



SDSB

360
Issue 8

Spotlight
on Pakistan's Future by
Dr. Ishrat Husain

A Conversation with
Lubna F. Malik
Director General
FMU Pakistan

Inspiring Women
Through Business
Education
by
Dr. Tanveer Shehzad

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Dean's Message

Dr. Fazal Jawad Seyyed

Dean, Suleman Dawood School of Business

In an increasingly uncertain and interconnected world, achieving inclusive prosperity is essential for nations striving to secure a competitive advantage. Amid challenges such as technological disruptions and uncertain political and social environments, fostering inclusive and equitable development is more important than ever. Empowering marginalised groups is not only a moral imperative but also a strategic priority to unlock untapped potential and drive societal progress. As today's youth mature into tomorrow's leaders, they must navigate these challenges by embracing diversity, promoting gender equity, and championing inclusive innovations to create meaningful, lasting impact.

This magazine edition reflects our commitment to excellence in business education and research. Through insightful articles and interviews, we examine potential paths for Pakistan's prosperous and sustainable future, emphasising strategic orientation to ensure the far-reaching impact of today's decisions on future generations.

In "Engage," Dr. Tanveer Shehzad highlights opportunities for Pakistani business schools to further enhance their curricula by incorporating cutting-edge discussions on gender equality and inclusivity. He makes a compelling case for motivational entrepreneurship education, flexible programmes, and the integration of gender-diverse case studies to strengthen women's economic participation and create a more inclusive learning environment.

Through the lens of thought leadership, we feature the inspirational journey of Dr. Ishrat Husain, whose visionary leadership and policy-driven reforms have left an indelible mark on Pakistan's financial and educational sectors. Similarly, Lubna Farooq Malik, the Director General of the Financial Monitoring Unit Pakistan at the Financial Intelligence Unit (FIU) of Pakistan, shares her story of navigating leadership in a challenging and male-dominated sector, providing a compelling example of resilience and innovation.

"SDSB 360" highlights the accomplishments of our students and alumni, showcasing the transformative contributions our graduates are making in their communities. Their stories demonstrate the impact SDSB has in nurturing future leaders and changemakers. We also spotlight inspiring alums like Nadia Haseeb, now a Global Fuels Marketing Manager at Shell, whose journey exemplifies perseverance and excellence. Nadia's story reflects the potential of SDSB graduates to lead and inspire on global stages.

The dedication of our faculty is evident in their scholarly contributions, which not only enrich our curriculum but also shape intellectual exchange in various fields of business. For example, Dr. Misbah Tanveer Choudhry's research into female labour force participation highlights the systemic changes required to empower women in Pakistan. Meanwhile, Dr. Junaid's groundbreaking study delves into how khwajasiras in Pakistan navigate their gender identity and relationships through financial exchanges, shedding light on how marginalised communities assert their identity and achieve recognition in a predominantly heteronormative society.

The "What Would You Do?" sections challenge readers with real-life dilemmas faced by entrepreneurs and professionals. In "Hygiene Pakistan Limited: Winning a Key Account," Sobia grapples with misaligned business priorities between her firm and Urban Mart while striving for a 35% growth in key accounts despite a challenging year. Similarly, "Selection of Retirement Saving Plan for a Private-sector Employee in Pakistan" explores Tehmina Khan's tough decision regarding her retirement investments.

Finally, we highlight the Centre for Business and Society's achievements in 2024, showcasing efforts to foster corporate social responsibility and sustainable practices through training and active community engagements.

As we forge ahead into the new year, we are reminded of our shared commitment to uphold SDSB's values and fostering a community dedicated to the betterment of society. I am proud of our community's resilience and active engagement with business and society to create a meaningful societal impact.

Note from the Editor

Gender and development are not just global challenges but personal ones that touch the lives of many, including my own. As a woman navigating professional spaces, I have witnessed the societal expectations and challenges that women often face in pursuing leadership, entrepreneurship, and educational success, challenges that are often magnified for those who do not fit into traditional societal moulds. These experiences have shaped my belief in the power of inclusion—a belief that underpins this issue of SDSB 360.

When we chose the theme of gender and development for this edition, the decision wasn't merely topical. It was a response to a deeper need to engage with the realities of our time, where progress for marginalised groups—be it women, transgender individuals, or other underrepresented communities—is critical to unlocking the true potential of societies. Women make up almost half of Pakistan's population, yet their representation in key areas remains staggeringly low. This isn't just a loss for women—it's a loss for everyone.

This issue captures a spectrum of voices and stories that reflect how gender dynamics intersect with development. My journey as a woman has also been shaped by the privilege of education, a privilege not afforded to all. I have seen how access to quality education transforms lives, expands horizons, and provides the foundation for women to excel. Yet, education alone is not enough. We need systems that embrace flexibility, policies that encourage women's participation, and workplaces that are built on respect and equity.

As you explore this issue, I hope you find stories that resonate, challenge, and inspire. The Suleman Dawood School of Business has always prided itself on being a platform for transformative ideas and a community of changemakers. It is my hope that this issue contributes to advancing the conversation on gender and development, sparking both dialogue and action.

To those reading, especially the young women navigating their journeys, your contributions are essential to building a brighter, more equitable future for Pakistan. Let this be a starting point for a collective commitment. And to the men, gender equity isn't just a women's issue—it's a collective responsibility. Be allies and advocates. Support the women around you by fostering inclusive spaces, amplifying their contributions, and challenging norms that perpetuate inequality.

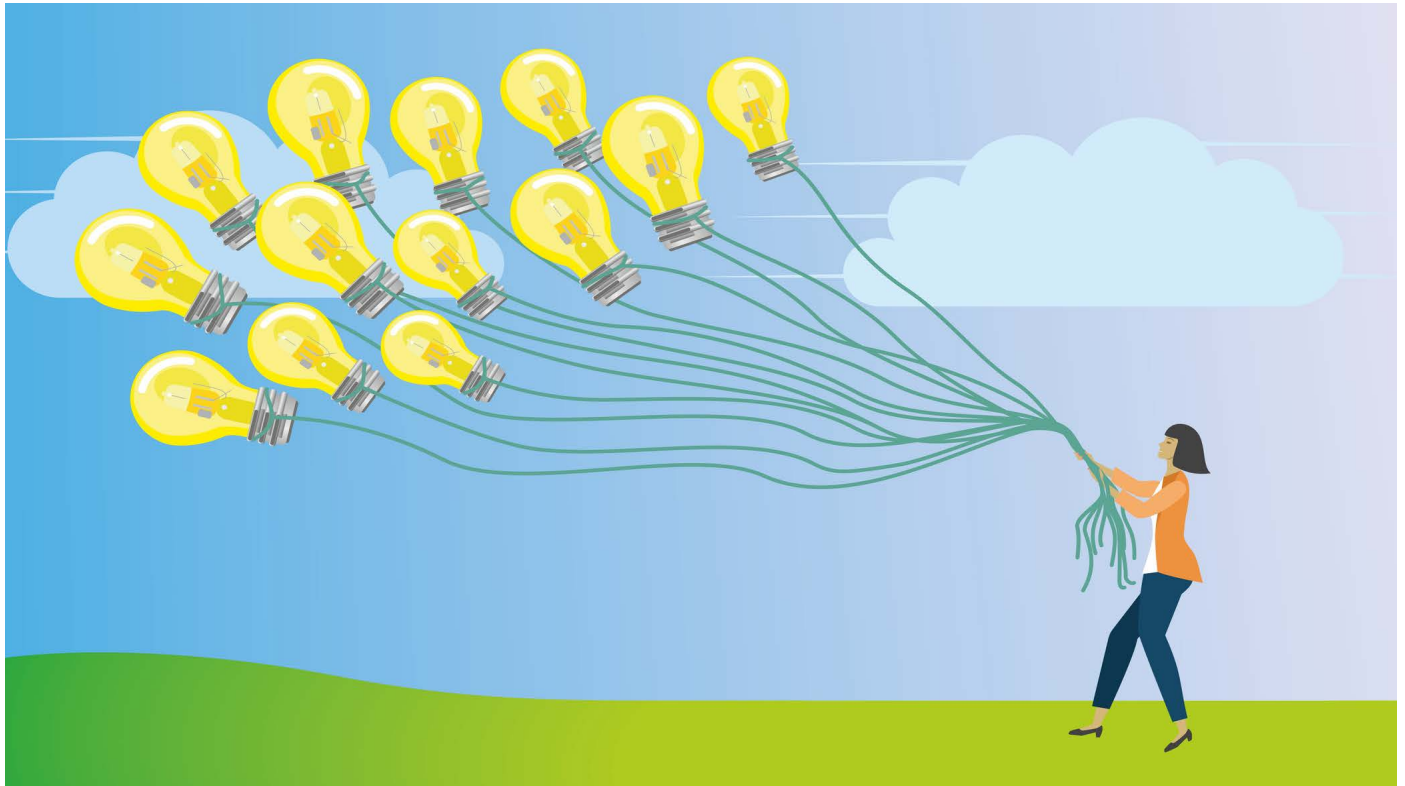
Ayesha Khan

ENGAGE



Inspiring Women Through Business Education

Dr. Tanveer Shehzad highlights opportunities for Pakistani business schools to further enhance their curricula by incorporating modern discussions on gender equality and inclusivity. He advocates for motivational entrepreneurship education, flexible programmes, and the integration of gender-diverse case studies to strengthen women's economic participation and create a more inclusive learning environment.



In recent years, discussions around being woke, work-life balance, compassion, the gig economy, the role of behavioural factors, and artificial intelligence, to mention a few, are redefining our work organisations and culture. Inspiring women through business education is a transformative goal that holds the potential to uplift communities and economies alike. Business schools must keep pace with the ever-evolving cultures. For example, though there is conversation around gender equality, it borrows its shades primarily from the West. What is particular about Pakistan is that, unlike most of the world, fifty percent of its population is under-represented in workplaces. With their immense potential for shaping the nation's future, Pakistani business schools stand at a critical juncture where they can seize the opportunity to redefine their curricula and approaches to foster meaningful and inclusive change.

One of the foremost challenges facing business schools in Pakistan is the under-representation of women in the workforce and business networks. This is not unique to Pakistan but holds specific cultural and structural nuances that demand localised solutions. While global models for gender inclusivity can

There is a dire need for localised case studies, flexible programme designs, and motivational content to inspire inclusive and meaningful business education.

offer insights, it is essential to create frameworks that resonate with the country's specific needs. For instance, mandatory policies for corporate board diversity can set the tone, but deeper, systemic interventions are required to ensure sustainable change. By leveraging their position as hubs of innovation and thought leadership, business schools can pioneer initiatives that extend beyond symbolic gestures, addressing the root causes of under-representation. A recent ADB-SMEDA study noted that around four percent of working-age women in Pakistan have some entrepreneurial ventures. In comparison, this number is the most optimistic against other estimates, but what is required is a change in the business culture and norms. There is no better place than a business school to help start such a transformation.

Entrepreneurship education presents

a remarkable avenue to inspire and empower women. However, the traditional portrayal of entrepreneurs as aggressive, hyper-competitive individuals can inadvertently alienate a significant portion of the population. By realigning entrepreneurship curricula to emphasise traits such as creativity, empathy, collaboration, and resilience, business schools can create more relatable and accessible pathways for aspiring entrepreneurs, particularly women. Showcasing diverse success stories and offering mentorship programmes can further nurture the entrepreneurial spirit among students, challenging stereotypes and encouraging broader participation.

Flexible and adaptive programme designs are essential in the modern era. The accelerated pace of change in work practices, particularly with the gig economy and remote opportunities, offers both challenges and possibilities.

By incorporating hybrid learning models, modular programmes, and the recognition of experiential learning, business schools can attract a more diverse student body and provide them with the tools to excel in dynamic environments. These reforms cater to women balancing personal and professional responsibilities and enrich the learning ecosystem, fostering collaboration and innovation.

The content of business curricula should evolve to reflect current and future business realities. While traditional analytical and technical skills remain essential, it is equally crucial to integrate themes such as emotional intelligence, personal planning, and inclusive leadership. John Kay's recent book, *The Corporation in the 21st Century*, is an exciting summary of how corporations are changing and what executives will need to keep themselves relevant to changing corporate philosophy. What is becoming more apparent is that these changes and the impact of our past curricular underdevelopment are not gender-neutral. A balanced approach equips graduates with the skills to navigate complex, ever-changing landscapes while addressing diverse team and stakeholder needs. Pakistani business schools can enhance their impact by embedding local contexts into their syllabi, ensuring that students understand and appreciate the unique opportunities and challenges within their environment.

Representation in educational materials is a cornerstone of inclusive learning. Business case studies, often the backbone of management education, should feature a balanced mix of genders and cultural contexts to truly resonate with students. Business schools can inspire their students and cultivate a sense of possibility and belonging by showcasing local role models, particularly successful women entrepreneurs and leaders from diverse backgrounds. Highlighting stories from regions often overlooked in mainstream narratives can further strengthen this effort, demonstrating the potential for success regardless of geography or circumstance. Nitin Nohria of the Harvard Business School also raised his concern about the lack of female representation in business case studies in 2014.

The journey to inclusivity and empowerment is continuous, requiring bold vision and sustained commitment. With thoughtful reforms, these institutions can redefine business education as a force for positive change, transforming lives and communities while setting benchmarks for the world.

Localisation of content extends beyond case studies to the broader academic ecosystem. Engaging with local entrepreneurs, managers, and innovators as guest speakers or collaborators can bridge the gap between theory and practice, offering students practical insights and inspiration. Such interactions can normalise women's economic participation and challenge entrenched cultural taboos, setting the stage for long-term societal shifts.

By embracing these opportunities, Pakistani business schools can play a pivotal role in driving inclusive economic participation and inspiring future generations of leaders. Leaving aside the main cities of Pakistan, business schools need to introspect how many local role models (particularly female), managers, farmers, and entrepreneurs visit their schools, discuss their problems with students, and share their success stories. It can be inspiring for students to see and hear success stories of local women doing well in businesses in their cities of Gilgit, Kurram, Khuzdar, and Multan. It can change the culture and taboos surrounding women's economic participation, but the onus is on the business schools of Pakistan to take such steps.

The journey to inclusivity and empowerment is continuous, requiring bold vision and sustained commitment. With thoughtful reforms, these institutions can redefine business education as a force for positive change, transforming lives and communities while setting benchmarks for the world.



Dr. Choudhry Tanveer Shehzad,
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SPOTLIGHT



Shaping Pakistan's Future: Insights From A Visionary Economist

In this issue, SDSB 360 is in conversation with Dr. Ishrat Husain, an influential Pakistani banker, economist, and reformer whose leadership has shaped Pakistan's financial landscape. From steering the State Bank of Pakistan (1999–2006) to driving educational excellence as Dean of IBA Karachi (2008–2016) and championing institutional reforms as Advisor to the Prime Minister (2018–2022), Dr. Husain's career is a testament to visionary leadership and a relentless pursuit of progress.



Convocation at the Institute of Business Administration, Karachi

Q. You’ve had a distinguished career across various countries and institutions. Could you reflect on this journey and how your diverse experiences have shaped your approach to economic reform?

I have had the good fortune of working as a civil servant at the grassroots level at the beginning of my career, grasping and understanding the day-to-day problems faced by ordinary citizens. This was followed by policy-making positions in the Finance, Planning and Development departments, which permitted me to apply this understanding in finding solutions to their problems. My pursuit of advanced degrees in economics helped me contextualise these solutions from the larger perspective of theory, history, and evolution of development issues faced by newly independent countries. Two decades spent at the World Bank exposed me to a large variety of countries as diverse as Liberia, China and Uzbekistan and sharpened my knowledge about the determinants of growth and poverty alleviation.

This cumulative reservoir of knowledge came in handy when I assisted the top leadership in reviving Pakistan’s economy as the Governor of SBP. I doubt if I would have been successful in implementing the strategic plan of restructuring and modernising the Central Bank and reforming the ailing financial sector without the benefit of this cumulative knowledge.

As a development economist, policy maker and practitioner, it dawned upon

Pakistan’s robust and sound institutions were pivotal in the rapid growth in the first forty years after its independence.

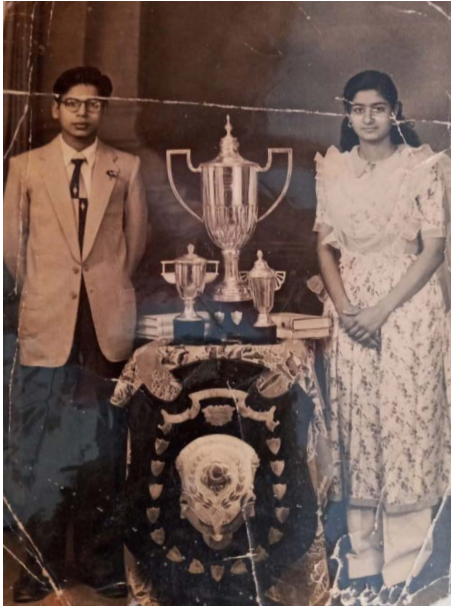
me that the institutions of governance make a substantial difference between the success and failure of developing economies. Pakistan’s robust and sound institutions were pivotal in the rapid growth in the first forty years after its independence. It was one of the fastest growing economies, way ahead of India and Bangladesh. The subsequent decay of these institutions turned it into a laggard trailing behind the two neighbours in the next three decades, frequently knocking at the doors of the IMF and creditors for bail-out. This hypothesis was tested rigorously and found to be the main explanatory factor when I did extensive research and produced the book “Governing the Ungovernable “.

After I was invited to join the Cabinet in 2018, I tried to implement some of the findings of the book in making the institutions in Pakistan vibrant and functional, responsive to the needs of the citizens, paving the way for inclusive and sustained growth rather than being captured by the elites. We held more than 80 consultative sessions throughout the country involving 2223 stakeholders from all walks of life. After consolidating their views and incorporating their suggestions, the road map for institutional reforms (compiled in a report IRC Volume 1) was presented to the Cabinet. Unfortunately, with the subsequent political instability, these reforms were not implemented.

Q. In your recent book *Development Pathways: India, Pakistan and Bangladesh 1947-2022*, you examine the divergent development pathways of these countries; what lessons can Pakistan draw from these comparisons to overcome its economic challenges?

This study dwells upon a large number of topics from which a list of lessons and pain points have been extracted. This may require another interview at depth.

However, for this interview, I would like to focus on only one major finding: regional cooperation. Individual South Asian countries have made progress in raising the living standards of their population, reducing poverty, improving social indicators and integrating themselves into the world economy. However, the region has regressed since 1947 in terms of regional economic cooperation. There are many reasons for this unfortunate development, but the asymmetrical dominant power of India, which forms 80 percent of the population and 82 percent of the GDP of the region, lingering political tensions between India and Pakistan and the trust deficit among the countries are among the main contributory factors. Studies have concluded that low transportation costs, cultural similarities influencing taste and fostering profitable complementarities, and low transaction costs make the economic benefits of liberalizing trade between India and Pakistan outweigh the associated costs. Despite this, the trade between the two neighbouring countries has remained negligible. So far, regional trading arrangements have not been successful in South Asia. SAARC (South Asian Association for Regional Cooperation)



Debating competition at college

and SAFTA (South Asian Free Trade Area) can stimulate trade and growth as competition is unleashed, lowering domestic prices by achieving economies of scale and acquiring new technology. Historically, India, Pakistan, and Bangladesh were unified markets until 1947, when one-quarter of trade took place within the subcontinent. It has dwindled to 6 percent as national boundaries have become barriers to trade flows and the exchange of goods and services. Dismantling tariff and non-tariff barriers has made a huge difference in North America, Europe, and East Asia, but not in this region. The advantages of proximity, low transportation costs, and cultural similarities, which influence trade and cause profitable complementarities, have remained elusive. South Asia is today the least integrated region in the world. Intra-regional trade has remained stagnant at less than 5 percent of the total trade in the last 30 years. East Asia and the Pacific's intra-regional trade has risen to 52 percent. Even Sub-Saharan Africa carries out twice as much intra-regional trade as South Asia. Cross-border investment is negligible, and while there is an overall liberal environment for foreign investment flows, there are a lot of formal and informal restrictions for flows originating from within the region. Common historical and cultural heritage would have, in other parts of the world, induced ease in the movement of the people, educational exchanges, access to each other's media and cultural resources, sharing of scientific and technological knowledge and other forms of



Civil Academy

cooperation but none of this has happened in South Asia. With rising purchasing power in the hands of an expanding middle class, South Asian countries would be in a win-win situation if they decided to open up their economies to promote regional trade, investment, and educational and scientific exchanges. Pakistan and India missed an opportunity to normalise trade between the two countries and then strengthen the South Asia Free Trade Area when India and

South Asian economic cooperation would have vastly differed from what we observe today. For example, Punjab in India and Punjab in Pakistan, Assam and Sylhet, Bangladesh and Northeastern states of India, Northern Sri Lanka, and Tamil Nadu would have derived substantial benefits from the operationalisation of SAFTA. These contiguous corridors can lower the cost of production by sourcing cheaper raw materials and reconfiguring the supply

I would like to focus on only one major finding: regional cooperation... South Asia is today the least integrated region in the world.

Pakistan reached an agreement in early 2014. Pakistan had agreed to grant Most Favoured Nation status to India, while India had agreed to phase out its negative list from SAFTA in one year. India also removed some of the items of importance to Pakistan from the negative list. The Pakistani Cabinet had to ratify the agreement, but because of the impending general elections in India, it was decided to postpone the ratification until after the elections. That occasion has never arisen, although ten years have elapsed since then, no progress is visible. Had this agreement been reached, the picture of

chain from neighbouring sub-regions across the borders. Consumers benefit from proximity as food shortages occurring in one country can be easily met by bringing in the commodities from the countries producing surplus much faster and with lower costs than anywhere else from within the country. Fluctuations in agriculture production do provide intra-regional trade as a strong buffer. When there is a shortage of onions in India, Pakistani Punjab can supply within two hours compared to the expensive shipments from the rest of the country or overseas and vice versa.

Other complementary areas for promoting regional trade are trade facilitation and non-tariff barriers. Trade facilitation across the borders within the region has been hindered by issues of phytosanitary, health, environmental standards, quality testing, considerable delays in custom clearance, lengthened travel times and higher transaction costs. Truck crossings, where they are even allowed, take several days, and allegations of unnecessary harassment by border officials are rampant. Non-tariff barriers had, in fact, diverted normal trade flows to informal or border trade or routing through third countries such as Dubai and Singapore, raising costs to end-users.

Q. Your book Unravelling the Gordian Knot discusses the complexities of Pakistan's economic reforms. What, in your view, are the main obstacles that hinder successful reform in Pakistan today?

There is a lack of broad political consensus on the contours of these reforms, and there are no champions for reform among our politicians as they are quite complacent with the status quo, where a patronage system helps them acquire or retain power. There is no incentive for them to give up power or perks, but they should voluntarily.

Reaching consensus, messaging and carrying out the people alone can only be tackled by the elected representatives. To have a long-lasting impact, these have to be presented before the legislature for their consideration and approval on a cross-party basis. This negotiation, persuasion, give-and-take process can only move forward if there is no serious confrontation or adversarial relations between the party in power and the opposition. Take, for example, the privatisation of loss-making SOEs (State-Owned Enterprises). If it is leased out to a private operator who guarantees decent returns to the government, provided the existing staff on the payroll is given severance packages, what do you think the reaction to this move would be? The workers would come out on the streets and approach the media and the opposition parties for their support. It is now the political calculus of the leader and the party in power whether to yield to these pressure tactics, roll back or reverse the actions taken, stick to them despite this resistance or modify them. So far, they have rolled back and yielded to pressures.



Emphasis is to be given to student participation, experiential learning, apprenticeships, innovation and entrepreneurship.

The reason for the kind of political behaviour exhibited by elected representatives has to do with the incentive structure under the present voting system. MNAs and MPAs owe their election to constituency politics. They are obligated to take actions which keep their constituents pleased and their opponents subdued. That means that prices of essential commodities and tariffs charged for electricity, gas, water; and railways should remain frozen and controlled through administrative means (whatever the government has to cough up to bear the subsidies) so that people don't complain about rising prices. They would like the government to create new jobs to take care of the young men and women in their constituencies who are seeking employment even if such

jobs are not needed by the organisations concerned, or the candidates nominated by them are not suitably qualified for the jobs. Postings and transfers of key officials – particularly SHOs, patwaris, irrigation SDOs, and schoolteachers in their areas – at their recommendations so that these officials can oblige the elected person. Development funds in their areas allocated at their discretion for the schemes they choose. These actions enhance their political prospects for winning the elections. The principles of good governance – a neutral, impartial, objective – administration that would benefit all and sundry without any parochial or partisan considerations and form the core of the reforms are thus in conflict with the imperatives of constituency politics. Whether the considerations that the government deficits keep on rising and the country's debt stock becomes unbearable because of subsidies, utility tariff freezes, wasteful expenditure, expansion of government payroll, and pensions are of great concern to the party leadership but of very little consequence to constituency-driven politicians. There is a lack of congruence between the collective national interests and the individual or partisan interests of elected representatives due to perverse incentives entrenched in the existing election system.

This is the most significant impediment to the implementation of reforms. There are several other compelling reasons. First is a design flaw: one of the instruments for achieving the stated purpose is how best to deliver basic public goods and



Left to Right: Mr. Naqvi, Dr. Husain, Mr. Shahid Hamid, Former Governor of Punjab, and Ms. Roshaneh Zaffar, Managing Director and Founder, Kashf Foundation

80 percent of medical college seats are won by females on merit. However, only 30 percent of the graduates go on to work in the profession.

services to the citizens in a cost-effective and efficient manner. The natural corollary from this is that the reforms should be geared at the local level as that is where the interaction between the citizen and the government functionary takes place. Whether it is security, law and order, education for the kids, healthcare for the family, drinking water and sewerage, sanitation and cleanliness of the streets and neighbourhoods, roads and pavements, public transport, streetlights, parks and amenities, *mandis* and market spaces, the pursuit of justice and adjudication of disputes – all these functions are performed at the local level, not in provincial capitals. Local governments have been disempowered and deprived of the necessary resources to perform their functions. A country of 240 million people with highly diverse and differentiated factor endowments and socio-economic milieu cannot be run from the federal or provincial headquarters. The true spirit of the 18th Amendment will be realised when the devolution to the local governments is completed. Studies from across countries

and across Pakistan show that resource allocation is more efficient, responsiveness to citizens' needs is swift, and resource mobilisation efforts are successful when people see that tangible results are accruing to them and their communities.

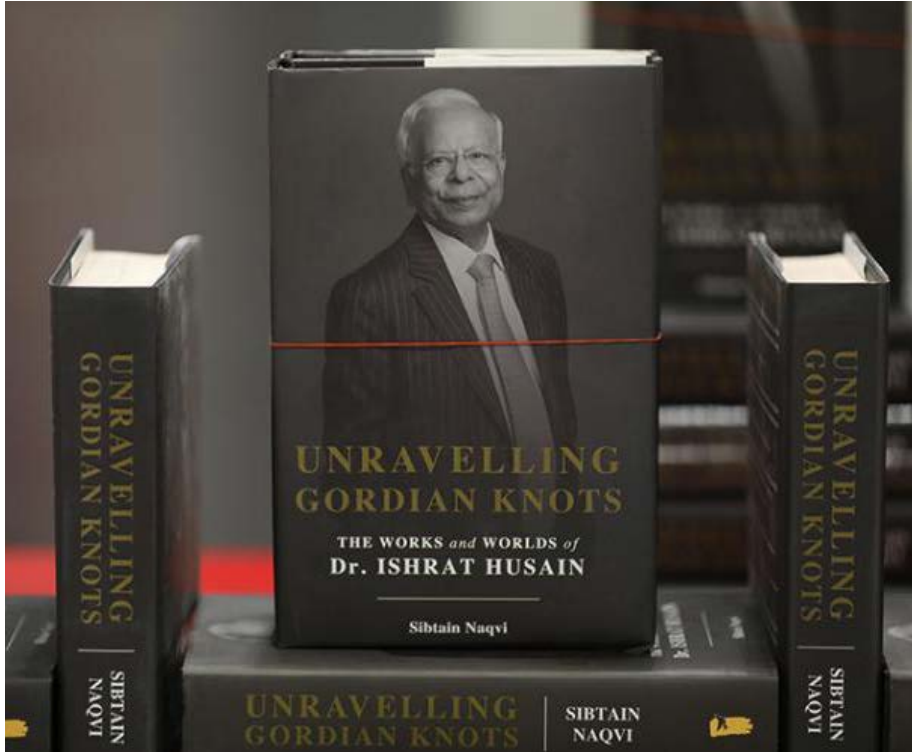
Another major impediment is time inconsistency. Every reform creates losers and winners. The losers are well organised and clearly visible, while the gains will accrue sometime in the future and diffused throughout the economy. The losers can mobilise public support in their favour, but as the winners have yet to emerge, there is nobody to champion their cause. Therefore, the political party that undertakes the reforms upfront bears the costs. Still, the gains will be captured by their opponents or some other unknown political configuration in the future. This asymmetry between the timing of losses and gains and accrual of costs and benefits has remained a major hurdle in the successful implementation of reforms along with the design flaw, political incentive structure and civil servants' attitudes.

Q. Drawing upon your experience with international organisations like the World Bank, how can Pakistan become competitive in the global economy?

The largest setback to the country has been the neglect of human development. Had the adult literacy rate been close to 100 percent, it is estimated that per capita income would have reached at least \$ 3000. Pakistan ranks low in human development indicators with an adult literacy rate of 60 percent, average schooling of five years, and high infant and maternal mortality rates. Science and technology, which are the drivers of productivity and efficiency, have been neglected, and innovation is missing from the production structure. The respective roles of the state and markets have been distorted. A small class of elites has rigged markets which allocate resources efficiently to maximise their benefits. In contrast, the state that ensures benefits of growth are widely distributed among the population has also been hijacked by the same elite class. We end up with the worst of both worlds – inefficiency and inequity – that slows down our economic progress and creates a sense of deprivation.

Pakistanis consume more than they save – both the government and households. They import more than they export, have low investment rates in private and public sectors, but aspire to grow beyond their means. Unless these recurrent imbalances of fiscal, trade, financial, and savings-investment gaps are bridged, the situation will remain unchanged. Finally, Pakistan's institutions of governance – parliament, judiciary, media and civil services – which brought about spectacular results in the first 40 years, have decayed. Patronage-based politics and polarisation have weakened these institutions. Loyalty rather than competence has become the hallmark of appointments in the executive branch, resulting in waste, corruption and nepotism. Most of the private sector has also become used to rent-seeking with the help of the tax and regulatory authorities – and, with a few exceptions, lost its vibrancy and dynamism.

Domestic productive capacity to meet the aggregate demand when the country is growing fast is inadequate. It creates a balance of payments problem as the demand spills over into higher imports. We have to borrow to finance these imports as we need more than our foreign exchange earnings from exports, remittances, and foreign direct investments (FDIs) to meet



I would urge the students to stop chasing grades, degrees, and credentials and seriously focus on acquiring, assimilating, absorbing and applying knowledge to solve the real-world problems of Pakistan.

the rising import bill. The consequences of this boom-and-bust economy are that we must meet periodic crises and approach the International Monetary Fund (IMF) and other donors to meet our external financing requirements. To avoid depletion of our foreign exchange reserves, we have to allow the exchange rate to depreciate, the interest rate to rise to contain inflationary pressures, and allocate a higher amount of our budgetary revenues to meet debt-servicing costs. The rising fiscal deficits continue to reduce the space for public-sector investment. Agriculture input supply, marketing and processing have remained stuck in medieval modes. The private sector has not established warehouses, cold chains, agro-processing units, certified quality seed companies, advisory services, veterinary services, artificial dissemination units, equipment and implements rental shops to increase domestic production of cotton, wheat, sugarcane, powdered milk, pulses, vegetables and fruit, oilseeds, fodder, etc. that can save at least \$7-8 billion of imports every year.

Information Technology (IT) and IT-enabled services have emerged as promising avenues for domestic digitalisation agendas and exports in recent years. Investment in innovation and technology should be undertaken by our well-established businesses rather than following the herd instinct. Petrochemicals, oil refineries and

steel are the most critical industries.

Our share in global export markets has declined from 0.2% to 0.15% in the last 30 years, and the export-GDP ratio plummeted to 10% from over 17% in 1992. At the turn of the millennium, 90-97% of merchandise exports were used to finance Pakistan's imports, but this capacity has dwindled to only 47%. Not only has export growth levelled off, but the composition of our exports has also remained unchanged for the last three decades.

Two-thirds of our exports are concentrated in a few agricultural raw materials based and unskilled and semi-skilled labour-intensive products, such as textiles, rice, leather, etc, rather than dynamic, fast-growing strategic products in the medium-tech and hi-tech sectors. The share in hi-tech exports has remained static at less than 2% while low-tech exports account for two-thirds of the total, down from one-half in the 1980s. Private businesses should tap the hidden wealth in the industry through labour productivity gains by hiring professionals, restructuring the internal organisation, revamping logistics and acquisition methods, entering into joint ventures and bringing in FDI, and mobilising capital for expansion and investment in sunrise industries through initial public offerings (IPOs). We may be a low-wage country, but adjusted for productivity, efficiency, quality (rejection

rate), reliability and innovation (design), we are an expensive country.

Finally, there is tremendous political and business lobbyist pressure to protect domestic final goods industries by imposing high tariffs. In Pakistan, we have become used to open-ended and continuous extension of concessions, exemptions and high tariff rates. Therefore, the entry and exit rates of firms exporting their goods and services are low, product diversification has shrunk, the sectoral composition remains unchanged from the 1990s, and geographical concentration is elevated. It is not realised that in a world dominated by global value chains, tariffs on imports of components, ancillary supplies and intermediate inputs act as tax on exports. Studies have found that reducing import duties helps minimise input costs in downstream industries, some of whom become competitive in third-country markets. Let's start living in the 21st century.

Q. There remains a significant gender gap in Pakistan's workforce, particularly in decision-making roles. What policies do you think are needed to close the gender gap in Pakistan's workforce and leadership?

There is indeed a gender gap in Pakistan's workforce, which is proving to impede the way of inclusive, sustained development of

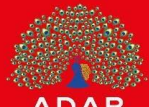
the country. With a 23 percent female labour force participation rate dominated by unpaid family workers in the agriculture sector, the urban female workforce in the formal economy is relatively low. The paradox is that females excel in educational attainments at all levels. For example, 80 percent of medical college seats are won by the females on merit. However, only 30 percent of the graduates go on to work in the profession. This is a huge waste of talent and a misallocation of human resources. Social norms, family pressures, concern for safety and security, unsatisfactory transport arrangements, and workplace harassment act as deterrents for their entry and sustenance.

Policy actions where the employers provide pick-and-drop facilities, on-premises day care centres, flexibility in working from home, narrowing the wage gap, generous maternal leave, and equal opportunities for career progression would enable qualified females to rise and occupy decision-making positions. SECP's stipulation to have a female director is a step in the right direction. Similarly, reserving quotas for 33 percent of females in local government bodies and reservations in Central Superior Services examinations would accelerate the process of women occupying leadership positions. Freelancing, e-commerce, telehealth, and other technological advances will also contribute. Altering social norms is still a significant stumbling block.

Q. As a mentor to the next generation of economists and policymakers, what advice would you give to young professionals and students who aspire to drive change in Pakistan's financial and public sectors?

I would urge the students to stop chasing grades, degrees, and credentials and seriously focus on acquiring, assimilating, absorbing and applying knowledge to solve the real-world problems of Pakistan. We are at present confronted with a paradoxical situation, i.e., one-third of our university graduates are unemployed either because they got degrees in soft subjects for which there is no demand in the economy or had adopted shortcut methods, used examination guides, memorised answers to selective questions, reproduced them at the exams or cheated and indulged in unfair practices or approached the teachers for favours. This mindset and attitudinal behaviour have got them into difficulties and a country with low-quality human


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**ISHRAT HUSSAIN'S
DEVELOPMENT PATHWAYS:
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BANGLADESH 1947-2022**


Sunday 26 November 2023
Time: 4:10 to 5:10 pm
Venue: Habitt City,
Sharea Faisal / Tipu Sultan Road, Karachi.




Ishrat Hussain



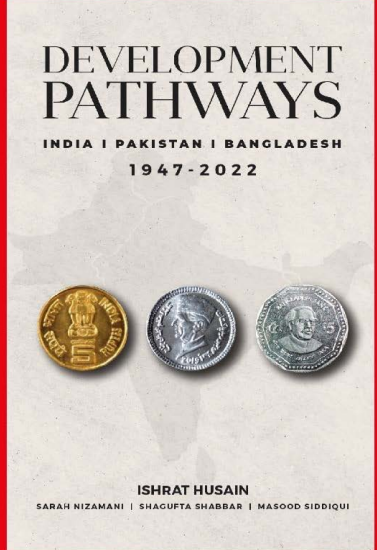
Muhammad Azfar Ahsan



Sima Kamil



Ehsan Malik



Book in the Spotlight

Persistence, perseverance and patience are the attributes that pay off dividends in the long run. So, my advice is don't give up.

resources. On the other hand, employers are desperately looking for hard-working individuals who possess strong work ethics, are competent in their areas of expertise, think critically to solve problems, excel in working collaboratively as a team, and display sound communication skills. Both sides can rupture this disconnect by revising course contents, curriculum, pedagogical tools, and assessment methods. Emphasis is to be given to student participation, experiential learning, apprenticeships, innovation and entrepreneurship.

In my case, I made several changes in my career—from Chemistry to Economics, from teaching to civil service, from national to international organisations, returning to Pakistan and heading the Central Bank and then IBA. Every switch was made against strong advice from my family, friends, and well-wishers, but I had to cater to

my passion and commitment for a larger purpose rather than doing a routine job.

Even though, with the grace of Almighty Allah, I successfully turned around two public sector institutions—State Bank of Pakistan (SBP) and IBA--- my larger goal of transforming the civil services and restructuring the government apparatus has not met with much success. I am no longer in the government, but I have not given up and keep urging the country's changing leadership to adopt these reforms developed after so much effort and wide consultations. Many friends advise me to give up as I waste my time, but I persist in writing, lecturing, and discussing this unfinished agenda. Persistence, perseverance and patience are the attributes that pay off dividends in the long run. So, my advice is DON'T GIVE UP.

INDUSTRY OUTLOOK



A conversation with
Lubna Farooq Malik
Director General
Financial Monitoring Unit (FMU)-The FIU of Pakistan

Can you share with our readers your educational background and professional journey that led you to your current role as Director General at the Financial Monitoring Unit?

My professional journey started in 1990, which was a great time as financial reforms were happening in Pakistan at a rapid pace, and there was a lot of opportunity for growth. With an MBA from the Institute of Business Administration, I joined a leasing corporation as my first job. I was fortunate to get a master’s degree from the UK’s University of Reading through a UK Government scholarship (Presently called Chevening) in Banking and Finance in 1993. I also completed a Master in Public Administration from Harvard University as Edward Mason Fellow in 2006.

I worked in the private sector for several years and subsequently joined the State Bank of Pakistan (SBP) as a mid-career professional in 2001. At SBP, I have worked in a variety of roles, and have handled many challenging assignments. My primary field is “Banking Regulation and Supervision”; to rise in this field, one must have sound knowledge of finance, risk management, data analysis, and good communication. In my career at SBP, I have worked to strengthen the health of the banking sector through sound regulations and policy formulations. My most recent post is Director General of the Financial Monitoring Unit (FMU), and we are one of the main stakeholders in the Anti-money Laundering-combating Financing of Terrorism (AML/CFT) framework of Pakistan. Globally, AML/CFT is a huge challenge as illicit financial flows and terror financing are menace for everyone. Each country has to ensure that it meets the international standards of AML/CFT set up by FATF (Financial Action Task Force), which is the multilateral standard-setting body. In recent years, Pakistan completed very complex action plans given by FATF to upgrade the legal and regulatory regime. For this, FMU coordinated across a large number of national authorities/agencies and private sector participants, such as banks, to upgrade the framework and make it more effective. We achieved transformational change through these efforts, which were recognized by FATF as well as the broader international community.

You have held several significant roles in Pakistan’s financial industry. How



Success lies in the optimal use of what you have available.



have your experiences at the State Bank of Pakistan and the Deposit Protection Corporation influenced your leadership approach?

There is no single leadership approach. I know that academically, we study multiple leadership theories and styles, which is ok, but I doubt that any person uses just one style in practice. In my career, I have tried to use a mostly participative style where each team member is encouraged to give views, and work is done in a collaborative manner. However, there are situations when one has to be authoritarian. Irrespective of the style, there are some key elements which make a person good leader. My top three are as follows: firstly, make

communication easier within your team. People should be able to speak without fear as long as it is done respectfully. The leader should also show respect to his/her juniors while communicating. Secondly, take responsibility. The higher authority you have, the more responsibility you should shoulder, whether for success or failure. This also means you are active and engaged in the processes you are responsible for in a reasonable manner. Thirdly, manage your resources effectively. No leader has the desired level of resources available, whether HR, IT or funds. Success lies in the optimal use of what you have available.

Financial inclusion is crucial for Pakistan’s economic development. What role does the FMU play in promoting a more inclusive financial environment, especially for underserved populations?

While FMU does not have a direct role in financial inclusion, it supports financial inclusion efforts of regulators such as SBP and SECP (Securities & Exchange Corporation of Pakistan) to encourage under-served persons to join the formal financial channels.

In my previous capacity as head of Deposit Protection Corporation (DPC), my



connection to inclusion was more direct. DPC supports small depositors in the banking sector, and it gives assurance that in the extreme case of bank closure, small depositors are paid off promptly without waiting for the completion of liquidation. Pakistan's deposit protection is in line with the best international practices.

As a woman leading one of Pakistan's most important financial units, how do you navigate the challenges of being in a high-profile leadership position in a male-dominated field? What personal experiences have shaped your leadership journey?

When I started, there were very few women working in the financial sector. Many who joined left after getting married or becoming mothers. Today, I am happy to see many women working in banking and finance, but there are very few in senior leadership. The biggest strength of a person, whether male or female, comes from the family. For a woman, it is even more important to have supportive parents and a spouse because she is creating change in the conventional household dynamics. I have been very fortunate to have a supportive husband and family, and I think I would not have been able to work so consistently if I did not have that in my life. The family support, crucially, makes you much more resilient in the work environment. You are more likely to handle challenging assignments and perform well.

Women in Pakistan often face societal and professional barriers to leadership. How do you think organisations can support and empower women in leadership roles, especially in industries

like finance that have traditionally been male-dominated?

Legally, women have a reasonable level playing field, but in practice, it's quite different. The industries need to make explicit policies to enhance the women's workforce at every level. Further, just making policy is not enough; it should be monitored against defined targets as well. At State Bank, there is a specific initiative called "Banking on Equality Policy" that aims to enhance women's participation in the financial sector both as consumers as well as in employment. This policy is a positive development for the banking sector.

I would also say women who are already in senior roles in any sector have more responsibility to facilitate their female juniors as much as possible. This does not mean compromising on performance, but simply offering the women same opportunities as being available to men. For example, sometimes women are not considered for outstation training, which limits their future promotion, etc. This should be avoided.

The companies should formulate or re-examine their HR policies with the gender-equity lens. Some policies may carry an intrinsic bias against women due to conventional ideas. While there are others which are considered only for women but turn out useful for men as well. The best example is an on-site daycare facility. An organisation resisted setting up a daycare facility for years, thinking it would be used only by women employees. Since the number of women was small, the proposal got shot down repeatedly. Finally, after much lobbying by women, the daycare was set up, and it turned out many male employees also used it for their kids. It was a win-win for both

genders.

Reflecting on your career, what are some of the most valuable lessons you have learned, both professionally and personally, that have helped you succeed in your current role?

There can be many paths to a successful career. The lessons I learned along the way may not work for another person. However, I would like to highlight two main ones. First, perseverance is very important, you don't have to be the most intelligent or most hardworking, but if you persevere to work towards your goals, you will outshine most of your peers. If there is a setback like a failed interview, you pick yourself up and try again with better preparation. Take failure as a learning experience. Second, pay attention to the people around you. I think the most important success skill is the ability to read people accurately. For this, you have to listen and observe more and talk less, especially in the early years of your career. It will help you in adapting to the management style of your bosses, and will enable you to better deal with your clients.

Can you share some personal insights about how you balance the demands of such a high-stakes role with your personal life? How do you stay grounded amidst all your responsibilities?

There is a famous saying, "This too shall pass". I think it's a great motto for life. Enjoy the triumphs and struggle with problems, but know these are ultimately temporary. So don't overly stress on things any more than what is needed in a reasonable way.

Pakistan is seeing more women entering



the workforce, but many still face challenges in advancing to leadership roles. What advice would you offer to young women aiming to build careers in finance or public service?

The biggest disadvantage women have in the corporate world, particularly finance, is a lack of networking. Men progress faster because they network more. It is socially acceptable for men to network with other men more frequently, and women, due to societal and personal reasons, cannot do the same. However, women can network differently, though it may require more effort. For example, volunteer to do training sessions on topics you are good at; this will project your talent across departments. Start a LinkedIn group on a topic important to your organisation and request prominent persons to join and participate. Before any important business meeting, seek time to discuss the main matters with one or two relevant people; this will show that you can be an ally for their team.

For young professionals and students aspiring to work in the financial sector, particularly in financial regulation or intelligence, what advice would you offer

The biggest disadvantage women have in the corporate world, particularly finance, is a lack of networking. Men progress faster because they network more.

based on your own career experiences?

The new generation is more aware and knowledgeable than we were at their age. They are also facing a more challenging job market. To flourish nowadays one has to be very adaptable; all fields are changing due to technology, and adaptability would be the key when you switch employers or even entire careers. With the spread of online work, you may think that the need to be good with people has decreased. It is actually the opposite. If you are liked within your organisation, your chances of growth are higher. In-person work offers you more opportunities to interact with superiors and colleagues; in online interactions, to be impactful, you have to be very, very good. Keep that in mind.

Another thing is to consider technology

as a tool working for you. Advanced technology, e.g. AI, would open new fields and new careers, just as the introduction of computers did. But one has to be agile to exploit the opportunities.

In my opinion, skills like good communication, big data interpretation, planning & coordination, and financial analysis are essential to be successful.

Finally, on a lighter note, what's on your reading list these days?

After being in a serious environment most of the day, I prefer readings that are unrelated to my area and mostly light-hearted. For me, it is about lots of novel consumption and preference for simply written non-fiction works. I am currently reading *The Runaways* by Fatima Bhutto.

INTRODUCING THE SDSB LUMINITES ASSOCIATION



President - Ahsan Sheikh

MBA 1998
CEO - Kinetic Pakistan

Ahsan Sheikh is the President of the SDSB Luminites Association and leads Pakistan's largest Out-of-Home Media agency, Kinetic. He is committed to creating new opportunities for the LUMS community.

Suleman Dawood School of Business is pleased to welcome the new Executive Committee and Board Members of the SDSB Luminites Association.

Get to know the newly elected members of the Association!



Vice President - Suneel Sarfraz Munj

MBA 2005
CEO - PakWheels

Suneel Sarfraz Munj is a Pakistani Entrepreneur and the founder and CEO of PakWheels.com, the largest online marketplace for buying and selling new and used cars in Pakistan.



General Secretary - Rashid Pervez Mughal

MBA 2013
CEO - Creative Dots

With a transformative MBA journey at LUMS, Rashid has experience in BPO and real estate. As General Secretary of the council, he aims to drive impactful initiatives and foster collaboration.



Finance Secretary - Mohammad Khalid Iqbal

MBA 1999
Senior Executive Director - Abacus

With over 25 years of experience in BD, Sales, Marketing, and Operations Management, Khalid is the Senior Executive Director at Abacus Consulting. He has worked extensively in the ICT industry and is currently the Finance Secretary of the association.



Board Member - Aima Qamar

EMBA 2017
Headmistress - Beaconhouse

Aima is a seasoned executive in the education sector, with over 15 years of diverse experience with leading institutions committed to nurturing future leaders. She holds an Executive MBA from LUMS, along with prestigious certifications from Cambridge University and University College London. Her journey is defined by resilience, an unyielding pursuit of excellence, and a deep commitment to making a positive impact in the community.



Board Member - Saad Tawwab Khan Rao
MBA 2006 & BSc 2001
CMO - Samsung Pakistan

With over 20 years of corporate experience across Eurasia, the Middle East, and Pakistan, Saad has worked with P&G, Coke, and Samsung. He is a guest speaker and mentor at LUMS, teaching Marketing and Strategy.



Board Member - Atif Arif
EMBA 2021
Senior Vice President - BOP

A seasoned banking professional with 19 years of experience, Atif is the Senior Vice President at the Bank of Punjab. He is also an educator and advocate for diversity, equity & inclusion in the workplace.

Board Member - Muhammad Amer Farooq
MBA 2012
Head of Consumer Marketing - BAT GBS

A marketing leader with 17+ years of experience, Aamir has worked with consumer goods, technology, energy, and lifestyle sectors. He has contributed significantly to Pakistan's corporate landscape and is passionate about giving back to society.



Board Member - Shah Jahan
MBA 2015
Chief Sales Officer - DAWN

Shah Jahan has over 20 years of experience in sales, distribution, trade development, and channel development with leading multinationals. His expertise spans both direct and indirect channels in central and southern Punjab, including distributor development, wholesale, retail, modern retail, and channel development for new products.



Board Member - Sheikh Faizan-Ul-Haque
BSc ACF 2019
Director - Qamar Fabrics

Transitioning from corporate banking to managing a family business in textiles, Faizan is an early team member of a \$37 million startup. He is passionate about marketing and giving back to society.



We regret the error in publishing an incorrect photograph for Sheikh Faizan ul Haque. The correct photograph has now been included on this page. We apologise for any confusion caused and sincerely appreciate your understanding.



Breaking Barriers, Building Futures: How Women at Work are Shaping Rights and Economies

This article is based on the paper, Is it possible to broaden women's inclusive rights by improving their participation in the labour market? A new perspective at the global level, published in International Journal of Manpower (2024).

INTRODUCTION

The increasing participation of women in the labour force has become a significant area of research in recent years, particularly concerning its impact on various dimensions of women's rights. As economies worldwide strive for gender equality, understanding how Female Labour Force Participation (FLFP) influences women's economic, social, and political rights is crucial for policymakers and scholars alike. This study, focusing on developed and developing economies, explores the relationship between FLFP and women's inclusive rights across different countries. By analysing the dynamics of FLFP and its potential to enhance women's empowerment, this research aims to contribute to the broader conversation on gender equality and inclusive growth.

RESEARCH SUMMARY

This study uses a comprehensive panel dataset (188 countries from 1981-2011) to examine the effects of Female Labour Force Participation (FLFP) on women's economic, social, and political rights. Amjad Naveed (Aarhus University, Denmark), Nisar Ahmad (Sultan Qaboos University, Oman), Aribah Aslam (University of Lahore, Pakistan), Misbah Tanveer Choudhry (LUMS), and Hania Bekdash-Muellers (Kennesaw State University, USA) investigate the direction and magnitude of FLFP's impact across different levels and dimensions of women's rights. The findings reveal that while FLFP positively influences women's rights in countries where these rights are already established, its effect is less pronounced in regions with limited rights. The study also differentiates between developed and developing countries, highlighting the varying significance of FLFP in these contexts.

THEORETICAL IMPLICATIONS

The findings of this study have significant theoretical implications for understanding the relationship between labour force participation and women's rights. By confirming the positive impact of FLFP on women's economic, social, and political rights, particularly in environments with elevated rights levels, this research supports the human capital theory, which emphasises the role of education and employment in empowering women. Moreover, the study contributes to the literature on gender and development by illustrating the differential effects of FLFP in developed and developing and emerging countries, suggesting that the broader socio-economic context plays a crucial role in shaping the outcomes of female participation in the workforce.

PRACTICAL IMPLICATIONS

From a practical standpoint, this study provides valuable insights for policymakers promoting gender equality and women's empowerment. The results suggest that increasing FLFP can significantly advance women's rights, especially in countries where these rights are already recognised. Policymakers in developing nations, where the impact of FLFP on women's rights is less pronounced, should consider creating a more supportive environment that fosters women's economic participation. By implementing targeted policies that enhance women's access to education, employment, and social protections, governments can better leverage FLFP to promote inclusive growth and gender equality.

Reference:

Naveed, A., Ahmad, N., Aslam, A., Choudhry, M. T., & Bekdash-Muellers, H. (2024). Is it possible to broaden women's inclusive rights by improving their participation in the labor market? A new perspective at the global level. *International Journal of Manpower*, 45(8), 1493-1515. <https://doi.org/10.1108/IJM-11-2023-0650>



Dr. Misbah Tanveer Choudhry
 Assistant Professor
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IN THE PUBLIC EYE

You graduated from SDSB with an MBA in 2004. What are you doing now?

I work at Shell, where I began my career in sales through the Global Management Trainee programme. Over the years, I've had the opportunity to take on various roles across departments, including sales, marketing operations, and supply chain. I've worked in different regions, both in Pakistan and internationally, moving from local and regional roles to my current position as Global B2B Fuels Marketing Manager. This journey of diverse roles, functions, and geographies has kept me continuously challenged and engaged, allowing for ongoing learning and growth. That's why I've been with Shell for 20 fulfilling years.

Given your extensive experience across the Middle East, Africa, and Saudi Arabia, what insights can you share about the challenges and opportunities in marketing to diverse audiences in these regions?

From a broad perspective, the region's young and diverse population—around 60%—offers both exciting opportunities and unique challenges.

On the opportunity side, there's

Interview with Nadia Haseeb

(MBA 2004)

Global Fuels Marketing Manager, Shell

tremendous potential to explore new ideas and experiment with innovative concepts. The rapid digital transformation, spurred by the post-COVID environment, has opened up new marketing avenues through digital technologies, e-commerce, and social media. Additionally, the region's strategic location and appealing incentives have attracted many multinational and local companies to set up regional headquarters here, especially in sectors like hospitality. This makes it a hub for innovation, creating a vibrant market for new products and services. Major events and exhibitions, such as GITEX and Expo, provide valuable platforms for showcasing products and services, enhancing marketing reach.

However, alongside these opportunities come challenges. Given the region's diversity, there is no one-size-fits-all solution for marketing. Strategies must be tailored to different segments, which can lead to high budget requirements and costly channels and resources. Additionally, the prevalence of "fad" trends means that concepts can quickly become popular and then fade away just as fast. Competition is fierce, with a constant influx of new companies fighting for mindshare, making it challenging to stand out from the clutter.

How do you envision the role of business leaders and marketers in influencing gender equality within corporate environments, especially in Pakistan's evolving landscape?

Throughout my career, I have faced the challenge of balancing work, family, and raising young children. Supportive policies and a culture of empathy established by strong leaders made it possible for me to manage these responsibilities.

Effective policymaking starts at the top, so creating an environment that supports women's success is essential. Initiatives like flexible working hours and on-site daycare facilities make a real difference. Foundational needs—such as a sense of safety and inclusion—not only empower women but also provide reassurance to their families. When employees feel secure, valued, and productive, it fosters a positive, empowering workplace culture.

It's also important for women to engage thoughtfully with these policies, ensuring they're used effectively and responsibly to help pave the way for future supportive initiatives across the organisation.

As marketers and image-builders, we

To promote gender equality in workplace culture, initiatives like mentorship and career guidance play a key role.

have a responsibility to advocate for gender equality. By showcasing real-life role models and sharing their success stories, we can inspire more women, driving meaningful societal change.

As an active member of Shell's women network in Pakistan, what initiatives do you believe are most effective in promoting gender equality in leadership roles?

To promote gender equality in workplace culture, initiatives like mentorship and career guidance play a key role. Offering flexible working hours, on-site daycare facilities, and both maternity and paternity leave can support women in managing personal responsibilities. It's also essential to create pathways for women to rejoin the workforce after career breaks, as their valuable experience remains intact even while they're away.

What did you most enjoy about the MBA programme?

I had worked briefly before my MBA, so I had some understanding of the corporate world. However, the case study approach truly immersed us in real-life situations. It was the best way to learn, as we could step into the shoes of characters facing dilemmas and practise decision-making with the knowledge we were gaining. Beyond academics, the bond you develop with your peers and professors during this time is also incredible.

Since graduating, what has been the most significant challenge you've faced in your career, and how did you navigate it?

Staying positive has been one of the most valuable lessons I've learned and practised throughout my career. There are times when setbacks occur, and your expectations may not align with those of the company, making it easy to feel discouraged. Balancing growing family commitments alongside career demands can also be overwhelming. In these situations, it's essential to keep a positive outlook and keep moving forward.

What career advice would you offer young women aiming to build a career in marketing, particularly within the energy sector or large-scale projects?

Marketing in the energy sector or B2B might appear narrow, but there's actually a wide scope. Areas like advocacy, thought leadership, and digitalisation offer many opportunities. Young professionals should focus on gaining emerging skills in analytics and digital tools, as marketing strategies are evolving quickly. Keeping up with global trends and finding ways to adapt them to the local environment will also give you an edge. In marketing, effective communication is crucial—the ability to explain complex concepts in clear, simple terms is a skill that will always serve you well.

What are you reading or watching these days?

I'm currently reading and watching content on World War II, and there's so much for the world to learn from it. The price paid was immense, and it's clear that nations who acknowledge their mistakes and learn from them can rebuild and move forward. Human rights violations have lasting effects, impacting not just those directly affected but also surrounding communities and societies for generations. I've also noticed the critical role media played in shaping agendas and public opinion during that time—a role that has only grown in influence today and will continue to do so in the future.

What is your favourite memory of SDSB?

It's hard to choose just one, but the sense of freedom, the feeling of limitless possibilities, the joy of learning, and being there for friends through both good times and challenging moments—these are memories I'll never forget.

STUDENT EXPERIENCE

Arslan Tahir
(MBA, 2025)

shares his experience transitioning from a successful career in UAE to the MBA Batch Representative for the 2024-25 Student Council.

Where Engineering Meets Business: My Journey of Bridging Two Worlds



Two years ago, I made the difficult decision to leave a well-paying job in the UAE and move back to Pakistan. Naturally, a lot of people questioned why I would give up a promising career abroad to return home. The answer was simple: I wanted to use the skills I had gained working in the UAE’s HSE (Health, Safety, and Environment) sector to contribute to Pakistan, where those areas are in critical need of attention. For me, it wasn’t just about the job—it was about finding a way to make an impact in my home country.

Coming from an engineering background, I realised that expanding my education was essential if I wanted to shift gears and develop new professional aspirations. That led me to apply for the MBA programme at the Suleman Dawood School of Business (SDSB) at LUMS, a school with strong credentials and a reputation for shaping leaders.

Now that I’m halfway through the programme, I can honestly say it’s been both a challenging and transformative experience. Initially, the workload felt overwhelming—juggling classes, group projects, and case studies sometimes made me doubt if I could keep up. But in hindsight, that’s where the real learning came from. The intensity of the programme pushed me to think differently and come up with solutions that I wouldn’t have considered otherwise. It taught me that business isn’t just about numbers or strategies—it’s about understanding people, adapting quickly, and making tough

The intensity of the programme pushed me to think differently and come up with solutions that I wouldn’t have considered otherwise.

.....

decisions even when the path ahead is uncertain.

One of the standout experiences for me was the “My Startup” course led by Dr. Shehryar Shahid. It encouraged us to think beyond the classroom and apply what we were learning in real-world settings. That’s when I launched the “Mango Project,” collaborating with a leading mango supplier to improve sustainability in the industry by ensuring carbide-free produce and quality control at the source. This hands-on experience was eye-opening, giving me real insights into Pakistan’s agricultural sector and the potential for

impactful change.

Another aspect of the MBA that has stood out is the networking. The guest lectures from industry professionals were particularly valuable—they helped bridge the gap between theory and practice. Meeting these experts and hearing about their career journeys offered practical lessons that go beyond what we learn in textbooks. These connections also played a big role in helping me and my classmates secure internships over the summer.

In addition to academics, I’ve also tried to make the most of opportunities outside the classroom. For example, I volunteered as a trainer for the “#BridgingTheGap: Digital Literacy Skills Workshops for Female Micro-entrepreneurs” programme, organised by the Centre for Business and Society at LUMS. It gave me a chance to work with rural female artisans, helping them develop business and digital skills. Seeing their dedication and resilience made the experience incredibly rewarding and reminded me of the larger purpose behind all of this. Looking ahead, I’ve recently been elected as the MBA Batch Representative for the 2024-25 Student Council, which is both an honour and a responsibility. As I step into my final year, I’m excited to take on this role and contribute to making our MBA experience as enriching as possible. It feels like a full-circle moment, bringing together everything I’ve learned so far—both inside and outside the classroom.

WHAT WOULD YOU DO?



From Survival to Identity: Crafting a Win-Win Strategy: Sobia's Quest at Hygiene

This article is based on the case, Hygiene Pakistan Limited: Winning a Key Account, by Luqman Awan, Ali Rana, Muhammad Humza Awan and Fizza Ali, available in the Case Research Unit online catalogue.

INTRODUCTION

Hygiene, a home and personal care company in Pakistan, faced intense competition from well-established brands like One handle and Gardner and Stable. The company had a strategic partnership with Urban Mart, a major International Modern Trade (IMT) retailer, significantly contributing to its annual revenue. However, Hygiene struggled to meet its sales targets at Urban Mart, a situation that threatened the profitability and stability of the partnership. Urban Mart's business model heavily relied on bulk sales, and the inability to meet these targets jeopardised the relationship between the two companies.

THE CHALLENGE

Sobia Hammad, the key account manager at Hygiene, was under immense pressure to finalise a business plan to meet the company's growth targets for the upcoming year. She faced several challenges, including a misalignment in business priorities, with Urban Mart focusing on wholesale business while Hygiene aimed to shift towards direct-to-consumer sales. Adding to the difficulty, Hygiene fell short of its previous year's sales targets by 30%. Sobia needed a 35% growth on key accounts based on the promised targets, not on what was achieved. She also had to navigate the conflicting interests of maintaining a strong relationship with Urban Mart while achieving her sales and margin reduction targets. The strategic importance of both wholesale and consumer sales for Hygiene added another layer of complexity to her decision-making process.

THE WAY FORWARD

Sobia considered three potential options to move forward:

1. She could revert to last year's contract with Urban Mart, which would help preserve the relationship but likely result in her missing the growth targets and failing to reduce margins, potentially harming her career.
2. The second option involved pushing for PKR 1 billion in the wholesale business, which would meet the growth targets but shift the focus away from consumer sales, contradicting Hygiene's strategic direction.
3. The final option was to develop a data-driven proposal that balanced growth, margin reduction, and the ratio between wholesale and consumer sales. This approach would require a detailed analysis and aim to create a win-win situation for both Hygiene and Urban Mart.

With time running out, Sobia needed to make a quick decision that would significantly impact the future of Hygiene's business and its relationship with Urban Mart. What would you do in this situation?

Reference

Awan, L., Rana, A., Awan, M. H., & Ali, F. (2023). Hygiene Pakistan Limited: Winning a key account. Case Research Unit Online Catalogue.



Mr. Muhammad Luqman Awan
Senior Lecturer
luqman.awan@lums.edu.pk

GRADUATE SPOTLIGHT



Iqra Mohsin

(BSc '22)

currently pursuing an MSc in Prosperity, Innovation, and Entrepreneurship at UCL as a Commonwealth Shared Scholar, reflects on her time in SDSB.

Can you tell us a bit about yourself and your academic journey so far?

I completed my BSc in Management Sciences from LUMS in 2022, graduating with High Merit honours and a CGPA of 3.59. After graduation, I began working as a Key Account Executive at Haleon (formerly GlaxoSmithKline Consumer Healthcare). I led a team of five to ensure the consistent availability of

over-the-counter medications across Lahore's chain pharmacies.

After a year in the corporate world, I decided to leave my job and focus on preparing for the CSS exams. During this period, I also applied for several international scholarships, and the results were incredibly rewarding.

This year, I secured admissions to top Russell Group universities, including the London School of Economics, University

College London (UCL), Queen Mary University of London, and the University of Warwick. Along with these offers, I received the Global Talent Scholarship from Queen Mary and the Warwick Excellence Award, and I was listed as a reserve for the Commonwealth Shared Scholarship at LSE.

The biggest achievement, however, came when I was awarded the fully funded Commonwealth Shared



I aim to be part of the process of building a better, more equitable world for all of us, using this education to drive meaningful change.

Scholarship at UCL. I'm now pursuing an MSc in Prosperity, Innovation, and Entrepreneurship, and this opportunity has opened new doors for me to explore and make a lasting impact.

What motivated you to pursue an MSc in Prosperity, Innovation, and Entrepreneurship at UCL?

While working in the corporate sector, I felt an inner void. Despite the professional success, I realised that I wanted more from my career than just financial rewards—I longed for a greater sense of purpose. I wanted to pursue something that would allow me to give back to society and contribute to my country in a meaningful way.

An MSc in Prosperity, Innovation, and Entrepreneurship at UCL felt like the perfect start in this direction. This

programme offers me the opportunity to blend the technical business skills I honed at LUMS with the professional experience I've gained, aligning them with the prosperity needs of Pakistan.

I aim to be part of the process of building a better, more equitable world for all of us, using this education to drive meaningful change.

You have made LUMS and SDSB proud by being awarded the Commonwealth Shared Scholarship at UCL. What would you attribute as the reason for your success?

I truly believe that Allah Almighty is the reason I'm here today. Of course, my own effort—through persistence, a strong

network, and good communication skills—played a part, but the blessings from above have been the real driving force. Achieving something like a scholarship or any major success is never the result of overnight work. For me, this journey began way back in 2019.

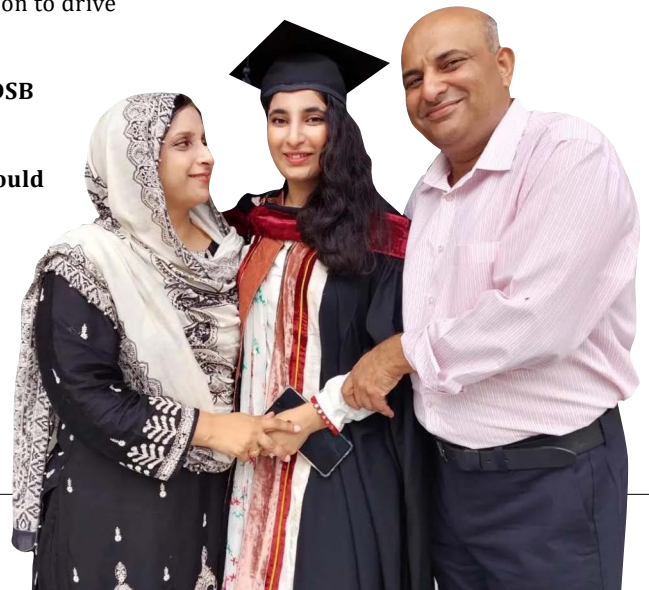
I first applied to LUMS's exchange programs and was selected three times for an exchange with the University of Malaya in Malaysia. Unfortunately, due to the pandemic, I wasn't able to go. However, this experience was far from wasted. It gave me the chance to refine my expression and build strong connections within the Office of International Affairs (OIA) at LUMS.

Throughout my senior year and after graduation, I kept applying for scholarships—Fulbright, Chevening, Erasmus Mundus—you name it. None of them came through. But the key was persistence; I never gave up. Each rejection fueled my determination to keep going.

In addition to persistence, a strong network was crucial. My professors, mentors at OIA LUMS, alums, professional contacts, and even current scholars I connected with on LinkedIn played a huge role. They offered recommendations, gave feedback on my essays, and supported me throughout the process.

Most importantly, none of this would have been possible without the unconditional support of my parents. They stood by me through every dream and every challenge, always believing in my potential.

What were some of the most rewarding aspects of your time at



LUMS, and how did they prepare you for your current academic pursuits?

My first semester at LUMS was the most daunting experience of my life. Coming from a matric/FSc background, I felt worlds apart from peers who had studied O/A Levels. My communication skills were nonexistent, and my presentations and class participation were, quite frankly, terrible. I remember feeling overwhelmed, but looking back, it's incredible how far I've come since that extremely shy girl who stepped into LUMS in 2018.

The regular class participation drills, multiple presentations, endless group projects, and the world-class network at LUMS were truly transformative. The challenges I faced helped me grow in ways I couldn't have imagined. Class participation and presentations pushed me far out of my comfort zone, teaching me how to express my thoughts in front of a diverse audience confidently. Group projects taught me how to work with people holding conflicting views and reach mutual consensus.

Now, studying at UCL—the 9th best university in the world—I've never felt out of place. My experiences at LUMS, with its world-class services and competitive assessments, have prepared me well for the academic rigour here. In many ways, LUMS gave me the tools I needed to thrive in this environment.

Given your background in gender-related advocacy through Rizq LUMS Society and your professional roles, what advice would you give to future leaders, especially those focused on gender and development?

I am the first female in my family to study at LUMS and then come abroad for a master's degree. Surprisingly, I was the only girl in the mathematics classes during my FSc and was the only female team lead in my department at Haleon. My advice to future leaders focused on gender and development is to lead with an example and START WITH YOUR HOME!

If you had to describe LUMS in three words, what would they be?

Transformative, Competitive, Dynamic community.



My advice to future leaders focused on gender and development is to lead with an example and start with your home!

What would you advise students who are considering studying Management Sciences or a similar field at LUMS?

My advice to anyone on a similar journey is simple: make as many friends as you can and have fun while learning. Building meaningful connections will enrich both your academic and personal life. Also, maintain good relationships with your professors—they can be invaluable mentors. And don't shy away from taking up every opportunity to develop professional skills, whether through internships, projects, or extracurricular activities. These experiences shape not only your resume

but also your confidence and readiness for the future.

Finally, what is your favourite memory of LUMS?

There are endless memories, but one of my favourites has to be the night my friends and I pulled an all-nighter. We did quite silly things while exploring the campus. It was one of those spontaneous, carefree nights that made the stress of assignments and deadlines feel distant—that night reminded me how special the friendships and experiences at LUMS were—and how they added so much more to my journey than just academics.



The transperson in the image is named “Sapna”. The picture was captured by Faisal Saeed (MGSHSS, Class of 2021).

From Survival to Identity: The Economic and Gendered Experiences of Khwajasiras

This article is based on the paper, *Gender, Money, and Sexuality: An Exploration into the Relational Work of Pakistani Khwajasiras*, published in *Work, Employment and Society* (2024).

INTRODUCTION

This study explores how khwajasiras in Pakistan navigate their gender identity and sexual relationships through financial exchanges. It builds on existing research that examines how individuals use economic transactions to define and maintain social relationships, particularly in contexts involving intimacy and money. The focus here is on understanding how khwajasiras, who often face social and economic marginalisation, use these exchanges to shape their gender identity and gain recognition in a society dominated by heteronormative norms.

RESEARCH SUMMARY

Muhammad Junaid Ashraf (LUMS & University of Essex, UK) and Daniela Pianezzi (University of Verona, Italy) examine how khwajasiras in Pakistan engage in romantic, spousal, taboo, and professional relationships. Each of these relationships involves different patterns of financial exchange, which in turn influence how khwajasiras perceive and express their gender and sexuality. The authors highlight how khwajasiras adapt and sometimes resist the economic and social expectations placed on them, often using these transactions to assert their identity in a society that does not fully accept them.

THEORETICAL IMPLICATIONS

Findings from this research study challenge traditional views that link gender identity directly to specific sexual behaviours and financial roles. It shows that for khwajasiras, financial transactions are not just about survival but are deeply connected to how they perform and perceive their gender. By analysing these interactions, the research expands our understanding of the fluidity of gender and sexuality, particularly in non-Western contexts. It also questions the idea that there is a fixed relationship between gender identity and sexual orientation.

PRACTICAL IMPLICATIONS

The study offers insights into how the khwajasira community in Pakistan can be better supported socially and economically. Understanding the role of financial exchanges in their lives can help design policies and interventions that are more sensitive to their needs. It also suggests that more attention should be given to how legal and social structures impact their ability to live and work with dignity. The research encourages further exploration into how different cultural, religious, and social factors influence the lives of khwajasiras and other marginalised communities.

Reference

Ashraf, M. J., & Pianezzi, D. (2023). Gender, money, and sexuality: An exploration into the relational work of Pakistani khwajasiras. *Work, Employment and Society*, 38(4).
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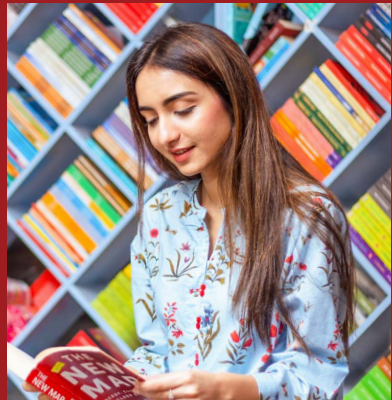


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SDSB – PROGRAMMES

ENVISION YOUR SUCCESS

SDSB – Programmes



Suleman Dawood School of Business at LUMS is the first business school in Pakistan to achieve AACSB International Accreditation. To date, less than 6% of the business schools globally are AACSB-accredited. Since its inception, SDSB has developed highly skilled graduates who have proven their ability to lead, transform, and create long-lasting changes in business and society. SDSB offers a 50% scholarship on high merit for women admitted to graduate programmes under the SDSB Women's Scholarship initiative. Merit scholarships and LUMS interest-free loans are also available.



Undergraduate Programme

The Suleman Dawood School of Business (SDSB) offers a globally acclaimed undergraduate programme with two four-year Bachelor of Science (Honours) degrees.

- The BSc Accounting and Finance (ACF) programme provides a strong foundation for professional qualifications and careers in business management, auditing, corporate accounting, consultancy, government, and non-profits.
- The BSc Management Science (MGS) programme focuses on equipping students with expertise in business analytics, logical modelling, and data evaluation to address managerial and technical challenges.

These programmes prepare graduates to excel in diverse professional environments through rigorous training and practical problem-solving skills.

MBA

MBA is a full time two-year programme built on the case method pedagogy of teaching and a focus on tackling real-world business challenges. A collection of core and elective courses, combined with experiential learning through active industry engagement from day one, sets this programme apart as a model for advancement, growth, and success. The

experiential learning process is grounded in the practical application of reflective thinking to analyse and make impactful decisions. During the MBA, students work on over 800 cases, becoming active learners and decision-makers and thus developing critical thinking and quantitative reasoning skills.

EMBA

The two-year weekend Executive MBA (EMBA) programme is tailored for mid-career executives with a minimum of 6 years of professional experience. The programme enhances managerial capabilities, empowering participants to advance to the next level in their careers.

MS Financial Management

The 1.5-year weekend Master of Science in Financial Management is envisioned to advance financial institutions and the wider economy through analytical, quantitative, critical thinking, and applied research skills. Students will develop analytical, mathematical, critical thinking, and applied research skills essential for engagement in the financial sector. They will also be able to lead financial practice innovations. Those seeking the globally recognised Chartered Financial Analyst (CFA) qualification will also benefit from this programme.

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**50% scholarship
for women
admitted to
MBA, EMBA
and MS
programmes
on high merit
under the
SDSB Women's
Scholarship
Initiative.**

.....



MS Healthcare Management and Innovation

The 1.5-year weekend MS programme in Healthcare Management and Innovation will equip our students to become healthcare management leaders, design innovations suited to community needs, and create value for a diverse society. The programme will develop knowledge of the design and management of healthcare organisations combined with insights into challenges posed in healthcare settings and systems. A combination of intensive course work, a diverse faculty and student body, and an engaged learning experience will prepare our students for impactful managerial and consultancy positions in public and private healthcare organisations and open doors to entrepreneurship in the healthcare sector.

MS Supply Chain and Retail Management

The 1.5-year weekend Master of Science in Supply Chain and Retail Management integrates instructional methods and knowledge from two rapidly growing sectors, i.e. supply chain and retailing, and seeks to develop strategic thinking for future leaders. The programme will develop capabilities in the design, development, implementation, and improvement of major supply chain and

retailing operations. Graduates will have a strong grip on modern supply chain and retail management practices, understand warehousing and logistics management, learn about developing competitive advantage through effective sourcing strategies and supplier management, and adapt to emerging needs in the supply chain and retail context.

MS Technology Management and Entrepreneurship

The 1.5-year weekend MS programme in Technology Management and Entrepreneurship fuses modern business administration issues with state-of-the-art technology management approaches. It offers robust training in the qualitative, quantitative, and innovative aspects of technology and innovation management while developing an entrepreneurial mindset. As graduates of this programme, our students will enjoy a unique and highly marketable profile that will prepare them for career advancement in various organisations, from small technology start-ups to large established companies, consulting firms, public organisations, supply chain logistics, project management, and innovation management spaces.

PhD

The fully funded PhD Management programme is an interdisciplinary learning experience that provides exposure to global best practices and training in rigorous research methods while focusing on social impact in a specialised local context and the global economy. Our PhD graduates have the expertise to use theory and empirical research to solve complex challenges in Pakistan and abroad in public, private and non-profit sectors. Our graduates are forward-thinking leaders in academia, international think tanks, and the development sector.

ADMISSION DEADLINES

Undergraduate:
Apply by February 4, 2025,
5 p.m. (PKT)

Graduate:
Apply by April 15, 2025,
5 p.m. (PKT)

Find out more at
<https://sdsb.lums.edu.pk/academics-sdsb>

FACULTY IN FOCUS



Dr. Attique ur Rehman

talks to us about his academic journey, the challenges he overcame, and his passion for teaching and inspiring the next generation in the field of supply chain management.

Please tell us a little bit about yourself.

I was born and raised in Lahore, where I began my education at Crescent Model Higher Secondary School. Like many families in our country, mine had high hopes for me to pursue a career in medicine. I enrolled at Government College University with that goal in mind, but life had other plans. When the MCAT was introduced during my FSc in

pre-medical, I wasn't able to clear the entry test. This setback led me to shift paths, and I chose to study computer science instead.

Coming from a family with a strong business background—my father owned a textile company—it wasn't long before I was drawn back into the family business after graduating. For four years, I managed our textile operations and manufacturing, which sparked a deep interest in

both manufacturing and supply chain management. Unfortunately, from 2006 to 2008, the textile sector in Pakistan faced significant economic difficulties, which led to the downsizing of our business. At that point, I decided to pursue my MBA, which eventually guided me toward a career as an operations manager in the textile industry.

A twist of fate, though, led me to teaching. One of my MBA professors

called me, offering a part-time position lecturing on management for ACCA students. What began as a side job quickly became a passion, and in 2009, I decided to fully commit to academia, leaving the corporate world behind. Over the next 13 years, I completed an MS in Total Quality Management and a PhD in Operations and Supply Chain Management while serving as a lecturer at a public sector university. In 2021, I joined the Suleman Dawood School of Business (SDSB) at LUMS as an adjunct faculty member. By 2023, I had the honour of becoming an Assistant Professor in the area of operations and supply chain.

What motivated you to specialise in logistics, materials, and supply chain management during your PhD at LUMS?

My years in the textile business, where I worked closely with manufacturing operations and supply chain activities, sparked a deep passion for this field. That hands-on experience became the foundation for my desire to pursue a PhD in Logistics, Materials, and Supply Chain Management. I was motivated by the complexities and challenges I had encountered firsthand, eager to explore them in greater depth and to contribute meaningfully to advancing the field.

Your research on the impact of data-driven supply chains has been presented internationally. What are some key takeaways from your recent presentation at EUROMA 2024?

Indeed, I've had the privilege of presenting my research at several international conferences, including the Decision Sciences Institute (DSI), the European Operations Management Association (EUROMA), and the Production and Operations Management Society (POMS). My recent presentation at EUROMA 2024 focused on the increasing role of data analytics and machine learning in enhancing supply chain decision-making and operational efficiencies. One key takeaway is how these technologies are essential for firms to stay competitive, as investing in technological capabilities enables them to respond more effectively to market demands and optimise their operations.

The gender gap in supply chain management is significant, but it also presents opportunities for change.



How do you see the role of electric mobility and advanced technologies in shaping the future of supply chain management, particularly in Pakistan?

I'm currently involved in a project at SDSB, led by my mentor, Dr. Shakeel Jajja, which focuses on the electric vehicle (EV) landscape in Pakistan and its implications for supply chain management. Electric mobility is becoming increasingly important, especially with rising fuel prices, environmental concerns, and inadequate industrial exhaust management. These challenges are pushing industries and stakeholders toward adopting EVs. We've already seen the commercialisation of two-wheelers and three-wheelers. With partnerships like the one between BYD and local manufacturers, electric cars will soon become a reality in Pakistan. This shift presents exciting opportunities for transforming supply chain management, particularly in terms of efficiency and sustainability.

In the context of supply chain management, there is often a noticeable gender gap. What are your thoughts on the challenges and opportunities for women in this field, and how can we work towards a more inclusive industry?

The gender gap in supply chain management is indeed significant, but it also presents opportunities for change. Women in the field often encounter challenges like limited access to leadership roles and unconscious bias. However, with the industry's growing recognition of the value of diversity, there is potential for women to bring fresh perspectives and foster innovation. To work towards a more inclusive industry, companies should actively promote gender diversity by implementing mentorship programmes, equitable hiring practices, and leadership development initiatives. By creating an environment that values and nurtures diverse contributions, the supply chain sector can not only close the gender gap but also enhance its effectiveness, agility, and long-term resilience.

Given the importance of diversity in decision-making, how do you



To succeed in this evolving landscape, future professionals will need a strong blend of technical skills, strategic insight, and a commitment to continuous learning and innovation.

incorporate principles of diversity, equity, and inclusion (DEI) in your approach to teaching and mentoring students in supply chain management?

Integrating diversity, equity, and inclusion (DEI) is central to my teaching and mentoring philosophy in supply chain management. I strongly believe that diverse perspectives lead to more innovative and effective decision-making. In my courses, I emphasise the role of inclusive leadership and the value of diverse teams in strengthening supply chain resilience and overall performance. I aim to create an environment where every student feels heard and encouraged to share their unique perspectives, regardless of their background. Through interactive case studies, discussions, and projects, I ensure that DEI principles are embedded not only as theoretical concepts but also as practical skills that students can take forward into their professional lives.

What are the emerging trends in supply chain management that students and professionals should be prepared for in the coming years?

Emerging trends in supply chain management are significantly transforming the field, and both students and professionals need to be ready for these shifts. One of the most prominent trends is the growing integration of advanced technologies like artificial intelligence, blockchain, and the Internet of Things (IoT), all of which are driving improvements in visibility, operational efficiency, and decision-making across the supply chain. Sustainability is also gaining traction, with companies increasingly focused on minimising their carbon footprint and building more ethical, resilient supply chains. Additionally, the shift toward localised and agile supply chains—driven by global disruptions like pandemics and

geopolitical challenges—highlights the need for adaptability. To succeed in this evolving landscape, future professionals will need a strong blend of technical skills, strategic insight, and a commitment to continuous learning and innovation.

What do you like to do in your free time?

In my free time, I enjoy reading books and watching movies, TV shows, and seasons. I also love playing cricket and football with my kids and exploring the beautiful landscapes of Pakistan, especially in the northern areas. Travelling, whether within Pakistan or internationally, is another passion of mine.

What are you reading or watching these days?

These days, I'm reading "Nadaar Log" by Abdullah Hussain. It's a profound work of Urdu literature that captures the socio-political landscape of pre- and post-partition India. The novel explores the lives of ordinary people caught in the upheaval of the time, touching on themes like identity, displacement, and social injustice. What I find particularly compelling is Hussain's ability to delve deep into the psychology of his characters, presenting their struggles and aspirations with raw honesty. It's a powerful reflection of the harsh realities many faced during that period.

Can you share a memorable experience as a student at LUMS that impacted you professionally or personally?

One of my most memorable experiences at LUMS occurred during the third year of my PhD. I wrote a research paper and submitted it to Transportation Research Part E (TRE), a leading journal in our field. To my dismay, it was outright rejected by the editor. Undeterred, I revised the paper and resubmitted it, only to encounter rejection again after receiving feedback from the reviewers. Despite these setbacks, I remained committed to getting the paper published in TRE. After nearly two and a half years of rigorous revisions and learning to embrace feedback, my perseverance paid off, and the paper was finally accepted. This journey taught me invaluable lessons about resilience, determination, and the importance of never giving up, no matter the challenges.

WHAT WOULD YOU DO?

Weighing the Future: Challenges in Choosing the Right Pension Path

This article is based on the case, Selection of Retirement Saving Plan for a Private-sector Employee in Pakistan, by Dr. Bushra Naqvi, Dr. Syed Kumail Abbas Rizvi and Arsalan Shahzad, published in Asian Journal of Management Cases 20(1).



INTRODUCTION

The Voluntary Pension System (VPS) in Pakistan was established as a personalised, fully funded, defined contribution retirement savings framework designed to provide flexibility and security to individuals planning for retirement. Managed by licensed pension fund managers, VPS offered participants the freedom to choose their contributions, retirement age, asset allocation, and the ability to carry their savings across different jobs—a feature known as portability. Introduced in 2005, VPS emerged as a significant alternative to mutual funds, especially for private-sector employees and self-employed individuals who previously had limited retirement saving options. Over the years, the VPS market saw remarkable growth, with the number of voluntary pension plans increasing from seven in 2008 to nineteen by 2017 and the total net assets under management expanding thirty-three-fold to PKR 25,257 million.

THE CHALLENGE

For Tehmina Khan, a professional considering her retirement savings options, the decision to invest in VPS was not straightforward. While the system offered notable benefits such as tax credits and investment flexibility, she was concerned about the full risk associated with such an investment. Unlike her employer’s provident fund, where the risks were more predictable and shared, the VPS placed the entire burden of investment decision-making on her. Tehmina found herself questioning whether VPS was indeed a safer or better alternative, significantly when one wrong choice could potentially jeopardise her life savings. The challenge for her was understanding the complexities of the VPS and evaluating whether she could trust this system to secure her future.

THE WAY FORWARD

Recognising the gravity of the decision, Tehmina chose to approach the problem analytically. She decided to conduct a detailed data analysis to supplement her decision-making process. This involved gathering financial data from all the available pension funds, assessing her risk profile, and considering macroeconomic indicators such as GDP forecasts, interest rates, and market outlooks. However, the task was more challenging than she anticipated. Despite her efforts to collect historical data on the returns of various pension funds, she encountered limitations, such as incomplete or inconsistent data. As Tehmina delved deeper into her research, she found herself overwhelmed by the sheer complexity of the decision. Despite her thorough analysis, she remained uncertain about which VPS option, if any, was the right choice.

If you were in Tehmina’s position, what would you do when faced with these challenges?

- **Would you entrust your life savings to a VPS, or stick with your employer’s provident fund?**
- **How would you handle the uncertainty after conducting thorough research, yet continued to get incomplete or inconsistent data about pension funds?**
- **When overwhelmed by the complexity of retirement planning, would you make a decision now, or wait until you had more clarity?**

Reference

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CBS HIGHLIGHTS

Centre for Business and Society

Highlights from 2024



The Centre for Business and Society (CBS) is a multidisciplinary, inclusive, and responsive platform housed in the Suleman Dawood School of Business at LUMS that brings efforts and conversations at the intersection of business and society onto a wider stage of influence to rethink the role of businesses for sustainable societies. The centre engages with a myriad of diverse groups, including business, government, policymakers, civil society, practitioners, and the academic community, to contribute to solving today's business and societal challenges.

CBS' blueprint draws largely from the 2030 Agenda for Sustainable Development and the 17 Sustainable Development Goals (SDGs) that lie at its heart. Through its multifaceted array of activities and events, the centre also carves its inclusivity efforts around providing its platforms as a voice to marginalised communities. The centre aims to create a social impact that is positive, constructive, and pragmatic.

This year, CBS has been actively targeting the following SDGs, and many of its activities have been aligned with the idea of creating a more sustainable world for all:

- SDG 3: Good Health and Well-Being
- SDG 4: Quality Education
- SDG 5: Gender Equality
- SDG 8: Decent Work and Economic Growth
- SDG 10: Reduced Inequalities
- SDG 11: Sustainable Cities and Communities
- SDG 12: Responsible Consumption and Production
- SDG 13: Climate Action
- SDG 14: Life Below Water
- SDG 15: Life on Land
- SDG 16: Peace, Justice, and Strong Institutions
- SDG 17: Partnerships for the Goals

#BridgingTheGap Volume VI: Digital Literacy Workshop for Female Microentrepreneurs



On November 8, 2024, CBS launched the sixth volume of its flagship “#BridgingTheGap: Digital Literacy Workshop Series for Female Microentrepreneurs”. Held in partnership with Kaarvan Crafts Foundation, the one-day session featured 43 microentrepreneurs from various districts of Punjab.

The day started with an ice-breaking pre-assessment survey from the microentrepreneurs and a session on self-resilience led by Dr. Misbah Tanveer (Faculty Director, CBS). This was followed by sessions on WhatsApp Business and Instagram delivered by the CBS team to the microentrepreneurs. In these hands-on sessions, female microentrepreneurs explored leveraging these platforms to expand their business reach and engage customers effectively. The WhatsApp Business session highlighted tools like automated responses, catalogue setup, and customer interaction strategies, enabling participants to manage communications professionally. The Instagram session introduced content creation tips, visual storytelling through stories, posts and reels, and best practices for reaching new audiences. These sessions equipped the women with practical skills to promote their businesses online, build brand visibility, and connect with customers in a digital-first marketplace. The workshop concluded with a post-assessment survey to analyse the impact of the workshop, followed by an exhibition in which the artisans showcased their products to the audience.

#BridgingTheGap Multan Chapter: Digital Literacy, Life Skills & Climate Resilience Workshop for Female Microentrepreneurs



Building on its long-standing partnership with Kaarvan Crafts Foundation, which is rooted in business skills workshops for female microentrepreneurs across Punjab, CBS travelled to Multan to launch the fifth volume of the series titled “#BridgingTheGap Multan Chapter: Digital Literacy, Life Skills and Climate Resilience Workshop for Female Microentrepreneurs”. In a transformative two-day training programme held on October 31-November 1, 2024, 45 female microentrepreneurs came together to develop essential skills for navigating today’s digital landscape to upskill their businesses. Designed to empower women business owners with the tools to expand their reach and customer engagement and build their clientele, this workshop emphasised practical strategies for leveraging

social media business platforms, including WhatsApp Business and Instagram, to drive growth in their micro businesses.

The programme started with an interactive group ice-breaking activity led by Dr. Misbah Tanveer (Faculty Director, CBS & Faculty Lead of the Workshop). Each group of female artisans were requested to write what they were proud of on paper and give their group a name. What followed were inspirational outpourings of the artisans being proud of their multitasking abilities, overcoming societal limitations, building their businesses, and managing their households. Many were proud of being the breadwinners of the household, financially supporting their families, educating their children, and being a symbol of empowerment for themselves and their peers.



Pinktober Hunt: Unlocking Breast Cancer Awareness

In a spirited celebration of Pinktober, CBS collaborated with its longstanding partners, LUMS Community Service Society and Pink Ribbon Pakistan, to organise and host an unforgettable event filled with excitement, education, and empowerment to support breast cancer awareness. Under their mutual efforts rooted in SDG 3: Good Health & Well-Being, the “Pinktober Hunt: Unlocking Breast Cancer Awareness” event was held on October 15, 2024. The day kicked off with a thrilling scavenger hunt that brought together the entire LUMS fraternity (students, staff and faculty) as they competed in teams and explored various booths set up across the campus in a fun and engaging way. The scavenger hunt tested participants’ skills and provided key insights into the importance of early detection and breast health. Following the scavenger hunt, attendees gathered for the inauguration of the “Tree of Support”, an initiative by CBS whereby people can share messages of support for breast cancer patients. The tree was donated to a Pink Ribbon hospital. The final activity was an inspiring and informative awareness session led by a breast cancer doctor. The session, organised particularly for the female janitorial staff of LUMS, highlighted the latest advancements in detection, treatment, and prevention, underscoring the crucial role of regular screenings and self-examinations. The event was a true testament to the power of the community, with participants united in their mission to raise awareness and support those affected by breast cancer.

Seeds of Change – Visit to Sheikhpura: Soft Skills Workshop

On Friday, October 11, 2024, CBS, in collaboration with LUMS Consultancy Group (LCG), visited the Moawin Foundation’s facility in Sheikhpura. With a unified mandate of creating sustainable societal impact by empowering girls and women on grassroots levels, CBS, LCG & Moawin Foundation embarked on a day filled with knowledge-sharing, excitement and humbling interactions. The session aimed at inculcating key soft skills that included communication, teamwork, negotiation skills, teamwork and how to tackle hardships through EQ development. 38 girls enrolled in the school and vocational centre at Moawin Foundation’s facility in Sheikhpura gathered, eager to learn something different, unlocking the power of soft skills that would help them in school and shape how they interact with the world. 8 LCG society members led the sessions. We started with an ice-breaking session, where everyone wrote down their hobbies and future aspirations and, on pieces of paper, created planes out of them! Then, we moved on to communication. Through fun activities, the girls practised speaking, communicating effectively, and listening to each other. They laughed as they realised how easily a message can change if we don’t take the time to understand one another or communicate properly. Next came negotiation, which sparked excitement as the girls took turns in groups role-playing how to negotiate the selling of a pen. They realised that negotiation is not about winning or losing; it’s about finding a way for everyone to walk away feeling satisfied. We also explored emotional intelligence and teamwork. This segment included various role-playing and interactive activities that spurred the girls to think on their own feet. The groups deliberated on what companies they would want to launch and how they would synergise their skills and resources for efficient teamwork. By the end of the session, the classroom was buzzing with excitement and reflection. These girls weren’t just learning soft skills but discovering new ways to connect, lead, and care for those around them. They walked out with tools that would help them build stronger relationships, resolve conflicts, and understand themselves better, not just today but for years to come.



Panel Session on Inter-species Justice

Under its efforts to advance the UN SDGs, CBS organised a panel session on “Interspecies Justice” rooted in SDG 14: Life below Water & SDG 15: Life on Land. Held on October 3, 2024, to commemorate World Animal Day, the event was a multi-collaboration with renowned organisations: WWF-Pakistan, Charity Doings Foundation, Environmental and Animal Rights Consultants Pakistan, Virsapur, Animal Welfare Society of LUMS (AWS) and LUMS Environmental Action Forum (LEAF).

The guest of honour and keynote speaker at the event was Feryal Ali Gauhar, a prominent figure with an illustrious career as a novelist, lecturer, animal rescuer activist, filmmaker and advisor. The session was moderated by Altamush Saeed (cofounder at Charity Doings Foundation & Managing Partner at EARC). The expert panel included Dr. Uzma Khan (wildlife biologist from WWF-Pakistan), Mian Ahmad Farooq (Founder of Virsapur), Khadija Aftab (President of AWS-LUMS) and Ammara Imran (President of LEAF). The talk



explored the deep interconnection between humans, animals, and the environment, emphasising the ethical and ecological importance of recognising the rights and needs of all living beings. The discussion focused on the idea that justice must extend beyond human societies to include animals and the ecosystems they inhabit, as their well-being is intrinsically linked to ours.

The panellists highlighted how human activities such as deforestation, pollution, and industrial farming not only harm animals but also disrupt the ecological balance, leading to broader environmental consequences like climate change and loss of biodiversity. The session emphasised the need for legal

frameworks and policies that protect the rights of animals, alongside human rights and environmental protections, to promote sustainability and preserve ecosystems.

The panellists stressed that achieving interspecies justice requires a fundamental shift in how we view our relationship with nature, advocating for a more compassionate and ethical approach to resource consumption, land use, and wildlife conservation. By recognising the interconnectedness of all species, we can foster a more just and sustainable world for present and future generations. The session concluded with an excerpt reading by author Feryal Ali Gauhar from her book, “An Abundance of Wild Roses.”



LUMS Orientation Fair

On August 30, 2024, CBS was invited to the LUMS Orientation Fair, organised by the Office of Student Affairs – LUMS, as a part of the Orientation Week for the new undergraduate and graduate batches. The orientation fair held in the Sports Complex featured the LUMS student societies and departments with high student engagement across the academic year. In a day filled with buzz and excitement, the eager new batches visited the CBS stall to learn about the centre’s work and student-centred opportunities. CBS prides itself on its long-standing partnership with LUMS students across all schools and programmes and initiates efforts across the year to create and launch programmes to foster connections and empower students through meaningful initiatives. By offering hands-on learning experiences, leadership development, and community-building activities, CBS creates a dynamic environment that encourages students to thrive personally and professionally.

Summer Immersive Internship Programme with Kaarvan Crafts Foundation

In June 2024, the Centre for Business and Society-LUMS launched its flagship “Summer Immersion Internship Programme”. This internship programme spanned from July – August 2024 and was in partnership with Kaarvan Crafts Foundation. Five student interns were on-boarded from the undergraduate and graduate batches of Suleman Dawood School of Business-LUMS. Under its efforts to create business literacy and financial equity among female microentrepreneurs, this immersive experience was launched to bring forth a holistic reciprocal learning framework in which the student interns work in a close capacity with female microentrepreneurs from across Punjab. The student interns were responsible for understanding the business models of the micro-entrepreneurs and how they navigate their personal and professional lives under the tough socio-economic terrains of the community. The overarching goal of the programme was the development of a “Business Growth Plan” by the interns, based on various key business parameters, for the microentrepreneurs during the span of the programme.



Session with Harsukh School students

CBS hosted students from Harsukh School on August 7, 2024, in SDSB-LUMS. The session featured 10 students, including 7 females and 3 males. Dr. Misbah Tanveer (Director, CBS and Assistant Professor SDSB) led the discussion on admission and eligibility criteria for various schools in LUMS with special emphasis on SDSB. Furthermore, the discussion followed details regarding the admission tests required by LUMS, and tips and tricks to prepare for them. The students keen on exploring a business degree in the future eagerly followed the discussion. They raised questions regarding the extracurricular fabric and what skill set to develop that would increase their chances of securing admission to LUMS and other prestigious institutions. Education is at the forefront of CBS’ thematic work, and the centre actively engages with students from LUMS and beyond in its efforts to advance academic development in the community.

SEMP Fellows 2004 Reunion

CBS organised and hosted the “Social Enterprise Management Programme (SEMP)” Reunion on August 4, 2024, in SDSB-LUMS. The session featured an audience of fellows from 2003-2004 of SEMP. The event opened with an ice-breaking activity followed by individual introductions from each fellow member regarding their current work, achievements, and how the programme had impacted their social enterprises. A panel discussion led by Dr. Mubashir Ali (Associate Professor SDSB-LUMS) discussed the current challenges and opportunities in the field of social enterprise. The discussion also dissected innovation and sustainability practices in social enterprises. The event concluded with the fellows discussing potential future plans, collaborations, and how the alumni network can support each other.



Roundtable Session for Digital Enablement of Microentrepreneurs in Pakistan

As a part of the RASTA (Research for Social Transformation and Advancement) grant funded by PIDE (Pakistan Institute of Development Economics), CBS organised a Roundtable Session titled “Digital Enablement of Microentrepreneurs in Pakistan”. The session in a hybrid modality occurred on Friday, July 12, 2024, in SDSB-LUMS. The primary aim of this hybrid roundtable discussion was to engage with diverse stakeholders to understand and learn from their unique experiences in the landscape of women entrepreneurship in Pakistan. The expert panel of participants included individuals from the following renowned organisations:

- Kashf Foundation
- Kaarvan Crafts Foundation
- Bali Memorial Trust
- Small and Medium Enterprises Development Authority (SMEDA)



- Women Chamber of Commerce
 - Social Welfare & Bait-ul-Maal Department of Punjab
 - Home Net
 - The Trade Development Authority of Pakistan (TDAP)
 - Momin Foundation
 - National Commission on the Status of Women (NCSW)
 - South Punjab Women Chamber of Commerce & Industry
- The discussion identified the specific

challenges faced by women micro-entrepreneurs in adopting digital tools and platforms. The experts also proposed strategies to help empower women entrepreneurs to thrive in the digital age, such as enabling digital wallets through their bank accounts for more effective payment systems and creating their digital footprint on various social media platforms to minimise the geographic divide and expand their clientele demographics.



Summer Immersive Internship: Visit to Faisalabad

As a part of the Summer Immersive Internship Programme, CBS and Kaarvan Crafts Foundation had a field visit to Faisalabad on July 6, 2024, where the interns met with the microentrepreneurs that they had been grouped with for the development of their business growth plans. Each intern met with the artisans in their homes and had in-depth discussions regarding their businesses, operations and finances. Relevant information about each microentrepreneurs respective business is vital in the development of each of their business plans. Such field visits are a key component of CBS’ immersive programmes, as understanding the ground realities of the stakeholders is crucial to achieving long-term impactful outputs.



News & Events @SDSB 2024

NEWS AND EVENTS



EMBA Programme Ranked #14 in Asia-Pacific by QS Rankings 2024

The Executive MBA (EMBA) programme at the Suleman Dawood School of Business (SDSB) has been ranked 14th in the Asia-Pacific and 111-120 globally in the QS Executive MBA Rankings 2024.



MBA Programme Ranked #30 in Asia-Pacific by QS Rankings 2025

MBA now ranks 30th in Asia, rising from 35th last year while maintaining its global position in the top 250.



Suleman Dawood School of Business Reaccredited by AACSB International

The AACSB International Board of Directors has extended accreditation for the degree programmes offered by the Suleman Dawood School of Business (SDSB) at LUMS. In 2019, SDSB became Pakistan's first business school to earn this prestigious accreditation, placing it among the top 6% of business schools globally.

AACSB, renowned for promoting excellence in business education since 1916, offers quality assurance and learning services to over 1,000 accredited schools worldwide. The reaccreditation process involves rigorous evaluation of a school's strategic management, innovation, research, and teaching practices. Dr. Ali Cheema, Vice Chancellor LUMS, highlighted the achievement, noting it reflects the dedication of SDSB's faculty, staff, and students in upholding the highest standards in business education.



QS Recognises LUMS' Commitment Towards Employer Reputation and Diversity of Faculty

On July 10, 2024, LUMS was recognised for its excellence in employer reputation and international faculty diversity at the QS World University Ranking (QSWUR) Award Ceremony, hosted by QS in collaboration with the University of Lahore. LUMS continues to stand out in the QS rankings, excelling in employer reputation, academic standing, and employment outcomes, positioning itself among top universities globally. Dr. Tariq Jadoon, Provost of LUMS, accepted the award, highlighting the university's dedication to providing world-class education. He emphasised that this recognition reflects LUMS' commitment to global academic excellence, leadership, and impactful research.



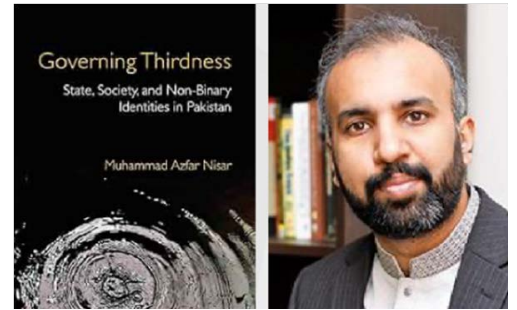
Dr. Ghazal M. Zulfiqar Elected Co-Editor-in-Chief of Organization

Associate Professor Dr. Ghazal M. Zulfiqar has been elected as Co-Editor-in-Chief of the globally recognised journal Organization. She will begin her new responsibilities in January 2025. This journal serves as a major platform for dialogue and innovation in organisation studies, focusing on significant theoretical and substantive developments in the field. We extend our heartfelt congratulations to Dr. Zulfiqar and wish her every success in this important role.



Dr. Aaminah Malik's Research Recognized by AMA Branding SIG

Dr. Aaminah Malik's recent publication in the Journal of Business Research titled "Socio-politically Silent Brands: A Double-Edged Sword" has been recognised by the AMA Branding SIG, highlighting the significance of her research in the field. The study explores the effects of brand silence on polarised sociopolitical issues, revealing that silence does not always harm consumer attitudes or brand equity. Liberal consumers, in particular, may interpret silence positively, although individual responses vary based on personal motivations.



Dr. Azfar Nisar Receives Best Book Award from the Academy of Management

Dr. Azfar Nisar's book, *Governing Thirdness: State, Society and Non-binary Identities in Pakistan* (Cambridge University Press, 2022), has received the Best Book Award from the Public and Non-Profit Division of the Academy of Management (AOM). This prestigious recognition underscores the significant impact of Dr. Nisar's scholarship in the field. AOM is a leading global association for management scholars and practitioners. Join us in congratulating Dr. Nisar on this remarkable achievement, which enhances the research profile of the Suleman Dawood School of Business and LUMS.

Faculty Promotions



Dr. Shakeel Jajja was appointed as the Associate Dean of Graduate Programmes.

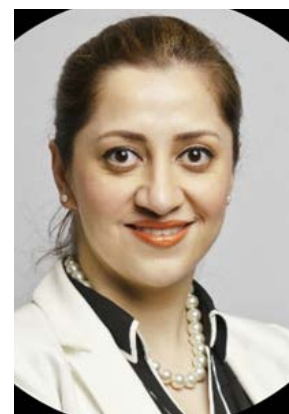


Dr. Attique Ur Rehman was appointed as Programme Director for the MS Supply Chain and Retail Management (SCRM).



Luqman Awan and Razi Allah Lone were promoted from Teaching Fellow to Senior Lecturer.

Ayla Majid: First South Asian and Muslim Woman Elected President of ACCA



The first member from Pakistan and South Asia to become president of ACCA, Ayla Majid joined the accountancy body in 2006. Currently founder and CEO of Planitive Middle East and Planitive Pakistan, Ayla

Majid has more than 20 years of experience in energy, transaction advisory, mergers and acquisitions, investments and corporate governance.

Ayla is an international speaker on energy, decarbonisation, hydrogen and climate tech with an emerging markets lens. In addition to being an advocate of sustainability Ayla has over 15 years of governance experience having served on boards including chairing companies in energy, pharmaceutical and engineering and banking sectors.



Dr. Ferhana Ahmad was promoted to Associate Professor with tenure.

Faculty Appointments

New full-time faculty members joined the team at SDSB:



Dr. Mehroz Sajjad



Dr. Zaid Khan



Dr. Samnan Ali



MBA Class of 2013 & MBA Class of 2010 Give Back by Establishing Scholarship Funds at LUMS

On 15 August 2024, the MBA Class of 2013 established a scholarship fund to provide annual interest-free loans to deserving students, formalised through an MoU signed by Mr. Najam Us Saqib and Dr. Ali Cheema.



On 4 October 2024, the MBA Class of 2010 established a scholarship fund to support deserving MBA students at LUMS, formalised through an MoU signed by Mr. Adam Mohyuddin, Director of Growth at Clustox, and Dr. Ali Cheema, Vice Chancellor of LUMS.

LUMS Alumnus Secures Record-Breaking \$5.4 Million Deal on Shark Tank Pakistan

Syed Muhammad Ismail, a LUMS BSc 2021 graduate and co-founder of Saraaf, has achieved a groundbreaking milestone by securing a \$5.4 million deal on Shark Tank Pakistan—the largest investment commitment in the show’s global history. Saraaf, a B2B commodity sourcing company, connects global markets with materials from Central and South Asia, including Onyx, Marble, Cotton, and Lead.



LUMS Team Wins Prestigious Harvard MUN Competition

A team of 7 students from LUMS represented Pakistan at this global competition and emerged victorious. The team was led by Rohail Hasan Siddiqui, BSc Management Science ‘24, who Won ‘Best Small Delegation 2024’ at Harvard Model United Nations.





LUMS Welcomes Students at Orientation 2024

From August 26 to September 16, 2024, SDSB-LUMS welcomed the new BSc, MBA, Executive MBA, and MS batches to LUMS.



Case Teaching Workshop led by Professor Emeritus Dr. Ehsan ul Haque

Suleman Dawood School of Business (SDSB) reaffirmed its dedication to participant-centered learning with a case writing workshop led by Professor Emeritus Dr. Ehsan ul Haque. Held from June 13 to July 31, 2024, the workshop focused on enhancing faculty members' skills in developing case studies, a key element of SDSB's educational approach. Faculty participants, including Dr. Ummad Mazhar, Dr. Attique ur Rehman, Dr. Zehra Waheed, and others, worked collaboratively to create cases that bring real-world business challenges into the classroom. This initiative ensures that SDSB continues to offer a dynamic learning environment that fosters critical thinking and practical problem-solving, preparing students to navigate complex global challenges.



Dr. Jawad Syed Wins HEC Best Researcher Award 2023

Dr. Jawad Syed, Professor at SDSB, received the Best Researcher Award in Social Sciences for 2023 from the HEC, recognizing his significant contributions to research. The award was presented on October 1st, 2024, during a ceremony at the HEC Secretariat.

Experiential Learning for MBA Students

The MBA Programme at LUMS is entirely case-based with an Experiential Learning component through active industry engagement. The EL component includes: • Industry Analysis Exercise EL-1 • My Start-up EL-2 • MBA Consultancy Project EL-3



A panel discussion was held on 11 October 2024, on Retail Management and the Evolution of Retailing in Pakistan, featuring industry leaders Khurram Javaid, Iqtidar Ahmed, Hamid Zaman, and Bilal Sheikh, moderated by SDSB Faculty Qaiser Raza Shaikh.



Dr. Hassan Rauf hosted a discussion on Pakistan's Pharmaceutical Industry featuring Mr. Osman Khalid Waheed, CEO of Ferozsons Laboratories



On 8 November 2024, SDSB hosted an insightful panel discussion on the IT Sector. Moderated by SDSB Faculty & Associate Dean Dr. Muhammad Adeel Zaffar, the panel featured CEO of Arbisoft, Yasser Bashir; Director, Catalyst Ventures, Salman Danish; and Chairman, Corvit Networks, Kashif ul Haq.



Humbal Tariq hosted a panel discussion on the Meat Industry featuring experts such as Dr. Nauman Rauf, CEO/Director of Quality Meat Exports; Omer Khan, Meat Processing Expert and Factory Manager at PK Meat & CEO of MBK Food; Syed Hassan Raza Shah, President of APMEPA & CEO of Dairy Solutions; Dr. Aleem Bhatti, Founder of Big Bird & Faculty at Riphah University; and Usman Nazar, GM of Tazij Meats & Foods.



On 1 November 2024, SDSB hosted an enlightening session on “Financial Inclusion and Future of Digital Banking in Pakistan and its Challenges.” Moderated by SDSB Adjunct Faculty Qaiser Raza Sheikh, the panel featured Executive Director SBP, Syed Irfan Ali; Group Head, Digital Banking at MCB Bank, Shahzad Ishaq; Senior Global Banker and Payments Expert, Rizwan Qazi; and Expert in Digital Banking, Maleeha Bangash.

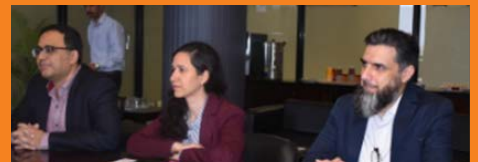


On 15 November 2024, a panel discussion on the Hospitality Industry was hosted. Moderated by SDSB Adjunct Faculty Member Ms. Shireen Waheed, the panel featured Aliya Qizilbash (CEO, Aliya Q Travel), Asma Shah (CEO, Go Flour), Saadia Malik (Head of HR, Nishat Hotels), Mr. Samir Ahmed (Director REDC, LUMS), Zain Aziz (CEO, Fred Hotel), and Raza Ahmed (CEO, Bamboo Union & Dan Dan).

SDSB Strengthens Global Education Partnerships



SDSB hosted representatives from top French business schools on October 16, 2024, to strengthen exchange programmes and explore new collaborations, enhancing global learning opportunities for MBA students.



On 8 October SDSB hosted Marc Piton, Counsellor for Cooperation and Cultural Affairs, at the Embassy of France in Pakistan, strengthening collaboration with French institutions and enriching academic and cultural exchange.

Guest Speaker Sessions



On 27 September 2024, Waqas ur Rehman, Head of Data Science at Jazz, and Saad Waseem, Head of Data Monetization at Jazz, were guest speakers in the MBA Applied Data Science class, led by Dr. Ussama Yaqub and Dr. M. Adeel Zaffar, sharing insights on machine learning applications in telecom challenges.



On 14 September 2024, SDSB-LUMS welcomed Honourable Justice Ayesha Malik, the first female judge on the Supreme Court of Pakistan, as a guest speaker in the Executive MBA Business Law class.



The undergraduate Project Management class, led by Dr. Zehra Waheed, hosted Dr. Huzaifa Rauf, Assistant Professor at FAST, for a guest speaker session.



On 7 October 2024, the ACCT-411 class, led by Ms. Saira Rizwan, hosted Mr. Asad Altaf, Corporate Head at HBL, for an insightful session on Industry Risk Analysis from a Credit Perspective



On 7 November 2024, SDSB had the pleasure of welcoming Yasmeen Naseer, Owner and CEO of Accufix, as a guest speaker in Dr. Salma Zaman's class.



On 22 October 2024, SDSB had the pleasure of welcoming Faryal Pervaiz, AVP HR at Systems Ltd, as a guest speaker in the Business Communications course led by Dr. Mehroz Sajjad.



On 14 July 2024, Salman Ahmed (BSc' 14), Deputy Collector Customs/Domain Officer at Pakistan Single Window, conducted a guest session for MS Supply Chain & Retail Management students at SDSB.

Faculty participation in Conferences



Dr. Shakeel Sadiq Jajja and Dr. Attique ur Rehman at EUROMA 2024 Conference and Guest Lecture in Germany



Dr. Shakeel Sadiq Jajja and Dr. Attique ur Rehman from the Suleman Dawood School of Business (SDSB) recently participated in the European Operations Management Association (EUROMA) conference held from June 30 to July 4, 2024, at Esade Business School in Barcelona, Spain. Dr. Jajja presented on "Identification of the Key Challenges in the Supply Chain of the Electric Vehicles Industry: An Emerging Economy Perspective," while Dr. Rehman discussed the "Impact of Data-Driven Supply Chain on Supply Chain Performance: A Risk Management Perspective." Following the conference, they were invited to speak at the University of Kassel, Germany, on vehicle electrification in developing countries.



Dr. Faiza Ali Presents Research on Climate Change and Women Entrepreneurs at EURAM Conference

Associate Professor and Associate Dean of Research at SDSB, Dr. Faiza Ali presented her paper “The Impact of Climate Change on Women Entrepreneurs in Gilgit Baltistan, Pakistan: A Multi-level Analysis” in the Role of Diversity, Equality and Inclusion in Careers, Leadership and Sustainability Track at the European Academy of Management (EURAM) Conference (25-28 June 2024) at the University of Bath, UK.



Dr. M. Abdur Rahman Malik Presents Paper on Reverse Migration at AIB Annual Meeting

Associate Professor Dr. M. Abdur Rahman Malik presented his paper ‘Back to the Roots - Unraveling the Motives behind Reverse Migration’ in the Migration and Cross-Cultural Interactions track at the Annual Meeting of the Academy of International Business (AIB) from July 2 to July 6, 2024, in Seoul, South Korea.



The Sharks Visited SDSB!

On 11 November the SDSB Alumni Association hosted its Shark Tank inaugural session at LUMS, gathering alumni, students, and industry leaders for an evening focused on entrepreneurial ideas and insights. Participants presented business ideas to a panel of experienced professionals, known as “The Sharks,” who provided practical feedback and guidance. The presentations sparked productive discussions, with audience members engaging actively in a Q&A session that highlighted both challenges and opportunities in the entrepreneurial field. This event offered participants an excellent platform to receive input from industry leaders, connect with peers, and deepen their understanding of real-world business practices.

Prof. Yongyi Shou Visits LUMS for Academic and Industry Collaboration



The Suleman Dawood School of Business (SDSB) at LUMS hosted Prof. Yongyi Shou from Zhejiang University, China, during a visit focused on advancing academic research and exploring industry partnerships. The visit included several discussions on research initiatives, interactions with local business professionals, and meetings aimed at fostering collaboration between LUMS and Chinese institutions.

Dr Shakeel Sadiq Jajja, Associate Professor at SDSB, explained the importance of the visit: “Prof. Yongyi Shou’s visit was a significant step in our ongoing research on the adoption and supply chain of electric vehicles in Pakistan. He shared valuable insights from China’s journey in this field, fostering a rich exchange of ideas with both local and international academics and industry experts. This collaboration highlighted global advancements and provided insights for addressing specific local challenges, paving the way for innovative solutions in Pakistan’s electric vehicle sector.”

The visit featured an open house session on the Chinese education system and opportunities at Zhejiang University, an industry and research talk, and discussions with local executives on business challenges and potential solutions. Prof. Yongyi also met with the Consul General of the People’s Republic of China to discuss ways to strengthen ties between academic institutions and industries in both

countries.

Prof. Yongyi Shou shared his perspective on the visit: “It was truly an amazing experience for me in Lahore. It was really good to know your research progress on EVs and other areas. It was also informative for me to know the history and culture of LUMS and Pakistan better. The interaction with Chinese business professionals in Pakistan also gave me various perspectives on business issues in the country and how we can address them as academics. Personally, I believe in the value of collaboration, and I do hope that I can contribute to the future collaboration among LUMS and Chinese universities, including Zhejiang University.”

In addition to academic and industry meetings, Prof. Yongyi explored key landmarks in Lahore, including the Wagah Border and Lahore Museum, to better understand the local cultural and historical context. He also toured the LUMS campus, meeting with students and faculty to discuss their research work and facilities.

The visit marks an effort to build connections between LUMS and Chinese institutions, focusing on areas such as supply chain management, electric vehicles, and business research. The discussions held during the visit aim to set the groundwork for future projects that address shared academic and industrial priorities.

Selected Scholarly Highlights 2024

FAIZA ALI

Cui Bono? Cow Slaughter ban and its impact on business and society in India (with Vijay Pereira, Daicy Vaz & Ashish Malik). *Organization*.

GHULAM ALI ARAIN

How and When Does Employee Creativity Lead to Unethical Pro-Organizational Behavior? Unmasking the Dark Side of Organizational Creativity (with Imran Hameed, Irfan Hameed, Ancy Gamage & Michael K. Muchiri). *Journal of Business Ethics*.

Exploring resistance barriers in travelers' word of mouth for mobile payment systems: Mediating effects of trust and usage intention (with Irfan Hameed, Imran Hameed, Umair Akram & Riyad Eid). *Technological Forecasting and Social Change*.

MOHSIN BASHIR

Enablers or Deterrent? Role of Street Level Managers in the Use of Creativity at the Frontlines (with Ayesha Masood). *Governance*.

MOEEN NASEER BUTT

Assessing the firm-level financial consequences of clustering (with Ahmed S. Baig). *Journal of Business Research*.

SHAKEEL SADIQ JAJJA

Unpacking Digital Transformation: Identifying key enablers, transition stages and digital archetypes (with Fatima Gillani, Kamran Ali Chatha, Dongmei Cao & Xiao Ma). *Technological Forecasting and Social Change*.

ABDUR RAHMAN MALIK

The impact of organizational dehumanization on creative performance through self-esteem threat: The moderating role of work locus of control (with Rahman Khan & Ghulam Murtaza). *Personnel Review* (ahead-of-print).

Effects of performance appraisal on employees' extra-role behaviors and turnover intentions—A parallel mediation model (with Bilqees Ghani & Khalid Rasheed Memon). *Personnel Review*.

AAMINAH ZAMAN MALIK

Socio-politically silent brands: A double edged sword (with Fayez Ahmad & Francisco Guzmán). *Journal of Business Research*.

“Yes, I’m worth it!”: How romantic breakups influence self-gifting propensity (with Khue Vo). *Psychology & Marketing*.

Incentivized fake reviews: When cognitive reappraisal paves the way for an immoral journey (with Kiarash Sadeghi R, Audhesh Paswan & Fizza Kanwal). *Journal of Consumer Behaviour*.

The tip of the tongue: Language-based chronic social exclusion and tipping as a refocusing strategy (with Francisco Guzmán & Kylie Vo). *Psychology & Marketing*.

AYESHA MASOOD

Enablers or Deterrent? Role of Street Level Managers in the Use of Creativity at the Frontlines (with Mohsin Bashir). *Governance*.

Governance by artifacts: Theory and evidence on materiality of administrative burdens (with Muhammad Azfar Nisar). *Public Administration Review*.



UMMAD MAZHAR

The hidden cost of sophistication: economic complexity and obesity (with Ronald Djeunankan, Sosson Tadadjeu, Henri Njangang). *European Journal of Health Economics*.

Cryptocurrency use and tax collections: Direct and indirect channels of influence (with Rajeev K. Goel). *Journal of Financial Stability*.

BUSHRA NAQVI

Revolutionizing finance: The synergy of fintech, digital adoption, and innovation (with Syed Kumail Abbas Rizvi, Birjees Rahat, Bushra Naqvi & Muhammad Umar). *Technological Forecasting and Social Change*.

Inflation prediction in emerging economies: Machine learning and FX reserves integration for enhanced forecasting (with Nawazish Mirza & Syed Kumail Abbas Rizvi). *International Review of Financial Analysis*, 94(8).

MUHAMMAD AZFAR NISAR

Governance by artifacts: Theory and evidence on materiality of administrative burdens (with Ayesha Masood). *Public Administration Review*.

SYED KUMAIL ABBAS RIZVI

Revolutionizing finance: The synergy of fintech, digital adoption, and innovation (with Birjees Rahat, Bushra Naqvi & Muhammad Umar). *Technological Forecasting and Social Change*.

Inflation prediction in emerging economies: Machine learning and FX reserves integration for enhanced forecasting (with Nawazish Mirza & Bushra Naqvi). *International Review of Financial Analysis*, 94(8).

JAWAD SYED

A Structure and Agency Perspective of Sustainable Tourism (with Muhammad Abdullah & Tamer Koburtay). *Current Issues in Tourism*.

MISBAH TANVEER

Is it possible to broaden women's inclusive rights by improving their participation in the labor market? A new perspective at the global level (with Amjad Naveed, Nisar Ahmad, Aribah Aslam & Hania Bekdash-Muellers). *International Journal of Manpower*.

SAMEEN ZAFAR

Assessing the determinants of crash propensity using structural equation modeling: Role of distractions caused by fellow drivers (with Muhammad Abdullah, Muhammad Ashraf Javid & Nazam Ali). *Journal of Safety Research*.

Variations in climate change views across Europe: An empirical analysis (with Suman Ammara). *Journal of Cleaner Production*.

SALMA ZAMAN

International knowledge connectivity and the increasing concentration of innovation in major global cities (with John Cantwell). *Journal of Economic Geography*.

GHAZAL MIR ZULFIQAR

Employing memories of biopolitical racism for consciousness raising across time and space. *Management Learning*.





QS Global MBA
Rankings 2025
201-250

QS Global MBA Ranking in
Asia 2025
30

QS Global EMBA
Rankings 2024
111-120

QS Global EMBA Ranking
in Asia-Pacific 2024
14

QS World University Rankings in
Business & Management Studies 2024
201-250

QS World Rankings in
Accounting & Finance 2024
101-150

HIGHLIGHTS

800+

Case Studies indigenously developed based on local industry challenges and trends

More Than 85%

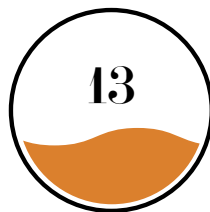
of SDSB's faculty members have earned their PhD degrees from the world's leading academic institutions



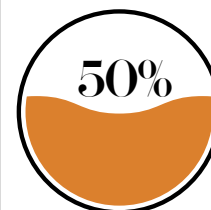
SDSB is Pakistan's first and the only private sector business school to achieve AACSB International accreditation, which is earned by around 6% of the business schools worldwide.



International student exchange programmes with leading global institutions

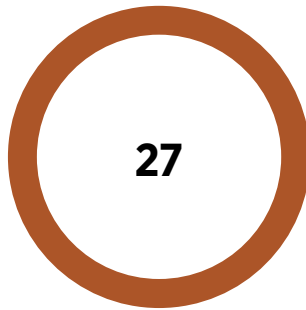


Centres at LUMS providing support for excellence in teaching and research

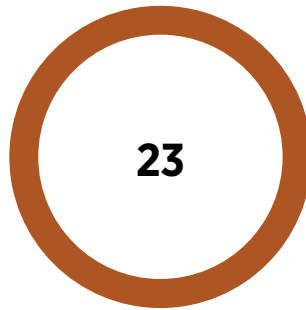


Scholarship for women admitted to MBA, EMBA and MS programmes on high merit under the SDSB Women's Scholarship Initiative

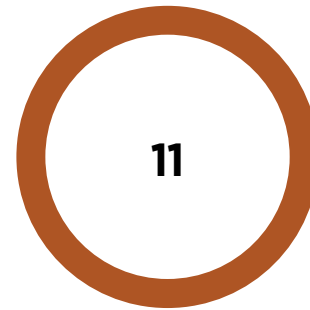
FACULTY RESEARCH
RESEARCH AND SCHOLARSHIP OUTPUT 2024*



Journal Articles Published



A*/A Journal Articles Published



Cases and Notes Published

Note: Numbers indicated are from May–November 2024.

PUBLICATIONS AUTHORED BY
PhD STUDENTS*

2

articles published A*/A-ranked
international journals

2

articles published in
international journals

3

papers by students presented at
international conferences

Note: Numbers indicated are from May–November 2024.

DEGREES OFFERED AT SDSB

**Bachelor of Science
(BSc Honours)**

Specialisations :

Accounting & Finance | Management Science

**Master of Business
Administration (MBA)**

**Executive Master of
Business Administration
(EMBA)**

Master of Science (MS)

Specialisations:

Financial Management

Healthcare Management and Innovation

Supply Chain and Retail Management

Technology Management and Entrepreneurship

PhD Management

Specialisations :

Finance

Operations Management (OM)

Organisational Behaviour & Strategy (OB&S)

THE PEOPLE OF SDSB FACULTY

Syed Zain-ul-Abidin
Teaching Fellow

Ferhana Ahmad
Associate Professor

Muhammad Ghufuran Ahmad
Associate Professor

Asad A. Alam
Associate Professor

Samia Ahmed Ali
Teaching Fellow

Faiza Ali
Associate Professor

Syed Mubashir Ali
Associate Professor

Syed Hashim Mahmood Ali
Teaching Fellow

Samnan Ali
Assistant Professor

Ghulam Arain
Associate Professor

Muhammad Junaid Ashraf
Associate Professor

Muhammad Asim
Teaching Fellow

Muhammad Luqman Awan
Teaching Fellow

Saad Azmat
Associate Professor

Mohsin Bashir
Associate Professor

Ayesha Bhatti
Assistant Professor

Moeen Butt
Assistant Professor

Arif Nazir Butt
Professor

Anjum Fayyaz
Assistant Professor

Omair Haroon
Associate Professor

Shezeen Salim Hemani
Assistant Professor

Mahira Ilyas
Teaching Fellow

Muhammad Shakeel Sadiq Jajja
Associate Professor

Raja Usman Khalid
Assistant Professor

Salman Khan
Assistant Professor

Kashif Khan
Executive in Residence

Zaid Saeed Khan
Assistant Professor

Badar Khushnood
Executive in Residence

Razi Allah Lone
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Ayesha Masood
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M Abdur Rahman Malik
Associate Professor

Aaminah Zaman Malik
Assistant Professor

Ummad Mazhar
Assistant Professor

Zainab Mehmood
Assistant Professor

Mahin Moazzam
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Bushra Naqvi
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Muhammad Azfar Nisar
Associate Professor

Ali Qamar
Executive in Residence

Muhammad Ahsan Rana
Associate Professor of Practice

Hassan Rauf
Assistant Professor

Attique ur Rehman
Assistant Professor

Syed Kumail A Rizvi
Associate Professor

Syed Aun Raza Rizvi
Associate Professor

Mehroz Sajjad
Visiting Assistant Professor

Fazal Jawad Seyyed
Dean SDSB

Sajid Siddique
Executive in Residence

Muhammad Shehryar Shahid
Associate Professor

Ch Tanveer Shehzad
Associate Professor

Maheen Aamir Syed
Teaching Fellow

Jawad Syed
Professor

Misbah Tanveer
Assistant Professor

Ahsan Umar
Executive in Residence

Zehra Waheed
Assistant Professor

Ussama Yaqub
Assistant Professor

Sameen Zafar
Assistant Professor

Muhammad Adeel Zaffar
Associate Professor

Adnan Zahid
Assistant Professor

Salma Zaman
Assistant Professor

Komal Zain
Teaching Fellow

Ghazal Mir Zulfiqar
Associate Professor

THE PEOPLE OF SDSB PROFESSIONAL SERVICES

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Manager

Mr. Abdul Qadeer
Accreditation Specialist

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Ms. Neeshay Zahra Ahmad
Academic Advising Specialist

Ms. Zahra Amir
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Mr. Shafqat Hayat Bhatti
Communications Lead

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Programmes and Communications
Lead

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Coordinator

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Mr. Ghulam Hassan
Senior Classroom Staff

Mr. Muhammad Bilal
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Mr. Zahid Hussain
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Mr. Tariq Mahmood
Senior Office Attendant

Mr. Tariq Habib
Office Attendant

Mr. Muhammad Mumtaz
Office Attendant

Mr. Muzzamil Hussain
Office Attendant

OPERATIONS OFFICE

Mr. Khalid Mahmood
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Mr. Azeem Ullah Abbas
Operations Lead

Mr. Kashif Saeed
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Faculty Support Specialist

Ms. Bushra Kanwal
Faculty Support Specialist

Mr. Abdul Basit
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Ms. Maha Ayaz
Academic Support Officer

Mr. Usama Yousaf
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Administrative Assistant

PROGRAMME COORDINATION OFFICE

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Manager Academic Programmes

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Mr. Muhammad Khurram Shahzad Janjua
Lead EMBA Programme

MBA PROGRAMME

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Mr. Arslan Ashiq
Programme Coordination Specialist

Mr. Muhammad Rehman Siddique
Programme Coordination Specialist

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Specialist

Mr. Syed Ali Raza Hassan
Programme Coordination Specialist

PhD PROGRAMME

Mr. Umar Amjad
Programme Coordination Specialist

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Mr. Bilal Hassan Alvi
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Ms. Iqra Ijaz
Programme Coordinator – UG
Academic Advisory

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Placement Lead

Ms. Mahwish Khalil
Placement Lead

Mr. Muhammad Tariq Shah
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Head of Unit

Mr. Mirza Abdul Majid
Operations Lead

Ms. Anum Hussain
Marketing and Programmes Associate

Ms. Khadija Ikram
Grants & Projects Associate

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Research Unit Lead