

District Economic Profile (Chakwal)



Turn Potential into Profit

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(SMEDA)**

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 'sectorial research' to identify policy, access to finance, business development services, strategic initiatives and institutional collaboration and networking initiatives.

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

Concurrent to the prefeasibility 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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3. Introduction

Chakwal is the 66th largest city in Pakistan by population. It is located 90 kilometers south-west of the federal capital, Islamabad, and 270 kilometers from the provincial capital, Lahore. Chakwal district is bordered by Khushab to its south, Rawalpindi to its north-east, Jhelum to its east, Mianwali to its west, and Attock to its north-west. The district was created out of parts of Jhelum and Attock in 1985.

Ancient human habitations have been uncovered in the area, giving Chakwal a long and rich history. The Mauryans, Greeks, Mughals, and Sikhs were just a few of the empires and dynasties that ruled over the area.

With the Salt Range mountains cutting through its eastern side and rich plains spreading across its western half, the area is renowned for its varied geography. The Khewra Salt Mine, one of the biggest salt mines in the world, is one of the Salt Range's most well-known salt mines.

Chakwal is predominantly an agricultural region, and farming is the major occupation for the locals. Wheat, rice, maize, and vegetables are among the important crops grown in the area. In Chakwal, livestock farming is very common.

Chakwal has a developing industrial sector in addition to its agricultural industry. Small and medium-sized businesses, including as food processing facilities, textile mills, and brick kilns, are located in the district. The manufacturing industry supports the regional economy and creates job opportunities

Chakwal has a unique cultural legacy that combines elements of Shahpuri, Pothohari, and Punjabi cultures. The area is well recognized for its traditional music, dancing, and festivals, all of which showcase the rich cultural heritage of the surrounding areas.

The Chakwal and Chakwal-Dhudial Railways are Abandoned Railway Stations i.e. these stations have been closed, and the district has good road connections to major towns. The district's administrative center is located in the city of Chakwal.

The district of Chakwal, which covers an area of 6,524 km², is subdivided into five tehsils.

Table No: 1

Chakwal District Facts	
Population	1495463 persons
Area	6,525 Square Kilometers ²
Population Density	229.1897 person per Km ²
Population Growth Rate	1.71%
Male Population	49.96%
Female Population	50.4%
Urban Population	81.03%
Rural Population	18.96%
Muslims are overwhelming religion	99.67%
Christians	0.25%
Tehsil Autonomous Towns	<ul style="list-style-type: none"> • Chakwal • Choa saidan shah • Kallar Kahar • Lawa • Talagang
Literacy Rate	74.64%
Male Literacy Rate	84.64%
Female Literacy Rate	65.57%

Source: Government of Punjab Reporting Services 2019-20

3.1 District MAP.



3.2 District History

According to the District Gazetteer Jhelum 1904, the city of Chakwal was formed in 1525 by a man from Jammu named Chaudhry Chaku Khan. This was during the reign of Zaheerudin Babur, who was the Mughal emperor at the time. For many ages, it was a small but important town in Taluka Dhan Chaurasi. During the time the British were in charge, in 1881, it was named the Tehsil Headquarter. In 1985, it was finally made into a district.

Chakwal is in northern Punjab. It is in the Dhani area of Potohar. The ancient Soan people lived in the area around Chakwal, which has a long and interesting past. The past of the area goes back to the time when the Mahabharat was almost a myth. Alexander the Great met Raja Ambhi for the first time in Chakwal. This meeting is well known. The district centre of Chakwal is the city of Chakwal. The District has five tehsils, i.e. Kallar Kahar, Choa Saidan Shah, Chakwal, Talagang, and Lawa. Early on, this area was ruled by the Dogra Rajputs and the Khokhar Rajputs for a long time.

Even though Chakwal city has a lot of influences from country life, it has a more urban feel. Military Valley is another name for Chakwal. Chakwal is a very interesting place to visit because of its unique culture and long past. It has a lot to offer in terms of culture, history, art and nature. Some great places for tourists to visit are the world-famous Kallar Kahar Lake, Takht-e-Babri, which is a stone stage where Emperor Babar spoke to his army, Bagh-e-Safa, and, most of all, the Katas Raj Temples, which are a famous fort and mediaeval university surrounded by 100 temples built by Hindu rajas over a thousand years. The name "Katas" is listed in the Hindu holy book "Maha Bharat," which was written in 300 BC. This is a big deal for Hindus who come here to worship.

3.3 District Administrative Division

Administrative subdivisions of Chakwal district is divided into five tehsils:

- Kallar Kahar
- Choa Saidan Shah
- Chakwal
- Talagang
- Lawa

Chakwal Tehsil was annexed from Jhelum District and made part of the newly formed Chakwal District.

Choa Saidan Shah was made out of Jhelum District's sub-division Pind Dadan Khan and joined with sub-division Chakwal. In 1993, Choa Saidan Shah moved up to the level of a sub-division.

There is one district council, one city committee in Chakwal, and two town committees in Choa Saidan Shah and Kallar Kahar.

There are two seats for this area in the National Assembly: NA-60 and NA-61. The district is served by two MNAs in the National Assembly and four MPAs in the Provincial Assembly.

4. SOCIO-Economic Framework.

The socio-economic frame-work of district Chakwal depends on multiple factors that are illustrated below.

4.1 Geography and Climate

4.1.1 Total Area with Overview of Climatic Condition:

Chakwal has a total area of 1,864,934 acres. Chakwal is 518.63 meters (1701.54 feet) above sea level, so the weather there is subtropical desert. The average temperature for the year in the district is 30.65 oC (87.17 oF), which is 9.76% higher than the average for Pakistan. Chakwal gets about 21.92 millimeters (0.86 inches) of rain every year, and it rains on 46.89 days (12.85% of the time).

Table No: 2

Climate data for Chakwal													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Record high °C (°F)	28.66 (83.59)	34.59 (94.26)	43.48 (110.26)	48.42 (119.16)	51.39 (124.5)	55.34 (131.61)	52.37 (126.27)	50.4 (122.72)	49.41 (120.94)	36.56 (97.81)	44.47 (112.05)	32.61 (90.7)	55.34 (131.61)
Average high °C (°F)	21.9 (71.42)	24.57 (76.23)	30.27 (86.49)	37.25 (99.05)	42.82 (109.08)	45.03 (113.05)	42.93 (109.27)	40.65 (105.17)	40.09 (104.16)	29.79 (85.62)	37.11 (98.8)	24.41 (75.94)	34.74 (94.53)
Daily mean °C (°F)	16.84 (62.31)	19.8 (67.64)	25.55 (77.99)	33.06 (91.51)	39.25 (102.65)	41.93 (107.47)	40.17 (104.31)	37.76 (99.97)	36.32 (97.38)	25.04 (77.07)	32.7 (90.86)	19.35 (66.83)	30.64 (87.15)
Average low °C (°F)	10.07 (50.13)	11.74 (53.13)	16.16 (61.09)	23.59 (74.46)	30.15 (86.27)	34.01 (93.22)	33.88 (92.98)	31.49 (88.68)	28.47 (83.25)	18.05 (64.49)	24.56 (76.21)	13.05 (55.49)	22.94 (73.29)
Record low °C (°F)	3.95 (39.11)	4.94 (40.89)	8.89 (48.0)	14.82 (58.68)	21.74 (71.13)	24.7 (76.46)	25.69 (78.24)	24.7 (76.46)	22.73 (72.91)	10.87 (51.57)	17.79 (64.02)	5.93 (42.67)	3.95 (39.11)
Average precipitation mm (inches)	11.02 (0.43)	25.71 (1.01)	31.11 (1.22)	25.96 (1.02)	20.17 (0.79)	18.63 (0.73)	48.57 (1.91)	42.52 (1.67)	31.84 (1.25)	2.68 (0.11)	2.43 (0.1)	2.39 (0.09)	21.92 (0.86)
Average precipitation days (≥ 1.0 mm)	1.98	3.86	5.21	6.28	4.22	4.5	7.18	7.64	3.86	0.72	0.99	0.44	3.9
Average relative humidity (%)	43.39	46	43.66	27.8	18.86	21.77	33.19	40.58	36.76	27.91	26.57	29.61	33.01
Mean monthly sunshine hours	8.3	9.28	11.13	12.72	13.45	13.89	13.67	13.01	11.98	8.49	8.58	8.39	11.08

Source: Climate-Data.org

4.1.2 Area under Cultivation and Economic Activity.

The total cultivated area of District is 4408.6454 Hectares. Agriculture is the mainstay of Chakwal's economy, with wheat, rice, maize, and sugarcane being the main crops. Livestock farming is also an important economic activity, with dairy and poultry farming being the major sub-sectors. The district is also known for its sandstone and coal reserves.

Table No: 3

Description	Area
Total Geographical Area	56,525 Sq.Km
Total Cultivated Area	319,000 Hectares
Wheat Area	130,000 Hectares
Forest Area	67,000 Hectares
Total Cropped Area (Kharif & Rabi)	260,000 Hectares

Source: Land Utilization statistics 2019-20

4.1.3 Residential Area.

Population of the district reported was 1,495,463 in 2017 census. The total area of the district is 6,525 Sq.Km with population density of 229.1897 persons per Km². Chakwal district consists of both urban and rural areas, with various residential settlements scattered throughout the district. While there are several towns and villages within the district, it is important to note that the extent and specific residential areas may vary.

4.1.4 Barren Area

The total barren land of the district is 3,366 Sq.Km. However, 580 Sq.Km of land is covered with forests.

4.2 Resource Endowment.

Chakwal is a district in the province of Punjab with opportunities in various natural resources i.e. trade & services, energy, livestock and agriculture.

4.2.1 Main crops, livestock, and other.

The combination of the climate and the prevailing soils makes the area suitable for growing major crops, fruits & vegetables. Labor wells are used for the agricultural work.

4.2.2 Agriculture. (Fruits & Vegetables)

In Chakwal district, agriculture plays a significant role, including the cultivation of various fruits and vegetables. Here are some of the fruits and vegetables commonly grown in the district:

Table No: 4

Agriculture Products	
Main Crops	Wheat, Maize, Ground Nut, Jowar, Bajra , Moong ,barley, Fodder
Major Fruits	Citrus, guavas, apricot, banana, loquat, pears, peaches, olive and pomegranate
Major Vegetables	Tomatoes, onions, potatoes, carrots, cucumbers, leafy greens radishes Cauliflower and Peas

Source: Government of Punjab report 2019-20

Agricultural Marketing: In Chakwal district, agricultural marketing plays a vital role in connecting local farmers with consumers and markets. Chakwal has agricultural mandis or marketplaces where farmers bring their produce to sell. The main mandi in Chakwal is located in the city center, where farmers and traders gather to trade agricultural commodities. The production of major crops in the district is given in the table below:

Table No: 5

Crops	Production (000 Tons)
Wheat	252.02
Ground Nut	66655
Maize	1.2
Jowar	911
Bajra	167
Barley	177
Lady finger	607

Source: Directorate of Agriculture District wise crop data 2021-22

4.2.3 Livestock

Livestock farming in Chakwal district contributes to the local economy, provides employment opportunities, and supplies essential animal products such as milk, meat, and eggs. The sector plays a crucial role in supporting rural livelihoods and fulfilling the dietary needs of the population.

Livestock population in district Chakwal is mentioned in below table.

Table No: 6

Type	Numbers of animals
Sheep	158,126
Goats	580,481
Buffalo	145,498
Cattle	435,276
Poultry	818,951

Source: Punjab Province Report Livestock Census 2006

Livestock and rangelands are important for the people of the district for subsistence, reducing poverty and enhancing livelihood. A large portion of rural population in the district is engaged in livestock-rearing.

4.2.4 Poultry

In the Chakwal area, poultry farming is an important part of the livestock industry. Poultry farming means raising birds that have been tamed, mostly chickens, for their meat and eggs.

Poultry farming in Chakwal helps the economy and gives people a good source of nutrition in the form of chicken meat and eggs. It gives people jobs, helps rural areas make a living, and is a very important part of making sure everyone has enough to eat.

4.2.5 Industry

The industrial sector in Chakwal plays an important role in creating jobs and improving living standards on the whole. Chakwal district is home to a wide range of industries, such as cement, textiles, marble, and stone, food preparation, engineering and metal works, handicrafts and small-scale businesses. Pink salt mining including its handicrafts and byproducts is also a major industry of Chakwal.

Cement manufacturing is an important business in Chakwal, and there are several plants in the area. The textile mills and companies contribute substantially to the local businesses by manufacturing and trading of textiles, clothing and fabric.. Chakwal is known for its marble quarries and stone-cutting facilities, which help support a booming marble and stone business. Small-scale agricultural processing plants add value to agriculture commodities like wheat, rice, fruits and vegetables. There is growth in the engineering and metalworking businesses in the area. The machine parts and agriculture implements are manufactured. There are places in Chakwal where farm goods are made and packaged to meet the demand for processed foods. Handicrafts like woodwork, pottery, and needlework show off the area's long cultural past. Local economies of the area are supported by small businesses engaged in trade of textiles, leather goods, electronics, and retail goods.

4.2.6 Mining

Chakwal district in Pakistan is renowned for its pink salt mining and processing activities. The district is home to the Khewra Salt Mine, one of the largest and oldest salt mines in the world. The Khewra Salt Mine is known for its abundant reserves of pink salt, which is unique due to its distinctive color and mineral composition.

Pink salt mining in Chakwal involves the extraction of salt from underground salt deposits. Miners use specialized techniques and equipment to extract the salt, which is then processed and refined for various applications. The salt is carefully extracted and sorted to ensure its quality and purity.

Chakwal's pink salt has gained popularity both locally and internationally for its aesthetic appeal and perceived health benefits. It is often marketed as Himalayan Pink Salt, owing to its geological origins in the Salt Range Mountains.

Overall, pink salt mining and processing have become significant industries in Chakwal, showcasing the district's natural resource endowment and attracting attention of consumers and tourists.

4.2.7 Service Sector

Chakwal district has a growing service sector that includes industries like healthcare, education, banking and financial services, retail and wholesale trade, hospitality and tourism, transportation and logistics, professional services, government services, communication and internet services, and entertainment and recreation. The service industry helps create jobs, bring in money, and improve the quality of life for the people of Chakwal. The table below given an overview of important economic activities of the district.

Table No: 7

Major Economic Activities	
Agriculture with its Allied Livestock Breeding, Fishing	42.4%
Manufacturing	3.6%
Construction	20.3%
Wholesale/Retail, Hotel/Restaurant	7.8%
Transport, Storage, Communication	5.8%
Community, Social & Personal Services	11.5%
Mining & Quarrying	2.2%
Others	6.4%

Source: Government of Punjab Reporting Services 2019-20

4.3 Infrastructure

Chakwal district has been making steady progress in terms of infrastructure development. The district has been investing in various infrastructure projects to enhance connectivity, improve access to basic services and promote economic growth.

Table No: 8

Infrastructure	
Motorways	79.0 Km
Provincial Highways	2,440.0 Km
Railways	The Chakwal and Chakwal-Dhudial Railways are Abandoned Railway Stations i.e. these station has been closed
No. of Grid Stations	7 grid stations, ranging in capacity from 66 KV to 132 KV. Electricity is provided by Islamabad Electric Supply Company (IESCO)
No. of Telephone Exchanges	63 telephone exchanges, with a total capacity of 50,728 lines
Industrial Zones	1 industrial estate established by Punjab Small Industries Corporation (PSIC), with 25 Industrial units
Household Size	5.7 persons per house
Houses with Piped Water Inside	7.9%
Houses with Electricity	48%
Major Industry	Agricultural implements, cement, ceramic products, cold storage, flour mills, poultry feed, textile spinning, textile, weaving and tobacco

Source: Government of Punjab reporting Services 2019-20

4.3.1 Communication System

Chakwal district has a well-established communication system that includes telecommunication services (PTCL), mobile network coverage (Mobilink, Telenor, Zong Ufone, and Warid), internet access, public call offices, postal services, courier services, internet cafes, cable TV services, and information centers.

4.3.2 Roads Network

Chakwal district has a well-developed road network that facilitates transportation and connectivity within the district and beyond. Here are the key aspects of the road infrastructure in Chakwal:

Highways: National highways connect Chakwal to other big cities and towns. The M2 Motorway runs through the area, making it easy to get to Lahore, Islamabad, and other parts of the country.

Main Roads: The main roads in Chakwal are well-kept and connect different parts of the district. These roads make it easier to move things and people, which facilitate economic activity and help people to commute for work on daily basis.

Link Roads: There are link roads in Chakwal that connect smaller towns, villages, and rural areas. These roads connect remote places to the main road network.

Transportation Infrastructure: The road network in Chakwal is supported by bridges, flyovers, and underpasses, ensuring smooth traffic flow and improved connectivity.

4.3.3 Utilities (Electricity, Natural Gas, WASA)

The regional power distribution company (IESCO) is in charge of distributing and managing energy in the district. The largest gas company in Chakwal district is called Sui Northern Gas Pipelines Limited (SNGPL). It is responsible for delivering and distributing natural gas to homes, businesses and factories.

4.4 Social Infrastructure (Educational Institute)

Chakwal district has a significant social infrastructure with numerous educational institutions catering to the academic needs of the population. . According to data published by Government of the Punjab, Public educational institution system in district Chakwal had a total of 744 primary, 213 elementary, 222 high and 22 higher secondary schools. ¹

¹ Source: Government of the Punjab

4.4.1 Industrial Estate and Parks

At the moment, there is no industrial area or industrial park in the Chakwal district. But it's important to remember that industrial growth and investment can still happen in different parts of the district through individual industrial units or clusters. These industrial tools are used in many different fields, such as manufacturing, textiles, building materials, and food processing.

The Industrial Estate in Chakwal, established in 1979, is located on Rawalpindi Road. It spans an area of 16.86 acres and consists of 119 plots, with 108 dedicated to industrial activities. The estate primarily focuses on poultry feed and food production industries. It provides essential infrastructure and facilities for businesses to operate and contribute to the economic growth of Chakwal.

4.4.2 Dry Ports and Sea Ports.

Chakwal district, being an inland district in Punjab province, does not have its own dry ports or sea ports. However, it is connected to major ports in Pakistan through well-developed road networks.

4.5 Demography.

The population of Chakwal is 1,495,463 in 2017. 93.35% of the population is Punjabi, 4.40% is Pashtun, and 1.63% Urdu.

4.5.1 Total Households

The total number of housing units in Chakwal is 264,968.

4.5.2 Households size

The average size of households consist of 5.7 persons.

4.5.3 Urban Population

In 2017 population of Chakwal district was 1,495,463. 723,178 were male and 772,166 female. 283,608 (18.96%) lived in urban areas.

4.5.4 Rural Population

1,211,855 (81.04%) lived in rural areas

4.5.5 Education and Literacy.

Chakwal literacy rate is 74.64 % of its total population. The data shows that male literacy in Chakwal is 84.64 % while its female literacy rate is 65.57 %. Similarly, the literacy rate in rural areas of the city is 73.17 and the urban are at 80.96 percent².

4.6 Human Resource Availability

4.6.1 Total Labor Force

According to Pakistan Labour Force Survey 2020-21 published by Pakistan Bureau of Statistics, in Chakwal district about 49.2% of this labor is involved in agriculture, 21.6% in industry and the remaining 29.1% in other services.

5. Economic Potentials.

5.1 Main Sectors of District.

District Chakwal in Pakistan is characterized by several key sectors that contribute its economy.

5.1.1 List of Sectors with bifurcation Manufacturing, Trading, Services, and Agriculture

The major sector of the district with respect to manufacturing, trading / services and agriculture are as following:

Manufacturing

- Textile
- Food Processing
- Pharmaceutical Products
- Bricks manufacturing
- Chemical and Plastic Products

Trade / Services

- Agricultural Produce
- Automotive Parts
- Furniture
- Education
- Hotel & Tourism
- Construction industry

Agriculture

- Beekeeping and Honey products
- Dairy farming and milk Production
- Olive cultivation and olive processing

² Source: Pakistan Bureau of Statistics census-2017

5.1.2 SME Presence in District

Small and medium enterprises (SME) are thriving in the Chakwal district, which covers a wide range of businesses. Small and medium-sized enterprises (SMEs) in Chakwal include textile and clothing factories, farms and agribusinesses, construction and building material suppliers, handicraft and cottage industries, food processing and packaging units, and retail and service-based companies. These small and medium-sized businesses help create job opportunities and generate income in the district.

5.2 Main Cluster of District

In Pakistan's Chakwal district, Chakwal City, Talagang, and Kallar Kahar are all important business hubs. Chakwal City is the centre of government and business. It is home to small-scale industries, retail businesses, schools, hospitals, and government buildings, among other things. Small-scale manufacturing, retail trade, service companies, and farming are what make Talagang stand out. Kallar Kahar is a popular place for tourists to visit, and it has a lot of facilities to help tourists, like hotels, bars, and places to play. In addition, the district has set up industrial estates and relies on agriculture. Villages and farmlands help grow crops and raise animals for the agrarian economy of the district.

5.3 Main Products & Services of District

The main products of district are illustrated below.

- Pink Salt
- Food products.
- Cement
- Agriculture
- Olive
- Agriculture implements
- Crushed Stone
- Marble & Granite
- PVC products
- Dairy products.
- Poultry products
- Pharmaceutical
- Textile and clothing

6. Potential Sectors for Investment

Chakwal district offers potential sectors for investment across various industries. Here are some sectors that present investment opportunities

- Agriculture and Agribusiness
- Renewable Energy
- Textile and Garments
- Food Processing and Packaging
- Tourism and Hospitality
- Education and Skill Development
- Healthcare Services
- Infrastructure Development
- Information Technology
- Light Engineering
- Salt Mining & Processing

The above referred economic investment prospects are indicative; therefore, it is advised that detailed feasibility of industrial projects must be carried out before making final decision for investment.

6.1 Domestic Commerce and Potential

There are number of potential sectors in the district which are illustrated below.

6.1.1 Grocery Stores and Supermarkets

In Chakwal district, grocery shops and supermarkets make it easy to buy a wide range of food and household items all in one place. These businesses meet the daily needs of the people in the area by selling fresh food, packaged foods, drinks, personal care products, and more. They help the local economy by buying goods from farms and suppliers in the area. With a growing population and changing consumer tastes, there investment potential in this sector.

6.1.2 Clothing and Apparel Retail

In the Chakwal area, clothing and apparel stores sell a wide range of fashionable clothes for men, women and children. These stores sell a wide range of styles, such as casual clothes, formal clothes, ethnic clothes, accessories, and shoes. Focusing on quality and the latest fashion trends, these shops cater to the different tastes of the people in the area. There are investment possibilities in this sector to open or grow clothing boutiques and fashion shops that offer a wide range of styles, sizes, and prices to serve different types of customers. In this industry, it's important to keep up with the latest fashion trends and extend personalized customers services.

6.1.3 Electronics and Appliances Retail

In Chakwal district, stores that sell electronics and appliances meet the growing demand for tech goods of the local population. These stores sell a wide range of electronics and appliances, such as TVs, refrigerators, air conditioners, smartphones, laptops, home entertainment systems, kitchen tools, and more. They offer their users access to the latest brands and technologies in the market. The key success factors for this business are wide range of products, offering competitive prices and good customer services.

6.1.4 Automotive Dealerships

Automotive shops in Chakwal district help people to buy and sell a wide range of cars, motorcycles, and commercial vehicles. These dealerships sell cars, offer financing facilities and provide repair and maintenance. As the need for personal transport grows, there are opportunities to invest in this area.

6.1.5 Furniture and Home Decor Retail

In Chakwal district, furniture and home decor stores sell a wide range of items to make living standards better. These shops sell furniture, home decor items, and offer services in interior design. Customers can find a variety of stylish and useful goods, such as sofas, beds, tables, lighting fixtures, rugs, curtains, and decorative items. To be successful in this field, it is important to have wide range of products, knowledge of latest trends and designs and offer effective customer services.

6.1.6 Building Materials and Hardware Retail

The building materials and hardware stores sell a wide range of goods for construction and renovation. These shops sell products like cement, bricks, tiles, plumbing supplies, electrical parts, tools and hardware.

6.1.7 Beauty and Personal Care Retail

The beauty and personal care retail is a growing business in Chakwal. These shops sell skin care products, hair care products, cosmetics and fragrances. It offers emerging investment opportunities in view of growing awareness of personal care.

6.1.8 Education and Stationery Retail

In Chakwal district, these retail stores sell school and office supplies for kids, teachers, and office workers. There are textbooks, notebooks, pens, pencils, and other school supplies in these shops. The growing school going population and increase in number of office professionals offer investment opportunities in this business.

6.1.9 Healthcare Services and Pharmacies

Chakwal district has healthcare services and pharmacies where people can get medical treatment and medicines. Setting up health care centers and pharmacies is a way to make an investment.

6.1.10 Restaurants and Food Service

The Chakwal area has restaurants and other food service businesses that offer a wide range of food choices to the people. There are investment opportunities in opening new restaurants and food business.

6.1.11 Sports and Fitness Retail

In Chakwal district, sports and fitness stores sell a variety of sports equipment, exercise clothes, and outdoor gear. This offers promising investment opportunities due to increased participation of youth in sports and increasing awareness of health fitness.

6.2 Export Status and Potential

There is an export potential in textile, agriculture commodities (including processed olive) and minerals from the Chakwal area. By developing export-oriented businesses and focusing on quality, these sectors of Chakwal can contribute to the exports of the country.

7. Major Issues & Policy Recommendation

Major Issues that SMEs faces is the district is of different kind with different sectors, most common issues in the district are mentioned below.

7.1 Problem and issues:

- Limited access to basic services
- Unemployment and poverty
- Limited industrialization
- Infrastructure deficiencies
- Agricultural challenges
- Environmental degradation
- Gender inequality
- Lack of quality healthcare facilities
- Inadequate educational opportunities
- Water scarcity and inadequate irrigation systems
- Insufficient electricity supply
- Poor waste management and sanitation
- Inadequate transportation infrastructure

- Lack of skill development programs
- Limited access to finance and credit facilities

7.2 Recommendations

- Provision of basic services by building hospitals, schools, clean water systems, and cleaning systems.
- Support the creation of jobs and reduce poverty by putting in place programs to create jobs, improve skills, and help people start their own businesses.
- Incentives for investment, set up industrial zones, and support the growth of key areas to help the economy become more industrialized and diversified.
- Address infrastructure problems by constructing roads, transport networks, utilities, and digital connections as a top priority.
- Increase the productivity of agriculture by giving farmers access to modern farming methods, credit, and agricultural inputs, and by promoting sustainable farming practices.
- Take steps to protect the environment, such as reforestation, water management systems, and campaigns to raise knowledge about how to use resources in a sustainable way.
- Improve healthcare services by building more healthcare centers, strengthening of existing healthcare infrastructure and giving healthcare workers training and incentives.
- Improve the quality of education by investing in school infrastructure, raising standards of curriculum, and supporting teacher training and growth.
- Comprehensive plans for water conservation.
- Improve energy supply for enhancing competitiveness of local industry.
- Set up good waste management methods and encourage good sanitation practices to make the district cleaner and healthier.
- Set up skill-development programs that meet the needs of the market and offer training so that people can get the skills they need to get a job.

8. Business Support Institutions

There are several business support institutions in Chakwal that provide assistance and guidance to entrepreneurs and businesses. Here is a list of some of them:

- Small and Medium Enterprises Development Authority (SMEDA)
- Chamber of Commerce and Industry Chakwal
- District Industries Centre Chakwal
- Agriculture Department Chakwal
- Livestock Department Chakwal

- Punjab Skills Development Fund (PSDF) Chakwal Office
- Punjab Vocational Training Council (PVTC) Chakwal Office
- Technical Education and Vocational Training Authority (TEVTA) Chakwal Office
- Punjab Information Technology Board (PITB) Chakwal Office.

8.1 Local Bodies Chambers & Trade Associations

Chakwal Chamber of Commerce is working in district to support local businesses and also to attract investors in the district through coordination with district administration. The Chamber is affiliated with Federation of Pakistan Chambers of Commerce and Industry in view of the above.

9. Useful Links

Table No: 9

Small & Medium Enterprises Development Authority (SMEDA)	www.smeda.org.pk
Government of Pakistan	www.pakistan.gov.pk
Chakwal Chamber of commerce & Industry.	www.ccci.com.pk
Government of Punjab	www.punjab.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
Punjab Small Industries Corporation	www.psic.gop.pk
Pakistan Horticulture Development and Export Company (PHDEC)	www.phdec.org.pk
Punjab Vocational Training Council (PVTC)	www.pvtc.gop.pk
Technical Education and Vocational Training Authority (TEVTA)	www.tevta.org
Livestock & Dairy Development Department, Government of Punjab.	www.livestockpunjab.gov.pk
Punjab Industrial Estates (PIE)	www.pie.com.pk
Barani Agriculture Institute (BARI)	https://barichakwal.punjab.gov.pk
Mines & Minerals department Punjab	mn.m.punjab.gov.pk