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# Agri. Business Supplement
# Zarai Taraqiati Bank Limited


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## GROWING PAPAYA ALL YEAR ROUND

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Papaya is one of the most delicious and nutritional fruits obtained from Carica papaya plant. Originated from Southern Mexico and Central America, now it's grown in almost all tropical and sub-tropical parts of the world. Papaya is a small, sparingly branched tree, usually having single stem growing from 5 to 10 meters tall. The leaves are spirally arranged confined to the top of the trunk. The lower trunk of the tree is scarred where leaves and fruit were borne. The leaves of Papaya plant are large in size. Various parts of this plant, such as the fruit, leaves, seed, root and flowers are used to make medicine.

### Basic Contents of Papaya

Papaya basically contains an enzyme called papain, which is capable of breaking down the tough proteins, carbohydrates, and fats. That is why it works as a meat tenderizer. It also contains a chemical called carpain. Carpain is able to kill various parasites and also have antibacterial, anti-viral, antifungal, antioxidant, anti-inflammatory and immune-stimulating effects.

### Nutrition

Papaya is an excellent source of vitamin C, and single medium sized fruit provides 224 percent of recommended daily intake. It is also good source of folate, Vitamin-A, magnesium, copper, fiber and pantothenic acid. It also has vitamin B, alpha and beta-carotene, lutein and zeaxanthin, vitamin E, calcium, potassium, vitamin K, and lycopene (the powerful antioxidant most commonly associated with tomatoes). One medium-sized papaya has approximately 120 calories, 30 grams of carbohydrate (including 5 grams of fiber and 18 grams of sugar) and 2 grams of protein.

### Health Benefits

Papaya has a range of health benefits a few of them are mentioned here:

- It helps in reducing the risk of developing asthma as it contains beta-carotene (active ingredient assisting in prevention of asthma).
- Consuming the antioxidant beta-carotene, found in papayas, also reduces cancer risk.
- It helps in controlling Diabetes as studies have shown that people with type1 diabetes who consume high-fiber diets have lower blood glucose levels, and people with type2 diabetes may have improved blood sugar, lipid, and insulin levels.

- Papaya is high in fiber and water content, both of which help to prevent constipation and promote regularity and a healthy digestive tract.
- Routine intake of papaya can reduce the risk of cardiovascular disease.
- When used topically, mashed papaya appears to be beneficial for promoting wound healing and preventing infection of burned areas.

**Growing Papayas**

Papayas are fast growing shade trees and they add to the beauty of the place. Papayas are easy to grow but not so easy to keep alive for a long period of time. Growing papaya from seed is the easiest and most successful way to get started. But to get optimum results, make sure to use seeds of locally grown papaya fruit.

The fool proof way to grow papayas is to plant them where they have to live as they don't transplant well and anything that disturbs the roots really sets them back. The plants need very good soil that is rich in organic matter and nutrients. If you don't have wonderful soil, make some by mixing rich compost. In Pakistan, province of Sindh and Punjab possess lush green orchards of papaya. Coastal areas of Sindh province and Malir in Karachi have been growing papaya on commercial scale. Papaya grown in Thatta and Malir Districts of Sindh are known for their sweetness and size.

**Time of Sowing**

Planting of papaya is done during following seasons while taking heavy rains, hot air, frost etc into consideration.

- Spring Season (February-March)
- Monsoon Season (June-July)
- Autumn Season (October- November)

**Requirements**

**Inter-culturing** is done mainly in early days of growth to remove weeds and weak plants to get healthier plants. Papaya plants can be male, female or bisexual. Make sure you have one male plant for every ten to fifteen female plants for optimum pollination.

Papayas need a lot of water in warm weather as have large soft leaves that evaporate much water. But overwatering in cool weather also causes **root rot**.

Fertilize papayas regularly as they need a lot of nitrogen. For this purpose, a complete fertilizer or chicken manure can be used. Be generous with compost, and just keep piling on the mulch as the plants grow bigger.

Papayas love heat and sunlight**.** You can get them to grow in partial shade, but it will affect the quality and taste of the fruit.

Papayas are usually short lived and young plants are more productive as older plants are more susceptible to diseases. The best way to get fruit throughout the year is to cultivate more plants after every few months.

**Papaya: A tree that can bear money for Sindh farmers**

Papaya cultivation is now gaining tremendous popularity in date-producing Khairpur district as farmers are excited to cultivate this most profitable cash crop to change their days for the better. The growers, in different villages located along Meer wah (canal), foresee challenges down the line, but still they are optimistic and hope for the best.

Papaya is recently an emerging crop in this most fertile area. Papaya is said to have been the highest producing crop in terms of fruit and net return next to banana. In 1995 farmers introduced banana in this region, which gives a per acre

earning ranging from Rs.200,000 to Rs.300,000. In comparison to banana, farmers believe papaya yields Rs.400,000-500,000 per acre annually, depending on its water management, fertilizer usage, care and moderate climate. It is a fast growing plant that can bear fruit in 5-6 months. It is quite sensitive and delicate as it cannot survive in biting cold and even in scorching heat.

Farmers in Khairpur district have hybrid seed varieties of papaya, which are being introduced in the area. Nurseries are established on commercial basis that are offering seedlings at the cost from Rs.10 to Rs.100, depending on its size and health.

It is observed that farmers do not have enough information about maintaining sensitive plants, taking care of the plants, improving overall production, and adopting practices to attract market after harvesting, grading, packing, transportation etc.

Papaya has both commercial and medicinal value and it attracts a market the whole year round. It is eaten as fresh fruit, while it is also used to make drinks, jam, jelly and ice-cream. Its seeds have medicinal value and people use it for improving their digestion. Nowadays, papaya leaves extract is said to be beneficial for mitigating the effects of dengue fever.

The people of the area hoped to see the possibility of introducing original papaya varieties in this area as soil, water, and climate are favorable for its growth. Many farmers have adopted multiple cropping practices like growing banana with papaya, getting products of both valuable cash crops at the same time and from the same orchard.

## YELLOWING OF WHEAT CROP REASONS AND WAY FORWARD

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Wheat is a significant cereal crop used as a staple food worldwide. There is a continuous need to obtain higher yield to feed the growing population of the world as it is a staple food for more than 35% of the world population. In Pakistan wheat is staple food crop which is sown in winter season, preferably in November. During 2018-19 wheat was cultivated in 9,052 thousand hectare area with production of 25.750 million tons and per hectare wheat yield was 2,845 kg/hectare.

Per head consumption of wheat in Pakistan is about 124 kg/Month which makes the importance of this food crop. Therefore this crop is very important in terms of economy of the country. (Pak Eco. Survey, 2018-19).

Right now wheat has been cultivated across the country especially in Punjab, Sindh, KP and Baluchistan provinces. The major problem faced by farmers in 2021 is yellowing of wheat crop. The yellowing of wheat crop has been reported mainly in Punjab province, some parts of Sindh and KP province as well. After emergence of this problem, Chemical mafia has emerged in the field and selling various chemical sprays to the farmers but the most important thing is to identify the reasons of yellowing of major staple crop.

### Top Three Causes of Yellowing of Wheat Crop

1. **Nitrogen Deficiency**

The first most common cause of yellowing in wheat is nitrogen deficiency. Early season nitrogen deficiency is common due to low soil temperatures in later winter/early spring

that decrease the amount of nitrogen being mineralized from soil organic matter. Other causes include insufficient fall fertilizer rates, delay of application, nitrogen losses as nitrate due to leaching, denitrification and losses in saturated soils. Nitrogen deficiency symptoms of wheat are characterized by yellowing of lower leaves since nitrogen is mobile within the plant.

Not to be confused with nitrogen deficiency, potassium deficiency can also cause yellowing in the lower leaves. It will take a soil sample to really tell the difference.

**Solution**

In this situation farmers were advised to use half bag of Urea fertilizer with water/irrigation to protect the crop from yellowing. This dose of fertigation will also help in proper tillering of wheat crop.

**2. Fluctuation in Temperature**

Weather can have a significant effect on wheat depending on growth stage. Dry soil, water-logging, and shallow planting can all affect root development and cause yellowing. Cold temperatures during the tillering stage before the plant joints can lead to entire fields having a yellow tint.

Once the wheat further matures and enters the jointing stage, however, freeze injury can lead to decreased yield. The second reason which has been seen this year and agricultural and climate scientists were very concerned about that is fluctuation of day and night temperature. It has been reported that during December 2020, upto mid of January 2021, the temperature between day and night had a big fluctuation i.e. at day the temperature rises to 16 degree centigrade and at night the temperature falls from 0 to -2 degree centigrade and the fog/smog remains constant and low sunlight available to the plants is the reason of yellowing of the wheat crop.

This situation has also been observed at the Demonstration plot of wheat at ZTBL Farm and also reported by an overwhelming majority of farmers across the country. Taking the benefit of this problem, many Agro chemicals companies are selling the spray to the farmers which will have no impact except the increase of input cost of the farming community and environmental pollution.

**Solution**

There is a dire need to educate the farmers regarding that temperature fluctuation issues because wheat is a tolerant crop and has the ability to fight with these issues. This issue vanished itself with the sun rise for 3-5 days. It has also been observed at the wheat demonstration plot at ZTBL Farm.

**3. After Weedicide/Herbicide Spray**

After herbicides/weedicides spray on wheat crop, some spots have been found on the leaves that are worrisome for the farmers. This will happen mostly when weedicides spray has been prepared

without reading the instructions given on spray bottle. This is not a disease/disorder. Mostly all weedicides give stress to crop for short time.

**Solution**

In field, it was also observed that these spots will disappear after 1 week to 10 days after weedicide spray under sunlight and as a result speedy tillering will happen. It is also advised to the farmers to use these weedicides in good wattar and use at least 100 liter or spray separated weedicides.

**Way Forward**

There is dire need to strengthen Agricultural Extension Systems in the country to disseminate the research based knowledge and skills to the farmers regarding environmental and climate smart agriculture via using agricultural extension approaches especially via Farmers Field Schools and by using Information Communication Technologies (ICT's) in agriculture. Also there is need to strengthen the linkages between Agricultural Research, Agricultural Extension, agricultural academia, farmers and all stake holders in order to achieve the desired objectives in a better way.

## FREEZE PROTECTION METHODS FOR CROPS

Frost is a thin layer of ice on a solid surface, which forms from water vapors in an above-freezing atmosphere. In temperate climates, it most commonly appears on surfaces near the ground as fragile white crystals; in cold climates, it occurs in a greater variety of forms. The propagation of crystal formation occurs by the process of nucleation. Damage to crops by freezing temperature causes crop yield losses every year. Some of these losses can be prevented. A number of different methods are available for preventing freeze damage to crops. It is important for growers to be aware of these so that they can evaluate which procedures are feasible and economical for combating freeze damage.

**Effects of Freezing Temperatures on Crops**

Some effects are well known while others are less clear and require more research. The minimum temperature (known as the "critical" temperature) which must be reached before damage occurs may be influenced by many factors. These factors include plant species, variety, growth or development stage, plant vigor, soil conditions, surface cover; freeze intensity and duration; thawing conditions, cloud and wind conditions during winter season.

Various effects of freezing on plants or crops are given below:

1. The critical temperatures cause damage to occur vary depending on the duration that temperatures remain below freezing. For example, buds of fruit trees may be damaged if exposed to -2°C for more than

24 hours, but may survive if exposed to -6℃ for less than 2 hours.

2. Thus the critical temperature for a radiative frost lasting for only a few hours in the early morning may be lower than for an advective frost which may continue even during daytime hours.
3. Thawing conditions often affect the extent of damage after a frost. For example, tobacco leaves which are thawed out gradually after freezing have been known to suffer less damage than if thawing was rapid.
4. In some cases, it results in a total loss of the plant parts affected. For example, frozen apple blossoms will not produce fruit. In other instances, it will only result in a decline in yield or quality. If potato tops are frozen prematurely, the result will be only a partial loss in yield and/or quality of tubers.
5. A premature frost can affect both yield and quality of silage and grain corn as well as other cereal crops.
6. Sometimes a frost can cause a decline in the ability to store a crop. For example, partly frozen potatoes may break down sooner in storage and also cause other healthy tubers to deteriorate.
7. Whether or not freeze prevention methods are economical will depend a lot on the amount of loss in crop yield or quality that result from a frost. Therefore, growers should be well aware of the effects of below freezing temperatures on their crops.

**Passive protection**

Passive protection includes methods that are implemented before a frost night to help avoid the need for active protection. The main passive methods are:

- Site selection
- Managing cold air drainage
- Plant selection
- Canopy trees
- Plant nutritional management
- Proper pruning
- Plant covers
- Avoiding soil cultivation
- Irrigation
- Soil covers
- Trunk painting and wraps
- Bacteria control
- Planting date for annual crops

Passive methods are usually less costly than active methods and often the benefits are sufficient to eliminate the need for active protection.

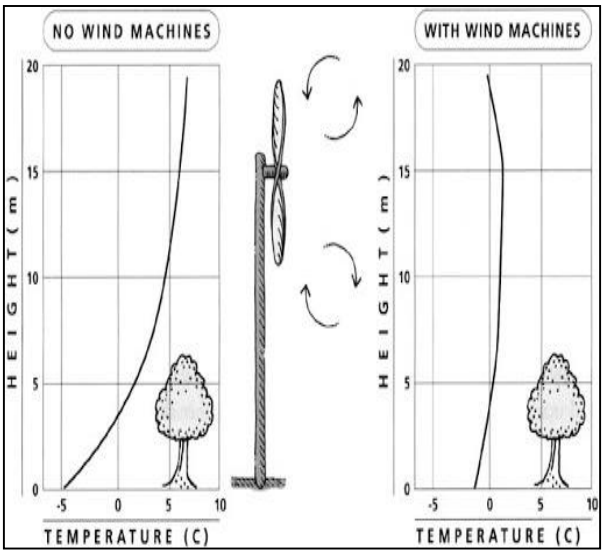
**Freeze Protection - Active Methods**

Active protection takes place just before and during the occurrence of the frost after a warning has been issued in the weather forecast. They are usually only effective under radiative frost conditions when winds are light or calm, and are most suitable in low-lying, frost prone areas.

It is very important to have good forecasts of on-farm minimum temperature and wind conditions for active freeze protection. Moreover, knowledge of the critical temperatures that cause crop damage is needed. Farmers should know the night time temperature variations as they occur over their land and which fields are most prone to frost, so that action can be taken in these fields first. The basic concept of these methods is very simple. They either depend on the reduction of heat loss from the surface, stirring the air to break up the temperature inversion, or adding heat to maintain

the temperature above the danger point. Some of the active methods are described below.

1. **Covering** This method reduces heat loss from the soil surface. Home gardeners and growers of small acreages of low-growing commercial crops often use materials such as straw mulch, boxes, tar paper, plastic, etc. to reduce the heat loss from the surface. The cost of the materials, their storage and the time and labor needed to place the covers are the main drawbacks to this method for large areas of crops. Foams have also been used experimentally to protect plants but materials and applicators are not readily available on a commercial basis.
2. **Transparent Plastic** may transmit some long-wave radiation whereas dark, opaque covers do not. Any cover is effective in reducing heat loss by convection. When covers are placed, particularly thin materials such as plastics, care must be taken to prevent contact with the plant to reduce heat loss by conduction, as the temperature of the exposed surface is usually lower than the air below it.
3. **Straw Mulches** should cover all plant parts as any protruding leaves are more susceptible to freeze damage. Mulches underneath plants prevent heat coming out of the soil at night from reaching these plants and thereby result in lower plant temperatures.
4. **Wind Machines** during freezes which occur on calm, clear nights, the air layer near the ground is colder than the air aloft. This is known as a temperature inversion. Wind machines or helicopters are sometimes used to bring the warmer air down to the crop level to replace the cold air layer at the surface. This method can be effective when there are large temperature differences between air layers near the surface and those up higher.




5. **Sprinkling** A very low rate of application of water through irrigation can be effective in preventing freeze damage through the release of heat during cooling and freezing. Protection from freezing temperatures as low as -6°C have been reported for low growing berry and vine crops, when 1.5 to 2.5 mm per hour of water was applied.
6. **Heating** This method is intended to add enough heat to the layer of air surrounding the crop and through radiant heat to the crop to maintain the temperature above the freezing point. Many small heaters uniformly spaced throughout the crop are the most effective in doing this. Large fires or heaters create a "chimney effect" and draw cold air in at the surface, which may create colder conditions in parts of the crop area.
7. **Taller crops** such as grapes and tree fruits are protected most effectively. The best results occur when the air is calm, so that a steep temperature inversion exists. This method can provide protection from frost as low as -4° C.

**Source:**
*http://www.omafra.gov.on.ca/english/crops/facts/85-116.htm*

**SUCCESS STORY**
**(Papaya with Drip Boosting Punjab's Agriculture)**

Mian Abid, a progressive grower of Chak Qadeerpur, tehsil & district Multan highlights that traditional irrigation system is needed to be reformed because of acute water shortage. He shared his experiences about shift from traditional to modern irrigation system (drip irrigation) as "Before drip irrigation, we used to grow Rice and Maize crops which required 13 and 10 hours to irrigate only one acre of land through flood irrigation, respectively. Moreover, these crops were not providing better returns due to eruption of the market. So, we decided to abjure traditional farming and installed drip irrigation to grow high value orchard (Papaya). Now, just 2 hours are enough to irrigate 5 acre of Papaya orchard".

"I have successfully cultivated Papaya dense orchard with 6' x 5' distance, having 1,400 plants per acre. Irrigation with drip system has significantly improved plant height, stem girth and number of leaves per plant within very short period. Moreover, it is the miracle of drip irrigation that my orchard has matured within only 6 months and we harvested Papaya fruit about 56 tonnes per acre resulting in net profit of Rs.2.5 million per acre".

According to agriculture experts, drip irrigation is a boon for the Papaya growers in the Punjab especially in the Southern Punjab as the Papaya plant require less water at all growth stages and drip irrigation offers requisite control perfectly. Actually, it needs only two irrigation in a week during summer and one irrigation in winter for healthy growth and better produce.

Food scientists claim huge benefits of Papaya especially for medicinal and health purpose. It contains vitamins A & C that help in boosting the immune power in human body. Its leaves help to treat the dengue fever. Many people use it for losing their weight as it has low calories and high nutritional value.

While sharing his experience regarding drip irrigation benefits, Mr. Abid told that "installation of drip irrigation has reduced my electricity bill of tube well. Moreover, fertilizer efficiency has increased due to application through fertigation and fewer weeds grow as water is applied directly to the plant roots". He indicated that "Papaya cultivation with drip irrigation has also created livelihood opportunities for the people of nearby villages. Now 4 females and 3 males are working on my farm for different farm operation". He often advises the neighboring farmers to benefit from the government facility and grow high value crops like Papaya orchard to get good economic returns due to its high demand in the local market.

# زرعی سفارشات برائے کسان

## گندم

- پچھیتی کاشتہ گندم کو پہلا پانی شاخیں نکلتے وقت بوائی کے 25 تا30 دن بعد لگائیں۔
- گندم کی اچھی اور زیادہ پیداوار حاصل کرنے کے لیے جڑی بوٹیوں کی تلفی انتہائی ضروری ہے۔ایک اندازے کے مطابق جڑی بوٹیوں کی وجہ سے 42 فیصد تک پیداوار کم ہوسکتی ہے۔جڑی بوٹیوں کی تلفی کے لیے مندرجہ ذیل باتوں کا خیال رکھیں۔
- جڑی بوٹیوں کی تلفی کے لیے فصل کی ابتدائی حالت میں پہلے پانی کے بعد جڑی بوٹیوں کی شناخت کو مدنظر رکھتے ہوئے جڑی بوٹی مارادویات کا فورا سپرے کریں۔
- دوسرے پانی کے بعد اگر نوکیلے پتوں والی جڑی بوٹیاں نظر آئیں تو ان کے لیے موثر سفارش کردہ زہر ضرور استعمال کریں۔

## سورج مکھی

- بھاری میرا زمین سورج مکھی کی کاشت کے لیے بہت موزوں ہے۔سیم زدہ اور بہت ریتلی زمین اس کے لیے موزوں نہیں ہے۔
- جنوبی اضلاع میں یکم جنوری سے 31 جنوری تک اور وسطی وشمالی اضلاع میں 15 جنوری سے 15 فروری تک کاشت مکمل کریں۔
- ڈیرہ غازی خان اور راجن پور واضلاع میں 31 جنوری تک کاشت مکمل کریں۔
- سورج مکھی کی اچھی پیداوار حاصل کرنے کے لیے فصل کو قطاروں میں کاشت کریں۔ قطاروں کا درمیانی فاصلہ اڑھائی فٹ اور پودوں کا درمیانی فاصلہ آبپاش علاقوں میں 9 انچ رکھیں۔

## کماد

- فصل کی کٹائی جاری رکھیں۔فصل کی کٹائی سطح زمین سے آدھا تا ایک انچ گہرا کریں کیونکہ زیر زمین پڑی آنکھیں زیادہ صحت مند ماحول میں پھوٹتی ہیں اور مڈھوں میں موجود گڑوؤں کی سنڈیاں تلف ہوجاتی ہیں۔
- کٹائی کے بعد گنا جلد از جلد مل کو سپلائی کریں تاکہ وزن اور ریکوری میں کمی نہ آئے۔
- مونڈھی فصل رکھنے کے لیے کٹائی 15 جنوری کے بعد کریں۔

## سبزیات

- چھوٹی اور نازک سبزیوں کو سردی سے بچانے کے لیے رات کے وقت شفاف پلاسٹک شیٹ سے ڈھانپ دیں۔
- آلو کی فصل کا معائنہ کرتے رہیں۔بیماری یا کیڑے کے حملے کی صورت میں محکمہ زراعت کے عملے سے مشورہ کر کے مناسب زہر کا بروقت سپرے کریں۔
- بیج کے لیے آلو کی مخصوص فصل کا معائنہ باقاعدگی سے جاری رکھیں۔وائرس سے متاثرہ اور دوسری اقسام کے پودوں کو احتیاط سے اکھاڑ کر ضائع کردیں۔
- کورے کے اندیشے کے پیش نظر محکمہ موسمیات کی پیشن گوئی کو مدنظر رکھتے ہوئے کورے کی راتوں میں آلو کی فصل کی ہلکی آبپاشی کریں یا پانی کا سپرے کریں یا دھونی دیں۔

★★★★★

## SBP UPDATES

**SBP releases First Quarterly Report on the State of Pakistan's Economy**

First Quarterly Report on The State of Pakistan's Economy for the fiscal year 2020-21 has been released covering the period July – September, 2020. The report finds that there were encouraging indications during Q1-FY21 that Pakistan's economy was regaining its pre-*Covid* trajectory. The recovery in economic activities was evident across the agriculture, industry, and services sectors. External and fiscal sector indicators also remained favorable, indicating that the emerging recovery was being achieved while keeping macroeconomic stability intact.

For more detail please visit

*https://www.sbp.org.pk/press/2021/Pr-05-Jan-21.pdf*

**SBP Announces Monetary Policy Statement**

At its meeting on 22nd January 2021, the Monetary Policy Committee (MPC) decided to maintain the policy rate at 7 percent. Most economic activity data and indicators of consumer and business sentiment have shown continued improvement. As a result, there are upside risks to the current growth projection of slightly above 2 percent in FY21. Inflation is still expected to fall within the previously announced range of 7-9 percent for FY21 and trend toward the 5-7 percent target range over the medium-term. With the inflation outlook relatively benign aside from the possibility of temporary supply-side shocks, the MPC felt that the existing accommodative stance of monetary policy remained appropriate to support the nascent recovery while keeping inflation expectations well-anchored.

For more detail please visit

*https://www.sbp.org.pk/press/2021/Pr-22-Jan-21.pdf*

**PM Launches Raast: Pakistan's Instant Payment System – an initiative of SBP**

The Honorable Prime Minister of Pakistan, Mr. Imran Khan, launched the completion of the first phase of Pakistan's Instant Payment System, Raast, in a ceremony hosted by the State Bank of Pakistan (SBP). Raast is an initiative of SBP under which it has developed Pakistan's first instant payment system in collaboration with Bill & Melinda Gates Foundation and Karandaaz, Pakistan. Raast is an accomplishment of one of the milestones of SBP's broader strategic agenda of digitalization and increasing financial inclusion in the country. Raast will provide digital, easy-to-use, efficient and cost effective payment options to people of Pakistan and expected to be a catalyst for providing sustainable opportunities to small businesses and individuals. The Prime Minister showed optimism that Raast will help government resolve current inefficiencies in various types of payments such as salary and pension and further improve disbursements under Ehsaas Program and BISPs, amongst other areas.

For more detail please visit

*https://www.sbp.org.pk/press/2021/Pr-11-Jan-21.pdf*

**Workers' Remittances Maintain Strong Momentum in December 2020**

Workers' remittances maintained their strong momentum for the seventh consecutive month in December. Remittances rose further to $2.4 billion, growing by 16.2 percent on a year-on-year basis and 4.2 percent on a month-on-month basis. Workers' remittances reached to $14.2 billion during the first half of FY21, 24.9 percent higher than the same period last year. This is the highest half yearly growth since FY07. Most of the inflows during H1-FY21 were sourced from Saudi Arabia ($4.0 billion), United Arab Emirates ($3.0 billion), United Kingdom ($1.9 billion) and United States ($1.2 billion). This strong growth in workers' remittances is attributable to the increased use of formal channels on the back of sustained efforts by the government and SBP to encourage inflows through official channels as well as limited cross-border travel due to the second wave of the COVID-19 pandemic.

For more detail please visit

*https://www.sbp.org.pk/press/2021/Pr-08-Jan-21.pdf*

**Don't Just Have a To-Do List — Timebox It**

The only thing worse than having a long to-do list is not knowing how you're going to get everything done. Timeboxing can help: It's a way of converting your to-do list into blocks of time on your calendar, so you have a plan for what to do and when. Start by looking at your to-do list and figuring out each task's deadlines. For example, if a promotional video has to go live on a Tuesday, and the production team needs 72 hours to incorporate your edits, then put a hold on your calendar at least 72 hours before Tuesday. Repeat for each item on your to-do list. If you work on a team where people can see one another's calendars, timeboxing has the added benefit of showing people that the work will get done on time. But the biggest advantage of timeboxing might be that it gives you a feeling of control over your calendar — which can help you feel happier at work.

**Improve Your Critical Thinking Skills**

To make good decisions, it's important to think critically. And, yet, too many leaders accept the first solution proposed to them or don't take the time to evaluate a topic from all sides. To guard against these mistakes, there are several things you can do to hone your critical thinking skills. First, question your assumptions, especially when the stakes are high. If you're coming up with a new business strategy, for example, ask: Why is this the best way forward? What does the research say about our expectations for the future of the market? Second, poke at the logic. When evaluating arguments, consider if the evidence builds on itself to produce a sound conclusion. Is the logic supported by data at each point? Third, seek out fresh perspectives. It's tempting to rely on your inner circle to help you think through these questions but that won't be productive if they all look and think like you. Get outside your bubble and ask different people to question and challenge your logic.

**Tips for Giving a Persuasive Presentation**

When you need to sell an idea at work or in a presentation, how do you do it? Five rhetorical devices can help — Aristotle identified them 2,000 years ago, and masters of persuasion still use them today:

- **Ethos.** Start your talk by establishing your credibility and character. Show your audience that you are committed to the welfare of others, and you will gain their trust.
- **Logos.** Use data, evidence, and facts to support your pitch.
- **Pathos.** People are moved to action by how a speaker makes them feel. Wrap your big idea in a story that will elicit an emotional reaction.
- **Metaphor.** Compare your idea to something that is familiar to your audience. It will help you clarify your argument by making the abstract concrete.
- **Brevity.** Explain your idea in as few words as possible. People have a limited attention span, so talk about your strongest points first.

**Are You Still Stewing About That Mistake You Made?**

When you make a mistake at work, do you replay it in your head for days or even weeks? This kind of over thinking is called rumination, and it can lead to serious anxiety. To break out of the cycle, there are a few things you can do. For one, identify your rumination triggers. Do certain types of people, projects, or decisions make you second-guess yourself? Notice when (and why) a situation is causing you to start over thinking things. It can also be useful to distance yourself from negative thoughts by labeling them as *thoughts* or *feelings*. For example, instead of saying "I'm inadequate," say "I'm *feeling* like I'm inadequate." These labels can help you distinguish what you're experiencing from who you truly are as a person and an employee. Another way to short-circuit rumination is to distract yourself. When your brain won't stop spinning, take a walk, meditate, or fill out an expense report — do any simple activity you can focus on for a few minutes.

*Source: Harvard Business Review*

**Amendment in Sindh Water Management Bill Empowers Women Farmers**

The Sindh Assembly passed an amendment in the Sindh Water Management Bill, 2018, to empower women farmers in the province. The amendment recognizes the role played by women farmers in water management, and aims to increase their involvement in the decision-making process. The Sindh Water Management (Amendment) Bill, 2018, now guarantees that women have adequate representation in around 45,000 Water Course Associations (WCAs), more than 350 Farmer Organizations (FOs), and 14 Area Water Boards (AWBs) in the province. The amendment included the following changes to the bill:

- Amendment to Section 30 of the Bill ensures that "two prominent women [should be] of the AWB command area from a strong farming background in irrigated agriculture and water, preferably a member of Board of Management of any FO"
- Amendment to Section 42 ensures that "two women [should be] of the FO command area having strong farming background in irrigated agriculture and water, provided that one-woman member shall be landless"
- Section 56, subsection (1) was amended to ensure that "in addition to elected members of WCA, the Board of WCA shall consist of two women members preferably sharecroppers of the same water course, where the WCA is formed"
- Amendment to Section 70 includes that "two women members, one shall be prominent woman activist/lawyer/journalist and one shall be prominent woman agriculturist."

*Source: Business Recorder*

**Kinnow Export Target may Drop to 70,000 Tons**

Kinnow exports are going slow in the ongoing season. During December, processing units were working at 50 percent output that is mainly due to lack of acceptance in Afghanistan and Iran markets through land route. In previous seasons, Pakistani kinnow mostly routed through Afghanistan for CIS states, but this time the acceptability is less. If the situation goes like this till the end of the season, kinnow export target could drop to 70,000 tons.

*Source: Business Recorder*

**Sensitive Price Index Falls to 6.13pc**

The Sensitive Price Index (SPI) in Pakistan has fallen to 6.13 percent. The SPI for the current week ended on 31st December, 2020 recorded a decrease of 0.69% over the last week, according to the weekly data collected by the Pakistan Bureau of Statistics (PBS). Prices of onions, potatoes, chicken, tomatoes, garlic, pulse gram, bananas, pulse masoor and gur have decreased in the week ending on the 31st of December, 2020, while prices of sugar and pulse mash witnessed a week-on-week increase.

*Source: Business Recorder*

**MI&P Expresses Satisfaction over Urea Supply, Demand Situation**

In a meeting with the fertilizer industry, the Ministry of Industries and Production (MI&P) has expressed satisfaction over the prevailing urea supply and demand situation, while also assuring the industry of resolving all pending issues to ensure food security in Pakistan. Government has taken steps for continued growth momentum of the agriculture sector through the Covid-19 relief package and locust control efforts. Continuous gas supply to the industry resulted in adequate urea stocks to avoid any shortages. Further, the RLNG-based fertiliser plants of Fatima Fertilizers and Agritech were selectively operated by the government to ensure adequate inventories, without causing any unnecessary burden on the national exchequer. The RLNG-based plants are expected to start operations from April or even earlier this year to produce sufficient stocks in the market. The year 2021 started with an inventory of 250,000 tonnes and with the total expected industry production of six million tonnes, the market will remain sufficiently supplied to cater to the annual demand of six million tonnes with a safety stock of over 200,000 tonnes. For the Kharif season, urea demand is projected to be three million tonnes, while 2.9 million tonnes of urea are expected to be sold in the Rabi season 2021/22.

*Source: Business Recorder*

**Opening of ZTBL Branches on Saturday**

In order to achieve the operational targets especially recovery of Agri. loans, SAM loans and reduction of NPLs etc. all ZTBL Branches (excluding Model, Deposit Taking & Islamic Banking Branches, including Model Branch Karachi) shall remain open on each Saturday w.e.f 02.01.2021 to 31.03.2021. The office timings on Saturday will be from 09:00 AM to 01:30 PM (without break). A notice showing Bank timings, including Saturday may properly be displayed in each Branch at a prominent place. All concerned Branch Managers have been advised to utilize the prime time for achievement of short fall in all KPIs as Disbursement, Recovery, SAM and Deposit Targets. Moreover, concerned Zonal Chiefs and Zonal Managers (Recovery & SAM) may ensure their presence in Offices and timely opening of Branches under their administrative control on each Saturday till further order to achieve targets of all KPIS accordingly.

**Credit Plan for the Calendar Year 2021**

Bank has planned a Credit Target of Rs.71,060.306 million for the Calendar Year 2021 on the basis of credit demand conveyed to us by all Zones, credit potential of the respective regions and prospects of financial resources during the year. Accordingly, Zone-wise/item-wise allocations have been made for further allocation to branches by respective Zonal Chiefs. For a balanced growth of agriculture in the country, field functionaries have been advised to avoid concentration of credit in few hands/sectors at the time of purpose-wise target allocation to branches.

**Crop Loan insurance Scheme (CLIS)**

The previous agreements on the Crop Loan Insurance Scheme with M/s Adamjee Insurance Company Limited (AICL), The United Insurance Company of Pakistan Limited (UICL) and Askari General Insurance Company Limited (AGICL) will be treated to have been expired on 23.01.2021. In this regard, new agreements have been executed for Crop Loan Insurance Scheme (CLIS) by Zarai Taraqiati Bank Limited (ZTBL) for its borrowers. The Bank's farmers will get insurance cover from the following three Insurance Companies as per zone-wise allocation w.e.f. 25-01-2021:

| Sr. # | Name of Insurance Company | Zones Allocated to the Insurance Company |
|---|---|---|
| 1 | Adamjee Insurance Company Limited | Bahawalnagar, Bahawalpur, Faisalabad, Gujranwala, Karachi, Lahore, Muzafargarli, Shaheed Benazirabad, Peshawar, Rahim Yar Khan, Sukkur & Gilgit. |
| 2 | The United Insurance Company of Pakistan Limited | Abbottabad, Dera Ghazi Khan, Dera Ismail Khan, Hyderabad, Jhang, Larkana, Multan, Okara, Sheikhupura, Sialkot & Mingora |
| 3 | Askari General Insurance Company Limited | Dera Murad Jamali, Islamabad, Mirpur Khas, Quetta. Sahiwal, Sargodha, Vehari & Muzaffarabad. |

Premium will be charged 1.9% per crop per season (inclusive of all taxes and levies) of loan limit sanctioned for Rabi and Kharif crop separately, up to maximum limit approved by the bank in an individual case.