



Agri. Business Supplement

Zarai Taraqati Bank Limited.

PREVENTING GLOBAL FOOD SECURITY CRISIS UNDER COVID-19 EMERGENCY

The COVID-19 outbreak is showing a new trend. While the situation in China has improved, several countries, especially the Republic of Korea, Japan, Italy and Iran, have been reporting more new cases. In fact, these countries have reported more new confirmed cases than China, most of which are in Wuhan, the epicenter of the epidemic in Hubei province. The number of cases in Iran grew exponentially with increasing mortality with its arms expounding to Afghanistan and finally to Pakistan. First travel associated case was reported in Karachi through Iran. Due to the closure of major port operations and retailers globally, reduced global demand is likely to lead to decline in global economic growth.

COVID-19 is a health crisis but it can also lead to a food security crisis if proper measures are not taken. Pakistan's food trade via land routes with Afghanistan, Iran, China and India remain partly or completely closed. The inter-provincial movement of trucks loaded with grains and groceries is also coming to a gradual halt in case of Sindh and Balochistan. Depending upon the rate of the spread of coronavirus, the entire country may experience this situation with varying degrees of intensity.

According to National Action Plan for Corona virus disease (COVID-19) Pakistan, Ministry of National Food Security and Research will present National Food Security Plan to Federal Government at the earliest. All provinces have been asked to prepare respective Provincial Food Security Plans ensuring availability of sufficient stockpiles of basic food provisions at provincial level.

The challenge is to ensure food security amidst supply chain disruptions. The recent cut in the central bank's policy rate lowered the cost of borrowing for farmers. Wheat harvesting is due to start at some places and is expected to pick up pace



in April-May. People from rural areas who work on daily wages in adjoining towns and cities usually return to their villages at the time of crop harvesting. It will be a challenge for provincial authorities to properly screen the labour returning from Karachi to rural areas.

Global Food Security

The world is already facing food and nutrition security challenges. According to the United Nations Food and Agriculture Organization, more than 820 million people across the globe are already suffering from hunger, although the Chinese number reported by FAO is grossly overestimated.

Close to 150 million children in countries around the world are stunted because of lack of proper nutrition. And in many countries, hunger and malnutrition have been on the rise for the past three years due to conflicts and the refugee crisis, climate change and worsening inequality, with the Middle East and Sub-Saharan regions being particularly vulnerable.

Epidemics like HIV/AIDS, Ebola and the Middle East Respiratory Syndrome (MERS) have had negative impacts on food and nutrition security — particularly for vulnerable populations including children, women, the elderly and the poor. For example, when the Ebola epidemic hit Guinea, Liberia and Sierra Leone in 2014, rice prices in those countries increased by more than 30 percent

and the price of cassava, a staple in Liberia, skyrocketed by 150 percent.

In China, however, despite the Severe Acute Respiratory Syndrome (SARS) outbreak in 2002-03 delaying the winter wheat harvest by two weeks and triggering panic in Guangdong and Zhejiang provinces, didn't affect production and prices on a large scale in the rest of the country, mainly due to timely measures taken by the Government.

Need to Learn from Previous Epidemics

The SARS and MERS outbreaks had relatively little impact on the economy and food and nutrition security of China, including Hong Kong and Taiwan, largely due to the country's resilience and ability to cope with emergencies. Countries such as Singapore, Vietnam and Canada too, showed such resilience, because they have enough food reserves and boast of vibrant value chains linking the domestic and international markets.

But Ebola had a huge impact on the economies of some African countries' agricultural production, marketing and trade. On the production side, due to road blockages, farmers had limited access to inputs such as seeds, fertilizers and insecticides. And many of the regions faced acute labor shortage.

All this resulted in more than 40 percent of the agricultural land not being cultivated. As for marketing, farmers could not transport fresh produce to the local and urban markets. Additionally, day meal programs in schools were disrupted because food aid could not be delivered to the schools. Trade was disrupted as international shipping services were either delayed or cancelled because crew members of cargo vessels refused to travel to those countries due to fear of being infected.

Food Prices will Hike if Nations Panic

The 2008 food price crisis, too, taught a valuable lesson. The crisis was caused by droughts in Australia and Argentina, increasing oil prices, rising use of food grains for biofuel production and trade policy failures. These prompted many countries to impose various export policies to restrict the export of food products.

For example, there was no shortage of rice supply, but due to panic behavior, many countries imposed higher taxes on rice exports or banned rice exports

altogether. Rice prices doubled in the global market in six months, causing severe disruptions in rice trade leading to a food price crisis. If countries panic this time too, food trade and markets could be disrupted, albeit on a much larger scale.

Act now to Prevent Food Security Crisis

The novel coronavirus is still spreading and it is difficult to say when it would be contained. So to ensure food security for all, we need to take urgent actions at global and country levels.

First, there is a need to closely monitor food prices and markets. Transparent dissemination of information will strengthen government management over the food market, prevent people from panicking, and guide farmers to make rational production decisions. In addition, Government need to ensure proper supply of food items in market and maintain stock of these items for use in near future.

Second, it is necessary to ensure international and national agricultural and food supply chains function normally. China has set a good example of how to ensure food security during the current epidemic by, for instance, opening a "green channel" for fresh agricultural products, and banning unauthorized roadblocks.

Innovative Methods to Keep Sales Growing

E-commerce and delivery companies can also play a key logistical role. For example, as lockdown measures have increased the demand for home delivery of groceries, e-commerce companies have come up with an in-app feature for contactless delivery, allowing the couriers to leave a parcel at a convenient spot for the customers to pick up, which rules out person-to-person interaction.

Third, social safety nets are needed to protect those who are the worst affected and most vulnerable. These safety nets, which could be in the form of cash or in-kind transfers (context-specificity is important here), should be accompanied by intervention of health and nutrition officials, because investing in the health and nutrition of vulnerable populations could lower the mortality rate of diseases such as COVID-19 — as nutritional level and mortality rates are intricately linked. Social safety nets are also crucial in the post-epidemic period to drive "reconstruction" efforts.

Fourth, more investment is needed to build an even more resilient food system. Such investment must come from national governments as well as the international community, as enhancing the capacity of developing countries to prevent or contain a food security crisis, is a collective effort. In today's highly interconnected world, contagious diseases such as SARS, Ebola, avian flu and COVID-19 could easily travel across borders.

Vital to have Safeguards against Zoonotic Diseases

There is also a need to build safeguards for the prevention and control of zoonotic diseases. The international community needs to do more to prevent future outbreaks of zoonotic diseases such as Ebola, SARS and avian flu, including regulating meat, seafood and wildlife markets. Many zoonotic diseases originate in wildlife — HIV, Ebola, MERS, SARS, and possibly COVID-19 too, all originated in wildlife and jumped to humans.

Sources:

- <https://www.ifpri.org/>
- <https://www.nih.org.pk/>

WHEAT LEAF RUST

Wheat is an essential food crop which is grown all across the country. Being a staple food crop it is one of the most important crop of the country. It was grown on an area of 8.74 million hectares and got produced 25.194 million tons in last fiscal year 2018-19 (Pakistan Economic Survey 2018-19). The major area of the wheat in Pakistan lies in Punjab followed by Sindh province. However, the yield per hectare is slightly higher in Sindh as compared to Punjab. Wheat ranks first as a cereal crop in the

country being followed up by rice only in acreage and production.

Similar to other crop plants, wheat crop also subject to attack of various pathogens like virus and fungus etc. These pathogens cause various diseases like leaf rust, leaf wilting, leaf rot, leaf spot, kernel bunt, and stem rust etc. The actual number of wheat diseases is unknown, nearly 200 have been reported. Over 100 infectious diseases caused by pathogens and with weeds are parasitic and transmissible from plant to plant. Amongst such diseases, about 50 are routinely important economically. Overall, all diseases are injurious in some areas, in some years and on some plant parts. All parts of plant are subject to disease and one or more diseases can occur on virtually every plant and in every field.

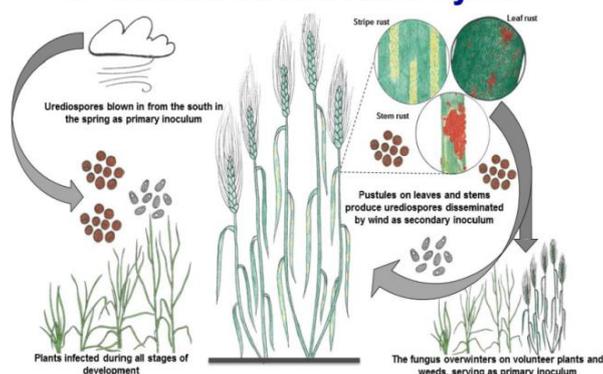
In Pakistan, 50 diseases are reported to occur and are important economically. The rusts are most destructive and also the most widely recognized diseases of wheat crop. They occur in almost all wheat growing regions of the world, as well as all areas of Pakistan, where wheat crop is grown. Record showed that there has been severe attack of black stem rust of wheat in 1906-1908 at Mirpurkhas, Sindh yellow or stripe and orange or leaf rust of wheat in 1978 at all over wheat growing areas of Pakistan. (Agriculture Prices & Supply Department, Government of Sindh)

Types of Wheat Rust

Rusts are notorious for their ability to spread rapidly and reduce wheat yield and quality. It all depends on the susceptibility of the variety, race of the pathogen present, timing of infection, and the weather conditions. Damage to wheat depends on the growth stage at the time of infection and the overall level of rust severity. High levels of disease before or during flowering usually have the greatest impact on yield. Rust causes losses by reducing the number of kernels per head and the size of the kernels, and by lowering test weight and the protein content of the grain. There are three different rust diseases that affect wheat:

1. Leaf rust (also known as brown rust or orange rust)
2. Stripe rust (commonly known as yellow rust)
3. Stem rust (commonly referred to as black rust of black stem rust)

In-Season Wheat Rust Cycle



All rusts are typified by the presence of rusty-colored pustule erupting through the plant surface. These can be distinguished from other leaf diseases by rubbing or smearing the rust spores on the leaf surface with the fingers. On wheat, leaf, stripe, and stem rusts are distinguished from each other based on the color, size, and arrangement of the pustules on the plant surface and the plant part typically affected.

Black stem rust of wheat

(Causal Organism: *Puccinia graministritica*)

Symptoms: Long and narrow streaks or pustules are formed on all green parts of the plant viz: stem, leaf



sheath, leaves and ear heads. These pustules are brick red in the beginning and become black at the end of the season or when plants reach at maturity. Moist and warm weather favors the development of this disease, which usually appears at the heading stage.

Orange or leaf rust of wheat

(Causal Organism: *Puccinia recondite*)

Symptoms: Small pustules are formed scattered chiefly on the surface of leaves, very rare elsewhere. These pustules are orange or brown



in the beginning and become black, when plants reach maturity. Moist and moderate temperature (18-20 C°) favors the development and spread of this disease, which appears earlier than black stem rust.

Yellow or stripe rust of wheat

(Casual Organism: *Puccinia striiformis*)

Symptoms: Very small



(Smaller than in orange rust) pustules are formed in stripes on leaves and ears (and all green parts of the plants). These pustules are bright yellow in the beginning and become black, when plants reach maturity. Moist and cold weather (about 15C°) favor the disease. It is first of the three rusts that appear on wheat.

Control and Management

- (1) Cultivation of resistant varieties.
- (2) Cultivation of early sowing and early maturing varieties.
- (3) Avoiding thick sowing and heavy irrigation.
- (4) Destroying the weed plants and diseased tillers.
- (5) Avoiding heavy doses of nitrogenous fertilizers.
- (6) Judicious use of Potashic fertilizer helps in minimising the susceptibility of plants.

Source: <https://www.pakistaneconomist.com/issue2001/issue4/issue1.htm>

GREEN BANKING- A PARADIGM SHIFT

Change is the need of hour for survival in all the spheres. Today every sector of the world economy is talking about their approach



towards protection of the environment and the financial sector is moving towards their “going green” approach without any exception. The world had neglected environmental issues and it has led to huge losses in terms of climate change, biodiversity, environmental degradation, rising greenhouse gases, loss of forests and water resources, and so on.

The climate scientists have reported that we are heading towards a day when climate change would be irreversible. When the carbon emissions/carbon dioxide particle reaches 480ppm in the atmosphere we shall face massive destruction on the planet earth. World is already facing the impacts of climate change in the form of floods, hurricane, earthquakes, cyclones, rise in the temperature of the planet earth, depletion of natural resources, mass extinction of species, recent burnt out of forests in Australia lead to distraction of ecosystem. Year

2019 was reported as the hottest year in the history of the planet earth.

We are running out of time but still there is a hope if we press the emergency break now and start acting now to combat with this challenge. We have reached a point where we all must share the responsibilities; create awareness in this regard with concerted efforts in the fight against climate change. As far as role of financial institutions is concerned, it is imperative for the financial sector to adopt green banking in order to cut down the carbon footprints and there is a strong need to finance the green products and avoid Carbon emission financing, where possible. All banks need to adopt the environmental friendly practices that aid banks and their clients in identifying and managing environmental risks as well as reducing their carbon footprint and related socially adverse actions. Green Banking envisions inculcation of environmental consciousness as part of organizational culture and reorientation of banking products/services and operations to reduce environmental impact of banks and economy. "Green banking is vital to reduce the vulnerability of the financial sector to environmental risks and making economies more resource-efficient and climate resilient,"

Pakistan has also witnessed various environmental issues because of its growing population, unplanned urbanization, intensive energy consumption in the presence of lower production form of transformational technologies and poor waste management. These environment and climate issues are also causing serious health problems; including air pollution and lack of availability of water hygiene. Such risks are increasing in the absence of precautionary measures taken by the concerned authorities. Pakistan is reported as the 5th most vulnerable country to climate change. Climate change is threatening the agriculture sector and food security in Pakistan.

State Bank of Pakistan (SBP) has issued Green Banking Guidelines in October 2017. Consequently, the minimum guidelines were issued chiefly centering around and emphasizing the role of financial institutions in fulfilling their responsibilities through provision of green financing

to transform the economy into a climate resilient and resource efficient one. The broad objectives include:

- Development of green banking policies
- Adaptation of financial mechanisms that can allow banks/DFIs to finance in environment friendly industrial sectors,
- Incorporate green banking practices in an internal control framework, and
- Introduction of green exposure limits, which would entail budgets with exposure limits on all those industries paving ways for hazardous environment.

In these guidelines, SBP defines Green Banking as Promotion of environmentally friendly practices that aid banks and their clients in identifying and managing environmental risks as well as reducing their carbon footprint and related socially adverse actions.

According to Maulani (2015), GB is based on four elements which are the following; nature, economy, well-being and society. By implementing the concept of Green banking, banking activities will not be disturbed rather its profitability will be increased as well as its social acceptability. The important features of Green Banking are as follows;

- Banks promote environment through adopting new technologies
- GB ensures social development and can change the negative impacts of the society
- In providing financing to different projects, banks may consider those investors which are low risky for the environment
- GB always gives priority to sustainable and green economic growth of industry for social purpose
- It generates a friendly atmosphere inside and outside the bank
- Green Banking provides guidelines and supervise customers for minimizing pollution by implementing scientific methods
- It saves energy and reduces cost which benefit the country in long run

Garg (2014) explained the following Green banking practices which are followed by different banks across the world;

1) E-Banking

E-banking is a new developing concept of banking which helps in environment preservation and conservation of energy by adapting techniques like online billing payment, remote deposit, online funds transfer, and E-statements. E-banking encourage paper saving, energy saving and also minimize use of resources of banking activities. Customers also get benefit from E-banking by avoiding penalties and standing in queues.

2) Green Checking

Customer of the bank can check their account balance through internet facilities, ATM or specially installed touch screens in the bank for promoting environment friendly banking. Banks can also promote Green Banking by providing discounted rates to green checking accounts holders.

3) Power Saving Mode

Banks can also contribute to climate change by installing energy savers in all branches, offices and residential areas to promote Green banking. Banks can also install solar powered ATM to its Green banking project for the preservation of environment and conservation of energy.

4) Use of Solar Energy and Wind Energy

Keeping in view the challenges like energy shortage and variations in climate are being faced by Pakistan's economy, State Bank of Pakistan (SBP) has issued Financing Scheme for Renewable Energy vide its Circular No. IH&SMEFD Circular No. 10 of 2019 dated July 26, 2019. The subject Financing Scheme is revised by SBP with extension up to June 30, 2022. The scheme will provide concessionary financing facility not only for large renewable energy power projects, but also for small scale renewable energy solutions. Scheme is available under three categories; brief details are given in table.

5) Mobile Banking

Mobile banking saves energy and time of the customers. It also helps the bank in reducing the paper use and energy consumption in carrying lengthy procedures.

Banks and DFIs needs to finance the green products. All banks need to adopt the environment friendly practices that aid banks and their clients in identifying and managing environmental risks as well as reducing their carbon footprints and related socially adverse actions. Green Banking envisions inculcation of environmental consciousness as part of organizational culture and reorientation of Banking products/services and operations to reduce environmental impact of banks and economy. "Green banking is vital to reduce the vulnerability of the financial sector to environmental risks and provide financing to make economies more resource-efficient and climate resilient,"

Role of ZTBL in Green Banking Activities

In light of Green Banking Guidelines of State Bank of Pakistan, ZTBL has established its Green Banking Unit to implement the Green Culture in the organization and also developed the Green Banking Policy for ZTBL.

	Eligibility	Loan Limit	SBP Refinancing	Tenor of Financing	Repayment of Financing
Category I	Project capacity ranging from more than 1 MW and up-to 50 MW	Rs. 06 billion for a single project	100% of total debt for project of up to 20 MW and 50% of total debt for project of up to 50 MW	Maximum 12 years with grace period of 2 Years	Quarterly or Half yearly installments along markup repayment on quarterly basis
Category II	Project capacity up to 1 MW	Rs. 400 million for single borrower	100% of total financing	Maximum 10 years with grace period of 3 Years	Monthly, Quarterly or half yearly Installments along markup repayment on quarterly and monthly basis
Category III	Registered Vendors and Suppliers under AEDB Certification Regulations 2018	Rs. 1 billion for a single vendor/supplier	100 % of total financing	Maximum 10 years	Monthly, Quarterly or half yearly Installments along with markup repayment monthly and quarterly basis

Table: Categories of SBP Refinancing Scheme on Renewable Energy

Green Awareness Campaign

The Bank has arranged Clean and Green Pakistan Field day at Sargodha, which was attended by 120 farmers/clients. The main objective of the campaigns was to



create awareness among the farming community/clients about Climate Change and its impact on agriculture especially citrus and wheat

Green Advisory Services

ZTBL has published brochures, booklets, leaflets and Research Study for Green Advisory Services of clients and employees

- Climate Smart Agriculture in Pakistan (Research Study)
- Climate Change, Water Scarcity and Effective Irrigation Techniques
- Changing Weather patterns and Pakistan's Agriculture
- Green Banking (a brief summary) leaflet
- Global warming, Climate Change and Role of Green Banking

Green Capacity Building Programme

ZTBL has established an annual plan for internal capacity building of its officials on green banking. Up till December 2019, 27 sessions of Green



Banking trainings have been conducted and 756 employees were the beneficiaries. The main objective of the workshop is to build the capacity of the employees and make them aware about the concepts of Green Banking, Climate Change, Green Banking Guidelines of State Bank of Pakistan, Green Banking policy of ZTBL and Climate Smart Agriculture. Trainings have been imparted among ZTBL Employees including MCOs, Managers, Head Office Officials, Audit officers, Tellers & Deputy Managers.

Clean & Green Pakistan (Tree Plantation Campaign)

In light of the vision of Prime Minister (PM) of Pakistan "Plant 4 Pakistan" ZTBL has joined the hands with the mission of PM clean & green Pakistan, "Plant 4 Pakistan Campaign. A Target of 160,000 Trees for five years has been allocated to all ZTBL Zones/Branches through Green Banking Unit, ZTBL H.O Islamabad however, up to December, 2019, 39955 trees has been planted in different areas of Pakistan. Tree plantation campaign has been inaugurated by President ZTBL at ZTBL farm Islamabad and more than 200 plants have been planted. Tree plantation campaign is a continuous activity of Green Banking Unit and the targets will be assigned to ZTBL Zones/Branches in every planting season.

Own Impact Reduction

ZTBL has issued instructions in shape of circular letter on Green Banking to all Departmental, Divisional heads, Zonal Chiefs, Managers to ensure the inadequate use of all available resources including electricity/energy, petrol, water, gas and paper etc.

AGRI. MACHINERY

Wheat Straw Chopper-Cum-Blower

Combine harvesters are gaining popularity in Pakistan for timely harvesting of wheat. Due to non-



availability of proper technology, farmers generally burn this left over straw to clear their fields for subsequent crop. This phenomenon raises environmental pollution, burning of rich soil organic matter and loss of valuable commodity i.e. finely chopped wheat straw (bhoosa) which is common cattle feed and has good market potential.

This machine was acquired by Farm Machinery Institute (FMI), National Agriculture Research Center (NARC) Islamabad from India through Rice-Wheat Consortium. This machine can provide bhoosa to feed their cattle throughout the year and earn a reasonable amount of money through its sale

was highly demanded by the farmer (Zafaret al., 2002).

Wheat Straw Chopper-cum-blower is a trailed-behind machine both for transport and field operation modes. It harvests the stubbles as well as picks up the combine-ejected straw from the field, chops it into bhoosa and blows it into a trolley hooked at its rear. It can be operated with a greater than 50 HP tractor with 2.2 m width of cut.

The machine was adapted and commercialized by conducting field demonstrations through local industry. Technical assistance was provided to collaborating manufactures for its indigenization at Daska, Lahore, Gujranwala, Hafizabad, Faisalabad and Multan. Seven manufactures are producing the machine locally and its more than 250 units were in operation during 2006 wheat harvesting season resulting in 4.9 million rupees annual financial benefit to the farming community. Furthermore, the extensive use of straw chopper would help in conserving the natural environment to a considerable extent besides complementing the use of modern combines in Pakistan.

SUCCESS STORY

Mr. Khan Ullah S/o Musa Khan is a progressive farmer and has expertise in strawberry production. He is resident of Abdur Rehman Kalli, Jamra Model Center, ZTBL TakhtBhai Branch Distt. Mardan. He



possesses 03 acres of agriculture land, out of which he is cultivating strawberry on 01 acres and receiving a handsome amount from the strawberry crop. Unlike others, he shares his experiences and gives suggestions to his nearby strawberry growers to obtain maximum per acre yield.

According to him strawberry crop can be cultivated on all kind of soils but sandy loam soils having pH between 5.5 and 7.0 (Slightly acidic), well drained and rich in organic matter are efficient for better results. Full sun exposure 6 to 10 hours in a day of direct sunlight is very necessary for best strawberry crop. In order to increase crop fertility, he applied

15 to 20 tons of FYM after land preparation. Chemical fertilizers like ammonium sulfate 400 kg, Potassium 120 kg and Super Phosphate 240 Kg per acre were also applied. He shared that November to December is the best time for sowing. Plants should be 18 inches apart, and each row should be 24 inches apart with a depth of ¼ inch suckers/seed depth to make planting holes deep wide to accommodate seedling root system without bending. Due to shallow root system of the plant farmers must remain aware about water requirements of crop and give irrigation water after every week.

Like other plants, strawberry is also subject to various types of diseases like Gray mold, powdery mildew. Upon incidence of Gray Mold, plants exhibits white spots on the leaves, which turn brown after taking some time. This problem can be controlled by removing infected or diseased plant parts. While upon occurrence of powdery mildew, powdered sugar or sprinkled flour appears on plant surface.

Like diseases, insects such as Japanese betel, spider mites, aphids, bugs, leaf hoppers, sap beetles and wild flies attack on crop. These insects can be controlled through pest scouting, destruction of insects' eggs, and application of insecticides and pesticides etc.

He recommends Allstar, Seascape, Ozark Beauty, Chandler, Tristar, Sparkle, Jewel, Honeoye, Earligow, Surecrop and Fort Laramie varieties to obtain high yield. He grows Chandler variety which is one of the best variety among aforementioned varieties. Chandler strawberry is very large, firm and produces early season to mid-season variety. The strawberries vary from being long and wedge shaped to large and conical. They are a brilliant red color, glossy and have exceptional flavor profile.

Harvesting of strawberry crop starts from 1st week of March till to Mid-week of April. Harvesting can be accomplished by simple cutting instead of plucking, as it destroys the quality of fruit. After harvesting strawberries must be stored for three to five days, as they are highly perishable quantities. He got 1800 to 2000 kgs/acre from his crop and sold at Rs. 150 to 180 kg and obtained Rs. 350,000/- total income.

زرعی سفارشات برائے کسان

بہاریہ مونگ

☆ مونگ کی کاشت مارچ کے پہلے ہفتے سے آخر مارچ تک کی جاسکتی ہے۔

☆ اچھی پیداوار کے لیے آپاش علاقوں میں منظور شدہ اقسام نیاب مونگ -2006، ازری مونگ -2006، نیاب مونگ -2011 اور نیاب مونگ 2016 جبکہ بارانی علاقوں میں پیکوال M-6 کاشت کریں۔ مزید شرح بیج 10 تا 12 کلوگرام بیج فی ایکڑ رکھیں۔

کما

☆ کما کی کاشت کا وقت آخر مارچ تک ہے۔ بردقت کاشت اور دیگر موزوں حالات میں فی ایکڑ دو آنکھوں والے 30 ہزار سے یا تین آنکھوں والے 20 ہزار سے ڈالنے چاہئیں۔

☆ مارچ تک مونڈھی فصل رکھنے کے لیے موسم بہت مفید ہے۔ کیونکہ اس وقت رکھی گئی موڈھی فصل سے شگوفے خوب پھوٹتے ہیں۔
☆ زرخیز زمین کے لیے 3 بوری یوریا + 2 بوری ڈی اے پی، درمیانی زمین کے لیے 3.50 بوری یوریا + 2.5 ڈی اے پی بوری + 2 بوری ایس او پی اور کمزور زمین کے لیے 4 بوری یوریا + 3 بوری ڈی اے پی + 2 بوری ایس او پی فی ایکڑ ڈالیں۔

بہاریہ مکئی

☆ فصل کی اچھی پیداوار کے لیے محکمہ زراعت کی سفارشات کو دوغلی اقسام کاشت کریں۔

☆ ڈرل سے کاشت کی صورت میں شرح بیج 12 سے 15 کلوگرام جبکہ ڈنوں پر کاشت کی صورت میں شرح بیج 8 سے 10 کلوگرام فی ایکڑ رکھیں۔

☆ بہاریہ مکئی کی فصل کو پہلی آپاشی ہوائی کے وقت اور دوسری آپاشی ایک ہفتے کے بعد کریں تاکہ اگاؤ بہتر ہو سکے۔

گندم

☆ اگیتی کاشت گندم کو تیسرا پانی بجائی کے 125 سے 135 دن بعد اور چھٹی کاشت گندم کو بجائی کے 110 سے 115 دن کے بعد لگائیں۔
☆ گندم پرست تبا کا حملہ مارچ کے آخر تک شدت اختیار کر جاتا ہے لہذا است تیلے کے انسداد کے لیے کیمیائی ادویات کا استعمال ہرگز نہ کریں کیونکہ اس کے بہت برے اثرات ہیں جن میں ماحول کا آلودہ ہونا، صحت کے مسائل اور مفید کیڑوں کا خاتمہ شامل ہے۔
☆ زیادہ بارشیں ہونے کی وجہ سے جڑی بوٹیوں کی تعداد میں خاطر خواہ اضافہ ہوتا ہے اس لیے ان کی تلفی پر خاص توجہ دی جائے۔

سبزیات

☆ سبزی، توری، کرلا، گھیا کدو، پیچکن، لٹا، ہنر، ہنر، ہنر، ہنر اور کھیرے کی کاشت پٹیوں کی ایک جانب کریں۔

☆ لٹا، ہنر اور ہنر کی پیڑی 30 سے 35 دن کی ہونے کے بعد پٹیوں پر کاشت کریں۔

MANAGEMENT TIPS

Gaining Loyalty and Respect

A good leader knows the beneficial impact of talking to its employees one-on-one once in a while. As the boss, experts suggest to take time to meet with your employees individually. Talk about their work, their career ambitions, their ideas, and anything else that interests them. Showing personal interest is a powerful way to earn employees' loyalty and respect.



Source: <http://www.managebetter.biz/>

Make Employees more Accountable for Their Own Learning Path

Employees today see their relationship with employers in less paternalistic terms than previous generations. They expect access to learning opportunities as a partner in the relationship, but a partnership is a two-way street. So it's perfectly fair for companies to hold employees accountable. Be clear about who owns what and give them responsibility for their own development and the tools they need to advance.



Source: Dominique Jones, <http://humanresources.about.com/>

5 Essential Traits of Successful CEOs

A company is only as good as its people. That's why the CEO position is crucial. After all, he's the one who calls the shots. Dr. Alejandrino J. Ferreira, CEO of the ACE Center for Entrepreneurship and Management Education Inc., and one of the gurus of the Master in Entrepreneurship Program at the Ateneo Graduate School of Business in Manila, Philippines, lists five essential traits of a successful CEO.



1. Vigilance. To keep the firm competitive, a CEO has to have a keen ability to scan for trends, opportunities, and threats, to ensure that the company's business strategy remains relevant.

2. Focus. To keep the firm on track, the CEO should constantly monitor and evaluate the strategy and the consistency of internal systems, structures, and people. This includes a deep understanding of the firm's performance in terms of operations and finances.

3. Innovation. To keep the firm ahead of the game, a leader has to be able to lead innovation and take the firm to the next level.

4. Inspiration. To keep the people involved and committed to the firm, the CEO should be able to inspire team members to execute the strategies he has laid out for the organization.

5. Vision. To keep the firm's growth momentum, leaders should be able to lead and manage succession process of the firm.

Source: *Entrepreneur*, entrepreneur.com.ph

Some Suggestions to Make your Employees Happy

When employees are happy, organizations succeed. Here are some suggestions for keeping employees happy and excited about their work:

- Host internal networking events.** When employees connect with their co-workers, they learn more about how the organization operates. This helps them feel more connected to the company and its success.
- Highlight employees in the organization's newsletter.** You need content for the newsletter, and employees crave recognition. Featuring them in a publication will allow everyone at the organization to celebrate their success.
- Promote physical activity.** Encourage walking meetings, or, if possible, offer discounted gym memberships. Exercise not only keeps employees healthy, but it also releases endorphins that make them feel happier.
- Ask employees what motivates them.** You'll never know what inspires people to do their best if you don't ask.
- Make sure your employees have everything they need to excel.** If they all have the tools they require to accomplish their goals, it will go a long way in keeping them engaged and motivated.

NATIONAL NEWS

The Republic of Korea Donates Funds to Help Pakistan Combat Locust Outbreak

The Republic of Korea is donating US\$200,000 to help the Government of Pakistan respond to the worst locust infestation in more than two decades. "Sympathizing with Pakistani farmers' suffering and damages from desert locust, the Korean government has decided to participate in helping Pakistani government's relief effort," said Korean Ambassador Mr. Kwak Sung-Kyu. The contribution will be channeled through the United Nations World Food Programme (WFP) and the Food & Agriculture Organization (FAO) of the United Nations and goes towards supporting smallholder farmers who are most at risk of food shortage due to the crisis.

Source: <http://par.com.pk/>

Procurement of wheat to Start in Sindh

In order to meet the wheat procurement target of 8.25 million tons fixed by the federal government for 2019-20 at an estimated cost of Rs.288.75 billion, procurement of the commodity will start in Sindh from March 25.

Sindh Food Department and the Pakistan Agriculture Storage Services Cooperation (PASSCO) will start wheat procurement in Sindh. He said that a meeting presided over by the Federal Minister for National Food Security and Research, Mr. Makhdoom Khusro Bakhtiar, held through video link, informed that procurement of wheat in Sindh will start on March 25. Wheat will be purchased at the minimum support price (MSP) at Rs. 1,400 per 40-kg.

Source: <http://par.com.pk/>

China to Provide Operational Training in Locust Control: Chinese Ambassador

Chinese Ambassador Mr. Yao Jing, called on Federal Minister for National Food Security and Research Mr. Makhdoom Khusro Bakhtiar, said that in the upcoming visit of president of Pakistan MoU on Agriculture Corporation between the two countries would further strengthen the bilateral coordination especially in locust control. Federal minister informed Chinese Ambassador that Pakistan is stretched with sprayers' machines as only one British

company is manufacturing it and the demand for sprayers is increasing. He stressed that there is a need for concrete data from FAO regarding the locust affected regions so that new companies may come in market owing to the required market demand of these pesticide sprayers. Secretary National Food Security and research added that we require both vehicle driven and hand held pesticide sprayers.

Chinese ambassador said that first lot of pesticides has reached Pakistan from China and more pesticides with spray machines will reach later in April. A Team of technicians from china will soon visit Pakistan to provide operational training to local human resource, he added. Chinese Government also offered Pakistan more surveillance devices and drones to monitoring and management of locust issue. Federal minister also acknowledged the timely supply of pesticides and coordination form Chinese Government and said our preparedness level to tackle menace of locust is better than Afghanistan and Iran.

Source: <http://www.mnfsr.gov.pk/>

Mo. NFS&R Asks Provinces to Exempt Outlets/Supply Chain of Agriculture Inputs

In wake of alarming situation of pandemic Covid-19 and lockdown announced by provincial governments at start of Kharif season 2020, the Ministry of National Food Security and Research (Mo. NFS&R) has asked all four provinces to exempt the supply chains of agricultural inputs (pesticides/fertilizer/seed) during the said lockdown to ensure timely availability of agricultural inputs and their timely application in the field. This will ensure food security in the country and estimated production targets will be met.

Source: <https://www.bakhabarkissan.com/>

Punjab Government Plans to Rehabilitate Cottage Industry

Punjab government has formulated a plan for rehabilitation and strengthening the cottage industry across the Province. Under the plan the government will provide loan amounting to Rs 300,000 on soft terms to the industrialists for rehabilitation of cottage industry and priority would be given to women entrepreneurs across the Punjab. The plan would soon be carried out in major industrial towns of the Punjab.

Source: www.brecorder.com

ZTBL NEWS

Hajj Lucky Draw

As practiced every year, Zarai Taraqati Bank Limited (ZTBL) is sponsoring 24 employees including its subsidiary Kissan Support Services Limited (KSSL) to perform Hajj, a sanctified ritual of Muslims. Muhammad Shahbaz Jameel, President ZTBL announced the names of the lucky ones through computerized draw in transparent manner, held at Bank's Head Office at Islamabad. The Hajj draw ceremony was largely attended by the Bank's employees. On this occasion, the worthy President, ZTBL also announced to bear the Hajj expenses of one employee of the Bank from his own pocket. President asked the lucky employees to pray Almighty Allah for the progress and prosperity of the country and their organization. He threw light on the significance of Hajj that the true spirit of the Hajj is to amend one's self in relation to the Creator and His creations.

In his address, the President has emphasized that all the employees should work hard for the betterment of bank and ought to play their role to facilitate the farming community while using modern techniques and best practices across the world.



Kisan Dost Meal / Agriculture Exhibition and Trade Fair 2020

ZTBL unlike other private and public sector organization participated in three days (14th Feb to 16th Feb) Agriculture, Industrial & Trade Fair 2020 at Baud-din-Zikria University, Multan.

The event was organized by Dunya Media Group to provide the diversified knowledge with focus on fast tracking growing innovations within the agricultural, industrial trade, Agriculture, Banking

technology and automobile sector. The delivered knowledge would not only enhance the quality of products and advanced the service delivery mechanism, but also helps in meeting the international standards to contribute national development.

While occasion, ZTBL Zonal Chief Multan Mr. Fida Hussain and his team established a stall at the Mela and exhibited Bank's facilities, products as well as educate farming community regarding methods for increasing farm productivity.

One Week Orientation for Newly Inducted Officers Grade –III

To bridge the skill gap, Zarai Taraqati Bank Limited inducted 350 Officer Grade-III for smooth functioning of organization and to facilitate the farming community. In this connection, ZTBL has organized one week orientation course under supervision of Training & Development Division for newly inducted officer (OG-III) at Jamil Nishtar Auditorium at Head Office Islamabad. The main objective of this in-house training program is to make them familiarize with banking culture as well as an opportunity to mingling with senior executives in order to develop the skills and knowledge of these appointees, so they can perform their duties efficiently and effectively in their respective offices.

This training has imparted good communication and interpersonal skills, organizational behavior pattern, interaction with valuable customers and most importantly that how to deal with farmers in far flung areas. All the selected officers are being posted at various branches and head office of ZTBL.



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