

A Good Case/Practice/Programme on Financing for Sustainable Agricultural Mechanization in Pakistan

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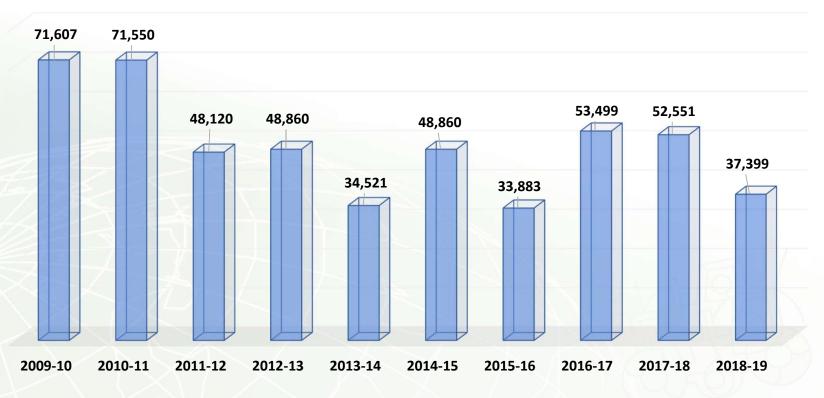






Financing Mechanization in Pakistan

Year-Wise Production of Farm Tractors



- 1. The increase in tractor production from 33,883 to 53,499 is due to reduction in GST on sales (from 10 to 5%).
- 2. The major reason of decline in production in 2018-19 of tractors is low sale because of filer condition

PM Agriculture Package (2015-16): Rs 341 Billion

Salient Features

- The custom duty, sales tax and withholding tax on the agriculture machinery reduced from 45% to 9%.
- The sales tax on cold chain machinery has been reduced from 17 to 0%
- Solar tube wells would be provided on markup free loans to the farmers who own up to 12.5 acre of land.
- Electricity Price for running tube wells: Fixed: Rs 10.35/unit at peak hours and Rs 8.85 at off-peak hours.
- Reduction of mark-up rate on agriculture loans by 2% which would give a benefit of Rs 11 billion per annum to farmers.

National Policy(2017) Measures on Financing for Mechanization

Relevant Measures:

- Accelerate mechanization through import/export Policy and indigenization of modern mechanization technologies.
- Incentivize production and adoption of value addition machinery reducing post-harvest losses.
- Incentivize machinery import for silage making, milking, dairy and meat products.
- Promote use of renewable energy sources at farm level.
- Incentivize establishment of agricultural machinery pools as private sector services centers in provinces.

National Programs on Rice, Wheat, Sugarcane, Oilseeds And Pulses

Focus: Financing mechanization by 50% subsidy on:

- WHEAT CROP: Zero Tillage Drill, Dry Sowing Drill, Wattar Drill, Wheat Bed planter, and Slasher, Wheat reaper/Binder, Raise bed machine.
- **SUGARCANE CROP**: Chisel Plow, Early hill-up Implement, planter with band fertilizer, Billet Planter, and granular fertilizer spreader.
- **RICE CROP**: Walk-type and Ride-type Rice Transplanters, Nursery raising machine, Rice Trays, DSR, M.B. Plow/Dick Plow, Rice straw chopper, rotary peddler, Water-tight rotavator, and Power sprayer (4 stroke).
- **OILSEEDS**: Planter/Drill, Oilseed Thresher, and Combine header.
- **PULSES**: Seed drill, Small weeders, Mechanical weeders, Multi-crop thresher, and solar irrigation system etc.

Sources of Agricultural Credit

NON-INSTITUTIONAL CREDIT SOURCES

- Numerous advantages in providing better services at inferior cost than institutional sources of credit.
- In rural areas landlord farmers have better access to institutional source of credit
- Small farmers mostly small farmers depend on non-institutional sources of credit.
- Money lender, shopkeeper, landlord, aria, input supplier and commission agents.
- The input supplier, commission agent and aria deliver lending for consumption as well as for production purposes and in return gets repaid majority of benevolent in terms of input.
- Landlords and commission agents force the small farmers to sell the produce to them at low rates as compare to market price.
- The non-institutional lenders including (friends, relatives, etc.) have numerous benefits over the institutional sources of credit.

Sources of Agricultural Credit

INSTITUTIONAL CREDIT SOURCES

Long-Term Credit: purchase of tube wells, reclamation of land, building, purchase of machinery, farm implements: Period 5 - 7 Years.

Credit Lending Institutions: 26

- 05 commercial banks: ABL, HBL, MCB), NBP, and UBL
- Two specialized banks, ZTBL and Corporative Bank Limited (CBL).
- 14 Domestic private banks, and
- 05 Microcredit banks.

ZTBL Loans:

- Production, Development, and Agricultural Loans;
- Off-farm Income generating loans; and
- Cottage industry loans to enable farmers to buy modern inputs and technologies.

Paradigm Shift in State Bank Policy (1)

State Bank of Pakistan historical role in Agricultural Financing to ensure flow of enough, timely and cost-effective funds.

Old Rural Finance Paradigm:

- Interventions advocated under old paradigm:
 - Lending quotas on banks and other financial institutions;
 - Loans at preferential interest rates;
 - Credit guarantees; and
 - Targeted lending by development finance institutions (DFIs).

New Paradigm:

- Increase rural lending by reducing costs and risks to lenders;
- It made loans preferable to rural clients and sectors; and
- Loan waivers or write-offs especially followed by natural calamities such as floods, droughts, and periods of low farm prices.

Paradigm Shift in State Bank Policy (2)

New RF Paradigm based on Principles:

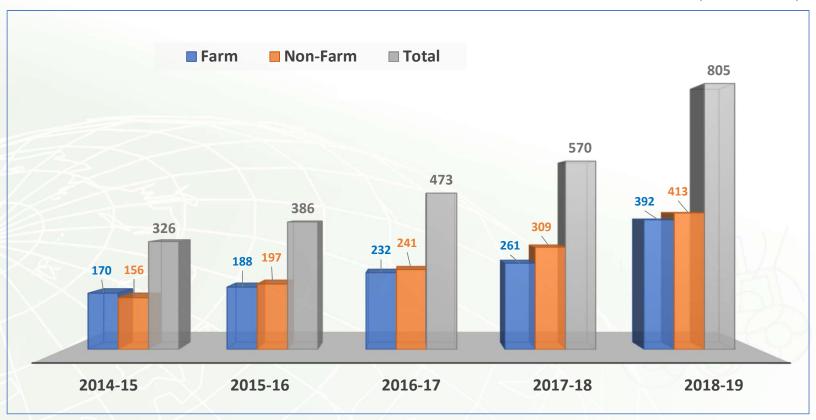
- Financial services part of interactive system of financial infrastructure and social and cultural norms.
- Government role in creating enabling policy environment:
- Supervisory structures to facilitate the smooth functioning of rural financial markets.

Value Chain Approach:

- Emerging economic globalization and commercialization of agriculture
- Value-chain approach as tool to establish production and marketing relationships
- Considers economic activities, clusters, and subsectors as continuous chain
- Helps analyze value added at each chain link that convert raw materials into finished products and then market them.

Credit Disbursement to Farm and Non-Farm Sectors

(Rs in Billion)



Source: Economic Surveys 2014-15 to 2018-19

ZTBL Financing for Farm Machinery & Equipment

(Rs in Million)

Year	2016-17	2017-18	2018-19
Tractors	9177	7149	5376
Implements/Attachments/Farm Equipment	978	839	851
Tube wells/Turbines	796	620	507
Open Wells/Lift Pumps	116	83	98
Improvement of Irrigation Facilities	93	71	78
Land Development/Land Leveling (Laser/Scraper)	225	160	170

Punjab-Agriculture Profile (1)

Forest area 0.49 Mha

Not available for cultivation 2.91 Mha

Culturable 1.60 Mha

Total Cultivated area 12.51 Mha

Total population (2017) 110 Million

Rural Population 40.4) Million



Punjab-Agriculture Profile (2)

- Punjab contributes major share in agricultural economy of Pakistan by providing
 - 83% of cotton;
 - 80% of wheat;
 - 97% fine aromatic rice;
 - 63% of sugarcane; and
 - 51% of maize.
- Among fruits:
- Mango accounts 66%,
- Citrus more than 95%,
- Guava 82% and
- Dates 34%
- Pakistan's total export' 3/4 share is agriculture and 60% of this share comes from Punjab

Subsidy on Agricultural Mechanization: Punjab Province (1)

Provision of Farm Machinery on 50% Subsidy by Government

Year	Machinery	Amount (PKR*Million)
2008-10	Rotavator, Disc Harrow, Chisel Plough, M. B. Plough, Coulter Drill, Rota Drill, Groundnut Digger, Reaperwindrower, Potato Planter, Potato Digger, Sugarcane Planter, Sugarcane Ridger, Vegetable Ridger, Maize Sheller, Citrus Sprayer and Dogger Cutter	459.000
2010-11	Wheat Straw Chopper-cum-blower	31.500
2015-17	Rotavator, Disc Harrow, Chisel Plough, Seed Drill and Sugarcane Ridger	1,145.000
2017-21	Establishment of Hi-Tech Mechanization Service Centers	2030.205

Subsidy on Agricultural Mechanization: Punjab Province (2)

Concept:

- Establish Mechanization Service Centers--Machinery Pools
- Collaborate with Private Sector on cost sharing basis @ 50:50
- Incentivize private sector investments to Tackle Mechanization gap

Conditions:

- JVs be preferred for selection of Service Providers
- Center to purchase hi-tech machinery from pre-qualified firms.
- Center provides in-demand <u>Machines</u> except <u>Negative list</u> on rental basis
- Operate Center at least four years
- Performance guarantee@ 10% of Private share for 04 years.
- Operating/maintenance cost be borne by Service Provider

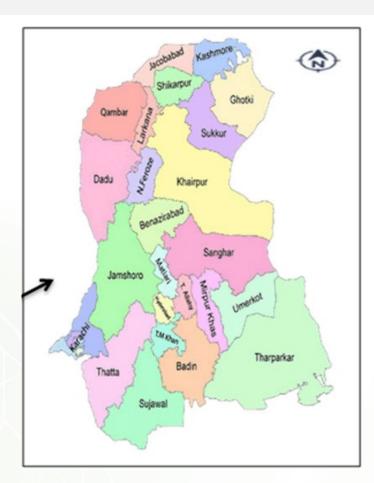
Sustainability--Subsidy: Punjab Province (3)

- Conduct Survey to ensure Stakeholders' participation
- Create awareness in farming community about Hi-Tech Machinery
- Build Service Providers' Capacity on operation and maintenance.
- Prefer Firms already Providing Agricultural Services in area.
- Regulate Service Provision & Renting Mechanism
- Provide Technical Support after Project Period
- Create Success Stories Stimulating Private Sector to Establish such Centers without Govt. support

Sindh Bank Tractor Subsidy Scheme (2012 & Till Date)

- Tractor Price 0.9 million: subsidy 0.200 million
- Tractor Price over 0.9 million: subsidy 0.300 million
- Balloting process for selection of beneficiaries
- Locally manufactured Tractors are offered
- Sindh province resident Farmers having more than 25 acres are eligible
- Subsidized tractors cannot be sold or transferred for at least three (03) years
- More than one thousand farmers get tractors' subsidy p.a.
- Application form for availing tractor Subsidy







Specimun Application Form for Availing Subsidy

	-			
e Carrier	مت پنجا ب	. (توسيع) بحکو	محكمه ذراعت	
ئے بردھورت ی پیداوار گندم	وقو می منصوبه برا 2019-20) ایمرجنسی پروگرام رعی آلات ومشینری	ظم پاکستان کے زرگ پ درخواست برائے ز	عنوان: وزیرا ^{عن} کتخت
			ائر یکشرزراعت (توسیع) مخصیل	
	ولد ا ژوچہ:		سات:	گزارش بے کہ بین مسی ا
عن ا <u>کرزین کا لک</u>			يونين كوشل:	
برائ بوهوتر كا پيدادار كندم كمنصوب ك تحت	بين " قوى منصوب	اوررابط فهر:	رافير:	تعبيدا رأمزارع كاشتكار ببول -ميرا قوى شاختى كا
وران اس اسکیم کے تحت حاصل کروہ زرق تصیل/ یونین کونسل جس زرق آلات کے لیے سیسڈی اسکیم کے لیے درخواست جمع کر دائی وحقعہ سمر کر لیراستعال کر نرکا کا این مور	باب میں کسی دوسر سے علاقہ اُسُطع اُڑ ت ہونے کی صورت میں) مجوز ہ اِمشیزی کوسرف اور صرف زرگ	م کروں گا۔ 3. میں نے پورے پنج ، ہی فرو نے (زرقی رقیہ شنز کہ ملکیہ کے تحت فراہم کروہ زرقی آلات	میں ٹریکٹر ٹیم بیوک ا دسرے کسانوں کی سجولت کے لئے فراہ ہے۔ 4. میرے خاندان کے صرف ایک سے ڈیفالٹر نہ ہول۔ 6. میں اس اسکیم	آلات امشيتري كو3سال كك كراب يرو
) محکلہ زراعت کی منظور کردہ فرمز (Pre) یہ منسوع تصور ہوگی ہے بیش کسی بھی عدالت رشت تبیش کروں گا اور نہ ہی قیشہ شکل کروں سط سے قرائم کردہ ایک روزہ تربی پر وگرام کمیٹی اہائم اعلیٰ زراعت (توسیع قطیق تحقیق) الی اعاشت کورشش کوائیس اواکر نے کا یا بتد رم سے ساتھ لف جیں ۔ نیز میں افر ارکرتا ہوں	ا بینگ شکرواسکا تو میری مالی اعاش مداز میں ہیں کسی دوسر سے خض کوفر 10. میں محکد زراعت توسیع سے تو الافسنٹ کے بارے میں الافسنت ورزی کی سورت میں حاصل کردہ نشام ہیں پر بیان جلتی درخواست قاء	ی ہمی طور پر متعید عرصہ کے دوران بڑی کو 2 سال کی بدت تک کسی ان ہے اور و کیے بھال کا یا بند ہوں گا ۔ 0 مشیری وزرقی آلات کی وشرائلا اور قواعد وضوا ہولی خلاف۔ ن شدہ کافی اور 100 روپے کے اف	آلات امشینری بیک کرواؤں گا۔ اگر کس کے تحت حاصل کروہ زرق آلات امشیر در فرق آلات امشینری کی بروفت مرمسا سے امشینری میں شرکت کروں گا۔ 11 میں تھیجے نیس کروں گا۔ 12. میں سلے شد شن بیک، در وی وقید کی فروملیست کی تصدیق شن بیک، در وی رقید کی فروملیست کی تصدیق	Qualified Firms ہے بجوز وزرگ بی چیلنے فیس کروں گا۔ 8۔ میں اس اسکیم گا۔ 9۔ میں اس اسکیم سے تخت حاصل کروہ رائے استعمال مرمت ووکیے بھال زرق آلا جیاب کا فیصلہ شتی ہوگا اور کسی بھی عدالت ۔ وں گا۔ 13۔ شنافتی کا رؤ دائر پیشر کئے
) محکسه زراعت کی منظور کرده ، قرمز Pre) منسسوخ تصور ہوگی ہے میں کی بھی عدالت رشت نہیں کروں گا اور شدی قِنست منظل کرول سط سے فراہم کردہ ایک روزہ تربیجی پروگرام کمیٹی ایا تھم اعلیٰ زراعت (توسیح قطیقی تحقیق) الی اعازت گورنسٹ کووائیں اوا کرنے کا پابنہ رم سکساتھ لف ہیں۔ نیز میں افر ارکرتا ہول	اینگ شکرواسکا تو میری مالی اعاش مداز میں ہیں کسی دوسر سے شخص کوفر 10. میں محکمہ زراعت تو سیج سے تو الاشت سے بار سے میں الاشت ورزی کی سورت میں حاصل کردہ منام ہیں پر بیان ملنی ورخواست قال الاعاشت کی کل رقم نقد وائیس کرتے	ی ہمی طور پر متعید عرصہ کے دوران بڑی کو 2 سال کی ہدت تک کسی ان ہ اور و کیے ہمال کا یا بند ہوں گا ۔ 0 مشیری وزرق آلات کی رہ شرائط اور قوائد وضوا ہو کی خلاف۔ ن شدوکا فی اور 100 رو بے کے اف س محکمہ زراعت شکوست جانیا ہے والی	آلات امشینری بیک کرواؤں گا۔ اگر کس کے تحت حاصل کروہ زرق آلات امشیر در فرق آلات امشینری کی بروفت مرمسا سے امشینری میں شرکت کروں گا۔ 11 میں تھیجے نیس کروں گا۔ 12. میں سلے شد شن بیک، در وی وقید کی فروملیست کی تصدیق شن بیک، در وی رقید کی فروملیست کی تصدیق	Qualified Firms ہے بجوزہ ذریق بی چینی خوس کروں گا۔ 8۔ پیس اس اسکیم گا۔ 9۔ پیس اس اسکیم سے تخت حاصل کروہ رائے استعمال مرمت ودیکے بھال ذری آلا جاب کا فیصل حتی ہوگا اور کسی بھی عدالت وں گا۔ 13۔ بی بختی کا دور پر پیشر کی رجمتر کے کہ مندرجہ بالاخرائکا بیس سے کسی آیک شرط
) محکلہ زراعت کی منظور کردہ فرمز (Pre) یہ منسوع تصور ہوگی ہے بیش کسی بھی عدالت رشت تبیش کروں گا اور نہ ہی قیشہ شکل کروں سط سے قرائم کردہ ایک روزہ تربی پر وگرام کمیٹی اہائم اعلیٰ زراعت (توسیع قطیق تحقیق) الی اعاشت کورشش کوائیس اواکر نے کا یا بتد رم سے ساتھ لف جیں ۔ نیز میں افر ارکرتا ہوں	اینگ شکرواسکا تو میری مائی اعاش مداز میں میسی کسی دوسر مے خص کوفر 10. میں محکمہ زراعت تو سیج سے تو الاقسنت کے بار سے میں الاقسنت ورزی کی سورت میں حاصل کردہ منام میں پر بیان ملنی ورخواست قار العانت کی کل رقم انقد واپس کرتے	ی ہمی طور پر متعید عرصہ کے دوران بڑی کو 2 سال کی ہدت تک کسی ان ہ اور و کیے ہمال کا یا بند ہوں گا ۔ 0 مشیری وزرق آلات کی رہ شرائط اور قوائد وضوا ہو کی خلاف۔ ن شدوکا فی اور 100 رو بے کے اف س محکمہ زراعت شکوست جانیا ہے والی	آلات امشینری تیک کرواؤں گا۔ اگر کس کے تحت حاصل کروہ زرق آلات امشیر در فرق آلات امشینری کی بروقت مرسد سے امشینری میں شرکت کروں گا۔ 11 میں جینے خیس کروں گا۔ 12. میں مطیش شن بک در رق رہتیکی فروملکیت کی قصد این کی خلاف ورزی یا تلاء میانی کی صورت میں	Qualified Firms ہے بحوزہ ذریق بڑر پہنینے تہیں کروں گا۔ 8۔ پیس اس اسکیم گا۔ 9۔ پیس اس اسکیم سے تحت حاصل کروہ رائے استعمال مرمت ودیکیے بھال ذری آلا بنیاب کا فیصلہ حتی ہوگا اور کئی بھی عدالت : وں گا۔ 13۔ بشاختی کارڈ دفریکٹر کی رجنو گئے کدمندرجہ بالاشرائظ بیس سے کسی ایک شرط گار ریخ :
) تحکیه زراعت کی متفور کرده فرمز (Pre) بین متفور کرده فرمز (Pre) بین متفور کرده فرمز (Pre) بین متفور کرده فرمز کا در است بین متفور کرده کرده کید در در در بین بر در کرام کرده ایک روز در بین تعلیق تحقیق کا بین از امات کودا پس او اگر نه کا با بند بین اقراد کرتا بهول بین اقراد کرتا بهول کا با بند بین اقراد کرتا بهول کا بین بین بین بین اقراد کرتا بهول کا بین بین بین اقراد کرتا بهول کا بین بین بین بین اقراد کرتا بهول کا بین	ا بینگ شکر واسکا تو میری مالی اعاش مداز میں بھی کسی و دسر مے شخص کوفر 10. میں محکد زراعت توسیع کے تو الاشت کے بارے میں الاشت ورزی کی صورت میں حاصل کردو، منام ہیں پر بیان حافق ورخواست قا اما ان کی کل رقم نقد واپس کرنے ائے۔	ی ہمی طور پر متعید عرصہ کے دوران بڑی کو 2 سال کی ہدت تک کسی ان ہ اور و کیے ہمال کا یا بند ہوں گا ۔ 0 مشیری وزرق آلات کی رہ شرائط اور قوائد وضوا ہو کی خلاف۔ ن شدوکا فی اور 100 رو بے کے اف س محکمہ زراعت شکوست جانبا ہے والی	آلات امشیتری تیک کرواؤں گا۔ اگر کس کے تخت حاصل کروہ زرق آلات امشیر زرقی آلات امشیتری کی بروقت مرسد امشیتری میں شرکت کروں گا۔ 11 بڑی تین کروں گا۔ 12. میں طیشد ٹن یک دزرق روتے کی فرومکیت کی تضد افج کی خلاف ورزی یا تلاء بیانی کی صورت میں ت تا باخ مندرجہ بالاشرا تکامنظور قرمائی جا	Qualified Firms: ہے تجوزہ زرگ میں پھنٹے تہیں کروں گا۔ 8۔ میں اس اسکیم گا۔ 9۔ میں اس اسکیم سے تحت حاصل کروہ برائے استعمال مرمت وو کیے بھال زرق آلا بخاب کا فیصلہ حتمی ہوگا اور کسی بھی عدالت بوں گا۔ 13۔ میں تحق کا رؤیز کیٹر کی رجمتر کے کہ مندرجہ بالاشرائکا میں سے کسی آیک شرط

Application Form Sindh Tractor Subsidy Scheme

	by		ep for the Prosperity e Department, Gove			ىپىندە بىپ <u>ئى</u> پىدە بىپ
	i F	BY T OR PUR	JBSIDY OF HE GOVER CHASING I ANUFACTU	NMENT	OF SI	NDH EMBLED/
		А	Application Form			
I hereby submit to	hat IC	Computerized National	Identity Card No.:	Father	s/Husband's Na	me
Resident	Post Office:	Taluka/Tehsil_	District:	Agricultural land Su	rvey No./Block I	No.:
Tapa/Deh:	Own_	Acre:	Ghanta Agricultu	ral Land		
		Terms and C	Conditions for the	Applicant		
and can be sub 1. Photocopy of 2. Photocopy of 3. Refundable Agricultural	mitted in designated bra of applicant's CNIC. of form VII issued by Mu payment of Rs.25,000 (Engineering , Hyderaba	anches of Sindh Ban ukhtiarkar and counte (Rupees twenty-five t	designated district branches of the with the following document ensigned/attested by Assistant thousand only) in the form of	nts/conditions: nt Commissioner of the	concerned Te	hsil/Taluka.
 Affidavit by t Biometric of t 	he farmer. the applicant at Sindh B	lank Branch				
o. Diomico io oi	no approant at onion 2	Authorities and a second	Current Resider			
Application for	or Tractor		Telephone/Mob	ile No.:		
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List of Suggested Machinery and Equipment

Sr. No.	Description	Estimated price (Rs. In million)
1.	Tractor 85 HP (4WD)	1.700
2.	Sugarcane whole stalk harvester (tractor mounted)	6.00
3.	Groundnut planter (imported)	1.000
4.	Reaper binder (tractor mounted)	0.750
5.	Silage baler (Tractor pulled)	1.500
6.	Hay baler (tractor pulled)	2.500
7.	Wheat chaff straw (Bhoosa) baler (mobile unit)	0.700
8.	Reversible MB Plow (3 bottom)	1.000
9.	Hydraulic disc harrow (18 discs)	0.500
10.	Combine harvester	20.000

Negative List of Implements

Sr. No.	Implement						
1	Laser Leveler (Japanese)	25	Knapsack Sprayer (Power Operated)				
2	Land Leveler (Rear Blade)	26	Reaper				
3	Land Leveler (Front Blade)	27	Wheat Thresher				
4	M. B. Plow	28	Maize Sheller				
5	Chisel Plow	29	Potato Planter				
6	Disc Harrow	30	Potato Digger				
7	Rotavator	31	Vegetable Ridger				
8	Spring tine Cultivator	32	Groundnut Digger Shaker Invertors				
9	Cultivator with Crumbler	33	Groundnut Thresher				
10	Disc Plow	34	Groundnut Shaller				
11	Double Coulter Drill with Fertilizer	35	Seed Grader / Cleaner				
12	Seed Drill with Fertilizer Attachment (Rabi)	36	Ridge Intercultural Equipment with Fertilizer				
13	Zero Tillage Drill	37	Field Shredder / Flail Mover				
14	Kharif Drill for Cotton Sowing	38	Cotton Seed Delinter				
15	Band Placement Drill	39	Sugarcane Crusher				
16	Zone Disc Tiller Drill	40	Fodder Cutter / Chopper (Tokka)				
17	Bed & Furrow Shapper Planter	41	Post Hole Digger				
18	Sugarcane Planter	42	Seed Treater				
19	Bed & Furrow Drill (Wheat & Maize, Cotton)	43	Sunflower Thresher				
20	Sugarcane Ridger	44	Power Duster				
21	Cotton Ridger with Fertilizer	45	Granule Broadcaster				
22	Bed Intercultural Equipment	46	Shielded Sprayer				
23	Sugarcane Stubble Shaver	47	Tractor <85 HP				
24	Knapsack Sprayer (Hand Operated)	48	Tipping Trolley				