

District Economic Profile Mansehra



Turn Potential into Profit

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Ministry of Industries and Production
Government of Pakistan**

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1. Introduction to SMEDA.

The Small and Medium Enterprises Development Authority (SMEDA) was established in October 1998 with an objective to provide fresh impetus to the economy through development of Small and Medium Enterprises (SMEs).

With a mission "to assist in employment generation and value addition to the national income, through development of the SME sector, by helping increase the number, scale and competitiveness of SMEs", SMEDA has carried out 'sector research' to identify policy, access to finance, business development services, strategic initiatives and institutional collaboration and networking initiatives.

Preparation and dissemination of feasibility studies in key areas of investment has been a successful hallmark of SME facilitation by SMEDA.

Concurrent to the feasibility studies, a broad spectrum of business development services is also offered to the SMEs by SMEDA. These services include identification of experts and consultants and delivery of need based capacity building programs of different types in addition to business guidance through help desk services.

2. Disclaimer.

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Document Control

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3.Introduction

Mansehra District (Urdu, Hindko: مانسہرہ ضلع) is a district in the Hazara Division, Khyber Pakhtunkhwa, northern Pakistan. Mansehra city serves as the headquarters of the district.

Established as an independent district in 1976, it was previously a tehsil within the broader Hazara District. In 1993, a former subdivision of Mansehra: Battagram was separated as an independent district. Similarly, in 2011, another subdivision of Mansehra, known as Kala Dhaka, was separated which is now known as Torghar District.

The name of District 'Mansehra' is derived from its headquarters town Mansehra. The name of Mansehra city is derived from name of its founder, Sardar Maha Singh Mirpuri, who was a Sikh administrator and general in the Sikh Khalsa Army during the rule of the Khalsa Empire of Maharaja Ranjit Singh. The city hosts the Mansehra Shiva Temple, which is famous for its annual Shivarathri festival.

3.1 History

Mansehra (former Pakhli Sarkar) has a very old history in the Sub-Continent. Its geographical boundaries have constantly been changed in the times of various Rajas, Maharajahs and Kings in the past. Alexander the Great after conquering the northern India established his rule over a large part of it. Different historians are of the opinion that in the year 327 B.C. Alexander handed over this area to Abisaras, the Raja of Poonch state. During Maurya dynasty Mansehra remained a part of Taxila. In second century, A.D. a mythical Hindu king Raja Risalu, son of Raja Salbahan of Sialkot, brought this area under his way. The local people consider him as their hero and even today parents narrate to their children the stories of Raja Risalu and his wife Rani Konklan in the winter nights. It is also said that Turkey Shahi and Hindu Shahi dynasties ruled Pakhli one after another. Again, in the 11th century A.D. after the fall of Hindu Shahi dynasty, the Kashmiris occupied this area under the leadership of Kalashan (1063 to 1089 A.D). In the last quarter of the 12th century A.D. Asalat Khan, a General of Mohammad Ghuri, captured this area but soon after Mohammad Ghuri's death the Kashmiris once again occupied it. In 1472 A.D. Prince Shahab-ud-Din came from Kabul and established his rule here. He founded the state namely Pakhli Sarkar and chose Village Gulibagh as his capital. The first quarter of the 18th century A.D became miserable for the Turks because their rule came to an end due to the decay of their vitality, and the increasing aggression of the Pukhtoons and their allied forces. The most crucial attack was that of the Swatis under the command of Syed Jalal Baba in 1703 A.D. They ousted the Turks and captured this area. In 1849 A.D this area came under the direct control of the British. In 1901 when KPK province was formed, Hazara was separated from the Punjab and made a part of KPK. Today Mansehra is a place of scenic beauty.

3.2 Physical features and Topography

The topography of the district is dominated by mountains, valleys, and plains. The height of the mountains in the district varies in elevation from 2,000 m in the south, to over 4,500m above sea level in the North. In between these high mountains, there are a few level tracts and fertile valleys. Some plains of Mansehra are Pakhli, Chuttar, Agror, and Mangal. The Pakhli tract is 914.4m (3,000 ft) above the sea level, 18km (11miles) from east to west. It is the most fertile and intensively cultivated plain, especially on the western side, and is irrigated by bourns (small streams), nallahs, and the Siran River. The Chuttar plain is located on the north of the Pakhli plain and is 1,676m (5,500ft) above sea level. There are also beautiful valleys in the district, most important among them are Kaghan Valley, Naran Valley, Agror valley, Bhogarmang valley, Konsh Valley and Pakhal Valley

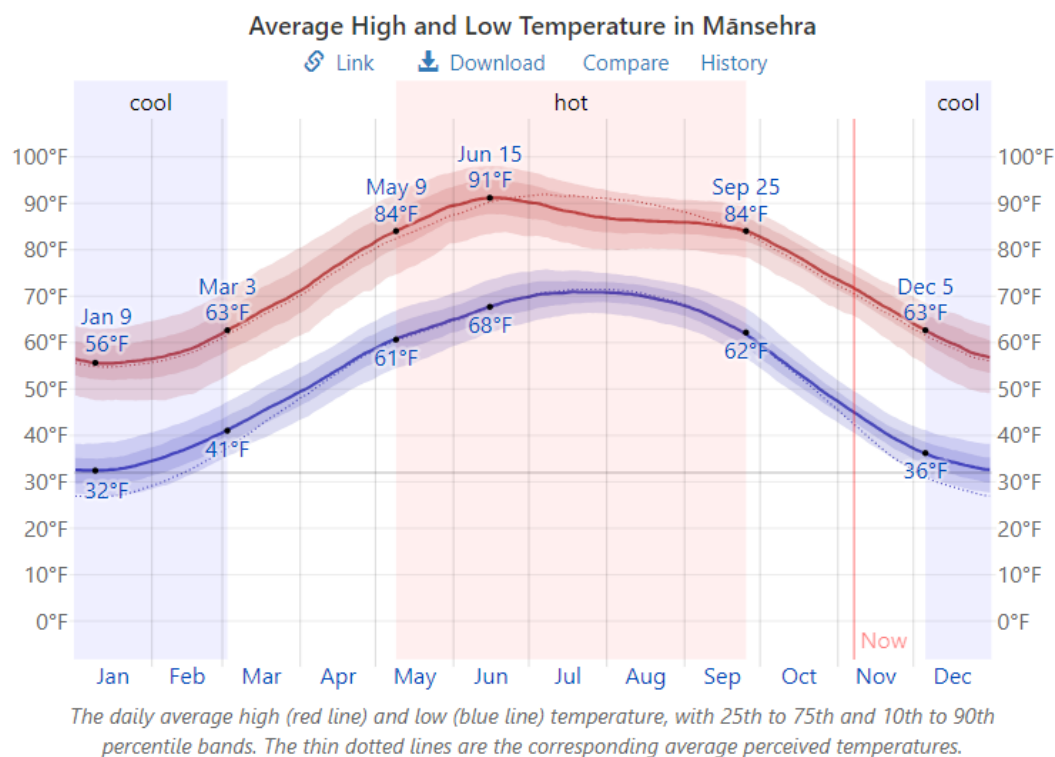
Similarly, the soil of the district consists mainly of Silt loam to Silt clays, non-calcareous, and some rock outcrops of humid mountainous ranges.

3.3 Climate Condition

In Mansehra, the summers are long, hot, humid, and clear and the winters are short, cold, and partly cloudy. Over the course of the year, the temperature typically varies from 32°F to 91°F and is rarely below 27°F or above 98°F. The best time of year to visit Mansehra for hot-weather activities is from late May to mid-September.

The hot season lasts for 4.5 months, from May 9 to September 25, with an average daily high temperature above 84°F. The hottest month of the year in Mansehra is June, with an average high of 91°F and low of 68°F.

The cool season lasts for 2.9 months, from December 5 to March 3, with an average daily high temperature below 63°F. The coldest month of the year in Mansehra is January, with an average low of 33°F and high of 56°F.



Average	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
High	56°F	59°F	67°F	77°F	86°F	91°F	88°F	86°F	85°F	78°F	69°F	60°F
Temp.	44°F	48°F	56°F	66°F	75°F	80°F	80°F	78°F	74°F	65°F	54°F	46°F
Low	33°F	37°F	45°F	54°F	62°F	68°F	71°F	70°F	64°F	53°F	42°F	34°F

3.4 Languages and Dialect

The major languages spoken in the district are Gujri language or Gujrati Language, and Hindko language. Other languages spoken in the district includes Urdu (0.3%), Punjabi (0.1%), Sindhi (0.1%), Pushto (26.6%) and Seraiki (0.1%).

3.5 River, Streams, Lakes and Dams

Major rivers flowing in the district are:

- Kunhar River
- Siran River

Some of the major streams flowing in the region are:

- Jinjal
- Ichhar Nullah
- Kodher Nullah
- Pootkatha Nullah
- Nadi Unhar Nullah
- Butkus Nullah

Major lakes in the district are:

- Lake Saif ul Malook
- Lulu Sar Lake
- Aansoo Lake
- Jati Jheel
- JulKhad lake
- Dodipatsar Lake

4-Demographics

Area	4,579 Sq. Kms.
Population	1,556,460 persons
• Male	772,005 (49.6%)
• Female	786,012(50.5%)
Population Density	363.1 per Sq. Km
• Urban Population	144,751 (9.3%)
• Rural Population	1,411,709 (90.7%)
Average Household Size	6.7
Literacy Ratio (10 +)	64%
• Male	78.0 %
• Female	52.0 %
Average Annual Growth Rate	2.43 %
Total Housing Units	239275
Pacca Housing Units	148,088 (61.89%)
Housing Units having Electricity	117,484 (49.1%)
Housing Units having Piped Water	76,807 (32.1%)
Housing Units using Gas for Cooking	8,183 (3.42%)
Administrative Units	
• Tehsils	05 (Bala Kot, Mansehra, Oghi, Baffa Pakhal, Darband)
• Village Councils	174
• Neighborhood Councils	20

Source: Pakistan Bureau of Statistics

Source: Local government, Elections and Rural development department, GoKP

District Mansehra is having 5 provincial assembly seats and 2 National Assembly seats.

5- Social Infrastructure

5.1 Educational Institutions:

Mansehra has worked extraordinarily in the education sector in recent years. In a survey of districts, the educational status of Mansehra has seen a striking upward trend. Mansehra has a proper transportation system so that students can easily avail the service. The literacy rate of Mansehra is 64% which is relatively higher than various districts of KP.

Some of the major institutions in the district are:

- Hazara university Mansehra
- Government College of Management Sciences
- Punjab group of Colleges Mansehra
- RITE College women Mansehra
- Hazara Homeopathic Medical College
- Army Public School Shinkari, Mansehra

Educational Institutions	Total No
Primary Schools	1,761
Middle Schools	192
Higher Secondary	42
Degree Colleges	7
Post Graduate Colleges	1
Polytechnic Institutes	1
Govt College Management Sciences	2
Govt Technical and Vocational Centers	4

Source: - Elementary & Secondary Education Department Govt of Khyber Pakhtunkhwa

Source: - Directorate of Higher Education Khyber Pakhtunkhwa Peshawar

Source: - Directorate of Technical Education & Vocational Training Authority (TEVTA), KP.

5.2 Roads, Postal Services and Communication Infrastructure:

District Mansehra is connected to surrounding areas via network of roads. According to KP Development Statistics 2018-19, the road statistics of the district are as below;

Total Roads; 914.8km

High type Roads; 778.7 km

Shingle Roads; 136.1 km

Some of the major roads of the district include;

- Tallhatta-Garhi Habibullah Link Road
- Kashmir Road
- Lassan Nawab Road
- Karakoram Highway N-35
- National Highway N-15 (Mansehra to Chillas)

Also, there are 191 Offices of Pakistan Post in the district, with one Head Office, 38 sub-post offices, and 152 branch offices in the district. Similarly, the district is connected to other parts of country via digital telephone exchange. Overall, there are 44 automatic telephone exchanges in the district, which provides 10,750 connections. Whereas, one private FM network in the district.

(Source development statistics 2018-19)

5.3 Electricity:

No of Electricity Connections (Cumulative)		No. Of Villages Electrified (Cum)	Total Consumption (Millions KWH)
Total	381,471	2,998	1,450,056,446
Domestic/Commercial	375,269		
Industrial	1,547		
Irrigation	80		
Bulk	41		
Other	4,534		

Source: - Chief Executive PESCO, Peshawar

5.4 Health Facilities:

Government Health Institutions	Number
Hospitals	12
Dispensaries	60
T.B Clinics	1
R.H. C's	13
S.H. C's	0
B.H. U's	50
M.C.H. Centers	3
Leprosy Clinic	0
Total	139

Source: - Director General Health Services, Khyber Pakhtunkhwa, Peshawar

5.5 Banking Institutions:

Most of the major banks of Pakistan have branches in the district; in all, there are 96 branches of various banks. (Kp development Statistics 2018-19).

According to the list of reporting bank branches 2019 by State Bank of Pakistan, the following banks have branches in the district;

- AL Baraka Bank Limited
- Allied Bank Limited
- Askari Bank Limited
- Bank AL Habib Limited
- Bank Islami Pakistan Limited
- First Women Bank Limited
- J S bank Limited
- Silk Bank limited
- Soneri Bank Limited
- Standard Chartered Bank Limited

- Summit Bank Limited
- Bank of Punjab Limited
- Bank Alfalah Limited
- Faysal Bank Limited
- Habib Bank Limited
- Meezan Bank Limited
- The Bank of Khyber Limited
- Muslim Commercial Bank Limited
- National Bank of Pakistan Limited
- United Bank Limited
- Zarai Tarqiati Bank Limited

In all, there are 82 branches of various conventional banks and 14 branches of various Islamic banks in the district.

6. Economic Scenario of the District:

The economy of Mansehra district is mainly based on Agriculture and its allied activities as 46.8% of the employed population of the district is engaged in this activity. Other activities include;

- Construction (12.6%)
- Community, Social and Personal Services (18.2%)
- Wholesale & Retail trade, Hotel/Restaurant (9.0%)
- Transport, Storage and Communication (8.6%)
- Manufacturing (2.4%)
- Others (2.4%)

Only one fourth of the total area of the district is constituted of plains. In the plains where Irrigation facilities are available, agriculture is practiced, and food grains like wheat and maize are produced in sufficient quantity. An important cash crop of the district is Tobacco.

6.1. Agriculture & Horticulture:

The district belongs to the West mountains Agro-Ecological Zone of Pakistan, where the soils are mostly silt loam to silt clays, non-calcareous to slight calcareous (PH 7.5-8.1); Organic matter is 1% in cultivated fields, and 2-4% in forest area.

Major crops grown in the district are Wheat, Maize, Barley, rice, tobacco, rapeseed and mustard, fodder, soyabean, maash, moong, canola and tea. Similarly, major fruits grown are Citrus, Banana, Apple, Guava, Plums, Pears, Mango, figs, Walnut, Peach, Loquat, Apricot, Lychee and Persimmon. Whereas, Onion, garlic, peas, cabbage, carrot, radish, turnips, cauliflower, brinjal, cucumber, capsicum, mint, spinach, and other leafy vegetables, French beans and okra.

Reported Area	Cultivated Area	Irrigated Area	Cropped Area	Forest Area
000 hectares	000 hectares	000, hectares	000, hectares	000 hectares
439	77	16	100	332

Land Utilization Statistics- Area in Acres (Directorate of Crop Reporting Services, Khyber-Pakhtunkhwa, Peshawar)

Crop	Area (ooo Hectare)	Production (000 Tons)	Yield/hectare (Kgs)	District% share with KPK
Wheat	37	62	1693	5.49
Maize	47	100	2138	11.39
Vegetables	2	23.19	11595	6.22
Fruits	1.39	9.38	6748	2.38
Tobacco	1.45	3.40	2345	4.76
Onion	0.17	2.28	13,412	1.09
Garlic	20	100	5000	0.28

(Source: Directorate of Crop Reporting Services, Khyber Pakhtunkhwa, Peshawar)

A potato Research Center is working at Batakundi near Kaghan and an Agriculture Research Station is established at Dhodial. Prospects of tea cultivation are very favorable according to the experts and a research station for this purpose is working at Baidadi near Mansehra.

6.1.2 Irrigation Network:

River Kunhar and River Siran flow parallel to each other through the valleys, and irrigates major portion of the land. The other areas near seasonal streams depend upon rains. Irrigation in the district depends upon a network of small canals spread throughout the area. Lower Siran Canal takes off from Siran River, and the waters are regulated by a head regulator on the left/east bank of Siran River at Shinkhari.

The following table shows the mode and area irrigated by each mode in Mansehra district.

Total Irrigated Area	16,500 HA
Canal Irrigated (Govt)	4,923 HA
Canal Irrigated (Private)	11,565 HA
Tube Wells	12 HA

(Source: KP Development Statistics 2018-19)

6.2. Livestock, Poultry, Fisheries and Dairy Development:

District Mansehra has an untapped development potential in Dairy and Livestock business, having the largest collection of farm animals at its disposal. As per livestock department census 2006, there are about 0.76 million farm animals, cattle, buffalos, sheep and goats. Livestock consists of buffalo, goat, horse, poultry, and sheep. Consequently, the milk production from this region is also among the highest in the province-- with daily production of 4.2 million liters and 890 million liters annual production Milk production. Given the close proximity with Afghanistan, Central Asian states and possibly China, where there is shortage of livestock and high demand of dairy items, Mansehra is ideally placed to become a small regional hub of livestock that can fulfil the demands of aforementioned states.

Status of livestock sector in Mansehra can be judged from the figures provided in given table.

Description	Number of Animals (Heads)
Buffaloes	191,064
Camels	1,676
Cattle	181,973
Goat	316,759
Horses	7,906
Mules	4,393
Sheep	86,792
Asses	36,061

(Source: Bureau of Statistics Report 2018-19)

The Kaghani and Gaddi breeds of goat and sheep are indigenous to Mansehra district.

Similarly, there are 243 poultry farms in the district.

In Mansehra district, Fishing is a substantial economic activity and is chiefly carried out in the Siran River and other Nullahs/lakes of the district. Most of the fish caught are cold water fishes like crossocottus latius, diplocheilus, trout, and Labeodero. In fact, River Kunhar abounds in trout. There is a trout hatchery in Mansehra, and 2 privately-owned trout fish farms in Kaghan valley. In Mansehra district, the average production from various fisheries is 9.900 million tons.

Also, there are number of plant species which are important for honey bees. The University of Hazara in Mansehra district has a honey bee research program. Through this program, the university is spreading awareness about the importance of employing scientific methods for increasing honey production. Hashoo foundation (NGO) works for empowering women as honey bee keepers.

6.3. Mining Sector

District Mansehra is enriched in mineral resources. The commercially mined minerals in Mansehra district are coal, corundum, feldspar, granite, marble, quartz and phosphates. In addition, there are deposits of mica, soapstone and chromite's which are yet to be exploited. Some of the major minerals available in the region are;

Some of the major minerals available in the region are;

Minerals	Annual Production (tons)
Feldspar	336107
Coal	102
Dolomite	3771
Gramet Schist	319
Granite	100456
Limestone	7794
Quartz	25
Marble	200

Source: - D.G. Mines & Minerals Govt: of Khyber Pakhtunkhwa, Peshawar

6.4. Handicrafts:

Handicrafts include household items made in crotchet, as well as embroidered shawls and dresses, namdas (woolen felt rugs), household/decoration items made with walnut wood, and carpets.

6.5. Tourism and Hospitality:

Mansehra district is a proud owner of some of the exotic summer destination spots in Pakistan, such as Naran, Kaghan, Lake Saiful Malook, Ansoo Lake etc. These places are ideal for business, ecological and adventure tourism and potential revenue from aforementioned sector could really change the destiny of the entire region. However, in order to tap into this potential, some serious works need to be done by the KP government, in coordination with Tourism department. These include the following;

1. Identify new locations for building of quality TCKP guest houses and camping sites for tourists in the area, and upgrade the existing ones
2. Open tenders and invite private hospitality businesses to open their setups in the area, such as Serena, Avari, PC and Hilton etc.
3. Identify areas for construction of family theme parks, adventure parks and chair lifts etc. in these villages and invite private sector for investment
4. Conduct research on other areas of the district and identify potential spots where feasible tourist resorts can be constructed in the long run
5. Promote tourism for Mansehra through promotion campaigns on TCKP website and Television ads.

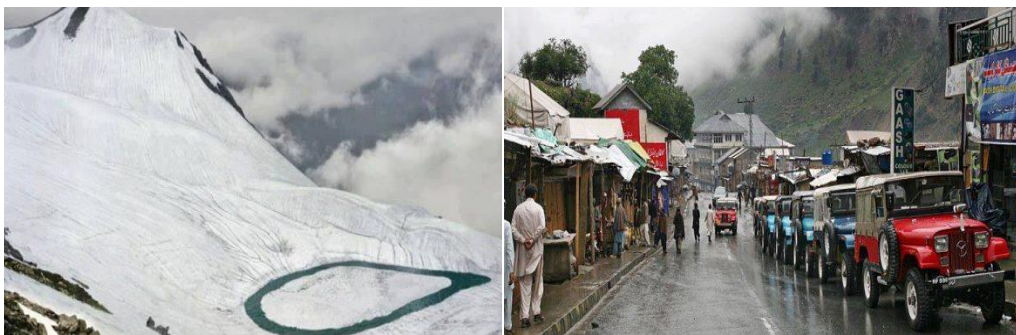
Some of the major tourist attractions of District Mansehra are:

- Mansehra City
- Baffa Town
- Dadar
- Balakot
- Kaghan Valley
- Shogran
- Naran
- Lake Saiful Malook
- Lake Dodipat
- Barreri Hill
- Babusar Top
- Lake Lulusar
- Lalazar

There are also historical places of the district that are being protected under Government of Pakistan laws; These are

- Tomb of Syed Ahmed Shaheed Braveli , Balakot
- Tomb of Shah Ismail Shaheed, Balakot
- Fourteen rock addicts of Ashoka inscribed on three rock boulders, Mansehra
- Buddhist inscribed rock at Shahdaur, Agror, Mansehra

Also, there is wide list of UNESCO discovered sites present in the district, which if properly marketed, could turn into potential tourist sites.



6.6. Forestry:

Mansehra district has the highest forest area in the province with 332,252 hectares (Source: Crop Statistics 2015-16, Agriculture department GoKP). It is one of the richest districts as regards the forest wealth of Pakistan, having many small and large forests scattered throughout the region. Forests of the district are rich in trees as Deodar, Blue pine, Chirr, Poluddar, Walnut, Cherry, Poplar and Kao (wild olive) etc. A large variety of medicinal plants are also found in the forests. Such plants are also grown especially in the northern forests and a large variety of wild life is also depending on these forests. Such huge forest cover can also be utilized to earn carbon credit.

6.7. Trucking and Logistics Hub:

District Mansehra is located right on main CPEC route and in upcoming decade, it is estimated that approximately 30,000 freight trucks are going to pass through the district once the route is fully functional, which means it can be turned into a major logistics hub for entire region.

In order to make it happen, following steps are required to be taken;

1. Establish a modern trucking and logistics park with facilities like
 - Overnight parking space for 500-1000 trucks
 - Automobile repair and Maintenance shops
 - Light engineering units to support to transportation related activities
 - Restaurants and Motels for drivers and business tourists
2. Establishment and Upgradation of transport handling setup including highways and telecommunication infrastructure



6.8. Trade and Trade Centers:

Baffa, Shinkiari, and Mansehra city itself are the main trading centers of the district. Agriculture products like vegetables and fruits are brought from the suburbs to these centers for further transition within and outside the district.

A very good quality tobacco is grown in the plains of the district, which is exported to the down districts. The poultry industry of the district is also very prominent. Poultry and its products are also exported in abundance to other parts of the country. Woolen clothes, garments and blankets from upper areas i.e., Kaghan and Balakot are also exported to the down district.

6.9. Industry:

There is enormous potential for industries and industrial production in Mansehra. According to KP development statistics 2018-19, there are 60 industrial units present in the district. Some of the. Major industries are;

S.NO	Nature of Units	Total No. Of Units
1	Biscuits and Sweets	03
2	Ceramics	02
4	Flour Mills	17
5	Furniture	7
6	Fiber glass	02
7	Marble & Chips	12
8	Paints	1
9	Pharmacy	1
10	Tea Packing	1
11	Printing Press	1
12	Spice Grinding	1
13	Mel Crock	3
14	Soap	2
15	Plastic and Rubber	3
16	Preservation of Fruits	1
17	Beverages	1
18	Garments	1
19	Poultry Feed	1
	Total units	66

(Source: KP Development Statistics 2018-19)

6.9.1 Small Industrial Estate: There is small industries zone present in the region. It was established and operates under Small Industries Development Board (S.I.D.B), GoKP. Current position of the small industries zone is;

Small Industrial Estate Mansehra (Year of Establishment 1986-87)						
Total Plots	Plots Allotted	Plots Vacant	Number of Units			
			Total Units	Units under Operation	Closed Units	Units under Construction
92	92	0	60	53	0	07

(Source: Small Industries Development Board, Khyber Pakhtunkhwa)

6.9.2 Mansehra Economic Zone, KPEZDMC:

The Mansehra Economic Zone (MNEZ) is spread over 32 acres and is situated in Khyber Pakhtunkhwa's District Mansehra (Mouza Debgran, Jallo, and Madan). The District of Mansehra and surrounding areas are distinguished by the presence of mountainous terrain, the ever-flowing Indus River, and its breathtaking landscape. The region is also rich in natural resources such as perennial water bodies, fertile lands, deep forests, and a variety of precious gemstones, dimension stones, Granite, and Marble. In addition, other endowments like Feldspar, Phosphate, Chromite, Soapstone, and Magnesite can also be found in the region.

MNEZ is located in a close proximity to Hazara Expressway making it ideal to avail full opportunities arising from China Pakistan Economic Corridor (CPEC).

7.Small Investment Projects for the District:

- Trout Farming Aquaculture is an emerging industry in Pakistan; and is becoming of vital importance to food security and income generation potential in the rural area. The available technologies for the purpose are the variable size Concrete Raceways or earthen raceways in which trout rearing can be done. Market Access and trade issues are key areas of concern for producers in terms of wealth creation and regional job. The trout fish is high demand and the production will be sold out on its availability within the local market. However, it is advisable to form cooperatives or group formation for the marketing of the product for better returns from sale of the trout production on the farms.
- Poultry Farming Broiler meat is a rich source of protein with an ever-growing demand. A conventional broiler farm of 8,000 birds is suggested for this purpose. The project will involve initial investment up to Rs. 1.61 million, with payback period of 3.84 years and profitability in terms of Internal Rate of Return (IRR) up to 40%.
- Honey Bee keeping the district appears to be a promising area for the commencement of micro to small scale honey bee apiaries. This can be inferred from the existence of number of Jujube and Acacia trees and acres under production of crops upon which the honey bee works for nectar.
- Food and Vegetable Processing and Dehydration Fruits & vegetables are seasonal and perishable commodities. These cannot be retained for a long period. During the peak harvest season, when bulk supplies arrive and the market is glutted with fruits and vegetables, prices fall down substantially. The introduction of processing technology shall minimize the post-harvest losses, wastage of low-grade fruits and increase quantity, quality, shelf life and the availability of fruits throughout the year. As a large producer fruits and vegetables there are many opportunities for investors to move into high end market in the processed and packaged food industry.



Similarly, Dehydration offers an economical and satisfactory means to extend the shelf life of Fruits and vegetables. The main advantages of dehydration over other methods of preservation being that the dehydrated products are light in weight and occupy much less space than the original, frozen or canned materials they are Cheap to pack compared to tinned materials and they are Stable under ordinary storage conditions.

- Marble Warehouse There are a number of marble processing plants within Mansehra & adjoining district. The warehouse will facilitate the buyers in selecting the stone of their choice and will enable them to streamline the supply of consistent product to the end users/exporters in a given time frame. The Warehouse would provide the storing, stacking, and cutting/squaring services for irregular shaped blocks of Marble, Granite, and Onyx for their extractors and processors in the district on rental basis.
- G1 Garlic G1 Garlic was introduced by National Agriculture Research Council (NARC) in 2018. The basic aim behind introducing this new variety because every year almost 70-80% garlic was imported from INDIA, CHINA, IRAN and various other countries. It is estimated that per acre yield of locally produced garlic is 70-80 mounds per acre while G1 garlic produces around 200-250 mounds per acre. Similarly, the average weight of locally produced garlic is 30-35 grams while the weight of G1 garlic is 250-450+grams. With massive production of G1 garlic compared to local seed, we can save Rs 70 billion each year and we will be able to export garlic to other countries in few years. Farms can earn good profit from fresh yield while they can earn maximum profits from the sale of dry seeds.

8... Issues Faced by SME's;

SME's of Mansehra, just like rest of country, has got enormous potential of growth and diversification. However, being a developing economy, SMEs of this region are also faced with enormous issues.

Some of the main issues being faced by SME's are:

- Access to Finance
- Unawareness and lack of market competitive practices.
- Unawareness and lack of skills in implementing modern business practices
- High cost of Energy and fuel
- High Inflation impacting prices of raw materials especially fertilizers
- Unstable socio-political environment of country.
- Flood of Direct and indirect taxation
- Lack of Modern marketing practices
- Lack of Access to Global Markets
- Lack of coordination between industry stakeholders and relevant government departments.

9... Business Support Institutions:

9.1. Local Bodies Chamber and Trade Associations

Mansehra Chamber of Commerce and Industry (MCCI) and various local trader associations ~~wor~~ing in district to support and enhance worth of local businesses and also to attract investors in the district, with the coordination of district administration. The Chamber is ~~add~~ with Sarhad Chamber of Commerce and Industries (SCCI) and Federation of Pakistan chambers of commerce and industry (FPCCI). In view of the above, the Mansehra Chamber of Commerce and Industry is one of the most active, popular and important Chamber of the province of KPK representing the business community of the district.

9.2. Government Support Institutions

Government of Pakistan through its various institutions is trying its best to provide all possible support to business community. Some of institutions playing major role are;

- SMEDA
- TDAP
- Export Development Fund – EDF
- KP-BOIT
- KPITB
- WAPDA
- SNGPL
- Provincial Department of Industries and Commerce
- KP –TEVTA
- Ministry of Industries and Production
- Ministry of Commerce
- FBR
- Pakistan Customs
- SECP
- Labor Department
- Mining and Mineral Department
- Tourism Department
- SBP

Useful Links:

Useful Link	
Small & Medium Enterprises Development Authority(SMEDA)	www.smeda.org.pk
Government of Pakistan	www.pakistan.gov.pk
Mansehra Chamber of commerce & Industry.	smumtaz980@gmail.com
Government of KPK	www.kpk.gov.pk
Trade Development Authority of Pakistan (TDAP)	www.tdap.gov.pk
Security Commission of Pakistan (SECP)	www.secp.gov.pk
State Bank of Pakistan (SBP)	www.sbp.org.pk
KPEZDMC	info@kpezdmc.org.pk
Mines and Minerals Department KPK	Mineralsdev553@gmail.com
Technical Education and Vocational Training Authority(TEVTA)	www.tevta.org
Environmental Protection Agency KPK (EPA KP)	dgepakp@epakp.gov.pk
KPBOIT	invest@kpboit.gov.pk

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