Environmental and Social Management Framework (Guidelines)

Applicable for the Credit Line Facility (CLF)

Under

Women Financial Inclusion Program (WIFP)

2024

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ABBREVIATION

ADB	–	Asian Development Bank
ESMF	–	Environmental Social Management Framework
FI	–	Financial Intermediary
FIL	–	Financial Intermediation Loan
GOP	–	Government of Pakistan
IP	–	Indigenous Peoples
IR	–	Involuntary Resettlement
ILO	–	International Labor Organization
LAA	–	Land Acquisition Act
CLF	–	Credit Line Facility
MFBs	–	Microfinance Banks
MSE	–	Micro and Small Enterprises
NBMFCs	–	Non-Bank Microfinance Companies
PIAL	–	Prohibited Investment Activities List
PKR	–	Pakistan Rupee
REA	–	Rapid Environmental Assessment
SBP	–	State Bank of Pakistan
SDP	–	Sector Development Program
SPS	–	Safeguard Policy Statement
USD	–	United States Dollar
WIF	–	Women’s Inclusive Finance

A. Overview

1. The Asian Development Bank (ADB) is funding a sovereign Financial Intermediation Loan (FIL) under the Pakistan Women's Inclusive Finance (WIF) Sector Development Program (SDP). The Government of Pakistan (GOP) is the borrower of the Loan. The State Bank of Pakistan (SBP) will administer the FIL through a Credit Line Facility (CLF) by lending the FIL proceeds to eligible Microfinance Banks (MFBs) and Non-Bank Microfinance Companies (NBMFCs) as well as the wholesale lender, Pakistan Microfinance Investment Company.

2. SBP will use the proceeds of the CLF exclusively to provide new loans to improve financial inclusion of women led low-income households, and women led micro and small enterprises (MSE) across Pakistan. The maximum sub-loan size is PKR 3.0 million for MFBs and NBMFCs.

3. The eligibility for sub-borrowers are all Women owned and managed MSEs domiciled in Pakistan with an annual sales turnover up to Pakistan Rupees (PKR) 25 million (USD 104 K) and a loan size up to PKR 3 million (USD 12,500). MFBs will follow applicable SBP SME and agriculture credit and MFB regulations.

B. Scope and Applicability of ESMF

4. Giving adequate consideration to the SBP's Green Banking Guidelines (SBP circular 08 issued in October 2017 as well as subsequent SBP instructions), the MFBs and NBMFCs will be responsible to avoid adverse environment and social impacts as defined herein.

5. This ESMF defines safeguard requirements pertaining to relevant national laws and regulations, as well as ADB's safeguard policy statement (SPS, 2009) relating to Financial Intermediaries (FIs) as set out in **Annexure III**. The MFBs and NBMFCs are the FIs in the ADB funded FIL.

C. ESMF Defined

6. This ESMF defines required policies and processes for screening and identifying adverse environmental and social impacts and avoiding associated risks that may result from MFBs and NBMFCs lending to sub-borrowers through exclusion of such activities. It has the following elements:

(i) MFBs and NBMFCs compliance with environmental and social safeguards based on applicable national law;

(ii) MFBs and NBMFCs identification of environmental and social risks and adverse impacts and categorization of sub-loans based on nature of activities, scale of operations, technology, locations, significance and severity of risks and impacts;

(iii) MFBs and NBMFCs avoidance of environmental and social safeguards risks and impacts through exclusion of such activities, unless impacts are considered minor;

(iv) MFBs and NBMFCs staffing and related skills required; and

(vii) Overall SBP monitoring of MFBs and NBMFCs performance based on MFBs and NBMFCs documentation in the context of periodical reviews.

LEGAL AND POLICY FRAMEWORK

A. Environmental Safeguards

7. MFBs and NBMFCs will screen environmental impacts for each sub-loan as to its type, location, scale, and sensitivity and the magnitude of its potential environmental impacts. Environmental impacts include those related to the natural environment (air, water and land), human health and safety aspects.

1. National and Provincial Environmental Legislation

8. This section provides an overview of relevant legislation (both federal and provincial) applicable for the mitigation of environmental impacts. Any sub-loan application considered needs to comply with applicable environmental policies, acts, and guidelines, issued by Pakistan's national and provincial governments.

9. With the 18th Constitutional Amendment in 2010, the environment as a subject has been fully devolved to the provinces. Environmental legislation is a provincial responsibility.

10. In addition, compliance ADB's safeguard policy statement (SPS, 2009) as it pertains to FIs is required, as set out in **Annexure III**.

2. Provincial Environmental Acts

11. After the 18th Constitutional Amendment, the following provincial environmental acts are now in effect:

- (i) Sindh Environmental Protection Act, 2014
- (ii) Punjab Environmental Protection (Amendment) Act, 2017
- (iii) Balochistan Environmental Protection Act, 2012
- (iv) Khyber Pakhtunkhwa Environmental Protection Act, 2014

12. Each provincial act defines requirements for environmental assessment and due diligence within public and private sector investments and operations. Sections and schedules relating to assessments and due diligence are relevant to MFBs and NBMFCs.

3. Provincial Acts to prevent Child Labor

13. The following acts are in effect to prevent child labor:

- (i) Punjab Restriction on Employment of Children Act, 2016
- (ii) Khyber Pakhtunkhwa Prohibition of Employment of Children Act, 2015
- (iii) Balochistan Employment of Children (Prohibition & Regulation) Act, 2021
- (iv) Sindh Prohibition of Employment of Children Act, 2017

14. These acts state that no child shall be employed or permitted to work in any of the occupations or any workshop as set forth in these acts (such as transport sector, railways, construction, and ports). Prohibited child labor activities include carpet weaving, biri (kind of a cigarette) making, cement manufacturing, textile, construction, mining, working in kilns and others).

4. Provincial Worker's Compensation Acts

15. The following acts are in effect related to worker's compensation:

(i) Punjab Workmen's Compensation (Amendment) Act, 2013

(ii) KPK Workers Compensation Act, 2013

(iii) Sindh Workers Compensation Act, 2016

(iv) Balochistan: The Workmens Compensation Act, 1923

16. These acts deal with compensation by the employer to workers related accidents during work. These acts are relevant to MFBs and NBMFCs and its sub-borrowers.

5. Provincial Factories Acts

17. The following acts are in effect relating to factories:

(i) Sindh Factories Act, 2015

(ii) KPK Factories Act, 2013

(iii) Balochistan Factories Act, 2021

(iv) Punjab Factories (Amendment) Act, 2012

18. The factories acts provide that no adult worker shall be allowed to work in a factory for more than 48 hours per week; if the factory is seasonal, 50 hours per week are permitted and if the work is of a continuous nature, up to 56 hours per week are permitted. Daily hours may not exceed 9 hours or in case of seasonal work 10 hours.

B Social Safeguards

19. Social Safeguards in this policy entail involuntary resettlement (IR) and indigenous peoples (IP) under ADB's SPS, 2009.

1. Involuntary Resettlement

Constitution of the Islamic Republic of Pakistan

20. The Constitution of Pakistan (1973) protects individual property rights in Article 24 as follows: *"no person shall be deprived of his property save in accordance with law"* (Article 24(1)), and *"No property shall be compulsorily acquired or taken possession* of *save for a public purpose, and save by the authority of law which provides for compensation therefor and either fixes the amount of compensation or specifies the principles on and the manner in which compensation is to be determined and given." (Article-24(2))*.

21. Further, Article 4(2a) reiterates the right of the people by stating that: *"No action detrimental to the life, liberty, body, reputation or property of any person shall be* taken *except in accordance with law"*.

22. The Land Acquisition Act, 1894 (LAA) provides for acquisition of land and compensation to the titleholders.

23. ADB's SPS relates to IR via relocation or loss of shelter or related economic impacts such loss of assets or access to assets that lead to loss of income or means of livelihood through: (i) expropriation based on eminent domain, (ii) expropriation resulting from the absence of a negotiated settlement, or (iii) clearance of assets established on publicly owned land and public

right of way. It does not apply to physical displacement or resettlement resulting from voluntary land transactions.

24. **MFBs and NBMFCs may not fund any activities of Sub-borrowers involving IR.**

2. Indigenous Peoples

25. Although the Government of Pakistan (GOP) does not explicitly recognize IPs, Article 36 of the Pakistan Constitution requires the authorities to safeguard the legitimate rights and interests of minorities. While Pakistan does not have national policies on indigenous and tribal peoples, it has ratified the International Labor Organization (ILO) Convention 107 on Indigenous and Tribal Populations in 1960.

26. ADB's SPS relates to IP in this FIL to ensure that the design and implementation of ADB funded projects foster full respect for IPs' identity, dignity, human rights, livelihood and cultural uniqueness as defined by IPs to receive appropriate social and economic benefits and avoid harm by ADB funded projects.

27. To avoid any adverse IP impacts under the ADB funded FIL, the MFBs and NBMFCs will not fund activities of sub-borrowers in the settlement areas of the Kalash located in the Chitral region and the 'Makranis', residing along the Makran coast.

SBP ESMF REQUIREMENTS

28. SBP will require MFBs and NBMFCs to submit annual ESMF reports on sub-loans issued under the SBP FIL, including their risk classification. A list of typical sub-loan activities considered acceptable (classified 'C' under the ADB's SPS) is provided in **Annexure V**.

29. SBP will submit an annual consolidated report to ADB summarizing the MFBs and NBMFCs classification and MFBs and NBMFCs representation that sub-loans approved by relevant credit committees comply with the requirements stated herein. The report template is provided as **Annexure IV**.

ESMF FOR MFBS AND NBMFCS

A. MFBs and NBMFCs Responsibilities

30. The ESMF will be maintained by each MFB and NBMFC through an assigned risk officer to ensure that:

(i) Sub-borrower has provided to the MFB and NBMFC Credit officer or Relationship Manager relevant documentation and official permits related to the operation of a sub-project;

(ii) Credit Officer or Relationship Manager has properly screened and categorized sub-loans, and eliminated any ineligible sub-loans as stated in Annexure 1 and category 'A' or 'B' subloans before submission to the MFBs and NBMFCs credit committee;

(iii) Proper auditing is performed in the context of the MFBs and NBMFCs regular internal audit function to ensure that the categorization complies with this ESMF and that any issues are reported and addressed by MFBs and NBMFCs management; and

(iv) MFBs and NBMFCs are able to represent compliance with this ESMF in its annual report to SBP.

B. MFB and NBMFC Staffing

31. Each MFB and NBMFC will have the following focal staff for implementation of this ESMF:

(i) Relationship Manager will screen each sub-loan request against the PIAL and classify each sub-loan to ensure that only category 'C' sub-loans are submitted for approval.

(ii) Risk Officer who also covers the safeguard function will review the credit proposal of the credit officer before submission to the credit committee to ensure compliance with law and this ESMF.

(iii) The internal audit function will periodically audit the MFBs and NBMFCs CLF related credit operations, including compliance with the ESMF.

ENVIRONMENTAL AND SOCIAL COMPLIANCE

A. Procedures for Screening and Categorization

32. The MFBs and NBMFCs will apply the following process to comply with (i) national safeguard systems and (ii) ADB's SPS (2009).

Sub-loan eligibility screening

33. The MFBs and NBMFCs will screen each sub-loan prior to funding against the Prohibited Investment Activities List (PIAL, **Annexure I**) to exclude funding under the SBP CLF funded by ADB.

34. Subsequent to PIAL screening, proposed sub-loans will be screened to ensure that only sub-loans categorized 'C' are admitted for processing classify the expected environmental, IR and IP impacts. A screening checklist on Environment, IR and IP risks is provided as **Annexure II**.

35. The sub-loan screening will:

(i) identify specific (physical, biological, social, cultural) risks;

(ii) determine land ownership, the need for land transactions and possible impacts on livelihoods;

(iii) identify vulnerable groups that require special attention; and

(iv) identify IP presence and determine any potential impacts on the communities.

36. This checklist will be completed by the MFBs and NBMFCs Relationship manager and will be verified by the Risk officer.

Sub-loan categorization

i. **Environmental impacts Category C.** Only proposed sub-loan activities that are not in close proximity to any environmentally sensitive area or religious or cultural site, and there are low, or temporary environmental impacts can be categorized as 'C' and be eligible for financing.

ii. **IR Category C.** Only proposed sub-loan activities that do not involve IR can be categorized as 'C' and be eligible for financing.

iii. **IP categorization Category C.** Only proposed sub-loan activities that are not located in the Kalash and Makhrani coast can be categorized as 'C' and be eligible for financing.

Table: Sub-loan Proposal Eligibility for Financing

	Environmental Categorization	**IR Categorization**	**IP Categorization**
A	Significant environmental impacts; ***Not eligible for financing***	Significant IR impacts (200 or more persons); ***Not eligible for financing***	Significant impacts; ***Not eligible for financing***
B	Less significant, site-specific environmental impacts – ***Not eligible for financing***	Less significant IR impacts; - ***Not eligible for financing***	Insignificant impacts; ***Not eligible for financing***

C	Low or no impact; compliance with national laws and regulations required ***Eligible for financing***	No impact; no monitoring requirement ***Eligible for financing***	No impact; no monitoring requirement ***Eligible for financing***

B. Compliance Monitoring and Reporting

37. For category 'C' classified sub-projects, on-site supervision is not necessary.

38. The MFBs and NBMFCs will ensure that the consolidated screening checklists are systematically filed. These documents will be made available to MFBs and NBMFCs Internal audit, SBP and ADB on request. ADB may conduct periodic review missions which may include review of screening checklists in its performance audit function.

39. SBP will prepare, based on MFBs and NBMFCs reports, a consolidated annual environmental and social performance report for submission to ADB throughout the life of the loan, no later than 5 months after the end of each fiscal year. A suggested template for the annual report is provided as **Annexure IV**. In the annual performance reports, MFBs and NBMFCs will confirm to SBP that only sub-projects categorized as 'C' for environment and no impacts on IR and IP, have been financed through ADB funding. SBP will promptly report to ADB any environmental or social compliance issues.

C. Grievances

40. The sub-loan borrowers may submit any grievance through MFBs and NBMFCs established grievance processes in compliance with SBP and SECP regulations, respectively.

ANNEXURES

ANNEXURE I

Prohibited Investment Activities List (PIAL)

The following do not qualify for financing under the CLF:

(i) Production or activities involving harmful or exploitative forms of forced labor[1] or child labor;[2]

(ii) Production of or trade in any product or activity deemed illegal under Pakistan's laws or regulations or international conventions and agreements or subject to international phaseouts or bans, such as (a) pharmaceuticals,[3] pesticides, and herbicides,[4] (b) ozone-depleting substances,[5] (c) polychlorinated biphenyls[6] and other hazardous chemicals,[7] (d) wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora,[8] and (e) transboundary trade in waste or waste products;[9]

(iii) Production of or trade in weapons and munitions, including paramilitary materials;

(iv) Production of or trade in all types of alcoholic beverages,

(v) Production of or trade in tobacco;[10]

(vi) Gambling, casinos, and equivalent enterprises;[11]

(vii) Production of or trade in radioactive materials,[12] including nuclear reactors and components thereof;

(viii) Cross-border trade in waste and waste products, unless compliant with the Basel Convention and the underlying regulations;

(ix) Production or activities involving harmful or exploitative forms of forced labor or harmful child labor;

(x) Activities involving land acquisition and/or restrictions on land use resulting in involuntary resettlement or economic displacement;

(xi) Any activities involving significant degradation or conversion of natural and/or critical habitats and/or any activities in legally protected areas;

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[1] Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty.

[2] Child labor means the employment of children whose age is below the host country's statutory minimum age of employment or employment of children in contravention of International Labor Organization Convention No. 138 "Minimum Age Convention" (www.ilo.org).

[3] A list of pharmaceutical products subject to phaseouts or bans is available at http://www.who.int.

[4] A list of pesticides and herbicides subject to phaseouts or bans is available at http://www.pic.int.

[5] A list of the chemical compounds that react with and deplete stratospheric ozone resulting in the widely publicized ozone holes is listed in the Montreal Protocol, together with target reduction and phaseout dates. Information is available at http://www.unep.org/ozone/montreal.shtml.

[6] A group of highly toxic chemicals, polychlorinated biphenyls are likely to be found in oil-filled electrical transformers, capacitors, and switchgear dating from 1950 to 1985.

[7] A list of hazardous chemicals is available at http://www.pic.int.

[8] A list is available at http://www.cites.org.

[9] As defined by the Basel Convention; see http://www.basel.int.

[10] This does not apply to subproject sponsors who are not substantially involved in these activities. Not substantially involved means that the activity concerned is ancillary to a subproject sponsor's primary operations.

[11] This does not apply to subproject sponsors who are not substantially involved in these activities. Not substantially involved means that the activity concerned is ancillary to a subproject sponsor's primary operations.

[12] This does not apply to the purchase of medical equipment, quality control (measurement) equipment, and any equipment for which the radioactive source to be trivial and adequately shielded.

(xii) Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals (gasoline, kerosene, other petroleum products, textile dyes, and so on);

(xiii) Production or activities that have adverse impacts, including relocation, on the lands, natural resources, or critical cultural heritage subject to traditional ownership or under customary use by Indigenous Peoples;

(xiv) Activities involving significant adverse impacts on critical cultural heritage;

(xv) Activities resulting in conflicts between different castes or religious sects;

(xvi) Activities resulting in loss of trees;

(xvii) Activities resulting in contamination of groundwater and/or surface water bodies;

(xviii) Activities threatening the safety of communities;

(xix) Production or trade in or use of non-biodegradable packaging material such as polythene bags and Styrofoam;

(xx) Nuclear power plants (apart from measures that reduce environmental hazards of existing assets) and mines with uranium as an essential source of extraction;

(xxi) Prospection, exploration and mining of coal; land-based means of transport and related infrastructure essentially used for coal; power plants, heating stations and cogeneration facilities essentially fired with coal, as well as associated stub lines;

(xxii) Non-conventional prospection, exploration and extraction of oil from bituminous shale, tar sands or oil sands;

(xxiii) Production of, trade in, or use of unbonded asbestos fibers;[13]

(xxiv) Commercial logging operations or the purchase of logging equipment for use in primary tropical moist forests or old-growth forests; and

(xxv) Marine and coastal fishing practices, such as large-scale pelagic drift net fishing and fine mesh net fishing, harmful to vulnerable and protected species in large numbers and damaging to marine biodiversity and habitats.

(xxvi) Additionally, in the Pakistani context, borrowers will not be allowed to:

- Engage in cultivation, processing, and sale of poppy and/ or other illegal addictive substances (for example, heroin, hashish, opium, bhang).
- Sale of addictive substances such as tobacco, gutka, niswar, cigarettes, beeri, hukka, paan parag, sheesha and any other products containing such substances to persons under the age of 18
- Illegal wood extraction
- Hunting, poaching and fishing in protected areas
- Informal cross-border trade
- Smuggling or sale and handling of smuggled goods.

[13] This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.

ANNEXURE II

SUB-LOAN ENVIRONMENT AND SOCIAL SAFEGUARDS SCREENING CHECKLIST

Note:
This Checklist is to be used by the Relationship Officers for assessing each sub-loan and subsequently verified by the Risk Officer.

Name of MFBs/NBMFCs:
Branch: ……………………………………………
Date of Screening (D/M/Y): ……… /……….. /…………..

Section A: Basic information

Borrower Name: …………………………………………………………………………………….. Location: …………………………………………… Union Council: …………………………… District: ……………………………………………………………………………………..

Section B: Checklist for Environmental Screening[14]

S. No.	Intervention Issues	Yes	No	N/A	Remarks
1	Will the subproject be in an area exposed to climate change related risks (ex. Floods, droughts, cyclones etc.)?				
2	Will The Subproject Cause High Air Pollution?				
3	Will The Subproject Cause High Noise Pollution Distur-Bing Nearby Communities And Biodiversity (Birds)?				
4	Will The Subproject Result In Loss Of Topsoil?				
5	Are There Sensitive Receptors Near The Subproject Site (Hospitals, Schools, Residences)?				
		Environment (A,B,C)		IR: (A,B,C)	IP:(A,B,C)
Safeguards Category					
Eligible for Financing (Yes/No) Remarks (if any)					

Prepared by **Checked by** **Approved by Credit**

Relationship Manager **Risk Officer** **[Date]**

[14] The responses to the screening questions are to be provided in a qualitative context based on the scope, scale and sensitivity of the proposed sub-loan activity and as a result, a category for Environment, IR and IP will be assigned.

ANNEXURE III

APPLICABLE ADB SAFEGUARD POLICIES

Where investments of the financial intermediary (FI) have minimal or no adverse social or environmental risks, the FI project will be treated as category C project and need not apply any other specific requirements.

The MFBs and NBMFCs screening procedure will ensure that all subprojects are screened against the prohibited investment activities list (Annexure I).

Sub-projects involving business activities included in the prohibited investment activities list do not qualify for MFBs and NBMFCs support using ADB funds and applications involving such activities will be rejected. The MFBs and NBMFCs will appoint a member of its management or one or more staff responsible for day-to-day implementation of the ESMS to have overall responsibility for environmental and social impacts under the project.

Where the subprojects financed by the MFBs and NBMFCs using ADB funds, through a Credit Line Facility, have potential for significant environmental or social impacts, the MFBs and NBMFCs will disqualify such subprojects from ADB financing.

SBP and ADB will monitor the MFBs and NBMFCs performance and compliance. Except for FIs whose subprojects have minimal or no adverse environmental and social impacts or risks, the FI will prepare and submit periodic reports at least annually.

ANNEXURE IV

ANNUAL ENVIRONMENTAL AND SOCIAL SAFEGUARDS PERFORMANCE REPORT OF

MFBs AND NBMFCs

Please include additional sheets or attachments as required to provide details.

Name of MFBs and NBMFCs		
Completed by (name):		
Position in organization:		Date:
Reporting period	From:	To:

A. Sub-loans processed during the reporting period

Sector	**Sub-loan Volume (PKR 1000)**	**No. of Sub-loans disbursed**	**Safeguard Category**			**Environmental, IR or IP issues and actions taken**
			Env.	**IR**	**IP**	

Env = environment, IR = involuntary resettlement, IP = Indigenous Peoples

B. Additional Information for the Reporting Period

1. Please provide details of any sub-projects where field visit(s) were conducted to review aspects, including social and environmental issues.
2. Please provide details of any accidents/ litigation/complaints/regulatory notices and fines, their causes and corrective actions being taken.

ANNEXURE V

TYPICAL SUB-LOAN ACTIVITIES

Trade
Textiles, clothing, shoes
Food, Drinks
Production and sale of consumer goods
Stationary
Electronic appliances
Furniture
Vehicles and spare parts
Construction materials
Pharmacy
Equipment / machinery for production
Oil products
Services
Photographs
Secretarial and translation activities
Lawyers, Legal advice
Accounting, Audit, Tax consultancy
Market research and public opinion polling
Architects and Engineers
Advertising and PR
Security Services
Industrial Cleaning
Other Professional Services
Hospital, clinic services
Medical services
Veterinary services
Education, school, social work, kindergarten
Other Social Services
Travel and ticketing services
Restaurant, Café, Bar, Canteen, Catering
Sport and Fitness
Motion picture and video production
Radio and television, film, music production
Literature publication, library, and archive services
Beauty, Hair
Repair and renovation of household goods
Telephone, Internet Provider, social media services
Agriculture
Fruits and Nuts
Vegetables and Horticulture
Cereals
Cotton
Rice
Tea / Tobacco
Other crop growing
Forestry and Logging
Cattle and dairy farming
Sheep, Goats, horses, poultry, bee keeping
Fish breeding
Agriculture related services and agricultural inputs

Trade
Textiles, clothing, shoes
Food, Drinks
Production and sale of consumer goods
Stationary
Electronic appliances
Furniture
Vehicles and spare parts
Construction materials
Pharmacy
Equipment / machinery for production
Oil products
Services
Photographs
Secretarial and translation activities
Lawyers, Legal advice
Accounting, Audit, Tax consultancy
Market research and public opinion polling
Architects and Engineers
Advertising and PR
Security Services
Industrial Cleaning
Other Professional Services
Hospital, clinic services
Medical services
Veterinary services
Education, school, social work, kindergarten
Other Social Services
Travel and ticketing services
Restaurant, Café, Bar, Canteen, Catering
Sport and Fitness
Motion picture and video production
Radio and television, film, music production
Literature publication, library, and archive services
Beauty, Hair
Repair and renovation of household goods
Telephone, Internet Provider, social media services
Agriculture
Fruits and Nuts
Vegetables and Horticulture
Cereals
Cotton
Rice
Tea / Tobacco
Other crop growing
Forestry and Logging
Cattle and dairy farming
Sheep, Goats, horses, poultry, bee keeping
Fish breeding
Agriculture related services and agricultural inputs