insurance enrollment, and subsidy transfers without the need for physical bank branches. In flood-affected regions of Sindh, for example, digital loan disbursements were 40% faster than conventional methods, ensuring timely access to funds for replanting and recovery (UNDP, 2023).

Global models, including Kenya's M-Pesa and India's Aadhaar-linked financial platforms, offer lessons in how biometric verification, agent networks, and government support can scale digital inclusion. For Pakistan, integrating such models with local needs especially literacy and connectivity challenges will be key. Targeted policy measures, mobile-based crop insurance, and digital

wallets linked with farm cooperatives could further strengthen the financial resilience of smallholders.

By closing the rural financial gap, digital finance not only expands economic opportunities for farmers but also supports broader goals of poverty reduction, climate adaptation, and inclusive rural growth. As digital infrastructure matures, its role in reshaping Pakistan's agricultural economy will become increasingly central.

### Unlocking Agricultural Transformation Through Digital Finance

Digital finance is rapidly transforming Pakistan's rural agricultural landscape by driving financial inclusion, improving market access, and enabling data-driven decision-making. For smallholder farmers, who often lack access to traditional banking services, digital platforms are bridging critical gaps in affordability, efficiency, and transparency.

One of the most significant benefits is financial inclusion and empowerment. Initiatives like JazzCash's "Harvest Loan" program have disbursed over PKR 12 billion to smallholder farmers since 2022, offering quick and collateral-free credit solutions. Following the 2022 floods, digital insurance uptake surged by 300%, highlighting the role of mobile-based protection schemes in building climate resilience (Takaful Pakistan Report, 2024). Furthermore, mobile wallets reduce transaction costs by up to 80% compared to conventional banking methods, as evidenced by a Karachi University study (2023). A notable case from Sialkot shows how a women farmers' collective increased

their crop-related savings by 35% after shifting to mobile banking platforms.

Digital finance is also enhancing market access and efficiency. Zarai Taraqati Bank Limited's (ZTBL) digital marketplace connects over 500,000 farmers to buyers across the country, streamlining sales and eliminating middlemen. In international trade, blockchain technology has expedited mango exports to China, reducing payment delays from 60 to just 7 days. In Punjab, IoT-enabled cold storage systems introduced by PARC have cut post-harvest losses by 22%, increasing returns for growers.

Data-enabled tools are further revolutionizing on-farm decisions. Punjab's Smart Farming Initiative, using satellite data, has improved irrigation efficiency by saving 30% water. AI-driven pest forecasting has reduced cotton crop losses by 15% (LUMS AgriTech Report, 2024), and digital soil testing adoption has multiplied fivefold since the 2020 government subsidy program (PCRWR, 2023).

### Global Models and the Digital Future of Agriculture in Pakistan

As Pakistan embraces digital finance in agriculture, global success stories offer valuable blueprints for scaling impact and accelerating rural transformation. Learning from international best practices can help Pakistan avoid common pitfalls while maximizing digital dividends for its farmers. India's Aadhaar-linked subsidy system, for example, has become a global benchmark in targeted agricultural assistance. By integrating biometric identification with digital payment systems, India managed to cut subsidy leakage by an estimated \$12 billion

annually, ensuring timely and transparent support to farmers (World Bank). Similarly, Kenya's M-Pesa mobile money platform has revolutionized rural finance, contributing to a 2% increase in rural GDP by enabling quick, low-cost transactions and access to credit (IMF, 2023). In Bangladesh, the government's a2i (Access to Information) Program has digitized 87% of farmer payments, eliminating middlemen and enhancing financial transparency and trust across rural communities.

Pakistan is poised to follow a similar trajectory with bold new initiatives on the horizon. AI-powered advisory services offering real-time weather alerts, pest forecasts, and crop guidance are projected to reach 40% of Pakistani farms by 2027 (MIT Tech Review). Meanwhile, the State Bank of Pakistan plans to launch a Central Bank Digital Currency (CBDC) pilot program tailored for agricultural payments in 2025, aiming to streamline transactions and reduce reliance on cash.

In parallel, the Asian Development Bank (ADB) has committed \$300 million to an Agri-Fintech Innovation Fund in Pakistan, which will support startups and digital platforms focused on transforming rural finance and supply chains.

These global lessons and future investments underscore a pivotal opportunity: with the right infrastructure, governance, and partnerships, digital finance can drive inclusive agricultural growth, reduce poverty, and make rural Pakistan more resilient to economic and climate shocks. The time to invest in this digital transformation is now.

### **Overcoming Digital Finance Barriers in Rural Agriculture**

Despite the promise of digital finance in transforming Pakistan's rural agricultural economy, several structural and operational barriers continue to hinder its widespread adoption. A major

challenge is digital literacy only 14% of farmers can navigate basic financial applications, limiting their ability to access mobile banking, digital wallets, or online marketplaces (State Bank of Pakistan, 2024). Furthermore, 62% of rural regions lack reliable 4G coverage, creating a digital divide that marginalizes millions of smallholder farmers from the benefits of financial technology (Pakistan Telecommunication Authority, 2023).

Cybersecurity also poses a growing threat. In 2023 alone, rural communities reported financial fraud losses amounting to PKR 2.3 billion, eroding trust in digital platforms (FIA Report). On the supply side, regulatory hurdles are impeding innovation 43% of fintech companies cite prolonged licensing processes and unclear compliance frameworks as key barriers to scaling rural services (Fintech Association of Pakistan, 2024).

To address these constraints, a multi-tiered policy response is required. Infrastructure development must be prioritized, with a goal to expand 5G coverage to 80% of rural areas by 2026. Additionally, solar-powered fintech kiosks can bridge access gaps in off-grid communities. On the human capital front, NADRA's Digital Farmer Program aims to train 100,000 farmers annually, while integrating agri-fintech into vocational training curricula can foster long-term literacy and adoption.

Financial incentives are also critical. Tax holidays for agri-fintech startups and 0% markup loans for farmers adopting digital tools will accelerate ecosystem growth. To build climate resilience, blockchain-based carbon credit systems and parametric insurance for drought-prone regions must be scaled up.

### **Conclusion**

Digital finance is rapidly redefining the contours of Pakistan's rural agricultural economy, offering unprecedented opportunities for financial inclusion, efficiency, and climate resilience. Mobile

money platforms, digital loans, and AI-driven tools are enabling smallholder farmers to bypass traditional barriers to credit, insurance, and market access. Initiatives such as JazzCash's Harvest Loan and ZTBL's digital marketplace are not only expanding economic agency but also reducing transactional costs and enhancing transparency.

Global models from India, Kenya, and Bangladesh provide valuable blueprints for scaling these innovations locally. Meanwhile, upcoming reforms and investments such as the introduction of Central Bank Digital Currency and the Asian Development Bank's \$300 million Agri-Fintech Innovation Fund signal strong institutional momentum toward a digitally integrated rural economy.

However, structural challenges like poor internet coverage, digital illiteracy, and regulatory delays must be urgently addressed. Building resilient infrastructure, strengthening cybersecurity, and equipping farmers with the skills and tools to thrive in a digital economy will be essential.

With coordinated policy action, inclusive innovation, and targeted investment, digital finance can serve as a cornerstone of rural transformation enhancing incomes, reducing poverty, and making agriculture more adaptive to a changing climate. The path forward lies not just in technology, but in ensuring that no farmer is left behind in the digital revolution.

**References:** State Bank of Pakistan; FAO; World Bank; Punjab Agriculture Department; GSMA; UNDP; Karachi University; Takaful Pakistan Report; PCRWR; LUMS AgriTech Report MIT Tech Review; IMF; Asian Development Bank; Pakistan Telecommunication Authority; Fintech Association of Pakistan

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## Unlocking Sindh's Agricultural Value Chain Potential

Sindh's agricultural value chain faces significant challenges, including inefficiencies, climate vulnerabilities, and market dynamics that disadvantage farmers. Addressing these issues is crucial for enhancing productivity, reducing post-harvest losses, and fostering innovation in agriculture.

Abdul Baseer

6/18/2025

Sindh's agricultural value chain spans input supply, production, post-harvest handling, processing, and marketing, yet it is plagued by systemic inefficiencies that hinder productivity and suppress farmer incomes. At the stage of input, farmers grapple with inflated costs and poor-quality control. In 2024, hybrid cotton seeds were priced between PKR 1,500 and 1,800 per packet, while urea ranged from PKR 4,000 to 4,500 per 50kg bag, according to the Pakistan Bureau of Statistics. Weak regulatory enforcement allows counterfeit inputs to proliferate, with approximately 30% of farmers reporting the use of substandard agrochemicals, significantly diminishing crop yields and deterring investment in better practices.

The production stage is similarly challenged. Sindh's agricultural landscape is dominated by smallholders cultivating less than five acres, the majority of whom depend on canal irrigation, even as water scarcity intensifies. Major crops such as cotton, rice, wheat, and sugarcane suffer from outdated practice, mechanization levels remain low, with only 15% of farmers using modern equipment, and the adoption of high-efficiency irrigation systems remains minimal due to prohibitive costs.

Post-harvest handling also remains a critical bottleneck. Losses of 25–30% for grains and up to 40% for perishables are common due to poor storage, exposure to pests, and weather-related damage. With much of the produce dried in open fields and stored without adequate infrastructure, farmers lose an estimated PKR 50 billion annually. Despite the presence of more than 20 rice mills and 30 sugar mills, nearly 40% operate

below capacity due to inconsistent raw material supply. The absence of organized farmer aggregation and reliable supply chains forces processors to procure from a fragmented base, increasing transaction costs and reducing overall efficiency. These interconnected challenges reflect the urgent need for systemic reforms across Sindh's agricultural value chain to unlock its full potential.

### Barriers to Inclusive Agricultural Growth in Sindh

Agricultural marketing in Sindh remains dominated by exploitative intermediaries, particularly *aarthis* (commission agents), who extract 30–40% of the value chain margins according to the State Bank of Pakistan (2024). These middlemen often dictate terms to smallholder farmers, limiting their bargaining power. For example, while farmgate wheat prices average PKR 4,200 per 40 kilograms, urban consumers pay over PKR 5,500 for the same quantity. This wide price spread, unaccounted for by transportation or storage costs alone, reflects deep-rooted market inefficiencies and a lack of direct market access for producers.

Investment in agriculture is further undermined by a range of climate, market, financial, and logistical risks. The province is increasingly vulnerable to extreme weather events. The 2022–23 floods caused crop damages worth PKR 73 billion, and the 2024 heatwaves reduced wheat yields by 15% (Pakistan Meteorological Department). Yet, fewer than 10% of farmers use climate-resilient seed varieties, as reported by IFPRI (2024), leaving the majority exposed to future shocks.

Market volatility exacerbates these risks. In 2023, a rice glut led to an 18% price drop, severely affecting farmer incomes. A survey in Ghotki and Khairpur found that 76% of farmers lacked access to real-time market data, reducing their ability to make informed decisions on crop sales and timing.

Financial constraints further entrench vulnerability. Sindh receives only 14.7% of Pakistan's agricultural credit, and in districts like Badin, 78% of farmers rely on informal lenders who charge exorbitant interest rates of 30–50%, pushing many into chronic debt.

Finally, weak infrastructure hampers the value chain. In Thatta and Matiari, 45% of crops are still transported using donkey carts, while 60% of farmers lack access to cold storage within a 30-kilometer radius. These logistical barriers contribute to high post-harvest losses and lost income opportunities.

### Unlocking Agricultural Potential Through Digital Innovation and Policy Reform in Sindh

Digital finance and fintech solutions are beginning to reshape Sindh's agricultural landscape, offering new pathways for inclusion and resilience. Mobile wallet adoption among farmers has grown by 20% between 2022 and 2024, improving financial access. However, only 27% of female farmers use these tools, reflecting persistent gender gaps (Karachi School of Business, 2024). Innovative applications of technology, such as blockchain traceability, have shown promising results, an FAO-led mango project in Hyderabad enabled transparent supply chain monitoring and increased market prices by PKR 30 per kilogram.



Similarly, digital marketplaces like BazaarTech have empowered farmers in Umerkot, with a 2024 pilot showing a 14% rise in incomes through better price discovery and reduced reliance on middlemen.

Insurance innovations are also gaining traction. In Sanghar, 800 cotton farmers using index-based insurance received 28% faster payouts during the 2023 drought, offering timely financial relief. Bundled insurance-loan products have increased input adoption such as improved seeds and fertilizers by 22%, according to the State Bank of Pakistan's 2024 Agri-Insurance Report. Yet, awareness remains low, with only 19% of farmers familiar with crop insurance, and critical categories like vegetables and livestock still uncovered (Sindh Agri-Policy Review, 2024).

Despite these gains, structural and policy barriers persist. In Tharparkar, 60% of farmers lack formal land titles, excluding them from institutional credit and government programs (Land Reforms Commission, 2023). Weak agricultural extension services, averaging just one officer per 1,000 farmers, limit the dissemination of new technologies and climate-smart practices. Meanwhile, fintech startups face regulatory delays that impede the rollout of digital services in rural areas.

Strategic interventions are essential. Infrastructure upgrades, such as building 100 cold storage units and rehabilitating 1,000 km of rural roads, could

significantly reduce post-harvest losses and transport costs. A Sindh Rural Fintech Accelerator and a unified Digital Kisan Card could expand access to credit, insurance, and subsidies. Strengthening Farmer Producer Organizations (FPOs) and deploying AI-driven price forecasting tools in local languages would enhance market efficiency. Scaling index-based insurance to cover 500,000 acres by 2028 and mandating insurance for government-subsidized loans above PKR 100,000 are crucial next steps toward resilient and inclusive rural growth.

### Conclusion

Sindh's agricultural value chain holds immense potential, yet its progress remains stifled by entrenched inefficiencies, structural barriers, and climate vulnerabilities. From costly and counterfeit inputs to outdated production methods and massive post-harvest losses, farmers are burdened at every stage. Market dynamics favor intermediaries over producers, while volatile prices, extreme weather events, and limited access to credit further discourage investment and innovation.

Nevertheless, emerging digital solutions offer a path forward. Mobile wallets, blockchain traceability, and digital marketplaces are beginning to empower farmers with better financial tools and market access. Innovations in index-based insurance and bundled financial products are also helping mitigate

climate and market risks. However, adoption remains uneven particularly among women and awareness of key services like crop insurance remains low.

Addressing these challenges requires a multi-pronged, systemic approach. Strategic investments in infrastructure, fintech acceleration, policy reform, and farmer aggregation can dramatically improve value chain efficiency and inclusivity. By integrating technology with institutional support such as land title regularization, improved extension services, and regulatory facilitation, Sindh can unlock transformative gains for its rural economy.

The time for piecemeal efforts has passed. A coordinated, inclusive, and innovation-driven reform agenda is essential to revitalize Sindh's agriculture, uplift farmer livelihoods, and build resilience against a rapidly changing climate.

**References:** World Bank; State Bank of Pakistan; FAO; UNDP; IFPRI Karachi School of Business; Sindh Agri-Policy Review; Land Reforms Commission

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## Pakistan's Agricultural Exports: A Path to Prosperity

Explore how Pakistan's agricultural exports can transform rural economic development, alleviate poverty, and enhance national prosperity. Discover the strategic advantages, challenges, and opportunities in expanding global food markets.

Safiya Bibi

6/19/2025

Agriculture remains the backbone of Pakistan's economy, contributing 22.7% to the national GDP and employing 37.4% of the labor force, according to the Pakistan Economic Survey 2023–24. As global food demand rises, Pakistan is strategically positioned to benefit from agricultural trade, given its rich agro-ecological zones and diverse crop portfolio. Expanding agricultural exports can not only stimulate rural economic growth but also play a crucial role in poverty alleviation, job creation, and improved food security. However, this potential is undermined by climate vulnerabilities, outdated farming practices, trade inefficiencies, and post-harvest losses that restrict export competitiveness.

Globally, agricultural trade is valued at around \$1.5 trillion, with developing nations contributing 30% of this volume (FAO, 2023). Pakistan's key export commodities include rice, fruits, and cotton-based textiles. The country ranks as the 4th largest rice exporter, earning approximately \$2.5 billion annually, primarily from Basmati and IRRI varieties. Despite being the 6th largest mango producer, only about 5% of the harvest is exported due to inadequate cold chain infrastructure and high spoilage rates. Similarly, Pakistan is the 5th largest cotton producer, yet it imports cotton due to low productivity and pest challenges affecting domestic yield.

Trade agreements have created new avenues for growth. The China-Pakistan Free Trade Agreement (CPFTA) has led to a 35% increase in fruit and seafood exports since 2020. Meanwhile, the GSP+ status granted by the European Union allows duty-free access to 75% of Pakistan's exports, significantly

benefiting agro-food and textile sectors (European Commission, 2023).

To capitalize on these opportunities, Pakistan must modernize its supply chains, invest in value-added processing, and strengthen quality standards to meet international requirements. With strategic interventions and supportive policies, agriculture can become a robust engine for inclusive economic growth and global trade integration.

### The Transformative Power of Agricultural Exports in Pakistan

Agricultural exports serve as a powerful engine for rural economic development in Pakistan, fostering employment, infrastructure growth, entrepreneurship, and climate resilience. With over 60 million rural Pakistanis depending on agriculture for their livelihood (World Bank, 2023), the expansion of export-oriented farming and processing has opened new avenues for income generation. Agro-processing industries, including rice milling, fruit packaging, and cotton ginning, currently employ around 12 million workers, the majority of whom are based in rural areas (Pakistan Bureau of Statistics, 2023). These industries not only provide jobs but also contribute to poverty alleviation by integrating rural populations into national and international value chains.

Infrastructure improvements linked to export activities are also transforming rural landscapes. Initiatives under the China-Pakistan Economic Corridor (CPEC) are enhancing storage capacity, cold chain logistics, and transportation networks. Projects in Sindh and Punjab have already reduced post-harvest losses by 15%, increasing export competitiveness and farmer incomes (Asian Development Bank, 2023).

Moreover, agricultural exports are encouraging entrepreneurship and small enterprise growth. In Punjab, women-led agribusinesses have increased by 20% thanks to targeted microfinance support (Karandaaz Pakistan, 2023). Meanwhile, digital startups such as Tazah and Bazaar are enabling smallholders to connect directly with exporters, leading to a 30% rise in farmer earnings (LUMS, 2023).

Diversification and climate-smart practices are further strengthening rural economies. In Balochistan, olive farming has expanded tenfold in five years, offering a profitable and sustainable alternative to traditional wheat cultivation (PARC, 2023). The adoption of drip irrigation in arid zones has reduced water consumption by 40% while enhancing productivity, demonstrating the synergy between export-driven growth and environmental sustainability (ICARDA, 2023).

### Addressing the Challenges in Expanding Pakistan's Agricultural Exports

While Pakistan holds strong potential in agricultural exports, several systemic challenges continue to undermine its ability to compete effectively in global markets. Chief among these are trade barriers and compliance issues. Stringent international quality standards, such as the European Union's pesticide residue limits, have led to major setbacks. In 2023 alone, 25% of mango shipments were rejected due to non-compliance, resulting in significant financial losses and reputational damage (EU Rapid Alert System). Similarly, high freight costs have made Pakistani rice 15% more expensive than Indian rice in key global markets, reducing its competitiveness (World Bank, 2023).

Infrastructure deficiencies also remain a critical constraint. Only 10% of Pakistani farms currently have access to cold storage facilities, resulting in substantial post-harvest losses and reduced export volumes (Ministry of Food Security, 2023). Moreover, poor rural road conditions increase transportation costs by an estimated 30%, making it difficult for perishable goods to reach ports in optimal condition (Asian Development Bank, 2023).

Climate change further exacerbates the problem. The catastrophic 2022 floods caused an estimated \$30 billion in agricultural damages, crippling export supply chains and displacing farmers (UNDP, 2023). In the same vein, recurring heatwaves in 2023 led to a 40% decline in cotton yields, hurting both domestic industries and textile export earnings (Pakistan Cotton Ginners Association, 2023).

Access to finance is another major bottleneck. Only 7% of smallholder farmers benefit from formal credit systems, and prevailing high-interest rates between 18–22% discourage borrowing for productivity-enhancing investments (State Bank of Pakistan, 2023; Karachi Chamber of Commerce, 2023).

These challenges require immediate policy action to modernize export infrastructure, facilitate market

compliance, mitigate climate risks, and financially empower small-scale producers. Without structural reforms, Pakistan risks falling behind in an increasingly competitive global agricultural marketplace.

### Conclusion

Pakistan's agricultural export sector holds transformative potential for driving rural economic development, alleviating poverty, and enhancing national prosperity. With strategic advantages in crop diversity, agro-climatic zones, and growing trade relationships, the country is well-positioned to expand its presence in global food markets. Agricultural exports are already creating employment, fostering entrepreneurship, and improving rural infrastructure, particularly through initiatives like CPEC and the rise of agri-tech platforms. However, persistent challenges ranging from compliance with international standards and inadequate infrastructure to climate shocks and limited financial access continue to restrain the sector's full potential.

To unlock sustainable growth, Pakistan must adopt a multi-pronged policy approach. This includes investing in climate-resilient agriculture, expanding cold chains and rural connectivity, strengthening quality control mechanisms, and enhancing access to

affordable finance for smallholder farmers. Promoting value-added exports and supporting agribusiness innovation especially among youth and women can further deepen rural impact.

In an era of rising global food demand, agricultural exports are not merely a trade opportunity but a vital pillar for inclusive, resilient, and future-ready rural development. With coordinated action across government, private sector, and development partners, Pakistan can transform agriculture into a globally competitive, locally empowering engine of growth.

**References:** Pakistan Economic Survey; FAO; State Bank of Pakistan; UNDP; European Commission; Pakistan Bureau of Statistics; World Bank; Asian Development Bank; Karandaaz Pakistan; LUMS; PARC; ICARDA; Pakistan Cotton Ginners Association; Karachi Chamber of Commerce

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## E-Commerce Transforming Agriculture in Pakistan

Discover how e-commerce is revolutionizing agriculture in Pakistan by creating efficient marketplaces for rural farmers. Learn about digital sales, AI integration, and the potential for growth in tremendous.

Zain Ali

6/20/2025

E-commerce of agricultural products refers to the digital buying and selling of farm produce such as crops, livestock, dairy, and processed goods through online platforms. This evolving system empowers farmers by enabling them to directly connect with buyers, retailers, and processors, bypassing exploitative middlemen and gaining access to better pricing and wider markets. As internet connectivity and mobile phone usage increase in Pakistan, the agricultural sector is undergoing a digital transformation. Platforms that integrate mobile apps, artificial intelligence for supply chain management, and real-time data analytics are helping optimize production, reduce post-harvest losses, and improve farm-to-fork traceability.

Globally, the agricultural e-commerce market is expected to reach USD 90.1 billion by 2033, growing at an annual rate of 8.4% ([Market.us](#), 2024). In Pakistan, this trend is being accelerated by a confluence of factors. The country now has over 100 million smartphone users (PTA, 2024), creating a vast potential user base for agri-tech platforms. Government programs like the Digital Pakistan initiative and the Kisan Card scheme are also playing a critical role in promoting digital inclusion and financial access for rural farmers. These platforms facilitate direct payments, digital subsidies, and access to crop insurance.

Consumer demand is another driving force. Urban consumers are increasingly seeking fresh, organic, and traceable food products, creating new market opportunities for smallholder farmers who can deliver quality produce through e-commerce channels. Companies such as Tazah, Bazaar, and Ricult are already bridging the gap between producers and consumers by offering end-to-end

solutions that include input provision, digital credit, and logistics support.

### Unlocking the Potential of Agri-E-Commerce in Pakistan

Pakistan's agricultural sector, which contributes 22.7% to the national GDP (State Bank of Pakistan, 2023), remains largely untapped in terms of digital transformation. Despite the sector's economic significance, only 15% of farmers currently use digital platforms for selling their produce (Karandaaz, 2023). As a result, post-harvest losses continue to exceed 40%, primarily due to inadequate market access and outdated distribution systems (FAO, 2022). The emergence of agri-e-commerce provides a promising pathway to bridge this gap, offering opportunities for farmers to access wider markets, reduce spoilage, and increase incomes.

Demand for agricultural e-commerce is rapidly growing, particularly among urban consumers who increasingly prefer online grocery shopping. Platforms such as Tajir, Bazaar, and Cheetay are witnessing strong traction driven by convenience, better price transparency, and a shift in behavior following the COVID-19 pandemic. Digital payment solutions like JazzCash and Easypaisa have further accelerated this transition by enabling secure, cashless transactions between farmers and buyers.

Agri-tech startups are playing a transformative role. B2B platforms like Tazah, Dastgyr, and Agrimall are linking farmers directly with wholesalers and retailers, while B2C models such as Alfatah Groceries offer consumers direct access to farm-fresh produce. These innovations are supported by a growing ecosystem of government and development partners. For instance, the

Punjab Information Technology Board's (PITB) e-Rozgaar Program trains rural youth and farmers in digital tools for agri-commerce, while USAID's PATTa project promotes agri-tech adoption across various value chains.

Technological advancements are also driving growth. Artificial intelligence and IoT solutions are being used for crop monitoring and yield prediction, as seen in projects like Crop2Cash. Pilot initiatives leveraging blockchain technology are enhancing supply chain transparency and product traceability. Meanwhile, the integration of mobile money platforms ensures timely and secure payments to farmers, strengthening trust and liquidity in rural markets.

### Driving the Future of Agri-E-Commerce in Pakistan

Agri-e-commerce in Pakistan is evolving rapidly, driven by digital innovation and a growing demand for traceable, fresh, and priced food. A key emerging trend is the rise of Direct-to-Consumer (D2C) models, where farmers use platforms like WhatsApp, Facebook Marketplace, and Instagram to sell produce directly to urban buyers. These informal yet effective channels are especially popular among small-scale producers in peri-urban areas who want to bypass traditional market intermediaries. Another innovation is Subscription Farming, also known as Community Supported Agriculture (CSA), where consumers pre-pay for seasonal harvests. Initiatives like CSA Pakistan are building transparent, trust-based relationships between farmers and consumers, ensuring fair returns for producers and consistent supply for customers.

Moreover, the digitization of agri-input markets is gaining momentum. Platforms such as SABZnuma offer online sales of seeds, fertilizers, and pesticides, making critical inputs more accessible, especially in remote areas. These services not only save time and transport costs but also reduce the risk of counterfeit products.

Despite these promising developments, several challenges remain. Digital literacy is a major constraint, with only 26% of rural Pakistanis having access to or using the internet (GSMA, 2023). Many farmers lack familiarity with digital tools, online marketing, or mobile banking. Infrastructure gaps are another hurdle, inefficient cold storage systems, weak transportation networks, and unreliable electricity cause high spoilage rates for perishable goods. On the policy side, unclear or outdated taxation and e-commerce regulations create additional uncertainty for startups and entrepreneurs operating in this space.

However, success stories provide a roadmap for scalable solutions. Tazah, an agri-supply chain startup, raised \$2 million in seed funding to digitize fruit and vegetable logistics and streamline delivery to urban markets. Similarly, Jaffer Agro Services has built a robust online platform, helping over 50,000 farmers sell their produce directly, increasing income and reducing waste.

To unlock the full potential of agri-e-commerce, Pakistan must take a multi-pronged approach. This includes expanding rural broadband and 5G infrastructure, offering digital and financial literacy training to farmers, and investing in cold chain logistics. Public-private partnerships are essential to foster innovation, scale impact, and ensure that the digital agriculture revolution reaches even the most remote farming communities.

### Conclusion

E-commerce is reshaping the future of agriculture in Pakistan by creating inclusive, efficient, and technology-driven marketplaces for rural farmers. From direct-to-consumer sales via WhatsApp to sophisticated platforms integrating AI and blockchain, digital tools are unlocking new opportunities across the agri-value chain. Despite agriculture contributing significantly to the national GDP, only a small fraction of farmers currently benefits from digital sales, highlighting a vast, untapped potential. With increasing smartphone usage, government-backed initiatives like the Kisan Card, and growing urban demand for traceable, farm-fresh produce, the momentum for agri-e-commerce is undeniable.

Yet, significant challenges remain, rural digital literacy is low, logistical infrastructure is weak, and regulatory frameworks need reform. To bridge these gaps, Pakistan must invest in rural internet connectivity, farmer training, cold chain systems, and a clear policy environment for agri-tech startups. Success stories like Tazah and Jaffer Agro Services demonstrate that when digital access and innovation meet rural entrepreneurship, the results can be transformative. With the right support, agri-e-commerce can become a catalyst for rural economic empowerment, reduce post-harvest losses, and build climate-resilient food systems. Embracing this digital revolution is not just an economic necessity but a strategic step toward a more equitable and sustainable agricultural future for Pakistan.

**References:** [Market.us](#); PTA; FAO; Karandaaz; GSMA; State Bank of Pakistan

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## Expanding Rural Finance in Pakistan for Inclusive Growth

Enhancing rural finance in Pakistan is crucial for inclusive and sustainable development. With over 60% of the population relying on agriculture, accessible financial services are essential to meet modern credit needs and support rural livelihoods.

Anam Majid

6/24/2025

The financial needs of Pakistan's rural economy are evolving rapidly due to both the mechanization of agriculture and the diversification of rural livelihoods. Innovations such as mechanized sowing, laser land leveling, and modern harvesting equipment have raised input costs, making timely access to finance critical. Simultaneously, non-farm rural enterprises such as dairy production, transport services, food processing, and rural retail are expanding, increasing the demand for working capital and investment credit. Yet, limited access to affordable and inclusive financial services continues to constrain economic growth in rural areas.

Around 62% of Pakistan's population relies on rural economic activities for their livelihoods (Pakistan Economic Survey 2023–24). However, only a small fraction of rural households and farmers have access to formal credit. Most depend on informal moneylenders, who charge exorbitant interest rates, trapping them in cycles of debt. This lack of access not only hampers productivity but also weakens resilience to climate shocks, inflationary pressures, and market volatility.

Agriculture alone contributes 23.5% to the national GDP and employs 37.4% of the labor force (State Bank of Pakistan, 2023). Disruptions in this sector, whether due to floods, droughts, or policy inconsistencies, directly impact food security, inflation, and rural welfare. Expanding rural financial services through microfinance, mobile banking, agri-credit schemes, and fintech solutions can empower farmers, small entrepreneurs, and rural women. These services must be tailored to the

seasonal nature of agriculture, mitigate risk through crop insurance, and promote value chain financing.

For Pakistan to achieve inclusive and sustainable rural development, it must prioritize financial inclusion. Strengthening rural financial infrastructure, promoting public-private financial initiatives, and incentivizing digital financial adoption are essential to mobilize rural capital, enhance productivity, and stimulate economic growth in underserved regions.

### The Role and Importance of Rural Finance in Pakistan's Development

Rural finance plays a foundational role in enabling economic resilience, productivity, and inclusive growth across Pakistan's rural landscape. According to the World Bank (2004), rural finance encompasses a broad spectrum of financial services including credit, savings, insurance, and payment systems delivered sustainably to rural individuals, households, and enterprises. Within this broader framework, agricultural finance specifically supports farming activities such as the purchase of seeds, fertilizers, machinery, irrigation services, and post-harvest processing. In Pakistan, where rural areas account for over 60% of the population and agriculture employs more than 37% of the workforce, rural finance is indispensable for economic and social development.

Most smallholder farmers and rural entrepreneurs face cash flow constraints and lack sufficient savings to fund productivity-enhancing investments. Therefore, access to affordable and timely credit becomes critical for sustaining livelihoods and improving

living standards. Borrowing enables farmers to procure high-quality inputs, adopt mechanized technologies, and expand cultivated areas, directly boosting agricultural output. Simultaneously, rural credit supports small business development by financing inventory, equipment, and labor costs, thereby generating employment and fostering entrepreneurship.

A value-chain approach to rural finance is mapping economic activities from production to marketing may ensure that financial services are aligned with sector-specific needs and promote value addition at each link. This model not only increases profitability for rural producers but also supports integration into wider markets and enhances food system efficiency.

Furthermore, credit access contributes to household resilience by smoothing consumption, covering healthcare expenses, supporting children's education, and protecting against shocks such as crop failure or natural disasters. However, despite 68% of Pakistan's workforce being involved in agriculture (UNDP, 2023), formal rural credit penetration remains low due to structural barriers, collateral requirements, and lack of tailored financial products.

### Expanding and Strengthening Rural Credit Systems in Pakistan

Rural credit plays a critical role in enhancing agricultural productivity, supporting non-farm rural enterprises, and reducing poverty in Pakistan. Despite multiple public and private sector efforts, access to credit for rural populations, especially smallholder



farmers, remains limited and unevenly distributed.

Formal credit institutions dominate rural financing in Pakistan, yet their reach is constrained. The Zarai Taraqati Bank Limited (ZTBL), the country's largest specialized agriculture bank, accounts for about 35% of total agricultural credit disbursement. Commercial banks, particularly the National Bank of Pakistan (NBP), HBL, and UBL, collectively contribute around 49%, while microfinance banks such as Khushhali Bank and NRSP Microfinance add 12%. The now largely dormant Federal Bank for Cooperatives represents the remaining 4% (SBP, 2023).

However, formal sources still fall short of meeting total demand. Over 90% of small farmers rely on informal lenders, primarily due to lack of land ownership documents, high collateral demands, and bureaucratic barriers. Friends, relatives, shopkeepers, and landlords constitute 91% of this informal credit, while professional moneylenders though only 2.12% charge exorbitant interest rates of 50–100% annually (PBS, 2023).

To address these issues, the State Bank of Pakistan (SBP) has undertaken several policy initiatives. Banks are mandated to allocate at least 20% of their lending to agriculture. Revolving credit schemes allow farmers to draw funds over three years without reapplying. Innovations like Islamic agri-finance, crop loan insurance schemes, and branchless mobile banking platforms such as JazzCash and Easypaisa have expanded outreach. Despite these efforts, total agri-credit disbursement of PKR 1.8 trillion in 2023 meets only 45–

50% of actual demand (SBP Annual Report, 2023).

Major challenges persist. Only 2 million of Pakistan's 6.6 million farmers access formal loans. Regional disparities are starting Punjab receives 80% of loans, while Sindh, KP, and Balochistan remain underserved. Manual land record systems in Sindh and Balochistan cause delays. High default rates and politically motivated loan waivers deter banks from lending to smallholders.

Still, there are success stories. Khushhali Microfinance Bank disbursed over PKR 50 billion in 2023, with a focus on women-led agribusinesses. Kiva's global crowdfunding model facilitated over \$10 million in microloans to Pakistani farmers. BISP's integration of credit with social safety nets also shows potential for inclusive financing.

To strengthen rural credit systems, Pakistan must prioritize digitizing land records, expanding mobile banking, and reducing interest rates for small farmers. Financial literacy programs and targeted public-private partnerships can also foster sustainable credit access. With coordinated action and innovation, rural finance can become a cornerstone of inclusive economic growth.

## Conclusion

Expanding rural finance in Pakistan is not merely a financial reform, it is a strategic imperative for achieving inclusive and sustainable development. With over 60% of the population depending on rural livelihoods and agriculture contributing significantly to GDP and employment, the need for accessible, affordable, and tailored financial services has never been greater. Mechanization and rural enterprise

diversification have transformed traditional financial needs, requiring modern credit solutions that go beyond seasonal lending.

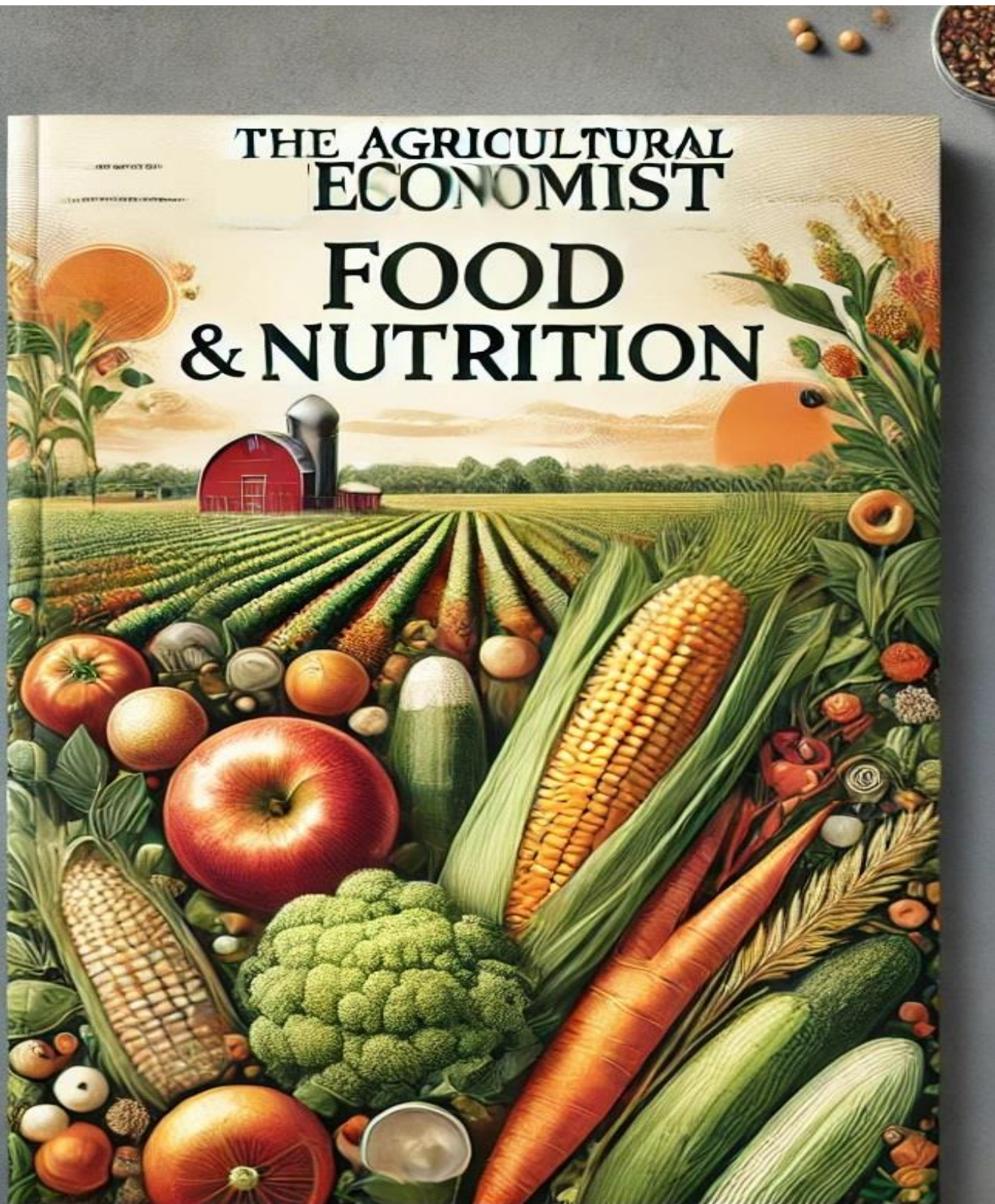
Despite recent policy advances and innovations such as mobile banking and Islamic agri-finance, formal credit remains inaccessible to most smallholders and rural entrepreneurs. Informal lenders still dominate the landscape, often charging exploitative rates that entrench rural poverty and hinder investment. Regional disparities and weak land titling systems further marginalize provinces like Sindh, Balochistan, and KP.

To bridge the gap, Pakistan must expand digital financial infrastructure, simplify credit processes, and integrate risk-reducing tools like crop insurance. Public-private partnerships, financial literacy, and inclusion of women and youth in credit ecosystems are essential to broaden outreach and impact. Ultimately, strengthening rural credit systems will boost agricultural productivity, empower rural enterprises, and build resilience against economic and environmental shocks laying the foundation for a more equitable, prosperous, and food-secure Pakistan.

**References:** State Bank of Pakistan; Pakistan Economic Survey; World Bank; UNDP; FAO

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## AI in Healthcare: Ethical Challenges & Solutions

The integration of AI in healthcare presents significant opportunities and responsibilities. While enhancing diagnosis and patient care, it also raises ethical and regulatory challenges. Explore how ethical AI practices can transform personalized nutrition and health solutions.

Areej1, Mian Kamran Sharif1\*, Tabana Naz1, Hafiz Rizwan Sharif2, Muneeba Javed1

6/4/2025

Artificial intelligence (AI) and machine learning (ML) has gained a significant position in every field, especially health sector bringing significant transformation in the field of functional foods and nutraceuticals. The research and development departments, historically, were dependent on typical and traditional methodologies, now extended using AI-driven strategies to enhance the formulation of supplements. By using AI, nutraceutical industry can increase the development of synergistic herbal supplements, forecast the techniques of nanotechnology and able to provide personalized supplements according to individual health profile.

Artificial intelligence can facilitate researchers quickly examining the statistics including extensive datasheets, and revealing patterns & insights, therefore enhancing and improving the development of efficient and targeted nutraceutical solutions. The inclusion of technology in nutritional science improves product effectiveness facilitating a new age of precision health treatments.

### AI in Nutraceutical Development

AI models like DeepChem and AlphaFold have transformed phytochemical screening by accurately and swiftly predicting their bioavailability, stability, and medicinal potential. AlphaFold Server by Google DeepMind is the most precise tool globally for predicting protein interactions with other molecules within the cell. It is a complimentary platform accessible to scientists globally for non-commercial research purposes. Biologists may utilize AlphaFold 3 to simulate structures of proteins, DNA, RNA, and various ligands, ions, and

chemical changes with minimal effort. This feature is especially advantageous in tackling issues such as the inadequate solubility of curcumin, withaferin A. and other bioactive substances recognized for their multifunctional health characteristics. The AI-assisted design of nano-carriers, such as liposomes and polymeric nanoparticles, has shown around 300 to 500% enhancement in curcumin absorption, hence improving its therapeutic efficacy. These advancements underscore AI's ability to optimize the dissemination and effectiveness of nutraceutical substances.

Providing personalized nutrition or diet plan according to individual's health profile is a difficult task for all the dietitians sitting in the hospitals. Artificial intelligence has come up with personalization of nutrition by customizing diet plans according to individual health and genetic profile, metabolic responses and gut microbiome composition. ZOE is an online organization working by employing artificial intelligence and assessing patients at home and delivering individualized dietary advice and nutritional guidance. It examines gut microbiota intended to enhance gut and overall health and wellbeing. Zoe is based on a comprehensive study which demonstrates that every individual exhibit different response to the same meals, highlighting the need for tailored dietary treatments. The use of AI to interpret complex biological data allows for personalized nutrition programs to deliver more effective and individualized health interventions.

Machine learning algorithms are optimizing the formulation and

production processes of nutraceuticals. Platforms like Google's Vertex AI allow the modelling of various formulation factors, including pH, temperature, and excipient interactions, to determine the best stable and bioavailable product compositions. Furthermore, AI-driven systems such as Brightseed's Forager® are expediting the identification of bioactive chemicals in flora. Forager® analyses extensive datasets to identify novel bioactives and their health advantages, therefore greatly minimizing the time and resources needed for research and development. These technical breakthroughs are boosting product development efficiency and extending the possibility for novel nutraceutical solutions.

### Challenges and Ethical Considerations

Artificial intelligence (AI) is revolutionizing healthcare by facilitating advancements in diagnosis, therapy optimization, and patient care. However, its integration presents ethical, regulatory, and social concerns. Primary concerns encompass data privacy vulnerabilities, algorithmic prejudice, and regulatory deficiencies that fail to keep up with improvements in artificial intelligence. The use of personal health data requires rigorous privacy safeguards to avoid unauthorized access and exploitation. Algorithmic bias can compromise the tenets of fairness, justice, and equity in healthcare, perpetuating systematic prejudice and diminishing faith in the healthcare system, highlighting the necessity for varied and representative training datasets. To alleviate bias in AI and ML algorithms, coordinated efforts are necessary across several domains,



including data acquisition, algorithm formulation, and model assessment.

Healthcare organizations must prioritize the variety and representativeness of training data, ensuring that datasets inclusively reflect varied patient groups and consider demographic, socioeconomic, and cultural variables. This may entail proactively sourcing and integrating data from marginalized groups, utilizing data augmentation methods to rectify disparities, and partnering with varied stakeholders to guarantee the inclusion of data gathering initiatives. Regulatory agencies such as the FDA and EFSA are endeavoring to modify current frameworks to integrate AI-generated supplements. Guaranteeing the safety and efficacy of AI-driven nutraceuticals need rigorous clinical validation and transparent approaches. Ethical issues, including as informed consent and the equitable

allocation of AI advantages, must be addressed to cultivate public trust and acceptance.

### Conclusion

The incorporation of AI into healthcare offers significant prospects and substantial obligations. Although AI improves diagnosis accuracy, therapeutic effectiveness, and patient accessibility, its ethical, regulatory, and social problems necessitate meticulous oversight. Utilizing AI in bioactive screening, personalized nutrition, and optimized manufacturing enables the sector to provide more effective and customized health solutions to customers. Nonetheless, actualizing this promise necessitates confronting ethical and legal difficulties to guarantee responsible AI implementation. The healthcare industry can fully utilize AI and ML technology to usher in a new age of individualized, data-driven healthcare

that puts patient well-being and equity first by adopting ethical best practices and encouraging cooperation between interdisciplinary teams. As researchers and industry stakeholders traverse this dynamic terrain, it will be essential to harness AI's transformational potential while maintaining ethical standards to influence the future of nutraceuticals.

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Ocean Conservation and Food Security in Pakistan

Explore the critical role of ocean conservation in Pakistan's food security, economic stability, and climate resilience. With millions relying on marine fisheries and aquaculture, addressing policy gaps is essential for sustainable livelihoods and nutrition.

Qadir Bux Aghani

6/5/2025

World Ocean Day reminds us that the vast blue water surrounding our continents is more than scenic wonders. They are foundational to food systems, economic livelihoods, and planetary resilience. Oceans provide 3.3 billion people globally with almost 20% of their animal protein intake and support the livelihoods of over 200 million people through fisheries and aquaculture (FAO, 2023). Yet, in many countries like Pakistan, the ocean's role in food security and rural livelihoods remains significantly underrepresented in mainstream agricultural policy.

Pakistan's 1,046 km-long coastline, encompassing the coastal provinces of Sindh and Balochistan, hosts some of the richest marine ecosystems in the Arabian Sea. These waters support small-scale fishers, mangrove-dependent communities, and growing aquaculture operations. Fisheries currently contribute about 1% to Pakistan's GDP but provide direct and indirect livelihoods to over one million people. Despite this, marine sectors face mounting challenges: overfishing, pollution, habitat degradation, and the increasing impacts of climate change. Coastal erosion, ocean acidification, and mangrove deforestation are disrupting fish breeding grounds and reducing catch volumes threatening nutrition security and income stability for coastal populations.

Moreover, Pakistan's aquaculture sector remains underdeveloped compared to its potential. With strategic investments in sustainable mariculture, cold chain infrastructure, and ecosystem-based coastal management, marine resources could help address food shortages, diversify diets, and boost rural

economies. Integrating oceans into agricultural planning through blue economy strategies, subsidies for sustainable fishing, and conservation of marine biodiversity is essential for building a future-ready food system.

On World Ocean Day, Pakistan must rethink its food security frameworks to include its blue resources not just to feed its people but also to protect its coastlines, empower coastal communities, and contribute to climate resilience. The ocean's contribution to agriculture is not peripheral; it is pivotal.

### Why Oceans Matter for Food Security in Pakistan

Food security, as defined by the Food and Agriculture Organization (FAO), is achieved when all people always have physical, social, and economic access to sufficient, safe, and nutritious food that meets their dietary needs. Oceans and marine ecosystems are essential to achieving this goal, especially for countries like Pakistan with vast coastal resources. Marine fisheries and aquaculture account for 20% of the global animal protein consumed, providing a critical source of nutrition for billions of people. For Pakistan, the connection between food security and the ocean lies not only in dietary diversity but also in livelihood support and climate resilience.

Pakistan's coastline stretches over 1,050 km along Sindh and Balochistan, encompassing an Exclusive Economic Zone (EEZ) of approximately 290,000 square kilometers. These waters are home to more than 250 commercial fish species. However, despite this rich marine biodiversity, the sector remains underdeveloped. Pakistan's contribution

to global fish production is less than 0.5%, and fisheries account for only 0.4% of national GDP. Over 400,000 coastal livelihoods in Pakistan rely on fisheries, yet these communities often face poverty, underinvestment, and environmental degradation.

Nutritionally, fish are invaluable. They are rich in omega-3 fatty acids, vitamin A, and iron nutrients critical for addressing widespread malnutrition and micronutrient deficiencies in Pakistan. Additionally, unlike traditional agriculture, marine systems are inherently more adaptable to climate change impacts, offering a more stable source of food as droughts and floods disrupt inland food systems.

Despite these advantages, Pakistan's agricultural policy and food security planning largely overlook its marine potential. Unlocking this potential requires an integrated blue economy approach investing in sustainable fisheries, supporting small-scale fishers, expanding mariculture, and protecting marine ecosystems. Recognizing the ocean's role in food security is not only a missed opportunity but a necessary step for building a more resilient and inclusive food system.

### Marine Fisheries and Nutrition

Marine fisheries represent an overlooked yet critical opportunity to enhance Pakistan's food and nutrition security. Globally, fish provide about 20% of animal protein, a vital source of essential nutrients such as omega-3 fatty acids, vitamin A, and iron. However, in Pakistan, fish consumption remains alarmingly low only 2.5 kg per capita annually compared to the global average of 20.5 kg (FAO, 2023). This gap is

particularly concerning in a country where 40% of children suffer from stunting and widespread micronutrient deficiencies persist (UNICEF, 2023). Small fish species like sardines and mackerel, which are abundant in Pakistan's waters, offer low-cost and nutrient-rich food options that could significantly reduce child malnutrition if incorporated into broader dietary and public health strategies.

Despite employing over 400,000 people, Pakistan's marine fishing industry continues to leave its workers economically excluded. According to WWF Pakistan (2023), 80% of fishers live below the poverty line. The sector suffers from severe structural constraints: only 5% of the total catch is processed due to a lack of cold storage and processing infrastructure, and small-scale fishers often have no access to formal credit or insurance mechanisms. Moreover, unsustainable practices such as illegal trawling have reduced fish stocks by nearly 30% over the past decade (Fisheries Department, 2023), further threatening food supplies and livelihoods.

Environmental degradation exacerbates the crisis. Karachi's coastline receives 12,000 tons of plastic waste annually (UNDP, 2023), which pollutes breeding grounds and damages fish habitats. Climate change adds another layer of risk, with rising sea temperatures and increasing coastal erosion undermining mangrove ecosystems critical for spawning. Policy fragmentation where marine resources are siloed from agriculture in governance further impedes the integration of fisheries into national food security planning. Addressing these interconnected challenges is essential to fully realize the nutritional and economic potential of Pakistan's marine fisheries.

### **Integrating Marine Resources into Pakistan's Agricultural Framework**

Despite Pakistan's extensive coastline and rich marine biodiversity, its national and provincial agricultural frameworks

fail to acknowledge the vital role of marine resources in food security and rural development. The National Food Security Policy (2018), while comprehensive in terrestrial terms, makes no mention of fisheries, aquaculture, or coastal livelihoods. Similarly, the agriculture policies of Sindh and Balochistan provinces that span the entirety of Pakistan's coastline are silent on integrating marine ecosystems into food production strategies. At the federal level, there is no standalone ministry for fisheries; instead, a small fisheries department operates under the broader umbrella of livestock, limiting both visibility and influence in policymaking.

To address this structural oversight, several critical policy interventions are needed. First, fisheries and aquaculture must be formally integrated into national food security strategies. Recognizing their role in nutrition, livelihood generation, and climate resilience would elevate their importance in budgetary and developmental priorities. Coastal nutrition programs such as incorporating fish into school meals in fishing villages can improve child health while supporting local economies.

Investment is also essential in climate-resilient coastal farming models that combine salt-tolerant crops with aquaculture to adapt to saline intrusion and sea-level rise. Upgrading cold storage and processing infrastructure will reduce post-harvest losses and improve income for small-scale fishers. Meanwhile, expanding access to credit, insurance, and training for coastal communities would empower marginalized groups, particularly women, to enter the blue economy.

Pakistan must also invest in marine research and data systems to inform sustainable management and combat overfishing. Finally, adopting a comprehensive Blue Economy framework as recommended by the World Bank (2023) will align fisheries, tourism, coastal development, and environmental conservation under a unified national vision. Without policy realignment, Pakistan risks underutilizing one of its

most valuable yet overlooked natural resources.

### **Conclusion**

Oceans are not a peripheral concern but a central pillar of food security, economic stability, and climate resilience especially for a country like Pakistan with immense marine resources. As World Ocean Day calls global attention to the value of our blue planet, Pakistan must confront a critical policy gap: the systematic exclusion of marine fisheries and aquaculture from its agricultural and food security frameworks. With over a million livelihoods depending on the sea and fish offering a vital source of micronutrients to combat malnutrition, the stakes are both economic and nutritional.

Yet, persistent challenges from illegal trawling and coastal pollution to policy fragmentation continue to limit the sector's potential. Small-scale fishers remain economically marginalized, while marine ecosystems face mounting environmental pressures. Addressing these requires more than piecemeal reforms; it demands a transformative approach rooted in a blue economy vision.

By integrating fisheries into national food policies, investing in coastal infrastructure, supporting sustainable practices, and empowering local communities, Pakistan can unlock the full value of its oceans. Doing so will not only diversify food systems and boost rural incomes but also enhance the country's resilience to climate change. The path forward is clear: to secure a sustainable future, Pakistan must turn toward the sea not away from it.

**References:** FAO; WWF Pakistan; PCRWR; World Bank; UNDP; State Bank of Pakistan; UNICEF; Fisheries Department

*Please note that the views expressed in this article are of the author and do not necessarily reflect the views or policies of any organization.*

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## Local Farming Solutions for Food Security in Pakistan

Addressing food security in Pakistan requires urgent action tailored to local realities. With a growing population and climate challenges, empowering smallholder farmers through sustainable agriculture can create a resilient food system, reducing dependence on imports and large-scale agribusiness.

Hamza Aziz

6/16/2025

Food security remains a critical challenge in Pakistan, where approximately 37% of the population experiences moderate or severe food insecurity (WFP, 2023). This issue is compounded by rapid population growth, with the country's population expected to reach 403 million by 2050 (United Nations, 2022). As the population expands, the demand for food will rise sharply, placing immense pressure on already strained agricultural systems. Moreover, climate change manifested through erratic rainfall, rising temperatures, floods, and droughts is significantly disrupting food production. In addition, economic instability, fluctuating input costs, and global supply chain shocks are contributing to rising food prices and reduced accessibility, especially for low-income households.

In this context, incentivizing local farming emerges as a vital and transformative solution to address food insecurity in a sustainable manner. Strengthening local food systems by supporting smallholder farmers who make up the majority of the agricultural workforce in Pakistan can have a wide-ranging impact. Providing them with better access to credit, quality seeds, appropriate technologies, and extension services can significantly boost productivity. Encouraging agroecological practices and sustainable farming methods can also improve soil health, conserve water, and enhance resilience to climate shocks.

Furthermore, building stronger market linkages for local produce and investing in rural infrastructure such as cold storage, farm-to-market roads, and cooperative marketing can reduce post-

harvest losses and increase farmer incomes. Promoting urban-rural food networks and reducing dependence on food imports not only strengthens national food sovereignty but also enhances economic stability.

Ultimately, a localized, farmer-centric approach can help ensure that food systems in Pakistan become more self-reliant, climate-resilient, and equitable. By prioritizing local farming as a strategic pillar of food security, policymakers can safeguard livelihoods, improve nutrition outcomes, and meet the needs of a growing population in a changing climate.

### Understanding Food Security and the Role of Local Farming in Pakistan

Food security, as defined by the Food and Agriculture Organization (FAO), is the condition in which all people have consistent physical and economic access to sufficient, safe, and nutritious food to lead active and healthy lives. In Pakistan, achieving this goal remains a pressing challenge. Despite its agrarian foundation, the country grapples with deficits across all four core dimensions of food security. First, in terms of availability, inefficiencies and inadequate infrastructure result in significant post-harvest losses ranging from 15% to 40% of total agricultural produce (PARC, 2023). Access is another major hurdle, as soaring food prices and persistent poverty prevent nearly 38% of the population from affording a healthy diet (WFP, 2023). Utilization is undermined by widespread malnutrition, particularly among children, 40% of whom under the age of five are stunted due to poor dietary diversity (UNICEF, 2023). Stability

remains fragile as well, with recent events such as the 2022 floods, global inflation, and supply chain disruptions further weakening Pakistan's food systems.

Amid these challenges, promoting local farming offers a strategic pathway to enhance national food security. Local, community-based agriculture helps improve food availability by encouraging the cultivation of regionally appropriate crops such as wheat in Punjab and fruits in Khyber Pakhtunkhwa thereby reducing reliance on costly food imports, which currently exceed \$8 billion annually (SBP, 2023). Economically, local farming empowers smallholder farmers who constitute 65% of the rural workforce by creating jobs, circulating income locally, and reducing market dependency (PBS, 2023). Environmentally, climate-smart practices such as organic farming, efficient irrigation, and crop diversification enhance resilience, especially critical as Pakistan ranks third among the most water-stressed countries globally (IMF, 2023). Furthermore, local farming reduces food waste by shortening supply chains and encouraging direct-to-consumer models, such as farmers' markets and cooperatives, which help limit spoilage currently affecting up to 36% of fruits and vegetables (PARC, 2023).

### Overcoming Barriers and Incentivizing Local Farming in Pakistan

Local farming holds immense potential to strengthen Pakistan's food security, but it faces a complex array of challenges that hinder its widespread adoption and success. One of the

foremost issues is land fragmentation, as the average farm size has diminished to less than two hectares (PARC, 2023). This limits economies of scale and reduces farm productivity. Financial barriers are equally significant, smallholder farmers often lack access to affordable credit, quality seeds, and modern farming machinery, leaving them dependent on outdated, low-yield practices. Climate change further aggravates the situation; erratic monsoons, prolonged droughts, and flash floods disrupt planting and harvesting cycles, exposing farmers to unpredictable losses. Compounding these challenges are policy gaps, government support is often skewed toward large agribusinesses, leaving smallholders with inadequate subsidies, insurance, and market access. Furthermore, there is a pronounced knowledge deficit, as many rural farmers lack training in sustainable and climate-smart techniques.

To address these issues and unlock the full potential of local farming, Pakistan needs a multi-faceted strategy. Financial support through subsidies for seeds, fertilizers, and equipment like those offered via the Kissan Card initiative can ease the input cost burden. Expanding microfinance and offering low-interest loans, as seen in Akhuwat's agricultural loan model, can help farmers invest in better tools and practices. Infrastructure development is another key pillar; establishing cold storage, processing units, and solar-powered irrigation systems can minimize post-harvest losses and conserve resources. Platforms like Tajirba's Agri-Digital Solutions are also revolutionizing market access through e-commerce.

Educational outreach and capacity building must also be prioritized. Farmer field schools, mobile advisory apps, and weather-pest alerts (like PARC's AgriTech tools) can help bridge knowledge gaps. Policy reforms should include land consolidation measures, minimum support prices (MSPs) for local produce, and promotion of urban agriculture—such as rooftop farming in cities like Lahore and Karachi. Community engagement, particularly among youth and women, is vital. Initiatives like school gardening and the Benazir Women Agriculture Workers Program foster inclusivity and long-term interest in agriculture.

Successful models already exist. Punjab's Model Farm Services Centers provide integrated training and support. Sindh's solar-powered irrigation reduces water waste, while KP's olive cultivation drives high-value agriculture. To secure Pakistan's food future, scaling up these efforts through public-private partnerships, climate-smart investments, and tech-driven solutions will be essential.

### Conclusion

Addressing food security in Pakistan demands urgent, comprehensive action rooted in local realities. The country's growing population, climate vulnerabilities, and economic constraints have created a complex crisis affecting food availability, access, utilization, and stability. Yet, amidst these daunting challenges, local farming offers a viable, sustainable, and inclusive solution. By shifting focus from import dependence and large-scale agribusiness to empowering smallholder farmers, Pakistan can build a more resilient and self-reliant food system.

Incentivizing local farming through targeted financial support, infrastructure development, education, and policy reform is not merely an agricultural strategy, it is a socioeconomic imperative. Empowering rural communities with tools, training, and technologies enhances their productivity, improves household nutrition, and fosters climate resilience. Inclusive initiatives that engage women and youth, coupled with smart urban-rural linkages, can create a new generation of farmers equipped to face both market and environmental uncertainties.

Success stories from Punjab, Sindh, and Khyber Pakhtunkhwa show that local farming models are not only feasible but transformative when backed by coherent policy and investment. Scaling these efforts through public-private collaboration and digital innovation will be key to achieving national food security. Ultimately, placing small farmers at the heart of Pakistan's agricultural strategy is the most effective path toward a nourished, equitable, and sustainable future.

**References:** WFP; United Nations; PARC; SBP; FAO; UNICEF; PBS; IMF

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## Malnutrition Impact on Pakistan's Agriculture Sector

Explore how malnutrition in Pakistan's rural agricultural sector poses a significant economic challenge. It affects productivity, perpetuates poverty, and incurs high healthcare costs. Learn about the effects of undernutrition and overnutrition on the workforce and the cycle of poverty.

Farzeen Akbar

6/27/2025

Agriculture is the backbone of Pakistan's economy, contributing 22.7% to the national GDP and employing 37.4% of the labor force, according to the Pakistan Economic Survey 2022–23. Despite its vital role in national development, agriculture has not been able to fully translate its economic strength into improved nutritional outcomes. Malnutrition remains a persistent challenge in Pakistan, particularly in rural areas where agricultural activity is concentrated. According to the National Nutrition Survey 2018, 40.2% of children under the age of five are stunted while 17.7% are wasted, indicating chronic and acute malnutrition, respectively. These alarming figures highlight the disconnect between food production and nutritional well-being.

The underlying causes of malnutrition in Pakistan are multifaceted. Poverty remains the most significant driver, with 36.9% of the population living below the poverty line (World Bank, 2023). This economic deprivation limits access to a balanced diet, healthcare services, and education, all of which are essential for good nutrition. Malnutrition is further compounded by food insecurity, poor maternal health, lack of dietary diversity, and inadequate sanitation.

Malnutrition in Pakistan is not limited to undernutrition alone. Emerging evidence suggests that overnutrition is also becoming a serious concern. In rural areas, overweight and obesity are rising at an estimated rate of 8.4%, contributing to an increase in non-communicable diseases such as diabetes with a prevalence rate of 31% (World Health Organization, 2023). This dual burden of malnutrition both undernutrition and

overnutrition poses significant challenges for public health and economic development.

Addressing malnutrition requires a multisectoral approach involving nutrition-sensitive agriculture, public health initiatives, social protection programs, and education campaigns. It also necessitates strong policy commitment, international cooperation, and investment in rural infrastructure and nutrition research. Only by addressing these systemic issues can Pakistan harness its agricultural strength to build a healthier, more productive society.

### Malnutrition and Its Economic Consequences in Pakistan

Malnutrition poses a significant barrier to Pakistan's economic development by diminishing labor productivity, perpetuating intergenerational poverty, and straining healthcare resources. Despite being an agrarian economy, Pakistan continues to suffer from widespread undernutrition and rising obesity, especially in rural communities. These nutritional challenges translate into major economic losses and reduced national output.

One of the most immediate impacts of malnutrition is its effect on labor productivity. According to the Global Nutrition Report (2022), malnutrition costs Pakistan nearly 3% of its annual GDP due to lost workforce efficiency. Physically, undernourished individuals are 20–30% less productive in agriculture, where manual labor is intense and energy-demanding (FAO, 2021). Cognitive capacity is also compromised, with iron-deficient individuals showing up to 15% lower

cognitive performance, which impairs decision-making, particularly in complex agricultural tasks (Lancet, 2020). The poverty cycle further exacerbates these challenges, as rural laborers earn an average of only \$4.5 per day, limiting their access to nutrient-rich food (Pakistan Bureau of Statistics, 2023). A case study of cotton farmers in Punjab found that malnourished workers produced 12% lower yields than their healthier counterparts (Agricultural Policy Institute, 2022).

The economic impact of malnutrition is also intergenerational. Stunted children tend to complete 1.5 fewer years of education, leading to reduced earning potential of 10–17% over their lifetime (World Bank, 2023). Malnourished mothers are 2.3 times more likely to give birth to underweight babies, continuing the cycle of poor health and low economic productivity (NNS 2018). Childhood stunting alone costs the economy \$7.6 billion annually, highlighting the urgency for preventive interventions (UNICEF, 2022). Programs like the Benazir Nashonuma initiative have shown promising results, reducing stunting rates by 6% in target districts (Ministry of Health, 2023).

The healthcare system bears a heavy burden from malnutrition as well. Managing a single case of severe acute malnutrition (SAM) costs approximately \$200 per child (WHO, 2022). Hospitals are overwhelmed, with 45% of pediatric admissions linked to malnutrition-related illnesses (Jinnah Hospital, 2023). Anemia affects 42% of pregnant women, increasing the risk of birth complications and maternal mortality (NNS 2018). Collectively, malnutrition-related diseases drain about \$3.2 billion

annually from Pakistan's economy (Global Nutrition Report, 2023), underscoring the need for nutrition-sensitive policies and investments in healthcare and agriculture.

### Policy Recommendations

To effectively combat malnutrition and its economic consequences in Pakistan, an integrated policy approach is essential. Strengthening the link between agriculture and nutrition should be a national priority. This includes promoting biofortified crops such as zinc-enriched wheat and iron-fortified rice, which can improve dietary diversity and combat micronutrient deficiencies, particularly in rural areas where dietary options are limited (PARC, 2023). Additionally, subsidizing micronutrient-rich fertilizers will enhance the nutritional quality of food at the production level, benefiting both consumers and producers (FAO, 2022).

Empowering rural women is another critical pillar. Expanding conditional cash transfer programs like the Benazir Income Support Program (BISP) can enhance women's ability to purchase nutritious food and support household food security (World Bank, 2023). Introducing labor-saving agricultural tools tailored for women farmers can also reduce female time poverty, allowing more time for childcare and nutrition-focused activities (IFPRI, 2022).

Improved healthcare access is essential to diagnose and treat malnutrition early. Integrating nutrition screening into primary healthcare services through the Lady Health Worker Program will ensure early detection and referrals.

Scaling up community-based management of acute malnutrition (CMAM) programs can provide timely care for severely malnourished children (UNICEF, 2023).

Finally, data-driven decision-making must guide interventions. Implementing real-time nutrition surveillance using mobile health platforms will enable authorities to identify and respond to emerging nutritional crises more efficiently (WFP, 2023). District-level dietary surveys are also needed to tailor interventions based on regional food availability and consumption patterns (Pakistan Nutrition Dashboard, 2023).

These multi-sectoral strategies linking agriculture, gender empowerment, healthcare, and data offer a comprehensive roadmap to reduce malnutrition, improve human capital, and drive inclusive economic growth in Pakistan.

### Conclusion

Malnutrition in Pakistan's rural agricultural sector is not just a public health issue, it is a significant economic challenge that undermines productivity, perpetuates poverty, and imposes substantial costs on the healthcare system. Despite the sector's contribution of over 22% to GDP and its role as a primary source of employment, the prevalence of undernutrition and emerging trends in overnutrition have hindered the development of human capital and national economic performance. Malnourished workers are less productive, cognitively and physically, leading to lower agricultural yields and income losses. These effects span generations, as stunted children

grow into less educated and economically disadvantaged adults, further deepening the cycle of poverty.

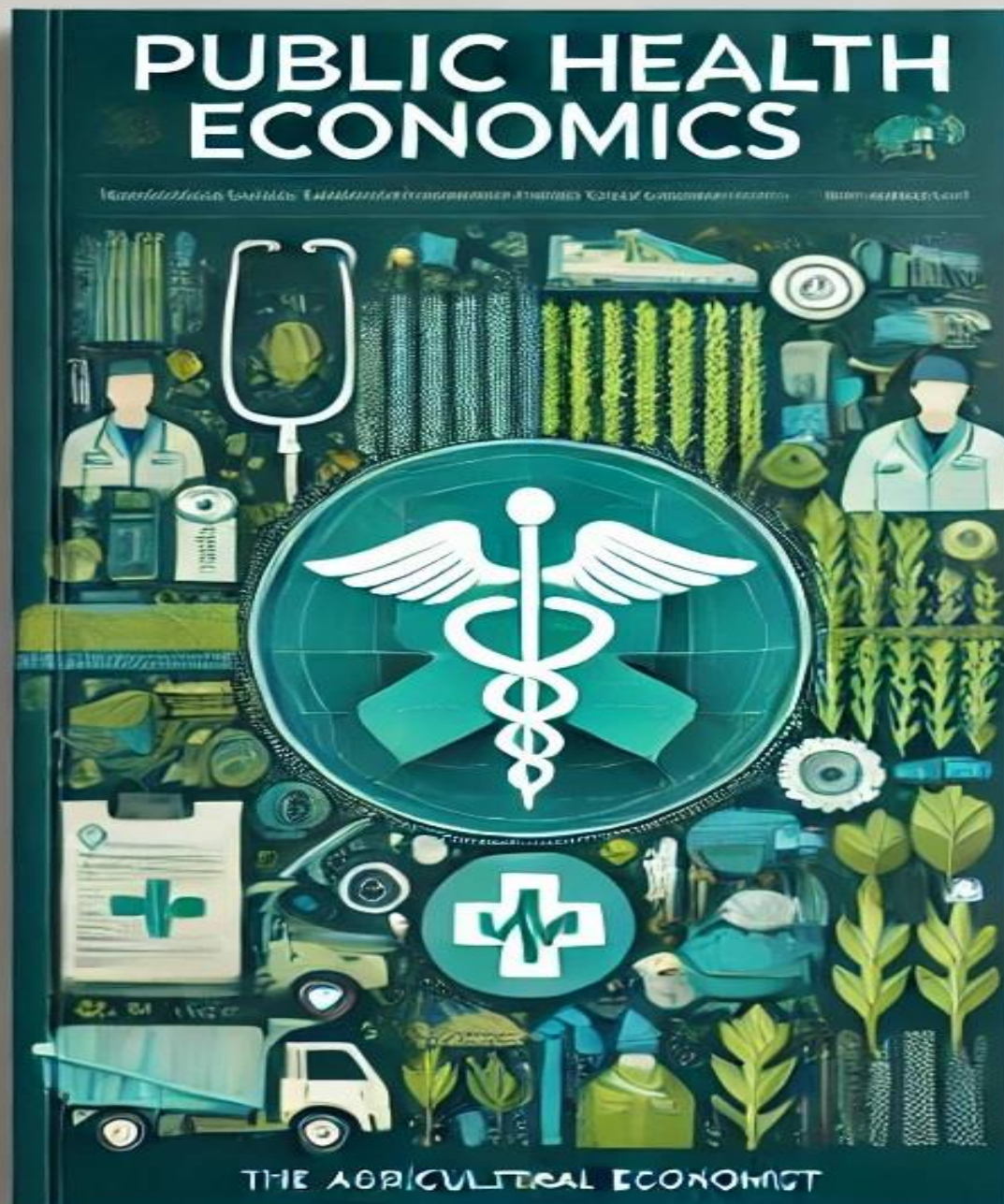
The financial toll is equally alarming, with nutrition-related losses estimated at billions annually in lost GDP and healthcare costs. Programs like Benazir Nashonuma show that targeted interventions can improve outcomes, but broader systemic reforms are essential.

Tackling malnutrition requires a coordinated policy response that connects agriculture, health, education, and social protection. From biofortified crops and nutrition-focused farming to empowering rural women and strengthening health systems, the pathway forward is clear. Investing in nutrition is not only a moral imperative but also a smart economic strategy for building a healthier, more resilient, and prosperous Pakistan.

**References:** National Nutrition Survey; Pakistan Economic Survey; World Bank; FAO; UNICEF; Global Nutrition Report; Lancet; Agricultural Policy Institute; Ministry of Health; PARC; IFPRI

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## Addressing Seasonal Hunger in Rural Pakistan

Seasonal hunger in rural Pakistan is a chronic crisis affecting public health, economic productivity, and social stability. This issue, driven by climate shocks and inadequate support for smallholders, gender disparities, and weak infrastructure. Yet the solutions are within reach.

Anna Fatima

6/2/2025

Seasonal hunger periods of acute food scarcity between agricultural harvests continues to afflict Pakistan's rural communities yet remains underreported in national discourse. Often occurring in the pre-harvest months (e.g., March–May and September–October), this cyclical deprivation is marked by reduced caloric intake, poor dietary diversity, and heightened vulnerability to malnutrition, especially among women and children. According to the 2023 World Food Program (WFP), 36.9% of Pakistan's rural population faces moderate to severe food insecurity, and nearly 20% experience acute hunger during lean seasons, as confirmed by the Pakistan National Nutrition Survey (2023).

Several factors converge to intensify this crisis. Demographically, large household sizes and high dependency ratios strain limited food resources. Socioeconomically, smallholder farmers who make up over 80% of the rural population often deplete their food stocks and income well before the next harvest. With limited access to formal credit, these families rely on exploitative loans or distress sales of assets, further deepening poverty. Additionally, inadequate storage infrastructure and lack of price support for perishable crops reduce food availability and income stability.

Climate variability worsens the situation. Erratic rainfall, prolonged droughts, and flood-induced crop failures delay harvests and reduce yields, disrupting food supply chains. Malnutrition-related illnesses spike during these lean months, undermining public health and increasing healthcare costs.

To address seasonal hunger, policymakers must implement holistic solutions: community grain banks, school

feeding programs during lean periods, crop insurance schemes, and off-season employment guarantees under rural development initiatives. Climate-resilient farming practices, improved storage systems, and nutrition-sensitive social protection programs are essential to breaking the cycle. Recognizing seasonal hunger as a structural and recurring issue rather than a temporary setback is vital for designing sustainable interventions that secure food and livelihood security for Pakistan's most vulnerable rural households.

### Understanding Seasonal Hunger in Rural Pakistan

Seasonal hunger marked by acute food shortages between planting and harvest remains a recurring and devastating crisis in Pakistan's agrarian landscape. It is particularly prevalent in rain-fed and climate-vulnerable regions like Tharparkar, Balochistan, and parts of Khyber Pakhtunkhwa, where over 60% of agriculture depends on erratic rainfall (Pakistan Meteorological Department, 2023). These lean periods, often stretching across multiple months, threaten food access, livelihoods, and public health in rural communities.

Agriculture is the backbone of rural Pakistan, employing 75% of the rural workforce (Pakistan Economic Survey, 2023). However, smallholder farmers face structural disadvantages low yields, lack of irrigation, and poor market access resulting in seasonal earnings below \$3/day (State Bank of Pakistan, 2023). Climate change has further intensified this crisis: the catastrophic 2022 floods destroyed 4.5 million acres of crops (NDMA), while erratic rainfall has slashed wheat yields by up to 20% (PARC, 2023). Meanwhile, surging food

inflation peaking at 38.5% in 2023 (PBS) renders basic staples unaffordable for millions, and 70% of farmers lack access to formal credit (Karachi University, 2023).

Women and landless laborers are especially affected. Despite comprising 70% of the agricultural labor force, women own less than 5% of land (UN Women, 2023) and often experience 8–10 months of food insecurity annually (Oxfam Pakistan, 2023).

The public health impacts are severe. Malnutrition affects 40% of children under five (NNS, 2023), with seasonal deficits in iron, vitamin A, and protein worsening child stunting and maternal anemia. Diarrhea and respiratory infections spike by 30% in food-scarce months (Aga Khan University, 2023), while malaria outbreaks increase in flood-prone areas (WHO, 2023). An alarming 50% of pregnant women in rural Sindh are anemic (UNICEF, 2023), and low birth weight rises by 25% in food-insecure households (Lancet, 2023). Mental health, too, suffers: 45% of women in hunger-prone homes report anxiety or depression (Pak-JHU Collaborative Study, 2023).

Economically, seasonal hunger reduces labor productivity by up to 30% (ILO, 2023), deepens household debt, and triggers the sale of critical assets. Market instability spikes during lean seasons, with food prices soaring by 50% (State Bank of Pakistan), while post-harvest losses due to poor storage facilities amount to \$1.5 billion annually (FAO). Additionally, 25% of rural youth migrate seasonally for work, weakening local agricultural systems and causing a rural brain drain (UNDP, 2023).



### **Solutions and Policy Recommendations for Ending Seasonal Hunger in Rural Pakistan**

Tackling seasonal hunger in Pakistan requires a multi-pronged, climate-aware, and equity-focused strategy that addresses both immediate nutritional needs and long-term agricultural sustainability. Climate-resilient farming practices must be prioritized. Pakistan Agricultural Research Council's (PARC) Seed Bank Program can expand the cultivation of drought-tolerant crops like millet and sorghum, which are better suited to arid zones. Additionally, expanding drip irrigation essential in a country where 60% of irrigation water is lost due to inefficiencies (IMF, 2023) can enhance water productivity, especially in rain-fed and flood-prone areas.

Strengthening social safety nets is critical to buffering the most vulnerable households during lean seasons. Scaling up the Benazir Income Support Program (BISP), particularly for women in rural areas, can directly reduce food insecurity. Subsidizing fortified staple foods in high-risk districts based on World Food Program (WFP) pilots in Thar can significantly reduce malnutrition; one such pilot reduced child malnutrition by 18%.

Economic diversification offers longer-term solutions. Skills training in agro-processing, beekeeping, and off-farm employment as seen in Swat Valley can supplement seasonal incomes. Microfinance programs targeting women-led cooperatives, like those supported by the Sindh Community Foundation, enhance household resilience and financial autonomy.

Health and nutrition interventions are equally essential. Mobile health clinics providing seasonal malnutrition screenings, successfully piloted by the International Rescue Committee (IRC) in Punjab, can enable timely care. School meal programs using locally sourced ingredients, as modeled by the WFP in Balochistan, improve child nutrition and stimulate local agricultural markets.

Noteworthy success stories validate these approaches. In Punjab, zero-tillage wheat farming has reduced water use by 30% and raised yields by 20% (PARC, 2023). In Sindh, women's farming cooperatives have boosted incomes by 40% through collective bargaining. In Khyber Pakhtunkhwa's Swat region, permaculture home gardens reduced lean-season hunger by 25% (FAO, 2023). These examples highlight scalable models for ending seasonal hunger in Pakistan's rural heartlands.

### **Conclusion**

Seasonal hunger in rural Pakistan is not a transient hardship but a chronic, structural crisis that undermines public health, economic productivity, and social stability. It causes climate shocks, inadequate support for smallholders, gender disparities, and weak infrastructure are deeply intertwined, demanding a holistic response from policymakers, practitioners, and communities. The toll is immense: from rising child stunting and maternal anemia to diminished labor efficiency, distress migration, and mental health struggles. Yet the solutions are within reach.

By scaling up climate-resilient farming, strengthening social safety nets, and

diversifying rural livelihoods, Pakistan can break the seasonal hunger cycle. Proven interventions like mobile nutrition clinics, drought-resistant crops, and women-led cooperatives must be expanded nationwide with adequate funding and institutional backing. Programs like BISP, school meals, and agroecological training should be linked to local food systems to create sustainable impact.

Crucially, seasonal hunger must be recognized as a priority in national food security and climate resilience strategies. It is not merely a symptom of poverty but a driver of intergenerational disadvantage. Ending seasonal hunger is not only a moral obligation it is essential for building a healthier, more resilient rural Pakistan. By acting now, the country can ensure that no household goes hungry between harvests.

**References:** Pakistan Economic Survey; UN WFP; Pakistan National Nutrition Survey; World Bank; FAO; WFP; Pakistan Meteorological Department; State Bank of Pakistan; Karachi University; Oxfam Pakistan; UN Women; Aga Khan University; UNICEF; WHO; Lancet; Pak-JHU Collaborative Study; UNDP; ILO; PARC

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## Mental Health of Smallholder Farmers in Pakistan

Explore the critical link between the psychological well-being of smallholder farmers in Pakistan and agricultural sustainability. Understand how climate threats impact their mental health, leading to stress, anxiety, and reduced productivity.

Rija Asjed

6/10/2025

Addressing psychological well-being is critical not only for the health of farmers but also for sustaining national food security, economic stability in rural areas, and effective climate adaptation. Smallholder farmers in Pakistan who form the backbone of the agricultural sector are increasingly exposed to environmental uncertainty, financial pressures, and emotional strain due to worsening climate impacts. Rising temperatures, erratic rainfall, prolonged droughts, and catastrophic floods are no longer rare shocks but regular disruptions that compromise yields, livelihoods, and mental stability. These stressors, if left unaddressed, lead to depression, anxiety, and even suicide among rural populations, weakening community resilience and productivity.

Agriculture contributes 22.7% to Pakistan's GDP and employs 37.4% of the national labor force, with nearly 60% of the population residing in rural areas (Pakistan Economic Survey 2022–23). Despite their critical role, smallholder farmers operate with minimal support. They often manage marginal lands with low soil fertility, lack access to institutional credit, and receive inadequate technical or extension services. These structural vulnerabilities, combined with climate-induced losses, create chronic uncertainty that undermines both economic viability and mental well-being.

To build climate resilience and agricultural sustainability, Pakistan must integrate mental health into its rural development strategy. This includes deploying mobile mental health units, training agricultural extension workers in psychological first aid, and establishing peer support networks

within farming communities. Policies that improve income security such as crop insurance, minimum support prices, and debt relief also play a preventive role in reducing psychological distress. Moreover, recognizing mental health as a component of national climate adaptation and food security planning can unlock international funding and support under the UNFCCC and SDG frameworks. A mentally resilient farming population is essential to managing environmental uncertainty and sustaining the agricultural systems on which the nation depends.

### **The Mental Health Dimension of Climate Vulnerability in Pakistan's Agriculture**

Pakistan ranks among the top ten most climate-vulnerable nations globally, a position that reflects its increasing exposure to extreme weather events and the mounting toll on human and economic systems. The 2022 floods were among the most devastating climate disasters in the country's history, affecting 33 million people, submerging 4.4 million acres of cropland, killing 1,739 people, and displacing over 8 million (UNDP, 2023). The economic loss exceeded \$30 billion, with agriculture alone incurring \$2.9 billion in damages (World Bank, 2023). Earlier disasters, such as the floods of 2010 and 2014, similarly decimated 17 million acres of crops and caused widespread loss of food stocks, including over 500,000 tons of wheat.

While the physical and economic consequences of these disasters are widely acknowledged, the psychological toll on rural communities is often overlooked. Farmers endure chronic stress, anxiety, and depression driven by

repeated crop failures, livestock deaths, water scarcity, and price volatility. A 2023 study conducted in Malakand, Khyber Pakhtunkhwa (KP), revealed that 72% of surveyed farmers experienced stress, 68% reported anxiety, and 56% exhibited signs of depression linked to climate-induced disruptions (Journal of Rural Mental Health, 2023). Poor mental health undermines farmers' ability to make sound decisions, reducing investments in adaptive practices and delaying critical agricultural tasks such as sowing and harvesting.

Trauma from repeated disasters is especially pronounced. In Punjab, women affected by the 2010, 2014, and 2022 floods exhibited high levels of post-traumatic stress disorder (PTSD), impacting their participation in farming and household resilience (International Journal of Environmental Research and Public Health, 2023). Heatwaves, like the one in 2021 that destroyed half of Punjab's mango yield, and prolonged droughts in Sindh and Balochistan, which killed livestock and wiped-out crops, compound these stresses. Water inequity—particularly unfair canal distribution in the Indus Basin—adds another layer of frustration for tail-end farmers who struggle with unreliable access during key growing periods.

The psychological burden translates into diminished farm productivity and adaptive capacity. Stressed farmers are more risk-averse, often delaying climate-resilient innovations or abandoning them altogether. Migration becomes a last resort, especially among youth, destabilizing family structures and community networks. In the absence of formal support systems, farmers resort

to informal coping strategies like precautionary savings, borrowing, and crop diversification. While these may offer temporary relief, they are insufficient for long-term resilience in a rapidly changing climate. Addressing mental health is thus not just a welfare issue, it is a critical component of climate adaptation and rural economic sustainability.

### **Strengthening Resilience Through Support Systems**

Resilience in Pakistan's agricultural sector is not only about physical infrastructure or climate-smart practices it also depends on the strength of social, informational, and policy-based support systems. Smallholder farmers, particularly those living in climate-vulnerable areas, benefit immensely from networks that support their mental and emotional well-being, while also providing practical tools for adaptation.

Social and community support plays a foundational role. Family ties, peer networks, and trusted community leaders help farmers cope with stress, particularly after disasters. When these bonds are reinforced through structured community-based mental health programs, such as group counseling or farmer self-help groups, isolation and psychological distress decrease significantly. These models have proven successful in several South Asian countries and are especially vital for women, who often bear invisible caregiving and farming burdens in the aftermath of crises.

Equally important is access to climate and agricultural information. Uncertainty fuels anxiety, particularly when livelihoods depend on increasingly erratic weather. Pakistan's Agromet Advisory Service provides a strong

model: by delivering timely, localized forecasts and farming advice through SMS, it empowers farmers to make informed decisions. Expanding such mobile-based agro-advisory services, especially in local languages and tailored to smallholder needs can directly improve farmer confidence and resilience.

At the policy level, targeted interventions are essential. Integrating mental health into climate adaptation planning is a necessary next step. India's Kisan Call Centers offer an instructive example, where farmers receive both agricultural guidance and psychological support. Similar models should be piloted in Pakistan. In addition, equitable water governance must be prioritized fair canal distribution and community water management reduce both conflict and stress among tail-end farmers.

Finally, climate budget accountability is key. Provincial governments should earmark a defined portion of climate adaptation funds for farmer well-being covering psychological support, training, and community resilience-building activities. These interventions not only support individual farmers but create healthier, more adaptive rural communities.

### **Conclusion**

In the face of intensifying climate threats, the psychological well-being of smallholder farmers is emerging as a critical yet often neglected dimension of Pakistan's agricultural sustainability. As the frontline actors of the country's food system, these farmers bear the brunt of climate shocks ranging from devastating floods and prolonged droughts to water inequity and extreme heat. The mental health impacts are profound and far-reaching: chronic stress, anxiety,

depression, and trauma not only diminish farmers' quality of life but also undermine their ability to make timely and informed decisions, adapt to climate variability, and sustain productivity.

Evidence from across Pakistan highlights the strong link between mental distress and reduced agricultural performance, increased migration, and weakened rural resilience. Addressing these challenges requires a paradigm shift in policy and practice. Mental health must be integrated into national and provincial climate adaptation frameworks, rural development strategies, and agricultural extension services. Practical interventions such as peer support networks, mobile-based mental health services, inclusive advisory tools, and farmer-focused training can alleviate psychological burdens while improving resilience.

Investing in farmers' mental health is not just an act of compassion; it is a strategic imperative for securing food systems, rural economies, and environmental sustainability. A mentally resilient farming population is better equipped to innovate, adapt, and thrive in the face of an uncertain climate future.

**References:** Pakistan Economic Survey; UNDP; World Bank; Journal of Rural Mental Health; International Journal of Environmental Research and Public Health

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## Rural Healthcare Challenges in Pakistan

Explore the urgent challenges facing rural healthcare in Pakistan, including disparities in services, staff shortages, and limited access to emergency care. Learn about the socioeconomic and cultural barriers impacting the health of millions, especially women and children.

Maryam Babar

6/17/2025

Pakistan is facing a deepening rural healthcare crisis, with approximately 64% of its population around 148 million people residing in rural areas (Pakistan Bureau of Statistics, 2023). Despite this significant demographic, rural communities remain critically underserved in terms of healthcare infrastructure, access, and quality. According to the World Health Organization (2023), only 25% of the country's healthcare facilities are in rural regions, creating a severe imbalance in service delivery between urban and rural populations.

Urban centers such as Karachi, Lahore, and Islamabad are equipped with modern hospitals, specialized healthcare professionals, and advanced diagnostic technologies. In contrast, rural areas are plagued by systemic deficiencies that hinder basic healthcare access. A significant number of Basic Health Units (BHUs) and Rural Health Centers (RHCs) are either non-operational or under-resourced. 30% of BHUs are currently non-functional, primarily due to staffing shortages and lack of maintenance (Ministry of National Health Services, 2023). The doctor-to-patient ratio in rural areas is alarmingly low, with just one physician serving approximately 3,500 people, compared to one per 1,000 in urban areas (Pakistan Medical Association, 2023).

These disparities are especially detrimental for vulnerable groups, particularly women and children. Rural maternal and child healthcare services are grossly inadequate, contributing to high mortality rates. According to UNICEF (2023), one in every 89 rural women dies during childbirth, reflecting insufficient prenatal care, lack of skilled birth

attendants, and delayed emergency response. Malnutrition, vaccine-preventable diseases, and untreated chronic conditions further compound health risks for rural populations.

Addressing this healthcare divide requires urgent policy intervention, investment in rural health infrastructure, and targeted recruitment and retention of medical personnel in underserved areas. Without systemic reforms, the health and well-being of millions of rural Pakistanis will remain compromised, perpetuating cycles of poverty and inequality.

### Key Challenges in Rural Healthcare Access

Access to healthcare in rural Pakistan is impeded by a combination of geographic, socioeconomic, and cultural barriers that collectively undermine health outcomes for millions. One of the foremost challenges is geographic inaccessibility. Remote areas such as Balochistan, Gilgit-Baltistan, and Tharparkar face severe transportation limitations due to rugged terrains and underdeveloped road networks. These conditions delay or prevent timely access to emergency medical care, which can be life-threatening in critical situations. Furthermore, only 40% of rural regions are covered by ambulance services, according to the 2023 Rescue 1122 Report, leaving large populations without urgent transport options during medical emergencies.

Economic hardship further compounds the problem. A staggering 62% of rural households are unable to afford basic healthcare services, as reported in the 2023 Pakistan Poverty Report. With 72% of health expenses being out-of-pocket, many rural families fall into debt or forgo

treatment altogether. This lack of financial protection in the healthcare system creates a vicious cycle of illness and poverty, disproportionately affecting low-income communities.

Cultural and educational barriers also play a significant role in limiting healthcare access. The female literacy rate in rural areas stands at just 36% (Pakistan Social & Living Standards Measurement Survey, 2023), hindering women's ability to seek, understand, or advocate for medical care. Limited health literacy among both women and men leads to poor health-seeking behavior. Additionally, a widespread reliance on traditional healers and unlicensed practitioners persists; an estimated 60% of rural patients are treated by such informal providers (Pakistan Medical & Dental Council, 2023). This reliance often delays effective treatment, worsens medical conditions, and increases the risk of complications.

Collectively, these factors create a layered and persistent healthcare crisis in rural Pakistan. Addressing these challenges requires not only infrastructure development and economic support but also targeted efforts in education, community outreach, and healthcare system reform.

### Government Efforts, Limitations, and the Role of Innovation

Pakistan's efforts to improve rural healthcare have seen mixed results, with some commendable initiatives yet persistent gaps. The Prime Minister's National Health Program (PMNHP) has extended health insurance to nearly 7 million low-income families as of 2023, providing financial protection for secondary care. However, a significant shortfall remains in addressing primary

health needs, which are essential for preventive care and early treatment. The Lady Health Worker (LHW) Program, once considered a model for grassroots healthcare delivery, now faces operational strain. Despite having over 110,000 active LHWs delivering essential maternal and child health services in remote areas, around 30% of posts remain vacant due to inadequate funding and administrative delays Ministry of National Health Services, 2023).

Expanded immunization campaigns have made progress, particularly in reducing polio cases by 95% since 2020 (WHO). However, preventable diseases like malaria and dengue continue to plague rural communities, especially where sanitation infrastructure is poor.

Farming communities are particularly vulnerable to the consequences of poor healthcare. Occupational hazards, including pesticide exposure, affect approximately 500,000 farmers annually (Punjab Agriculture Department, 2023), while respiratory illnesses and musculoskeletal issues lower labor capacity. Ailing farmers may lose 30–40 working days a year, directly impacting agricultural productivity (ILO, 2023). In Punjab, a comparative study found that farmers living near hospitals in Faisalabad have 20% higher crop yields than those in distant villages.

The economic impact of poor rural health is substantial Pakistan's agriculture sector loses an estimated \$1.2 billion annually due to illness and reduced labor output (World Bank, 2023). Malnutrition further compounds this issue, with 40.2% of rural children stunted (National Nutrition Survey, 2023), threatening the future workforce.

However, innovative partnerships are making inroads. Aga Khan Health Services (AKHS) operates 200 clinics in Gilgit-Baltistan and Chitral, reaching over a million patients annually. Telemedicine platforms like Sehat Kahani and Jazz's "Doctor on Call" have revolutionized rural consultations, collectively serving hundreds of

thousands. Corporate social programs, including Nestlé's "Healthy Kids" and the Pakistan Red Crescent's emergency medical camps, highlight the vital role of NGOs and private actors in strengthening healthcare delivery where state efforts fall short.

### **Policy Recommendations and the Road Ahead**

Improving rural healthcare in Pakistan requires an integrated, multi-tiered approach to address both immediate gaps and long-term needs. A key priority is to strengthen primary healthcare infrastructure. Reviving the 5,000 non-functional Basic Health Units (BHUs) by equipping them with trained medical staff, essential medicines, and diagnostic tools can serve as a foundational step. Alongside this, training 50,000 community health workers by 2030 will expand local healthcare access, especially for maternal and child health services in remote villages.

Technology presents transformative opportunities for bridging healthcare disparities. Expanding telemedicine services nationwide 4G and 5G coverage can double outreach in the next five years, allowing patients in isolated regions to consult qualified doctors virtually. Mobile clinics, when combined with digital diagnostics and AI-based triage systems, can further improve the efficiency of rural healthcare delivery.

Public-Private Partnerships (PPPs) should be incentivized to support these efforts. Offering tax breaks and subsidies to private hospitals for setting up satellite branches in underserved rural areas can augment public capacity and improve service quality. Furthermore, embedding health education into school curricula can instill knowledge on hygiene, nutrition, and disease prevention from an early age, helping to build healthier communities in the long term.

Looking ahead, Pakistan has committed to achieving Universal Health Coverage (UHC) for 80% of its rural population by 2030. Meeting this target will require sustained investment in both

infrastructure and human resources. If implemented effectively, digital health reforms backed by robust policy and grassroots engagement could save an estimated 50,000 lives annually through early detection and timely treatment of preventable diseases. With coordinated action across government, private sector, and civil society, the country can build a more resilient, inclusive healthcare system that meets the needs of its rural population and drives broader socioeconomic development.

### **Conclusion**

Rural healthcare in Pakistan stands at a crossroads, reflecting both the urgency of systemic challenges and the promise of transformative opportunities. The stark disparities between urban and rural health services highlighted by under-resourced facilities, staff shortages, and limited access to emergency care have left millions of rural citizens, especially women and children, at heightened risk of illness and mortality. Deep-rooted socioeconomic, geographic, and cultural barriers further exacerbate this crisis, preventing timely and adequate care.

Despite government efforts such as the PMNHP and the Lady Health Worker Program, service gaps persist, particularly in primary healthcare and preventive services. However, promising developments, including digital health innovations, NGO initiatives, and corporate social responsibility programs demonstrate scalable models for improved rural outreach. These efforts underscore the importance of collaboration across sectors to bridge healthcare access gaps.

Achieving equitable healthcare in rural Pakistan will require bold policy reforms, sustained investment in health infrastructure, workforce expansion, and digital inclusion. With a strategic focus on community engagement, health education, and technology-driven solutions, Pakistan can make meaningful progress toward its 2030 goal of Universal Health Coverage. Ensuring healthcare access for rural populations is

not only a public health imperative but a foundational step toward breaking poverty cycles and fostering inclusive national development.

**References:** Pakistan Bureau of Statistics; World Health Organization; Ministry of National Health Services;

UNICEF; World Bank; Pakistan Medical Association Pakistan Social & Living Standards Measurement Survey; Pakistan Medical & Dental Council; Punjab Agriculture Department; ILO

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## Drug Abuse Crisis Among University Students in Pakistan

Explore the alarming issue of drug abuse among university students in Pakistan, driven by academic stress, financial challenges, and peer pressure. Understand the multifaceted triggers and the urgent need for effective support systems to prevent this systemic crisis.

Sajal Zahra

6/19/2025

Every other university student in Pakistan knows someone trapped in the vicious cycle of drug abuse. What often begins as a “cool” trend or a response to peer pressure quickly turns into a life-altering dependency. This dangerous trend is rising at an alarming rate. According to the 2023 report by the United Nations Office on Drugs and Crime (UNODC), nearly 5.8 million adults in Pakistan use drugs, with a significant proportion being university students. These numbers reflect not just a personal struggle, but a national crisis festering quietly across campuses.

The perception of drug use as harmless or socially acceptable is misleading and deeply destructive. Drug abuse is a slow, corrosive poison. It eats away at students’ physical and mental health, erodes their academic performance, destabilizes financial conditions, and alienates them from family and friends. Perhaps the most damaging consequence is mental health in the form of depression, anxiety, and paranoia frequently accompany long-term drug use, often accelerating a student’s decline before they even realize what’s happening.

So why is it important to talk about this now? Because awareness alone is not enough. Understanding the dire consequences is necessary, but we must go deeper into the root causes. What drives a young, intelligent person to seek refuge in substance use? Is it unaddressed trauma, overwhelming academic pressure, lack of mental health support, or societal neglect?

This article will explore the multidimensional crisis of drug abuse among university students in Pakistan. It will unpack the psychological, social, and environmental factors that make students

vulnerable to addiction. More importantly, it will discuss potential strategies to prevent and address this issue from stronger campus counseling programs and community-based interventions to national policy reforms. This is not just a health issue, it’s an educational, social, and moral imperative that demands urgent attention.

### Causes of Drug Abuse Among University Students

The causes of drug abuse among university students in Pakistan are multifaceted, deeply rooted in academic, social, financial, and psychological challenges. The intense pressure to perform well academically is perhaps the most pervasive factor. In Pakistan’s high-stakes educational system, students are constantly pushed to achieve top marks, win scholarships, and secure prestigious careers. According to a study, more than 60% of students report severe academic stress. For some, drugs offer a temporary escape through an artificial boost of dopamine that numbs anxiety and fatigue, even as it erodes mental clarity and long-term health.

Financial hardship is another key contributor. With inflation reaching 38% in 2023 (Pakistan Bureau of Statistics), many students juggle multiple responsibilities, including part-time jobs and tuition. This economic strain fuels anxiety and hopelessness. The Pakistan Youth Forum (2023) found that 35% of financially insecure students exhibited higher tendencies toward substance abuse as a coping mechanism.

Social dynamics play a critical role as well. Peer pressure remains a powerful force, with students often experimenting at parties or under the influence of friends.

A 2023 JPMA study found 45% of students first tried drugs due to social influence. This behavior is further enabled by the easy availability of drugs on campuses whether cannabis, prescription medications, or synthetics. One in three students reportedly knows how to obtain drugs, according to the Anti-Narcotics Force (2023), revealing a glaring failure of enforcement.

Finally, the lack of adequate mental health support leaves students vulnerable. Despite rising awareness, only a few universities offer counseling services, and stigma still deters students from seeking help. The 2023 Mental Health Survey of Pakistan revealed that just 20% of students pursue professional support. This absence of preventive care and crisis intervention worsens the situation, allowing stress and vulnerability to spiral into addiction.

### The Harsh Consequences of Drug Abuse and a Multi-Level Strategy for Change

Drug abuse among university students is not just a personal issue, it’s a societal crisis with far-reaching consequences that affect the body, mind, relationships, education, and future. Biologically, prolonged drug use wreaks havoc on the body and brain. Cognitive functions deteriorate, with users often suffering memory lapses, impaired judgment, and reduced decision-making ability. Physical health also takes a severe toll, leading to damage to vital organs such as the heart, liver, and kidneys. The immune system weakens over time, increasing vulnerability to infections and diseases. Just as serious are the mental health effects, with drug use often triggering or exacerbating conditions like depression, anxiety, and even psychosis.

Socially, drug abuse isolates students from their support networks. Relationships with friends and family break down due to secrecy, mood swings, or erratic behavior. The legal consequences are equally severe, i.e. possession and use of controlled substances can lead to criminal records that haunt individuals for life. Trust erodes, and reputations crumble, creating a vicious cycle of loneliness and further substance dependency.

Academically and professionally, drug abuse is a recipe for failure. Declining grades, missed deadlines, and poor class attendance become common. Loss of motivation leads to dropping out, and for many, this closes the door to promising careers. Expulsion from universities and long-term unemployment become harsh realities, pushing students further into despair.

Addressing this crisis requires a coordinated, multi-level response. Universities must implement strict anti-drug policies, conduct regular awareness seminars, and offer students access to professional psychological help. On-campus counseling centers, anonymous helplines, and peer support groups can make a life-saving difference. Families and communities must also play their part

by recognizing early signs and creating open channels for communication and support. At the national level, the government and NGOs must reinforce drug trafficking laws and expand access to affordable rehabilitation services. Only with a comprehensive, united approach can we prevent further loss and build a healthier, more resilient student community.

### Conclusion

Drug abuse among university students in Pakistan is more than an isolated act of poor judgment. It is the symptom of a larger systemic crisis. From academic stress and financial hardship to peer pressure and the lack of mental health support, the triggers are deeply rooted and multifaceted. The consequences, however, are strikingly consistent: declining mental and physical health, academic derailment, shattered relationships, and diminished prospects. What makes this crisis even more tragic is its preventability. If only the right support systems, awareness mechanisms, and institutional safeguards were in place.

Tackling this issue requires more than surface-level awareness campaigns; it demands a national commitment to student well-being through policy

reforms, institutional responsibility, and community involvement. Universities must take the lead by enforcing zero-tolerance policies, creating safe spaces for dialogue, and providing access to trained mental health professionals. Parents, educators, and peers must also be part of the solution by offering empathy instead of judgment, and early intervention instead of silence.

In the end, drug abuse is not just a health issue, it's a moral and educational challenge that affects the fabric of our youth. Addressing it is not only urgent but essential to ensuring that Pakistan's students can thrive, not just academically, but holistically as future leaders of a healthier society.

**References:** UNODC; Pakistan Bureau of Statistics; Anti-Narcotics Force; Pakistan Youth Forum; JPMA

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## Occupational Injuries in Pakistan's Agriculture Crisis

Occupational injuries in Pakistan's agricultural sector highlight a significant public health crisis. With over a third of the workforce employed in agriculture, urgent action is needed to address safety, regulatory enforcement, and healthcare to prevent harm and economic loss.

Zubaya Bilal

6/25/2025

Agriculture remains the backbone of Pakistan's economy, contributing 23% to the national GDP and employing 37.4% of the workforce, according to the Pakistan Economic Survey 2023–24. Yet, despite its economic significance, agriculture is also one of the most hazardous sectors for workers. Agricultural laborers in Pakistan face injury risks that are three times higher than those in other industries (ILO, 2023). These risks stem from a combination of outdated farming practices, lack of mechanization, exposure to chemicals, poor safety regulations, and insufficient access to protective gear and healthcare services.

The financial implications of occupational injuries in agriculture are substantial and multifaceted. Direct costs include medical expenses, hospital care, rehabilitation, and compensation paid through insurance or informal community support systems. Indirect costs, often more difficult to quantify, involve lost labor productivity, retraining of replacement workers, and long-term income loss for affected families. These costs not only strain individual households but also contribute to reduced agricultural output, which in turn threatens national food security and economic stability.

Furthermore, the burden on Pakistan's public healthcare system intensifies with every untreated or poorly managed agricultural injury, diverting resources from other critical areas. In rural areas where healthcare facilities are limited, delayed treatment often leads to prolonged disability, compounding the socio-economic impact.

To address this issue, evidence-based solutions are needed. These include

improved safety training for farmers, government-subsidized protective equipment, rural health outreach programs, and policy reforms that recognize and regulate farm labor risks. Introducing insurance schemes tailored for agricultural workers and investing in farm mechanization can further reduce injury rates. Recognizing occupational health in agriculture as a policy priority is crucial not only for protecting workers but also for strengthening the resilience and sustainability of Pakistan's agrarian economy.

### Occupational Hazards in Pakistani Agriculture

Occupational hazards in Pakistani agriculture are a critical but often overlooked issue, posing significant threats to the health and safety of millions of rural workers. Among the most dangerous are machinery-related accidents, which remain the leading cause of fatalities on farms. Tractor rollovers alone account for 42% of farm-related deaths in Punjab, while unguarded threshers lead to over 300 amputations annually, particularly in Sindh, where machinery safety regulations are poorly enforced (Punjab Agriculture Department, 2023; labor Department Sindh, 2024).

Chemical exposure is another widespread but less visible hazard. Each year, approximately 47,000 farmers suffer from pesticide poisoning, with Sindh accounting for 58% of these cases (Ministry of National Health Services, 2024). The low use of personal protective equipment, only 12% of farmers regularly use gear like gloves and masks, has led to a surge in chronic illnesses such as respiratory disorders and neurological damage (WHO, 2023).

Climate change has introduced new occupational hazards, including extreme heat. During harvest seasons, temperatures exceeding 50°C in Sindh have resulted in heat strokes for 28% of agricultural workers (Pakistan Meteorological Department, 2023). Additionally, animal-related injuries continue to plague rural areas, with 18% of non-fatal injuries caused by livestock handling. These include broken bones and exposure to zoonotic diseases like brucellosis and anthrax (FAO, 2023).

Lastly, ergonomic stress is a major contributor to long-term disability among farm workers. Repetitive lifting, prolonged bending, and lack of mechanized tools result in chronic back pain and musculoskeletal disorders for 68% of manual laborers (Journal of Pakistan Medical Association, 2024).

Collectively, these occupational risks highlight the urgent need for comprehensive agricultural labor reforms. Addressing these hazards through policy, education, and investment in farm safety infrastructure is essential for safeguarding rural livelihoods and enhancing productivity in Pakistan's agrarian economy.

### Economic Costs: A National Crisis

Occupational injuries in agriculture are not only a public health issue but a mounting economic crisis in Pakistan. The direct and indirect costs associated with farm-related injuries impose a heavy burden on individuals, communities, and the national economy. Direct costs include immediate medical expenses, disability support, and rising insurance premiums. According to the Ministry of Health (2024), medical treatment for injured farm workers

amounts to an estimated PKR 15 billion annually. Additionally, the Punjab Social Security system spends PKR 7.2 billion on disability allowances, while insurance-related costs in the sector are estimated at PKR 9 billion per year (State Bank of Pakistan, 2024).

These costs are disproportionately borne by rural households. A staggering 82% of injured farmers are forced to borrow money or sell valuable assets such as livestock or equipment to afford medical treatment (UNDP, 2023). Due to the informal nature of employment in agriculture, 95% of laborers lack insurance coverage, pushing them into further economic vulnerability (ILO, 2023).

Beyond these immediate expenses, the long-term indirect costs are even more concerning. Injured workers lead to a 15% drop in wheat productivity in Punjab alone, according to the University of Agriculture, Faisalabad (2024). Moreover, replacing injured workers is costly training a new laborer ranges between PKR 10,000 and 15,000 per person (Sindh Chamber of Agriculture, 2023). Labor shortages caused by injuries also contribute to significant post-harvest losses, accounting for 12% of agricultural output loss nationwide (Ministry of Food Security, 2024).

These economic repercussions are compounded by the ripple effects on food security, rural poverty, and national productivity. Addressing occupational hazards in agriculture is thus not only a matter of worker safety but a national economic imperative. Sustainable growth in Pakistan's rural economy demands urgent policy action and investment in farm safety and healthcare systems.

### **Overcoming Safety Gaps in Pakistan's Agricultural Sector**

Pakistan's agriculture sector, despite its significant contribution to the economy, faces deep-rooted structural challenges that compromise the health and safety of millions of farmworkers. Key among

these is the weak enforcement of safety regulations, only 8% of farms comply with the national occupational safety standards, leaving workers exposed to preventable injuries and fatalities (Labor Inspection Report, 2023). The situation is further aggravated by the informality of the workforce, with nearly 90% of agricultural laborers unregistered and therefore ineligible for legal protections, insurance, or health benefits. This lack of formal recognition severely limits their ability to seek recourse in case of injury or illness.

Healthcare infrastructure in rural areas is another pressing concern. According to the World Health Organization (2023), over 60% of rural clinics are ill-equipped to handle serious farm-related injuries, particularly those caused by machinery, chemical exposure, or heat stress. This gap in emergency care increases mortality rates and long-term disability among affected workers.

To address these gaps, a multi-pronged policy response is essential. Regulatory reforms should include the mandatory installation of safety guards on all agricultural machinery, modeled on Punjab's 2023 Tractor Safety Act. Expanding the reach of labor inspections to 50% of farms by 2025, as proposed in the National Agriculture Policy, would significantly enhance compliance.

Financial protection mechanisms are also crucial. Interest-free loans for purchasing personal protective equipment (PPE), such as gloves, masks, and helmets, should be scaled up, following Sindh's "Kisan Safety Kit" initiative. Inclusion of agricultural workers in social protection schemes would extend critical financial support in times of injury.

Technology-based solutions such as subsidized automation grants for safer threshers and the distribution of heat-resistant vests in climate-vulnerable districts like Jacobabad can directly reduce exposure to occupational hazards.

Lastly, education and awareness must be localized. Mobile-based training in local languages (Sindhi, Saraiki, Pashto) and community health programs on first aid and chemical safety will empower farmworkers to protect themselves and respond effectively in emergencies. Implementing these strategies could transform agricultural safety from a neglected issue into a cornerstone of rural development.

### **Conclusion**

Occupational injuries in Pakistan's agricultural sector represent a pressing public health and economic crisis that demands urgent and sustained attention. With agriculture employing over a third of the national workforce and contributing 23% to the GDP, the sector is central to Pakistan's socio-economic fabric. However, the lack of safety measures, informal labor practices, poor regulatory enforcement, and inadequate healthcare infrastructure continue to expose millions of rural workers to preventable harm. The direct financial burden of these injuries, estimated in the tens of billions of rupees annually, is compounded by long-term productivity losses, reduced food output, and deepening rural poverty.

Addressing this challenge requires a multidimensional strategy. Strengthening regulatory enforcement, providing financial safety nets, and ensuring access to healthcare are essential first steps. Equally important are investments in farm mechanization, climate-resilient safety gear, and the promotion of digital training tools tailored to Pakistan's diverse linguistic and educational landscape. Protecting agricultural workers is not only a moral obligation but also a strategic economic imperative. By prioritizing occupational health in agriculture, Pakistan can enhance labor productivity, safeguard rural livelihoods, and support sustainable economic growth. Turning farms into safer workplaces is a foundational step toward achieving inclusive development and securing the

long-term resilience of the country's food systems.

**References:** Pakistan Economic Survey; ILO; Ministry of National Health Services; Punjab Agriculture Department; UNDP; labor Department Sindh; Pakistan Meteorological

Department; FAO; Journal of Pakistan Medical Association; University of Agriculture, Faisalabad; Ministry of Food Security

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## Health Insurance for Pakistan's Agricultural Workers

Explore the importance of health insurance for agricultural workers in Pakistan, who face significant risks from occupational hazards. Learn how improving access to healthcare can protect their well-being and enhance productivity in the economy.

Farah Akram

6/26/2025

Agriculture is the backbone of Pakistan's economy, contributing 22.7% to GDP and employing 37.4% of the labor force (Pakistan Economic Survey, 2023). Despite their crucial role, agricultural workers operate under harsh and often unsafe conditions. They face a high risk of occupational hazards such as pesticide poisoning, machinery-related injuries, musculoskeletal disorders, and chronic respiratory illnesses due to prolonged exposure to dust and chemicals. Yet, healthcare access remains minimal. Less than 5% of rural agricultural workers are covered by any form of health insurance, leaving millions financially exposed to health-related emergencies (State Bank of Pakistan, 2023).

Health insurance is a critical tool for safeguarding the economic well-being of this vulnerable group. In the absence of coverage, out-of-pocket medical expenditures often force workers to sell assets, take high-interest loans, or forgo treatment altogether. According to the World Bank (2023), healthcare-related expenses push approximately 7.6 million Pakistanis into poverty each year, with rural populations disproportionately affected.

The economic impact extends beyond individual households. When workers are forced to interrupt or abandon agricultural activities due to health issues, productivity suffers, leading to lower yields, reduced income, and broader food security concerns. Health insurance can buffer these shocks, enabling timely medical care and quicker recovery, which translates into improved labor efficiency and higher overall output.

This study explores the economic implications of expanding health insurance among agricultural workers. It

examines various models, such as public-private partnerships, community-based schemes, and integration with social safety nets like the Benazir Income Support Program (BISP). Evidence suggests that even partial coverage improves health outcomes, reduces absenteeism, and enhances household resilience to economic shocks. By ensuring equitable access to healthcare, health insurance can be a powerful driver of rural development, social protection, and inclusive economic growth in Pakistan's agricultural sector.

### Ensuring Health Security for Agricultural Workers in Pakistan

Agricultural workers form the backbone of Pakistan's rural economy, yet they remain one of the most neglected segments of the labor force. The majority, around 89%, are informal or daily wage earners, lacking formal contracts, job security, or access to occupational benefits (Labor Force Survey, 2023). Their work involves direct exposure to hazardous conditions, yet only 2% of these workers are covered under any government-sponsored health scheme, such as the Benazir Income Support Program (BISP, 2023). As a result, they are highly vulnerable to both health-related and financial shocks.

Health risks for agricultural workers are numerous and often severe. Chemical exposure, particularly from pesticides and fertilizers, accounts for an estimated 20,000 poisoning cases annually in Punjab alone (Punjab Health Department, 2023). Prolonged contact with these chemicals can cause long-term respiratory illnesses, neurological damage, and even cancer. Physical injuries from machinery such as tractors and threshers are also prevalent, with over 12,000 injuries

reported every year (Pakistan Bureau of Statistics, 2023). Moreover, poor sanitation, lack of clean drinking water, and proximity to livestock contribute to the spread of infectious diseases like malaria, dengue, and tuberculosis (WHO, 2023).

These health challenges are compounded by the lack of access to affordable healthcare. Without insurance, many workers delay seeking treatment, leading to chronic conditions that diminish their productivity. A study in rural Sindh revealed that 60% of farm workers had to sell livestock or borrow money to pay for medical expenses (Aga Khan University, 2022). This not only undermines their economic stability but also perpetuates cycles of poverty and reduced labor output.

Health insurance can offer a viable solution. It not only covers hospitalization and treatment costs but also encourages preventive care, reducing long-term health complications. Economically, insured workers report 30% fewer sick days (ILO, 2023), leading to higher productivity. Health insurance reduces medical impoverishment by 40% and supports improved savings and investment habits (World Bank, 2023). Healthier, financially secure workers also contribute to better agricultural yields estimated to improve by 15–20% with a healthier workforce (FAO, 2023).

International models like India's Pradhan Mantri Fasal Bima Yojana (PMFBY) show the potential of integrated insurance schemes that combine crop and health coverage. This has led to a 25% increase in healthcare access among Indian farmers and a significant reduction in asset distress sales (NITI Aayog, 2023). For Pakistan, scaling up affordable,

inclusive health insurance for agricultural workers can be transformative that can boost rural health, resilience, and long-term economic growth.

### **Overcoming Barriers to Health Insurance for Agricultural Workers in Pakistan**

Despite the urgent need for health coverage among Pakistan's agricultural workforce, health insurance uptake remains critically low. Several barriers prevent widespread adoption of health insurance in rural areas. A major challenge is low awareness, approximately 80%, of rural workers are unfamiliar with the concept of health insurance or the benefits it can offer (Gallup Pakistan, 2023). This knowledge gap leaves them unprepared for medical emergencies and reliant on out-of-pocket expenditures.

Affordability is another key barrier. Daily wage earners often earn between PKR 500-800 per day and cannot afford even subsidized insurance premiums. Additionally, current public programs like the Sehat Sahulat Program have limited reach in rural areas and often do not include agricultural laborers as a target group, leading to weak implementation and low enrollment.

To address these challenges, a multipronged policy strategy is essential. Firstly, the Sehat Sahulat Program should be expanded to include all registered and informal agricultural workers, with support from agribusinesses through co-funded premiums under corporate social responsibility (CSR) initiatives. Secondly, village-level awareness campaigns should be conducted using local languages and trusted community

figures. Outreach through mobile phones, radio, and mosque announcements can further amplify reach.

Enforcing occupational safety regulations such as providing free protective gear and medical checkups in high-risk farming areas can improve health outcomes and reduce insurance claims over time. Lastly, public-private partnerships (PPPs) should be promoted by collaborating with microfinance institutions and private insurers to design low-cost, flexible insurance packages tailored to seasonal income patterns of farm workers.

Through inclusive design, awareness, and shared financial responsibility, Pakistan can significantly improve rural health security and unlock broader socio-economic benefits for its agricultural sector.

### **Conclusion**

Health insurance represents a critical yet underutilized pillar in securing the well-being and productivity of Pakistan's agricultural workers. Despite contributing significantly to the economy, these workers remain highly vulnerable to occupational hazards and financial instability due to limited healthcare access. With the vast majority lacking insurance, even minor health issues can result in catastrophic economic consequences, such as debt, asset sales, and long-term productivity losses.

Expanding health insurance coverage in the agricultural sector offers transformative potential not only for individual workers but for Pakistan's broader goals of poverty reduction, rural development, and food security. Evidence shows that insured agricultural workers

experience fewer sick days, higher output, and improved financial resilience. International models like India's PMFBY further affirm that integrated crop and health insurance can dramatically improve healthcare access and reduce economic distress.

However, meaningful progress requires a multi-pronged policy response: subsidizing insurance premiums, strengthening rural outreach and awareness, leveraging public-private partnerships, and integrating occupational safety into national health frameworks. Targeted, inclusive health coverage tailored to the needs of agricultural workers can break the cycle of medical impoverishment and empower Pakistan's rural economy. By recognizing health insurance as both a social safeguard and an economic enabler, Pakistan can build a more resilient, equitable, and productive agricultural sector.

**References:** Pakistan Economic Survey; World Bank; ILO; FAO; State Bank of Pakistan; Labor Force Survey; BISP; Punjab Health Department; Pakistan Bureau of Statistics; Aga Khan University; NITI Aayog; Gallup Pakistan

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