



# ANNUAL MAGAZINE 2020

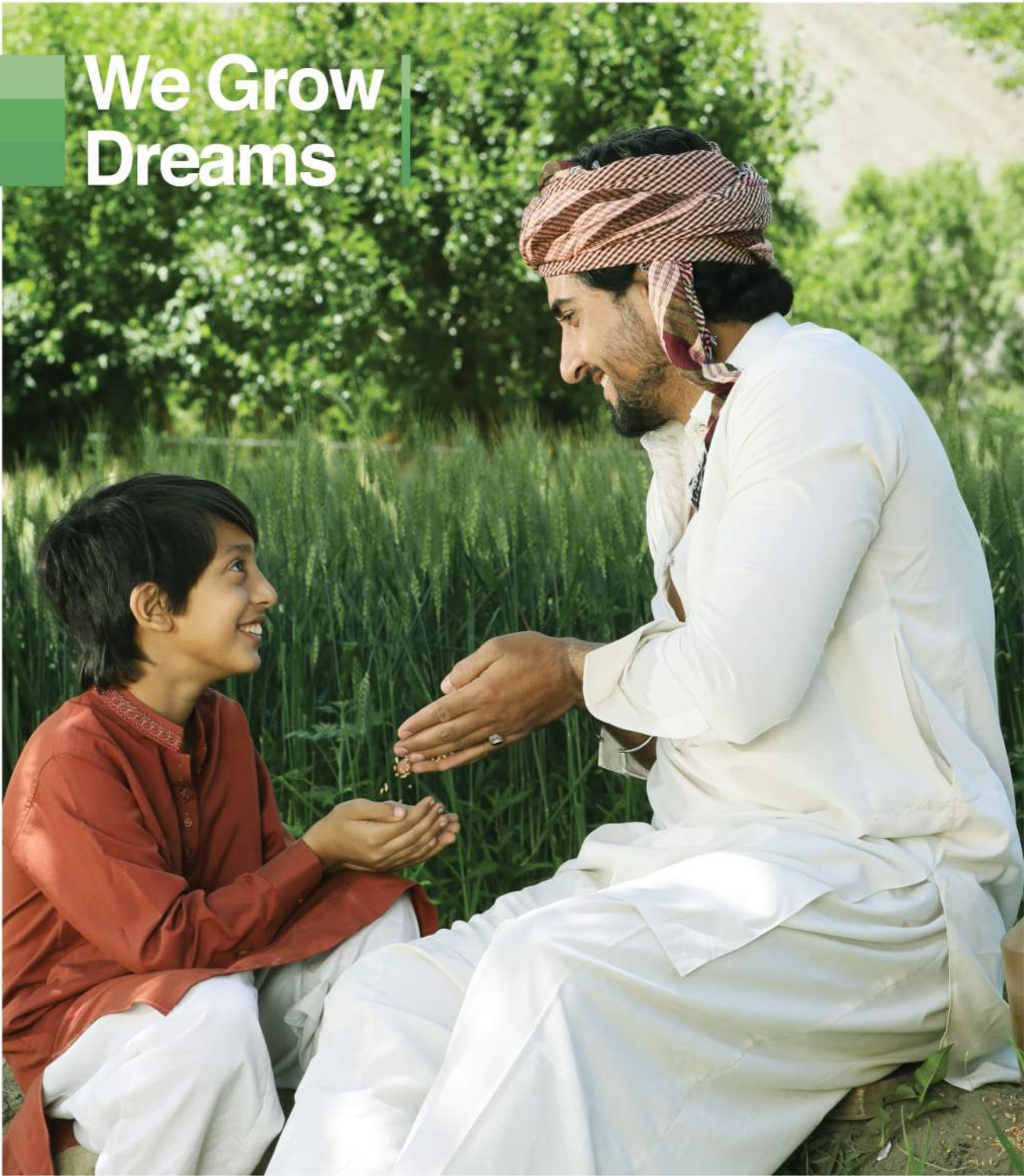


## IBA-PU Alumni Association



Institute of Business Administration  
University of the Punjab Quaid-e-Azam Campus, Lahore  
[www.ibapualumni.org](http://www.ibapualumni.org)

# We Grow Dreams

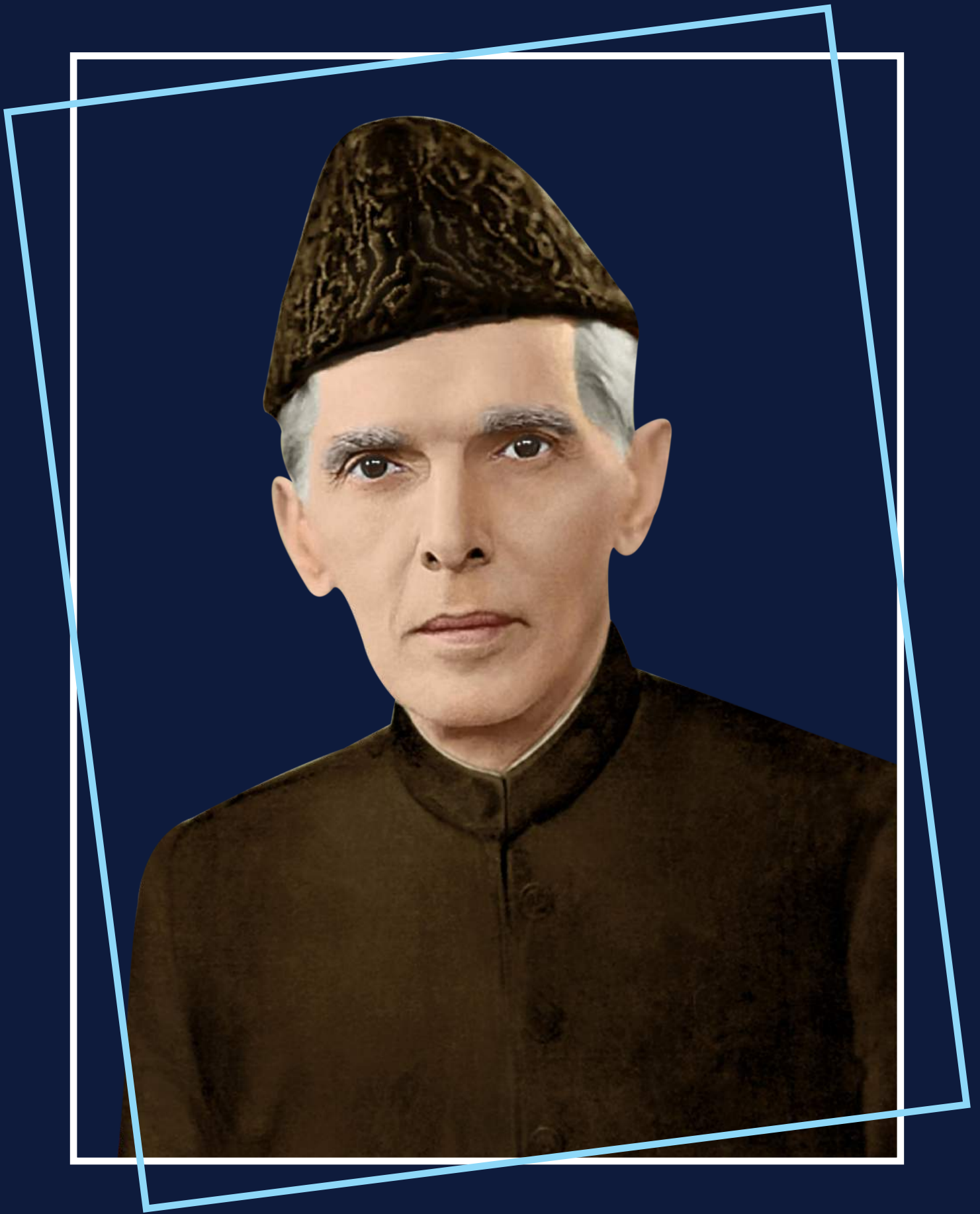


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“I have no doubt that with unity, faith and discipline we will not only remain the fifth largest State in the world but will compare with any nation of the world....You must make up your mind now.”

*(Quaid-e-Azam)*

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2020

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## IBA-PU ALUMNI ASSOCIATION **VISION & MISSION**

IBA-PU Alumni Association is a registered body under Societies Registration Act 1860. Its purpose is to foster, maintain and support a mutually beneficial relationship between alumni and the IBA, University of the Punjab. The Executive Committee comprised of elected Fellow Members of Alumni and Senior Vice President (A Faculty member nominated by IBA) governs the Association by its approved Articles of Association, setting policy, providing guidance for the Association's programs and activities, and represents the interests of alumni to the IBA.

### **Vision Statement**

IBA-PU Alumni Association is a vibrant organization that is recognized as a valuable resource by the IBA-PU Community. A dedicated Executive Committee will partner effectively with Alumni Services to offer programs that foster its traditions and perpetuate a passion for a life-long involvement with the IBA.

### **Mission Statement**

To provide a forum creating a life-long relationship between the IBA and its alumni.



2020



## EDITOR'S note

You are holding this issue of annual magazine when unusually extreme Lahore winter is coming to an end in order to give way for beautiful colours of spring to brighten up. Spring is a season of festivity and joy as our city encounters this moderate weather for a very short span of time. With this clement weather comes the urge to come out of our social cocoons that we build in cold weather around ourselves. This is the time to break our shells and meet our friends; and annual reunion affords us precisely this opportunity. An essential part of our annual reunion is the annual magazine. A reflection of our community's thoughts, ideas, feelings and passions, the magazine is a perfect medium available to us to communicate with each other. It is like living those cherished memories again with our friends. Our Executive Committee tries very hard to bring out maximum from the concealed corners of the minds of our alumni. Let me assure you this is not an easy task. It is very difficult to lure people into introspection and bring out what they really want to say on a piece of paper, especially in this age when writing and reading has almost become a stigma. I feel it is the responsibility of every one of us to take this opportunity of reaching out to our fraternity and prove that we are a lively people who love to share with each other whatever we have. IBA is a matter of pride for us all. Continuous publishing of Annual magazine for Alumni is an accolade in itself for the IBA-PU Alumni Association. This tradition can continue only when you all are ready to participate in our efforts to bridge the gaps. So keep pouring in. I hope we all enjoy the contents of annual magazine 2020 and take out some time to appreciate the contributors. Stay blessed

Muhammad Ali Asif Gilani  
Chief Editor



# EC Members Since Inception



**Dr. Labiba Sheikh**  
Patron in Chief



**Asim S. Mullick**  
President



**Mudassir Latif Rawn**  
Sr. VP



**Athar Ehsan-ul-Haq**  
VP



**Mrs. Sajida Nisar**  
Former Patron-In-Chief



**Mian Nasir Mahmood**  
1st President



**Sajjad H. Kirmani**  
Former President



**Raza Saeed**  
Former President



**Sheikh M. Omer**  
Former President



**M. Ali Asif Gilani**  
Former President



**Ammara Athar**  
Member EC



**Mian Waqas Ahmed**  
Member EC



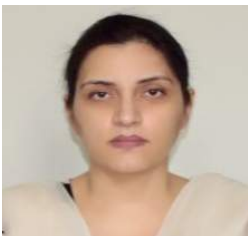
**Anas Ganaie**  
Member EC



**Hamid Raza Elahi**  
Member EC



**M. Humayoun Bashir**  
Member EC



**Dr. Ayesha Nauman**  
Member EC



**Hamza Irfan**  
Member EC



**Fauzi Saleem**  
EX Member EC



**Malik Usman Waheed**  
Member EC



**Shahid A Mian**  
EX Member EC



**Malik M. Mubasher Khan**  
EX Member EC



**Kh. Waqas Ahmad**  
EX Member EC



**Abid Saeed**  
EX Member EC



**Shoaib Ali**  
EX Member EC



**M. Saad Khan**  
EX Member EC



**Muhammad Akbar**  
EX Member EC



**Asad Ali Minhas**  
EX Member EC



**Syed Wajahat Hussain**  
EX Member EC



**Khawaja Hammad Haider**  
EX Member EC



**M Nauman Aslam Butt**  
EX Member EC





## *Brighto Pays Tribute to Pakistan's Phool Patti Art*

Phool Patti Art, commonly known as Truck art, is the depiction of Pakistan's rich cultural and art heritage. It represents the joyful and warm nature of the Pakistani people. It's a symbol of peace and love that binds hearts together, spreading across the borders. Phool Patti art dates back to early 20th Century and since then the traditional art has been seen widely as the true identity of Pakistani Art. It's the National Visual Language with international following and recognition around the globe. Phool Patti, or Truck art, is the emblem of Pakistan's rich and diverse community. Brighto Paints is proud to highlight the positive image of Pakistan and the Pakistani People.



# Director's Message

## The Patron's

## Message



**Dr. Labiba Sheikh**

In-charge Director IBA

An alumnus is the nurtured, one who was loved, cherished and held in high regard and affection.

This term alumnus is therefore exactly descriptive of our feeling for our old students here at Institute of Business Administration. Every student who passes through IBA will surely realize his / her dreams and make a positive impact on the community in particular and the world in general.

An alumnus is also an asset to this institution in the sense that he/she gives something back to enrich the institution in terms of experiences shared or expertise volunteered, he or she also is an ambassador of the IBA who disseminates the values and ideals this institution stands for and propagates these values over generations by being a model to younger ones. IBA believes in lifelong learning and this alumni association should promote many qualities such as sharing and caring, constant and periodic communication, and assistance to the IBA graduates all over the globe as required.

Students who graduate from IBA could greatly contribute to the welfare of the graduates through constant communication and periodic update of the work done by the alumni.

IBA will be privileged to know the progress of all the students after graduating and this magazine will be a great platform to share ideas as well as learn about the progress made by other alumni.

Connecting to one's alma mater is always a great feeling and the institute shares this sentiment and is elated when it gets to know about the various achievements of its former students after leaving institute.

IBA also provides alumni with opportunities for volunteering through our alumni association; career and profession related networking events, as well as organizing the seminars and events at IBA. I congratulate Alumni Association board members for publishing first edition of the alumni magazine. We look forward to your contribution to make this alumni association a great success.





# The President's Message



**Aasim Shahzad Mullick**

By the grace of Allah, the most beneficent and the most merciful, the Executive Committee of the IBA-PU Alumni Association has been a step ahead to reach you by being successful in publishing this magazine. The stimulus behind this effort has been an endeavour to reach the alumni and strengthen the bond that has been maintained over the years. Though in this era of faster communication, the print media might have a lesser reach but the impact is still everlasting and great. IBA Alumni Association without its members and without their active participation has nothing to do and the very existence is useless otherwise. Alumni have made a great move by keeping themselves participative on this forum. They are chipping in and responding to the cause and honour of the Association's basic philosophy "together we rise". I would congratulate the alumni for evincing a great sense of belonging with the Association. This is what it is making our journey of success and pride, more comfortable and convincing for the social beings and similar associations alike.

As from the very inception, till the time we are all together now we are not only a vibrant community but we are also surpassing the boundaries. The IBA PU Alumni Chapters from UAE, Saudi Arabia, Australia / New Zealand, USA, Canada are just another feather in the crown of our Association. The recent initiatives taken by EC to steer the ship with a sole purpose of welfare for the students of IBA includes but not limited to , support in the recently established Endowment fund, RozeePK job portal, Jobs contract with Bank Alfalah and last but not least the occurrence of The Job fair at the IBA premises. What to talk of the lecture series both for the students and Alumni at IBA, Qasim Ali Shah, a renowned motivational speaker staged the event so successfully that it is cherish-able history now. The impact was very promising.

I am very open to say that The EC of Association is just the representative body of ALUMNI, we all can make a better difference and can move fast to our desired an required goals of "sharing the experiences" of the Alumni. With the publication of this Alumni magazine I would again thank all members of EC,& members of the IBA-PU Alumni Association who have shown their trust and full confidence upon us to serve them.

May Allah be with us.

# IBA-PU ALUMNI ASSOCIATION

## EXECUTIVE COMMITTEE

# 2018-21



**Aasim S. Mullick**  
President  
Session: 2005-07  
National Sales Manager  
Pharma Health Pakistan (Pvt) Ltd.

Mr. Aasim S Mullick is currently working as the Marketing Manager of Pharma Health Pakistan Pvt Ltd. He is managing the Sales /Marketing as well as Human resource departments through his vast experience in the field of sales and marketing of Pharmaceuticals. He has already been working with Reko Pharmcal Pvt Ltd as the country head for Eight years and prior to that he served with Bosch Pharmaceutical (Pvt) Ltd Karachi & Eli Lilly Pakistan Pvt Ltd. Mr. Aasim S Mullick has done his Masters in Business Administration from Institute of Business Management, Punjab University Lahore with Majors in Marketing. He has also done his double specialization in Human Resource management. He has been teaching in different universities of the city. He is the member of The Marketing Association of Pakistan and The training Forum Lahore. He is The Chairman of standing Committee of Training and Talent Development, Lahore Chamber of Commerce and Industry. He has arranged number of conferences on Youth development and career counseling etc.



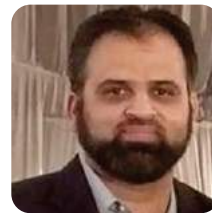
**Athar Ehsan-ul-Haq**  
Vice President  
Session: 2000-02  
Director Digital Expressions

Mr. Athar Ehsan-ul-Haq graduated from IBA in 2003 with specialization in finance. After his graduation, he completed various computer diplomas and certifications that include E-Commerce and e-ACCP. He is an old Hailian and graduated in B.Com with flying colors. He is a young and energetic businessman who joined his family business after his graduation, expanding the business horizontally as well as vertically. He has a number of CNG and fuel stations throughout Pakistan. He is also the Director of M/s Digital Expressions, a company that deals with all type of graphic & signage solutions. He has been traveling frequently to UK and USA for various business meetings and conferences. Pursuing his educational career, he has now completed his M.Phil in Business Administration from IBA in 2017. He is one of the Founder Member of IBA PU Alumni Association.



**Mudassir Latif Rawn**  
Sr. Vice President  
Session: 1987-89  
Assistant Professor  
IBA-PU-Lahore. 0300-4261661

He has two Master Degrees (Commerce and Administrative Sciences) with specialization in Finance from University of the Punjab. He secured Third position in M.Com. He is also a law graduate. He is holder of three professional post graduate diplomas i.e. Diploma in Cost and Management Accounting Diplomas in Labour Law with distinction and Diploma in Taxation Laws. Currently he is pursuing his Ph.D in Business Administration. He has vast teaching experience at post-graduate and undergraduate levels. His areas of special interest include Taxation Laws, Mercantile Laws, Corporate Laws, Labour laws, Corporate Finance and Corporate Governance.



**Muhammad Anas Ganaie**  
General Secretary  
Session: 2002-04  
Senior Manager Sales  
Pegasus

Mr. Ganaie graduated with majors in Marketing from IBA Punjab University (2002-2004). He is currently associated as Senior Manager Sales with Pegasus , a large B2B International Event Management company. His areas of expertise are Corporate Sales & Relationship Management



**Ammara Athar (PSP)**  
Joint Secretary  
Session: 2001-03  
DPO Punjab Police

Ammara was appointed as Assistant superintendent of police in 2009. Her focus has always been to create an effective policing and believes that policewomen like her give this profession a more palatable image In 2018, Ammara Athar broke yet another glass ceiling by becoming the state's first woman District Police Officer (DPO) in Punjab Pakistan. Earlier, while serving in various posts and assignments; the officer had made history as well by being the first female police officer in Pakistan to be winning the Eisenhower Fellowship 2015 (Woman Leadership Award). The PSP officer earned much appreciation for her public service. She is also an active alumnus of Institute of Business Administration (IBA-PU); did MBA and specialization in Finance.

## IBA-PU ALUMNI ASSOCIATION EXECUTIVE COMMITTEE



**Mian Waqas Ahmed**

Treasurer  
Session: 2005-07  
Manager Fin. & Admin.  
ADK Enterprises (Pvt) Ltd.

Mian Waqas Ahmed belongs to an entrepreneur family of Pakistan, who has been engaged in manufacturing of equipment plant machinery mechanical wet cooling tower system (HVAC) under the license of HAMON group (France) since 1981. He is alumnus from Institute of Business Administration (IBA), University of the Punjab Lahore with double specialization in Finance (MBAE-2005/2007) and HRM (MBAE-2011); also holds a professional certification of Diploma in cost Management Accountancy (DCMA-2003) from Hailey College of Commerce (2003). His professional experience covers the span of 17-years with expertise in the fields of Accountancy, Finance, Administration & Management, Corporate affairs and Taxation. Currently he is serving as Manager Finance & Admin in ADK Enterprises (Pvt.) Ltd, also providing operational consultancy to various organizations including but not limited to Unity Solutions (IT company), Sharaf-e-Raza Travel & Tour (Pvt.) Ltd, SA Enterprise (wholesale distributor FMCG products), Tax Advisory services, etc., under the title of "Mian Waqas Facilitation's



**Hamid Raza Elahi**

EC Member  
Session: 2005-07  
Business Unit Head  
Unity Solutions (Pvt.) Limited

Hamid is an Executive Director at Unity Solutions (Pvt.) Limited, an IT Solution Designing Company. He has two Master Degrees (Computer & Administrative Sciences) and started his IT profession in 1998. He is a skilled and self-motivated young entrepreneur having excellent communications skills with ability to relate wide range of personals; pursuing progressive, growing and sustainable career to practice strong and successful leadership skills. During his professional career, he attends various professional trainings Programs & complete certification i.e. PMP, ITIL, MCSE, DCP, VCP, IT Services Management, QMS Internal Quality Audits. Hamid is very proud of his association with IBA-Punjab University, he joined IBA in 2005 to pursue MBA program.



**Sheikh Muhammad Umer**

EC Member  
Session: 1995-97  
Executive Director  
Toyota Ravi Motors Ltd

Sheikh Muhammad Omer is an experienced and yet humble businessman with a political background. By grace of Allah Almighty he is a successor of a versatile business tycoon Sheikh Allauddin ( Member Provincial Assembly, Punjab). He works as a Director in a group of companies that include Toyota Ravi Motors, Toyota Shaheen Motors, Toyota Sahiwal Motors, Toyota Ravi Motors 1S, Al Rahim Homes, Synerisoft International, Shaheen Enterprises and Ravi Exchange Company (Pvt) Limited. He is also running a charity by the name of Omer Citizen Community Board and Zubaida Rafiuddin Trust. He holds a masters degree in Business Administration with specialization in Finance session 1994-96 from IBA PU. He got various certificates in law and banking from Institute of Bankers of Pakistan and also is an active member of Marketing Association of Pakistan.



**Muhammad Ali Asif Gilani**

EC Member  
Session: 2001-03  
Director General Audit,  
Government of Pakistan.

Muhammad Ali Asif Gilani is a civil servant belonging to Pakistan Audit and Accounts Service. He has served in different positions in the Department of the Auditor General of Pakistan for the last nineteen years. During this period, he has also remained Director Commercial Audit, Director Audit (Punjab Government), Senior Executive Federal Support Unit, Chief Accounts Officer of the Collectorate of Sales Tax, Lahore and other positions. He holds a Masters degree in Business Administration with specialization in Finance from the IBA-PU from 2001-2003 session. He also holds a Masters in Public Policy from USA. Mr. Gilani has served on the Executive Committee of the Defence Club (FF Sector, Lahore). Though a member of the civil service of the country himself, he is a strong proponent of developing entrepreneurial skills among the young professionals.





**Dr. Ayesha Nauman**  
EC Member  
Session: 2001-03  
General Manager  
Human Resources  
Shalamar Institute of Health Sciences

Dr Ayesha is a health management professional with over 15 years of experience in hospital operations & Human Resources Management. Being a medical graduate, healthcare management has always been her passion. Apart from MBA degree from IBA, Lahore ; she attained Masters in HRM from IAS, Punjab University. She also had the opportunity to attend a Masters Program in Global Health from University of Sydney as an Australian Aid Awardee in 2013. She took up the challenge to revamp health human resource management in local hospital settings and worked as Head of Department & Director HR, Fatima Memorial System till 2012. Currently, she is GM Human Resources in Shalamar Institute of Health Sciences, Lahore since 2014 and strives to bring a paradigm shift in organizational culture through care with respect and compassion.



**Hamza Irfan**  
EC Member  
Session: 2010-12  
Director Business & Operations  
Bulls Eye Communications

Hamza joined Mobilink (March 2012) in Mobile Financial Services and being a member of the pioneer team, not only actively participated in the launch of 'Mobicash' (Now Jazzcash), but have also been responsible for managing all the operations, trouble shooting, visibility and distribution of the service etc . Have worked in the technology sector i.e. Alchemative in Business Development and later in Marketing. Currently working in Bulls Eye Communications Pvt. Ltd, a leading marketing agency which works with companies like Pepsi Cola , Total Parco, Huawei and Nestle for trade and consumer brand activations, corporate and PR events. Currently he is heading the region as Director Business and Operations (Central).



**Malik Usman Waheed**  
EC Member  
Session: 2006-08  
Senior Programme Manager  
Punjab Information Technology Board

Usman is a qualified Electrical Engineer from UET Lahore with an MBA from IBA, Punjab University. He possesses 16+ years of diverse experience in the Information, Communication and Technology (ICT) sector with renowned Global Leaders in Telecom Industry like Siemens and Nokia where he worked in Europe, Middle East & Africa and North America. For the last 2.5 years, he has been working as Senior Programme Manager at the Punjab Information Technology Board."



**Hamayoun Bashir**  
EC Member  
Session: 2007-09  
Head of Marketing  
Haier Pakistan

Muhammad Hamayoun Bashir currently working as Head of Marketing of Haier with over 18 years' experience of multi-channel marketing initiatives and communications with extensive understanding of marketing campaigns, events management and administrative skills to aid business growth. A Business graduate from Institute of Business Administration, Punjab University,

▲  
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## Distinguished Alumni of IBA-Punjab University

Research credited to

Muhammad Anas Ganaie(MBA 2002-04)



**Shaukat Tarin (1972-74)** is a Pakistani banker and former Finance Minister of Pakistan from 2009 to 2010 in the Gillani cabinet . He started his career with Citibank in 1975 & served there till 22 years. He headed both Habib Bank & Union Bank simultaneously. He has served as Finance Minister of Pakistan in the year 2009-10. At present, he is Advisor SILKBANK. Shaukat Tarin is the member of the economic and finance committee since 18 April 2019 by Prime Minister Imran Khan that will help the finance minister to stabilize the economy and will give their recommendations directly to the Prime Minister.



**Mian Zahid Jawaid Ahmad (1972-74)** has a vast experience in the field of Finance, Trade and Manufacturing. He started his career by assuming the post of Financial Analyst with NIT Karachi in 1975. He had also worked with Saudi Basic Industries Corporation (SABIC) as a Financial Analyst from 1977 to 1987. After coming back to Pakistan in 1987, he started a large steel pipe manufacturing unit, i.e. Imperial Pipe Mills at Bhai Pheru and the project was successfully completed. He is running a franchised departmental store, Bareeze at Liberty Market and also engaged in construction business.



**Zoraiz Lashari (1978-80)** is an accomplished entrepreneur with profound interests in entertainment & hospitality industry. He is Chief Executive Sozo Water Park. SMAX Sozo World Cinema and Luxus Grand Hotel (Lahore & Hunza). Mr. Lashari has plans to expand the Luxus Hotels chain to multiple other cities across Pakistan.



**Shaheen Sadiq (1979-81)** is a senior Marketing & Consumer Communication leader with over 31 years of experience in product positioning, brand management, advertising, marketing, and partner relationship management. He has been associated with Nestle (Pakistan & Kenya) for almost a couple of decades. Currently he is Head of Consumer Division in Packages Ltd. since 2017.



**Hamid M Mirza ( 1981-83)** After graduating from IBA in 1985, Hamid got his 1st job in Bata Pakistan as Brand Manager. Later he joined another footwear brand Footlib in 1989. Eventually he diversified his career by entering the banking industry and has served banks like Union, Stand Chartered, & Bank Alfalah at various positions. He joined SILKBANK in 2015 as Head of Marketing Services.



**Ms. Humaira Shazia (1981-83)** joined Packages Ltd. in 1985. She is currently Managing Director & Chief Executive Officer of DIC Pakistan, a subsidiary of Packages Ltd. She has done her Masters in Business Administration from Punjab University and Diploma in Business Management from LUMS. She has served Packages Limited in areas of Sales and Marketing both in Consumer Products and Packaging fields. She has vast experience in Customer Service and General Management. She is an active member and currently Joint Secretary of Marketing Association of Pakistan (Lahore Chapter)



# FLEXI MUNAFA

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**Sheikh Muhamamd Umar (1983-85)** joined Police Service of Pakistan in 1992 (20th CTP). He has served in the provinces of Sindh (Commanded Dist Police Nawab Shah, Jacob Abad ) & Punjab (Sargodha, Bahawal Nagar & HafizaAbad). Remained posted as Counselor at Embassy of Pakistan, Washington DC (2011-15). Later served as DG NACTA, DIG Motorway and RPO DG Khan. At present, he is Deputy Inspector General of Police, and Director Special Protection Unit (SPU) Punjab.



**Aamir Mirza (1984-86)** is an accomplished business leader with 28+ years in the agriculture industry. He led (Legacy) Monsanto business in Pakistan for 11+ years driving growth in profitability and market share in a most competitive environment. Currently, he is leading strategic projects in the area of Public Affairs & Sustainability for the combined Bayer Crop Science in Southeast Asia & Pakistan.



**Shahid Hanif (1984-86)** belongs to PSP 18th Common & PCS 1989 batch and is majors in Finance. Prior to joining the Police service, he has been working as Financial consultant & banker at NDFC. During his police service, he has served in numerous positions in Sindh, KPK & Punjab. Currently he is Additional IG Police (Elite Force), Punjab.



**Amir Iqbal (1988-1990)** is an accomplished and seasoned professional with broad international business experience in leading global companies. He developed leadership and commercial acumen while working in different roles in Sales, Marketing, Business Consultancy and General Management in Pakistan, Australia and Africa in last 28 years. He has successfully managed global and local mega brands. He has served as CEO of Bayer Pakistan. Presently, he is CEO of EFert Agritrade & Chief Commercial Officer at Engro Fertilizers Ltd.



**Sheikh Atif Murad (1988-90)** has vast banking experience in Pakistan and abroad with the names like CIBL, UBL, Union National Bank (Fujairah), and Emirates NBD. He was Awarded National Bank of Fujairah Board Achievers Award by His Excellency Sir Easa Saleh Al Gurg KVCO, CBE in April 2014. Currently he is associated with Emirates NBD as Associate Vice President and is responsible for the entire Non-performing portfolio of ENBD-Kingdom of Saudi Arabia & Egypt.



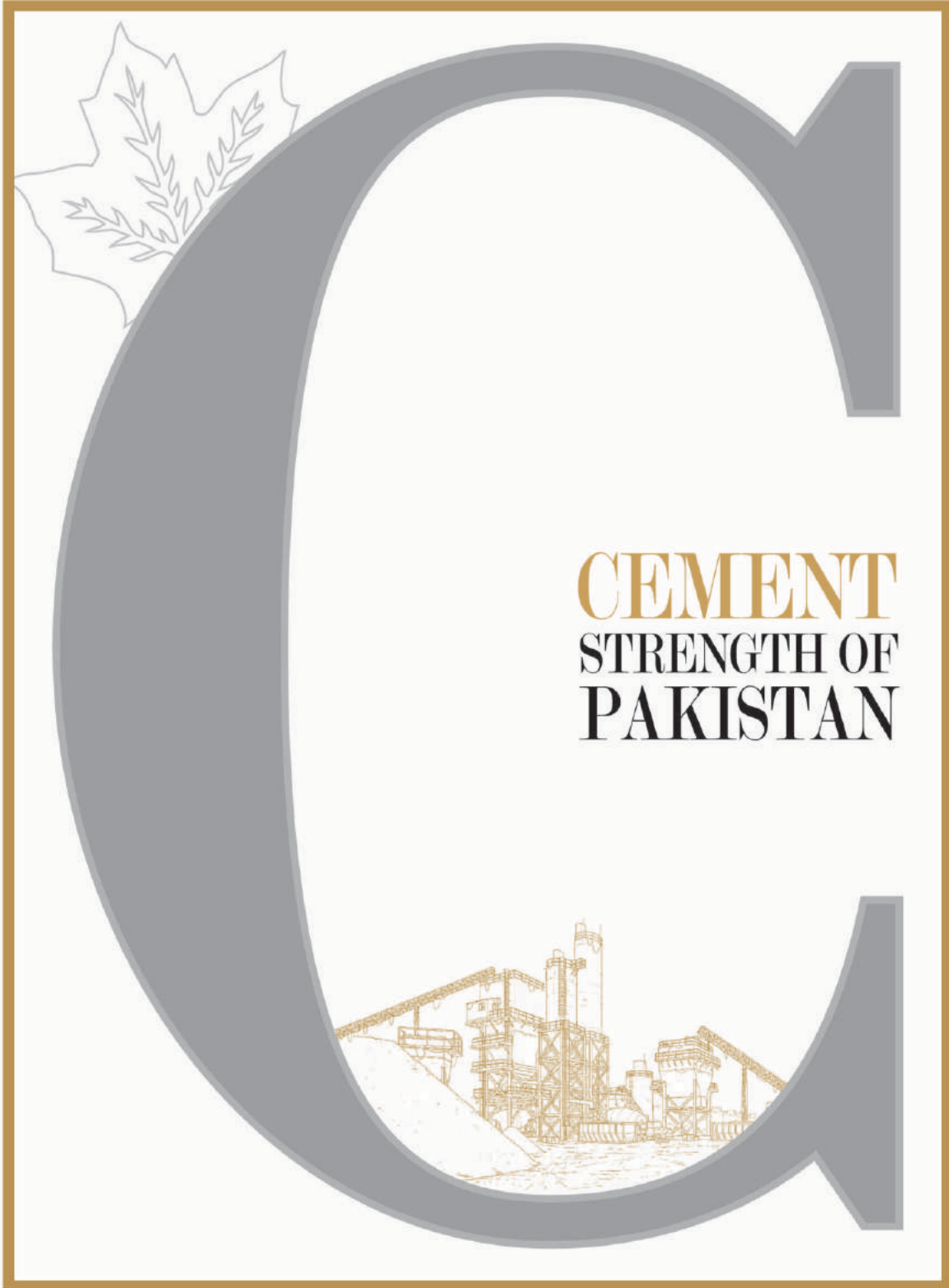
**Amir Younus (1989-93)** is an accomplished businessman with steaks in Pakistan and United Kingdom. Since 2005, his company Business Dynamics (Pvt.) Ltd. is sole distributor of a British Public Company known as Symphony Environmental Limited, UK ([www.d2w.net](http://www.d2w.net)). In 2017, he launched Health & Hygiene Ltd. UK that has developed a wide range of Antimicrobial household, personal care, and healthcare products under its brand name Proetctor to promote safe, healthy, and hygienic environment.



**Abdul Rehman** is a Gold Medalist of IBA with over a couple of decades experience in Business Development & Project Management, mainly in Kingdom of Saudi Arabia. He is Head of Marketing & Sales/Projects Manager Al-Qahtani Pipe Coating Industries. He is also Chairman Board of Directors at Pakistan International School Al Khobar, Saudi Arabia.

میپل لیف  
MAPLE LEAF CEMENT

ایکڑم  
SOLID



**CEMENT**  
STRENGTH OF  
PAKISTAN





**Asim Sardar (1993-95)** is highly innovative leader with 23 years of experience and expertise in technology & global sales across a wide variety of technical domains. He possess extensive experience leading large teams, and complex global initiatives to expand the corporate footprints in North America, Africa, Middle East, and Asia. Asim is Senior Solutions Architect Partner of Teradata for Canada & USA.



**Amer Khurshid (1994-97)** is a Certified Management Consultant (CMC) and Member of Institute of Management Consultants & Advisors (MIMCA). He has 20 years' experience particularly in the hospitality industry in providing Management Accounting, Payroll & Financial Consultancy Services. Since 2015, he is running his venture successfully with the name On Time Honest Solutions (OTHS) in Dublin, Ireland which is providing complete consultancy services to restaurants & hotels.



**Faheem Janjua** has a rich experience in FMCG sector in Pakistan and UAE. His 1st association was with Nestle where he served for 5 years in Pakistan, 3 years in Bangkok, Switzerland, Philippines, & China. Later, he moved overseas & worked for Danone for 3 years in Saudi Arabia, Iraq & Indonesia. He joined Pepsi Co in 2013. Currently he is Commodity Director for Asia, Middle East & Africa.



**Asad Ali Shah (1996-98)** is an accomplished professional with 15+ years' experience in telecom, financial services and FMCG sectors. He has almost a decade experience with the leading Saudi telecom companies like Mobily & STC. At present, he is Senior Manager, Innovation in Emaar, The Economic City, Saudi Arabia.



**Shabbir Javed (1998-2000)** is a veteran with over 25 years of multi-cultural and diversified experience of supply chain management, procurement, operational management, project management, logistics, distribution and warehouse management in private as well as public sector. Currently he is Group General Manager-Supply Chain in Supreme Foods Group, Riyadh, Saudi Arabia.



**Tahir Hafeez (1999-01)** Apart from his MBA degree from IBA, Tahir Hafeez attained Engineering degree (UET), Leadership Program (Ashridge Business School, UK). He has 17 years old relationship with Tetra Pak and has worked in the countries like Japan and Korea. At present, he is Regional Vice President Supply Chain Operations-Greater Middle East & Africa, based in Lahore.



**Kamran Ahmed Siddiqui** is an accomplished professional with 28 + years of professional experience in developing and executing training business and other HR strategies. His experience includes global and regional training management with various multinationals and other prestigious oil & gas industry. He is an author of a Best Selling inspirational books "24 Gold Coins" and "Talent Digger"



**Osman Sheikh (2001-03)** has over 15 years of thorough experience from marketing operations, sales & campaign management, and new product/service launches to handling of high profile corporate accounts in the telecom sector of Pakistan. He is Regional Manager SME Sales (Zong) based in Lahore.



**Qasim Hafeez (2001-03)** has 15+ years of experience in finance, accounting, management and administration functions. Currently he is Financial Controller - Middle East, North Africa, Caspian & India in Hydratight based in Dubai, UAE.



**Aazer Qureshi (2000-02)** is a young dynamic banker with certification in Anti Money Laundering & Sanctions Compliance from Manchester Business School. He joined the Middle East banking sector in 2005 by being associated with top banks like HSBC and Mashreq Bank. Currently he is Sr. Associate Vice President in Emirates NBD.



**Tahir Cheema (2001-03)** After graduating from IBA, he joined the Government of Pakistan in 2005 as an officer of Pakistan Customs. He also attained another degree - an MS in Public Policy & Management from Carnegie Mellon University, USA as a Fulbright Scholar. His current assignment is Trade & Investment Counselor at the Embassy of Pakistan in Tokyo, Japan..



**Muhammad Ahmad (2002-04)** since 1998, Ahmad has been working in ICT and telecom industry mainly with Project Management , Operational Excellence , OSS&BSS, M2M ,IOT ,LTE ,5G and Smart solutions based in Several different countries- Pakistan/Germany/USA/Singapore/Oman and currently in Saudi Arabia. Ahmad has worked in different cultures and different business environment from starting up the company to restructuring and turn around. He has been associated with Ericsson since 2005. Based in Saudi Arabia, his current role is Director Fulfillment-Digital Services STC & Saudi.



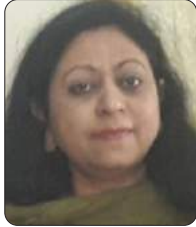
**Ayesha Imran (2002-04)** Butt after attaining her 1st Masters degree in English in 1994-96, Ayesha joined Civil Services of Pakistan & opted for Inland Revenue Service. She pursued MBA majors in Finance in 2002-04, and got her 3rd Masters majors in Banking & Finance from Monash University, Australia in 2010-11. She has served in FBR for almost a couple of decades now. Currently she is Commissioner Inland Revenue in Lahore.



**Nabeel M. Sandhu (2004-06)** has 19 years of leadership experience of deploying business processes & tools across multiple geographical regions like Africa, Middle East, Asia Pacific, Europe & North America. At present, he is working as Technical Team Leader-Planning, Statistics, & Decision Support in Chevron Oronite Company LLC. in California, USA.



**Zahra Abbas (2009-13)**, a free spirited girl born with the deformity of all four limbs, however, she did not let her disability govern her life. She went on to start her own career as a motivational speaker in the corporate sector. Today she is a renowned motivational speaker and is invited by different institutes and the electronic media to motivate the people sharing her journey.



**Rauha Hameed (2009-11)** is a qualified Chemical Engineer from UET (1986-91) with exuberant experience in Nestle Pakistan. She joined Pak Arab Refinery Ltd. in 2013. She pursued her M.Phil from IBA last year. Currently she is Head of HR in Pak Arab Refinery Ltd. based in Karachi.



**Tariq Khattak (2010-14)** has profound interest in politics and has strong affiliation with PPP. He is Presidential Award Holder (Leaders of Tomorrow 2012) at Pakistan Leaders of Tomorrow-PakLOT. He is Coordinator on Local Government, Forest & Religious Affairs Department, Govt. of Sindh.



**Madeeha Khan Yousafzai (2012-14)** is an internationally recognized Agile Speaker, Project Management Consultant, Mentor and People Management Coach. She is a Certified ScrumMaster®, IBM accredited Blue Core Coach, and Certified NLP Practitioner from American Board of Neuro Linguistic Programming. She has represented Pakistan globally as a Speaker and Jury Member in most influential conferences.



**Adnan Ul Haq (2014-16)** is a young hardcore Finance professional, a renowned business coach and Motivational Speaker. He has offered tremendous value to international and national players in the area of Finance, business strategies, marketing, sales, and setting businesses for success. He is Group CFO in a renowned Canadian company. In addition to this he is writer and author of 100X Sales Results.

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## IBA PU Alumni Association Overseas Chapters

Institute of Business Administration, University of the Punjab has produced over 10,000 business graduates to-date. Most of the Chief Executives and top management positions in leading companies, corporations and banks are held by IBA alumni. A large number of IBA PU alumni are working abroad mainly in GCC, Europe, North America & Australia. The importance of alumni is recognized by the institutes worldwide as they are the ambassadors of their alma maters. That is why the Executive Committee of IBA PU Alumni Association decided to search for overseas alumni a couple of years ago particularly through social media as it was much needed to connect the overseas alumni of IBA PU with not only with alumni back home but with alma mater as well. Our objective was to build and strengthen strong relationship with alumni around the globe and to establish networking and socializing amongst themselves. Alhamdulillah we now have as much as 6 international chapters namely Saudi Arabia, UAE, UK, USA, CANADA and Australia NZ. With the exception of UK, each chapter has a Convener appointed by Executive Committee of IBA PU Alumni Association. Every chapter is connected on WhatsApp having Executive Committee of IBA PU Alumni Association on same. The detail is as under:

### UNITED STATES OF AMERICA:

No. of alumni: 50

Convener: Abid Salmi (1981-83)

City: Washington D.C. / Lahore



Abid is a senior civil servant with more than 27 years rich experience in Administration, PR, Media Management & Regulations, Project Appraisal/Evaluation & credit banking. He qualified CSS examination in 1988 and was allocated to Information Group. He has served at various positions in Pakistan and abroad. His last position

was Minister Press, Pakistan Embassy Washington D.C. (2016-2019)

### CANADA:

No. of alumni: 93

Convener: Salman Salmi (1981-83)

City: Toronto



Salman is primarily an electrical engineer, a graduate from UET, Lahore, and had completed his M.Eng. degree in Technology Innovation and Management from Carleton University, Canada. Currently working in OpenText, Canada's largest software company, Salman has broad and extensive experience in technology management,

business development and management consulting. He had worked in world's renowned companies such as BlackBerry and JDS Uniphase. He also spent several years of his career in middle east working in STC.

### SAUDI ARABIA:

No. of alumni: 51

Convener: M. Arif Shamim (1995-97)

City: Jeddah



Arif is a certified CMA-Finance & Management Accounting from CIMA, and CMA from ICMAP. He also did Supply Chain Management Program from Cranfield University, UK. He has almost a couple of decades long association with Tetra Pak. At present, he is Cluster Planning Manager.

### UNITED ARAB EMIRATES:

No. of alumni: 69

Convener: Usman Sattar (2012-14)

City: Dubai



Usman is a professional with 12 years of work experience in the field of Sales & Marketing of Pharmaceuticals and Cosmetics Industries. He is also a futuristic Entrepreneur - owing a business set up in Pakistan with the name SUAS Pharmaceuticals. Currently he is associated with Healthcare Group based in Dubai as Head of Sales & Marketing .



**AUSTRALIA NZ:**

No. of alumni: 58

Syed Wajahat Hussain (2001-03)

City: Melbourne



Syed Wajahat Hussain is associated with one of the leading Australian financial institution "Mortgage Choice" as Financial Analyst. In Pakistan he had a dignified banking career and served in top national and international banks for more than 12 years. He graduated from IBA(2001-2003) with specialization in Marketing and gained another

specialization in HR in 2011. He has been an active member of Executive Committee of Alumni and was the elected member from 2015-2018.

## Overseas Chapter's Activities





## ***Risk Management in Small Business***



Running a business is intrinsically fraught with risk, and therefore, risk management should be one of the most essential part of any business activity. It is not possible for a management team to deal with a difficult situation without first preparing for it in some way.

In well established businesses, there is usually a team of professionals dealing specifically with risk management. In small businesses, however, this aspect of management is not adequately addressed often resulting in disasters in the wake of unfavourable circumstances.

A small business is an independently owned and operated company that is limited in size and in revenue depending on the industry. A local bakery that employs 10 people is an example of a small business. Small businesses are faced with financial crunch for start-up and to meet its operational needs. The focus of such an endeavour is, therefore, the core business functions and not the overheads like risk management despite their materiality. As a result, these businesses do not anticipate the problems that may be damaging for their business and therefore do not prepare for these.

The ability to identify which risks pose a threat to successful operations is a key component of strategic business planning. Risk management is a process in which businesses identify, assess and treat risks that could potentially affect their business operations. It may nevertheless be stated upfront that it is not possible to prepare for every kind of risk. Sometimes, making preparation for a particular risk is so costly that the management may end up paying more than the damage that risk can cause. In fact, it is the extra cost that impedes the management of a small business from making any headway in this direction. The solution might be to undertake this activity by the management itself which will be much more cost effective than hiring a consultant.

Risk management strategy, policy and plan are as important for a small business as it is for a big enterprise. Various contours of such a plan are risk identification, risk assessment, risk management and

risk monitoring and constant review of the policy. Under most business models, organizations face preventable, strategic, internal and external threats that can be managed through either acceptance, transfer, reduction, or elimination. Business risks are identified using various methods, but each identifying strategy relies on a comprehensive analysis of specific business activities that could present challenges to the company.

Once the potential threats to the business are identified, these are prioritized. Risk matrix is a useful tool to sequentially arrange the business threats. Each risk is categorized according to likelihood of its happening and it is coupled with the negative impact it poses in case of its happening. High likely and high impact threats are first to be given attention. Low likelihood and low impact should push a threat to back burner.

After assessment of risk comes the risk management stage. Various techniques used in risk management include risk avoidance, risk reduction, risk transference and risk acceptance. A particular risk can be avoided by change in business process, equipment or material. Reducing the risk involves more vigilance in order to prevent something from happening. Insurance can be employed in order to transfer the risk to a third party. Sometimes a business may opt to accept a particular risk as cost of its mitigation may be too large. A what-if analysis by an entrepreneur may be helpful in preparing risk mitigation techniques.

No plan can sustain its vitality if it is not reviewed regularly. Similar is the case with risk management plan. It is in the best interest of the entrepreneur to monitor the workability of risk plan and to revise it in the face of newly discovered business risks.

Most of the risks emanate from the business activity. An entrepreneur may reduce the loss to the business in case of an eventuality by preparing for it beforehand. Doing it by oneself does it in a cost effective manner.

Muhammad Ali Asif Gilani  
(MBAE 2001-03)

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# PUBLIC RELATIONS

## AN IMPORTANT TOOL OF COMMUNICATION MIX



“What else do you call a human discipline whose nature is firmly rooted in the principle that people act on their own perception of the facts, then creates, changes or reinforces public opinion by reaching, persuading and moving-to-action the people whose behaviors affect the organization” by Robert A. Kelly, ex-director PR at Pepsi Cola Co. USA.

Public relations is the managerial function which primarily evaluates public attitudes, identifies the policies and procedures of an individual or an organization with the public interest, and plans to execute a program of action to earn public understanding with acceptance.

Public is any group that has an actual or potential interest in or impact on an organization's ability to achieve its objectives. Any entity not only must relate constructively to customers, suppliers and dealers/partners, but it must also relate to a large number of interested public.

Public Relation has often been treated as a minor element among the four promotional tools i.e. advertising, sales promotion, *public relation* and direct marketing. These tools are also known as the communication mix.

As defined by Philip Kotler of USA Northwestern University in his book Marketing Management, the “Public relation involves a variety of programs designed to promote or protect a company image or its individual products.”

This definition is the fundamental premise of public relations, especially when it deals with the sheer survival of the organization by successfully altering the perceptions and the behaviors of certain groups of people important to success of any organization. Currently, public-relationship problems usually defined by what people think about a set of facts, versus the truth of the matter!

Now, does it become any less of a phenomenon as it works its magic in real world? Of-course “NO”, as it is the degree of human behavioral change it produces, through quality planning, that defines the success or failure of a public relations program.

Smart organisations take concrete steps to manage successful relations with its key public to build goodwill. The best PR counseling top leadership to adopt positive programs and to eliminate questionable practices so that negative publicity does not arise in the first place.

A sound PR strategy combined with effective communications tactics leads directly to the bottom line perceptions altered. Sometimes public relations is an effort to influence the public. This is especially true for political action groups, alumni associations like us and other social groups. Sometimes public relations is community relations.

Responsive Management research shows that how people relate to natural resource management and outdoor recreation issues affected by a variety of factors i.e. gender, age, ethnic-background, income, education level, residence place, issue knowledge and a variety of other personality factors. It is clear that public relations efforts must target specific groups with specific messages. There is no such thing as a “general public”. Varying groups of the public have very different information and outreach needs.

Public relations strategies that have traditionally worked in rural parts of the country may not work in urban areas. Likewise, programs and messages that can work for 18 to 24-year-old people may not work for the elderly. By targeting specific groups with specific messages, public relations efforts may become more effective and their outcomes can be measured well.

Therefore, Public relation is the most effective way to form a favorable public opinion, where advertising and marketing cannot do it alone.

MIAN WAQAS AHMED  
MBAE-2005/07-Fin; MBAE-D/Spec2011-HRM, DCMA  
Treasurer | IBA-PU Alumni Association.  
Manager F. & A. | ADK Enterprises [Pvt.] Limited.  
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# Distinguished Alumni of IBA-Punjab University

## PhDs

Research by  
Muhammad Anas Ganaie  
(MBA 2002-04)



**Dr. Mazhar Bokhari (1981-83)** is known for his expertise in Islamic banking and has vast experience in the same sector by being associated with Bank Alfalah Ltd. and Prime Bank/ABN Amro in Pakistan. He was awarded Doctorate in Islamic Banking & Finance from The Yorker International University, Milan (Italy) as recognition of his services towards development of Islamic banking in various countries. Dr. Bokhari is running his consultancy firm



**Dr. Adnan ul Haq (1991-93)** is a Business Lecturer at Kaplan Business School Australia. He received his MBA and PhD from University of Technology Sydney, Australia and University of Manchester, UK respectively. He has served in the UK, Pakistan, New Zealand and Saudi Arabia for more than 20 years specializing in Management (Business Strategy) field.



**Dr. Sajjad Haider (1994-96)** a PhD from Cardiff Business School, Dr. Sajjad Haider is an international business & management consultant & academician. Dr. Sajjad has taught at undergraduate, post graduate, and doctoral level in Cardiff Business School, Hong Kong Space University, Edinburgh Napier University, LUMS, and King Abdulaziz University. He is working at King Abdulaziz University, Jeddah as an Associate Professor of international Business and Strategic Management.





**Dr. Labiba Sheikh(1994-96)** attained her PhD degree from Institute of Administrative Sciences, University of the Punjab. She has banking and teaching experience extending over 18 years. Her areas of interest include financial management, financial analysis and business research. She is Incharge Director IBA Punjab University.



**Dr. Farooq Yahya Butt (1997-99)** attained his MSc Economics & Finance from La Trobe University, Melbourne. He is an experienced Operations Manager with a demonstrated history of working in the telecommunications industry. He attained his PhD in Business Management from CQ University, Melbourne, Australia.



**Dr. Ahmad Qammar (1997-99)** his PhD from University of Sheffield, UK in 2016. He has 20 years of diverse experience at key positions in different industries and academia. Currently, he is working as Assistant Professor at COMSATS University where he is also heading HR and OB clusters.



**Dr. Sania Zahra Malik (2000-02)** is a PhD in Business Management from University of Glasgow, United Kingdom. She is currently working as Assistant Professor at IBA, and has a teaching experience of 15+ years to her credit. She has several publications in HEC recognized journals and she has presented her work in a number of national and international conferences.



**Dr. Yousaf Siddiqui (2001-03)** has 16 years of experience working with reputable MNCs & National organizations (Riphah Intl, Ruba Digital, Samsung DWP, Mayfair) in leading roles in Sales and Marketing. He is also certified trainer by Oxford Leadership (UK), House of Learning (DE), Trainers Association of Pakistan (PK) and European Management Centre (BG).



**Dr. Rabia Nazir (2001-03)** attained her PhD in Chemistry from Quaid-e-Azam University, Islamabad. She is Senior Scientific Officer cum Deputy Quality Manager Pakistan Council of Scientific & Industrial Research (PCSIR). She is Research Article Reviewer for various International Journals.



**Dr. Atia Hussain (2002-04)** holds a PhD degree in Taxation (Customs) from Friedrich-Alexander-Universität Erlangen-Nürnberg, Germany. She has worked at EY Frankfurt office as Consultant in indirect tax practice for a couple of years. Currently she is working as Global Trade Manager at EY Dubai, UAE office. She provides Customs and Excise tax advisory services to the multinational companies. She has participated in multiple international conferences in Germany, Switzerland and Greece and published a book on indirect tax (Customs) in Hamburg, Germany.





**Dr. Amina Malik (2002-04)** moved to Canada in 2007 where she earned an MBA degree from Ryerson University and a PhD degree in Human Resource Management from York University. Currently, Dr. Malik is an Assistant Professor of Human Resource Management in the prestigious School of Business at Trent University, Oshawa, Canada.



**Dr. Shahid A. Zia (2003-05)** is currently associated with the High Achiever's Development Program (HADP). of the Punjab Educational Endowment Fund (PEEF). He is an entrepreneur with 38 years experience in Entrepreneurship, Finance, Marketing & Human Resource Management in both Public & Private Sector. Dr. Shahid has three Masters Degrees in Political Science, Economics & Business Administration. He is a qualified MBBS Doctor and a PhD in Finance (ABD).



**Dr. Aneela Malik (2004-06)** received her MS (2008) and PhD (2011) degrees in Management Sciences (with specialization in Marketing) from IAE Aix Graduate School of Management, University Paul Cézanne, Aix-Marseille, France. She is currently teaching at the



**Dr. Irfan (2006-08)** is PhD in Enterprise Management from School of Economics & Management, Dalian University of Technology, China and is currently serving as faculty member in Department of Business Administration at University of Education, Lahore.



**Dr. Zubair Ali Raja (2006-08)** Prior to his MBA degree, Zubair did BSc Computer Sciences from UET, Lahore in 2003. He attained his PhD with specialization in Finance: Texas A&M International University, Texas USA in 2017. He joined Western Oregon University as Assistant Professor in USA (from Sept 2017 to Aug 2018) and then moved to Canada in Thompson Rivers University, British Columbia since Sept 2018.



**Dr. Fouzia Hadi Ali (2011)** is a resourceful and innovative professional with about 20 years of academic career. She attained her M. Phil in Business Administration from IBA PU in 2011 & her PhD from Hailey College of Commerce in 2015. She has supervised 80+ M.Com students thesis (Equivalent to M Phil) as a Research Supervisor. She has various national & international publications on her credit.



**Dr. Salman Ahmad (2011-13)** is a Lecturer in Business and Management at the University of Derby, UK. He earned his MSc International Business from the University of Liverpool in 2014 and his PhD degree in Management from the University of Glasgow in 2019. The success of his work has received global recognition in the form of many accolades, including the Queen's Young Leader Award presented by Her Majesty Queen Elizabeth II in

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# ZAKAH AND MODERN TAXATION

Contribution of  
Zakat in the Social  
Development  
of Pakistan

According to Sayyid Sabiq (1991), the word Zakah means "that portion of a man's wealth which is designated for the poor". It is also defined as "a compulsory levy imposed on the Muslims so as to take surplus money or wealth from the comparatively well-to-do members of the Muslim society and give it to the destitute and needy". Economically, zakah in theory will result in economic prosperity as zakah is paid from those who have surplus, to the poor. This will improve the poor's purchasing power, which may lead to a higher demand on goods. The Islamic concept of wealth is that all of it is bestowed by Allah as a Trust (Amanah). The real owner of wealth is Allah alone. Taxation can be defined as a compulsory payment to a government based on holdings of a tax base. For a long time, governments imposed taxes to raise revenues only to cover the cost of administration and defense, and the provision of certain services by the state, and in the case of despotic monarchs the personal expenditure of the ruler. Now a day, taxes are no longer imposed solely for those purposes, but also for furthering social and economic policy. It is a compulsory contribution by people to the state to enable it to discharge its political and economic responsibilities. Revenue of the Islamic state shall comprise of zakah, taxes and tariffs. Even though in al-Qur'an, Allah has mentioned zakah, majority of Islamic scholars concluded that a government may impose taxes or tariffs, besides zakah. The imposition of taxation is subject to several conditions, among others, when the treasury is not having sufficient money to cover the country's expenses. According to Ahmad, Muslim jurists through the ages have accorded approval to imposition of new taxes provided the expenditure to be financed by new taxes fall in the category of essential expenditure and the tax burden is equitably distributed. It is also a requirement that the state does not spend tax money in an extravagant manner. Throughout the history, governments imposed taxes because they needed to raise revenue to cover the cost of administration, national defense

and security, judicial institutions, infrastructures for the purpose of public health (e.g. hospitals), public education (e.g. schools), transportation (e.g. highways), irrigation and many kinds of public facilities for the purpose of promoting social and economic policy of a state. In all these kinds of situations, the tax charge is allowed in Islam as zakah can only be utilized for specified purposes only. Zakah occupies an important place in Islamic economics. It serves as a unique mechanism of compulsory transfers of income and wealth from the haves to the have nots in the community (Miah, 1992, p.153). Through this, each and every individual in the society are assured of minimum means of livelihood, which provides social security system in an Islamic society (Ahmad, 1989, p.6). Throughout history, whenever Muslims truthfully applied the system of zakah, as ordained by Allah and His messenger, the splendid objectives of zakah were fulfilled and its great efforts appeared within the lives of the individuals and the society. Shaltut (as cited in al-Qaradawi, 1999) argued that taxes could not be counted as zakah. His view was that since zakah is a financial act of worship, it is far from being similar to taxes. Although there are certain similarities between taxation and zakah, the differences are much greater. Taxation and zakah differ in their respective legislative sources, in their theoretical foundation, their objectives, rates, exemptions, and in their expenditures. The paper proceeds with the comparison between zakah and taxation. Al-Qaradawi (1998) asserts that there is no and should never be any replacement for the term zakah. The term zakah, should be used as it is, and Muslims should not try to find equivalent term with it, because there is none. The term zakah carries unique meanings and significance, and translating it could result into a divert in its meanings and purposes from its original context. Taxpayer is not moved by the conviction that the levy is from Alla. Even in the so-called advanced societies where the role of taxation in the modern-day state is very well understood, there is a perennial conflict of interests between the tax giver and the recipient. Zakah has the distinction of having the blessings of Allah.

Hafiz Mashood Ahmad  
(MBA 1994-96)



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## ***Bridging the Gap between Classroom and Workplace***



For most of the students, main purpose of getting a degree is to get a fair job. They believe that they will get their dream jobs right after getting a degree. First preference for these students may be usually the public sector, but everyone want to end up working for a well reputed organization.

The confidence that is needed for these graduates in an interview room is provided by the institute from where they had got their degrees. This confidence hinges on the trust that the individual has been provided with the requisite qualities needed for that interview by his or her institute. Right in the interview room, a candidate realizes for the first time that whatever he or she was taught in the classroom was just to get him or her through the exams. Yes, that GPA works! Exams are important but more important perhaps is something else.

Students after completing a degree and getting some work experience realize that there is a huge gap between classrooms and workplace. This issue is not new, neither is it for the first time that it comes under discussion but to date many universities have made little effort to bridge up this gap between academic teachings and industry requirements. Students of Bachelor and Master programmes are not meant to cram the definitions; they are capable enough to understand what is written in books. Teachers are not required to read books for them and translate, this is the duty of a student to get a bookish knowledge after getting main concept from the teacher. Teachers at this stage should invest their time in building skills of the students. At the end of the day, skillset is the thing that will pay off and not verbatim definitions. Books and concepts are important and no one can deny the importance of concept. But what is needed at the

academic level is to align the bookish knowledge with relevant skills.

The need of the hour is to make our students aware of what is going on in the market place. Instead of discussing old and outdated tools and techniques to solve a problem, student should be equipped with latest case studies of national as well as international companies. To teach the subject of "Entrepreneurship" a teacher should take out an entrepreneur from each student. A Masters level student is capable of doing a lot of new things and can think out of the box. Just a little guidance from a teacher in the right direction can produce a good businessman, entrepreneur or sales professional. A student should be trained to face every challenge he can face in his workplace. It is true professional life is the best teacher itself, but a little exposure to what is going on at the workplace might benefit a student in adjusting early in his professional career.

Reality based projects are the solution to make students able to compete with the students of other universities. Workshops and seminars from different professionals of organizations should be conducted which give the actual insight of the market and make students confident in their jobs. During last semester of the degree programme, students should have one-to-one sessions with HR professionals. Mock interviews should be conducted by the universities to train their students best for their first battle.

From the first day of the degree programme students should realize the importance of skills and the institutes should instil in them the thirst for acquiring new and latest skills if they want to compete successfully at the workplace.

**Maham Rizvi**  
MBA (2016-2020)



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## ***Self-made: A Misconception***

At the very outset, for readers' discretion, it is important to apprise that the following lines are meant for people who have some socio-religious perspective of life. If you have some atheist approach to see the universe or are self-centred, it is regretfully intimated that nothing aligned to your ideals will be found in this discourse. It is interesting being unbiased. No matter in whatever culture and in whichever country we are, inspiration is quite natural. We are often inspired by riches, fame, people, books, life events, material possessions and there are multiple other motivators and substances that can be enlisted in the category of factors that inspires us. Regardless of geographic and cultural boundaries, we are broadly inspired by self-made personalities. We unconsciously try to know and associate with people, who we think or are commonly known as a self-made person.

Traditionally, discouragement welcomes every novelty. People are told, and told time and again the globally prevailing deep-rooted social philosophy of being themselves. But, at the same time, every society respects and glorify the people who have attained or achieved something out of all odds. Masses are greatly inspired by the people who have been able to make their own mark and identity in the herd of global population. Perhaps this is because of the fact that, no matter which country or culture we are in, our minds have been conditioned to the unfavourable belief that prosperity and personal development are deficient and rare commodities. Encouragement, approval and support in thriving and flourishing is scarce the world over, except for example and stories about the legendary self-made personalities. Interestingly, the bio of almost ninety percent of famous self-made persons is full of atrocities they have suffered and encountered in their travel towards success.

The idea behind such storytelling, in view of some, is to motivate other people to face the bad conditions they are in, with courage and patience; simultaneously being

hopeful that dice of fortune will turn someday in their favour.

On the contrary, some have different opinion about such stories of esteem. To them, by telling about the bad times and the sufferings, legends usually try to convince people of their own mettle, strategy or struggle to turnaround their life to the proverbial rags to riches; reaching to the conclusion that agenda of celebrities mostly is more of self-praise than to motivate others. Whatever perception we make in our mind of this debate, and be that as it may, the idea to recognise someone as self-made is a delusion. Even if we find ourselves logically convinced that in reality there is no real self-made person; this fable of self-made, anyhow, still be acknowledged and serve as igniter for many people in pursuit of their goals. It is not endeavoured here to demotivate them, however, it is felt obligatory to bring them out from their delusional romance into reality. Fascinatingly, the world might not have witnessed anyone, who didn't strive to change and transform the bad conditions into the good ones. Similarly, no one has ever lived on this earth, who could claim that the pinnacle achieved and all the claimed or attributed success is based on efforts alone.

There is a multitude of dynamics that contribute towards the success and fame. Self-centric people though appearing as extrovert are actually introvert in their mental approach. The biggest disadvantage of being introvert this way is meagre experience and little learning of life. Being associated with others is very much human. Socialization is an integral part of sapiens. Elaboration of this idea is described unequivocally in the famous and globally accepted term "social animal" referred towards us, as humans. Owing to this very fact, if we are adherent to such belief, the concept that someone is self-made becomes vague, coming out as fictitious and all we know about all such people suddenly starts to appear

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as a fabrication.

The inter-dependability of fellow human beings on each other is not an ignorable option. Even the "self-made" people, as we call them, determined to the highest extent to achieve their goals, are generally found acknowledging others as contributors to their success. Ultimately making a point that nothing can be made or achieved by any 'self' alone. We need people around us to encourage us, to rectify our mistakes, to share, to guide us and to put us on the right path. Not specifically some big name of the same field as of our own.

The illustration may be seen where a director might not himself act well, but certainly has the ability to polish skills of a performer. On the same analogy, without the support of family, friends, well-wishers, or mentors as a continuous motivator, guide, confidence booster and soothing elements, no one could ever have seen success. Resultantly, we can testify with all clarity of mind that there exists nothing like 'self-made' and success of someone is indebted to companionship of many others. In addition to it, we must not forget that, "behind every great fortune there is a crime." Although, it would be unjust to categorize all achievers as criminals, yet the metaphoric expression contains a lot in itself. Journey towards success often involves a great deal of sacrifices and compromises. Focused to the ambitious targets, emotions of many are crushed on this highway.

This lands us to the materiality that even if we are not deliberately involved in any violation of the law of the land, we still are contemptible for the unknowingly discounting of the emotions and expectations of many. Oblivious of the truth, the people entitled as self-made sometimes are ruthless towards their own selves in pursuit of achievements; still they have not even a

vague idea of this pitiless behaviour.

Besides the social factor as a key contributor to success of almost every big name and the killing of sentiments of oneself and many others, the luck factor or more appropriately referring to it 'the divine help' cannot be ignored or overlooked. In the journey of life, one has to walk one's own luck. We see many a people around us, putting the same input into something, but getting different results. Even people with more intelligence, intellect, resources, abilities and talent sometimes remain unable to come to limelight. On the other hand, people with ordinary smarts, having and prudence level sometimes outshine the brilliant brains and affluent abundance.

This phenomenon can be observed in every walk of life. To make it brief, for instance, students in a class having same urge to study and perform well get different results. Same goes with colleagues working in an organisation, business rivals and the list goes on. This heavenly factor is what is usually left unseen in the story of all so called 'self-made' creatures. We can conclude with the assertion that the misconception and the myth of self-made needs to be broken. One must also be keen to keep the feelings safe and intact. This doesn't mean that one may stop striving and working hard to achieve the goals. One must put in all efforts taking into account the human factor and skills, knowing that nothing can be achieved alone. The fruit of one's efforts will be nurtured when watered by others. At the same time, power of prayer and seeking Godly help shall always be remembered, as He is the One who has created us and the world. He is the only One who is the giver of name, fame, health, wealth and prosperity.

Faiq Ahmad Khan  
MBA 2010-12

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# ADAPT! CHANGE

## *Turning failures into opportunities to shine*

*Keep a positive mindset to get your way out of a worse situation*

**A** man's favorite horse fell into a deep well. He tried to pull the horse out but his efforts seemed to wane. Then he thought of doing something different and poured soil on to the hole from above. The horse kicked and screamed as it shook the load off his shoulders and stepped on to it. Before the horse realized it, the soil was high enough to dig him-self out of the well. Both the man and the horse never gave up.

This scenario shows a very interesting success recipe for all of us. People often get trapped in the routine of their professional career with rarely a time for a brother. Life is no Cakewalk. Anyone can feel that life is tough no matter what you do; even High Income CEO's managers and new colleagues at work feel down some time. There are ways to get out of that dark hole. Well there is no formula to instantly. These no formula to instantly turn you cheery and bright, but at least you can avoid being a pessimist and gain wisdom to solve problems.

Never allow your-self to be burdened with dejection and despair in the workplace because of others negative influence. Get motivation from genuinely wise people who turn any setback into a platform to come back to life. Never feel so sorry for yourself.

Instead take each painful experience is painful experience to make wiser decisions ahead in life. Learn to shake off the heap of hatred and doldrums thrown unto you by others. If you feel trapped inside your company or stuck somewhere in a wrong relationship draining out your energy be willing to acknowledge the worst circumstances as an opportunity to live with the grace and joy in the end.

Pain Is never easy to deal with and learning how to improve the situation by sincerely looking at it with the positive mindset will surely give you the way out. In the toughest of times stand strong and you will make it out of the storm. So shake it off, shake it off, and shake it off.

### Healthy hints

- Don't be burdened by the negative feedback from colleagues
- Shake off dejection and stand strong during tough Times
- Learn to make wise decisions and seek guidance of mentors

Kamran Ahmad Siddiqui.  
IBA Alumnus  
Training manager  
Abu Dhabi oil and Gas Company

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# GLOBAL WARMING &

## Guidance from Quran & Sunnah

The issue of global warming is being debated hotly world over. It has serious consequences for the humanity: It may impede the developmental process as well as may affect the human life adversely in terms of Health. Multiple studies around the world have emphasized the need for controlling the rising temperature of the earth. Some strategies have been suggested to combat this menace. Preservation of tree cover over a large area of our planet is invariably part of every strategy. Allah has granted a special mention of trees in Quran which talks about plants at least at fifty-nine (59) places. In this regard, Surah Nahl No.16 (The Bee), Verse No. 10 is referred, which states: "It is He Who sends down rain from the sky: From it you drink, and out of it (grows) the vegetation on which you feed your cattle" (Translation adopted: Abdullah Yusuf Ali). 'Water Cycle', which Allah has created is considered the basis of all life and this verse is referring to it. Allah attracts the attention of the human beings to another fact, i.e. if Allah dries up the under-ground water, then what would happen. It is stated in Surah Mulk (Dominion) No. 67, Verse No. 30 "Say! See you? If your stream be some morning lost (in the underground earth) who then can supply you with clear-flowing water" (Translation adopted: Abdullah Yusuf Ali). It is a vital fact of our physical life leading up to the understanding of our spiritual life. Without water we cannot live, and water cannot rise above its level. Its sources and springs are in the Divine Wisdom. Attention of the human is called for in Surah Nahl (The Bee), No.16, Verse No. 11, which states: "With it He produces for you Corn, Olives, Date-Palms, Grapes, and every kind of fruit; Verily in this is a Sign for those who give thought"

(Translation adopted: Abdullah Yusuf Ali). The least thought and study of the matter will show you Allah's wise and benign Providence. It makes the process of nature sub-serve man's use and refined life. Destruction of vegetation and crops are not liked by Allah. It is stated in Surah Baqra (The Cow, No.2), Verse No. 205: "When he turns his back, his aim everywhere is to spread mischief through the Earth and destroy crops and cattle/or human-being, but Allah loves not mischief". In another place, Allah asked for the attention of the humans for their consideration as a Creator of Universe as stated in Surah Ra'ad (Thunder, No.13) Verse No. 3. It states: "And it is He Who spread out the earth, and set thereon Mountains standing firm, and (flowing) rivers: and fruit of every kind He made in pairs, two and two: He draws the Night as a veil over the Day: Behold, verily in these things there are Signs for those who consider"! (Translation adopted: Abdullah Yusuf Ali). From here we move on to the traditions of the Holy Prophet (PBUH) regarding 'Plantation of Trees'. The Prophet (PBUH) stated: "Any Muslim who planted tree, protected it and it then bore a fruit; who-so-ever eats from it whether it is a bird, humans, or cattle, it would be considered his charity" (Sahih Muslim Hadeeth No. 3972). Similarly, the Prophet (PBUH) emphasized that even if on the judgement day you have a plant-slip in your hand, you should plant it. There is an authentic Hadeeth of the



Prophet (PBUH) recorded in Sahih Bokhari No. 1867, he stated: "Medina is prohibited place from this place to that place (from Jabl-e-Eer to Thore) you should not cut any Tree nor any heresy is permitted and who-so-ever is involved in any heresy, he would incur curse of Allah (God), his Angels, and all Humans". In other words, the Prophet (PBUH) emphasized not to cut trees and encourage plantation and vegetation. Another Hadeeth of the Prophet (PBUH), recorded in Sahih Muslim No. 4007, which states: "Do not stop extra water and as a consequence you may stop growth of grass". Look at the far-sightedness of the Prophet (PBUH) regarding 'Global Warming'. This is issue of the present time; the concept of 'Global Warming' was not coined yet. However, the Prophet (PBUH) stated that anybody who would cut a Lote tree without reasonable justification, he will earn place in Hell (Jahanam). He would be caught from his hairs and pulled into the Hell. The Prophet (PBUH) by himself participated in the plantation of trees. There was


a valley beside Medina-known as 'Valley al-Aqeeq'. It was fertile land. The Prophet (PBUH) ordered plantation of this Valley and dug well in there. To combat Global Warming, 'Tree Plantation' is the only solution as is also suggested in 'Qur'an' and Sunnah of the Prophet (PBUH). Plantation of tree is a 'Running Charity' (Sadaqa Jaria). Therefore, it is urged upon people that they should participate in tree plantation vigorously. There are multiple occasions on which the Prophet was found instructing his followers to preserve water and to avoid wastage of this precious resource. To control pollution created by plastic bags, its production and usage should be banned in Pakistan. It is urged upon the Government that they should taken steps immediately to contain the damage already caused.

Ali Akbar Choudhary  
(MBA Session)




## HAFEEZ CENTRE LAHORE


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**Presented By: Traders League Union Hafeez Centre**





اسی طرح ہمارے ایک اور دوست جناب راؤ فرید الدین صاحب نوکری سے نکالے جانے پر ذرا بھی مایوس نہیں ہوئے اور اللہ کے فضل سے اب اپنا ہیئر کٹنگ سیلون چلا رہے ہیں۔ ان کی specialties میں سے ایک organization and management بھی ہے۔ اسی کو بروئے کار لاتے ہوئے سیلون پر موجود دونوں کاریگروں اور ایک صفائی والے لڑکے کو بخیر و خوبی manage کر رہے ہیں۔ ایک کاریگر کو راؤ صاحب نے General Manager Ops تعینات کر رکھا ہے جبکہ دوسرا General Manager Marketing کے عہدے پر براجمان ہے۔ صفائی والے لڑکے کو بھی جناب نے Manager Housekeeping کے عہدے سے نواز رکھا ہے۔ (اس جملے میں کسی بھی لفظ کا کوئی سیاسی تعلق نہ جوڑا جائے، مماثلت اتفاقیہ ہے)۔ راؤ صاحب ہر Client کو باقاعدہ Invoice جاری کرتے ہیں اور ادھار کی صورت میں اس کے ledger میں اندراج کیا جاتا ہے، یہ اور بات ہے کہ یہ Register کافی ضخیم ہوتا جا رہا ہے۔

ہماری تو بزنس ایڈمنسٹریشن کے شعبے سے وابستہ سب دوستوں سے یہی گزارش ہے کہ اپنا کام ہی بہترین ہے، نہ کوئی نوکری سے نکال سکتا ہے اور نہ نوکری کی تلاش میں جگہ جگہ دربدر پھرنا پڑتا ہے۔ آپ کو چاہیئے کہ آپ بھی نئے نئے Avenues کو Explore کریں۔ اس ضمن میں جن جگہوں پر Openings موجود ہیں ان میں سبزی فروشی، دودھ فروشی، الیکٹریشن کا کام، پلمبنگ کا کام وغیرہ شامل ہیں۔ کام تو ضمیر فروشی اور گردہ فروشی کا بھی ہے لیکن اس کے لئے کافی محنت درکار ہے اور یہ کیا بھی صرف ایک دفعہ ہی جا سکتا ہے۔ ضرورت صرف اس امر کی ہے کہ اپنے کام کو properly مارکیٹ کیا جائے۔ جیسا کہ درج ذیل نام استعمال کئے جا سکتے ہیں: Drain Opening Consultancy ، Vegan Supply Chain Company اور Meet the Best وغیرہ۔

ان تمام کاموں کو کرنے کے لئے جس چیز کی سب سے زیادہ ضرورت ہے وہ ہے feasibility study ۔ اس ضمن میں بھی آپ کو زیادہ پریشان ہونے کی کوئی ضرورت نہیں۔ میں اور میرے پارٹنر جیڈا مرچیا نے ایسی کئی studies تیار کر رکھی ہیں جو کہ انتہائی مناسب دام پر دستیاب ہیں۔ feasibility study تو ایک Meat Processing Plant (قصائی) کی بھی تیار ہے لیکن اس کے لئے جس skill set کی ضرورت ہے اس پر پولیس، ایکسائز اور ڈاکٹر حضرات کی اجارہ داری ہے (نام تو ایک اور شعبے کا بھی لینا تھا لیکن PIC یاد آ گیا)۔ احتیاطاً عرض کر دوں کہ میں اور جیڈا MBA کے کلاس فیلو بھی ہیں۔ چونکہ مقصد پیسے کمانا نہیں بلکہ نئے فارغ التحصیل طالب علموں کی مدد ہے اس لئے ہم نے ان precious documents کی قیمت انتہائی کم رکھی ہے۔ جس بھی بھائی یا بہن کو کوئی بھی بزنس شروع کرنے کے لئے feasibility study چاہیئے وہ آواز دے کر --- معاف کیجیے گا email یا WhatsApp کر کے رابطہ کر سکتا ہے۔

علی آصف گیلانی

ایم بی اے (۲۰۰۱ تا ۲۰۰۳)

## Entrepreneurship

آج کل ملک معاشی لحاظ سے ایک مشکل دور سے گزر رہا ہے جس کی وجہ سے نوجوانوں کو نوکری کے حصول میں شدید دشواری کا سامنا ہے۔ ان حالات نے جہاں دوسرے شعبوں کو متاثر کیا ہے وہاں پر بزنس ایڈمنسٹریشن سے وابستہ لوگ بھی زیادہ خوش نہیں ہیں۔ اس شعبے کی لیکن خوبی یہ ہے کہ اس سے تعلق والے کوئی نہ کوئی رستہ نکال ہی لیتے ہیں اور فارغ نہیں بیٹھتے۔

اس سلسلے میں ہم آپ کے سامنے اپنے جاننے والوں میں سے کچھ کا تذکرہ کرنا مناسب سمجھتے ہیں جنہوں نے نامساعد حالات کے آگے ہار نہیں مانی اور اپنا دل چھوٹا نہیں کیا۔ سب سے پہلے تو میں ہمارے پھر دل عزیز دوست جناب مرزا صفدر بیگ صاحب (ایم بی اے) کا ذکر کروں گا۔ بیگ صاحب کو جب ان کے مالک نے کسی کام کا نہ ہونے کا طعنہ دے کر نوکری سے فارغ کیا تو انہوں نے تہیہ کیا کہ اب کسی سیٹھ کی نوکری نہیں کرنی۔ محترم نے اپنے تعلقات کو بروئے کار لاتے ہوئے ایک ٹی وی چینل جوائن کر لیا۔ اللہ نے بھی ان کی محنت کا پھل دیا اور ما شاء اللہ اب وہ تازہ نیوز چینل کے مارننگ شو میں پورے دس منٹ کے segment کے اکیلے مالک ہیں۔ اس segment میں موصوف کوکنگ شو کرتے ہیں۔ کوکنگ شو میں جب بیگ صاحب اپنے صاف شفاف سفید کوٹ اور بے داغ کردار کے ساتھ تشریف لاتے ہیں تو دیکھنے والی خواتین کی تقریباً چیخیں ہی نکل جاتی ہیں۔ چیخیں تو شاید مرد حضرات کی بھی نکل جائیں لیکن وہ زیادہ تر اپنے دفاتروں میں گئے ہوتے ہیں۔ اپنی تمام تر مردانہ وجاہت کے ساتھ جب بیگ صاحب پیاز، ٹماٹر اور لہسن کاٹتے ہیں تو لگتا ہے کہ کوئی نمونہ تراش رہے ہیں۔ اپنی ادا کے ساتھ نغمگیں گفتگو کرتے ہوئے جناب اپنے ناظرین کا دل تو موہ لیتے ہی ہیں لیکن ساتھ ہی اپنی اعلیٰ تعلیم کا بھرپور استعمال کرتے نظر آتے ہیں۔ اس ضمن میں ان کے کچھ انداز بطور مثال ملاحظہ فرمائیے:

• "ناظرین آج ہم آپ کو بھگاریے ہوئے بینگن بنانا سکھائیں گے۔ یہ ڈش بنانے کے لئے سب سے ضروری ہے بینگن کا خریدنا۔ بینگن خریدتے ہوئے اس چیز کا خاص خیال رکھیں کہ آپ کی جیب میں Sufficient Resources موجود ہیں۔ یہ نہ ہو کہ بینگن کے چکر میں آپ کا بجٹ آؤٹ ہو جائے اور آپ Credit سے Debit میں چلے جائیں۔"

• "اپنے بنائے ہوئے بینگنوں کو اپنے گھر والوں کو کھلانے کے لئے آپ میں اچھی مارکیٹنگ کی تمام skills ہونا ضروری ہیں۔ انہیں اس بات کا یقین دلا دیں کہ یہ ڈش کھانا ہی ان کے بہترین مفاد میں ہے اور اس کے لئے اگر آپ کو کچھ latest tools جیسا کہ بیلن وغیرہ کا سہارا بھی لینا پڑے تو دریغ نہ کریں۔ نہیں تو تمام بینگن آپ کی ہی قسمت میں لکھ دیئے جائیں گے۔"



# زندگی

زندگی کچھ اسی سوچ میں بیت گئی ہماری  
 اک بکھری سی داستان ہے جو آتی نہیں  
 آلے چلوں میں تجھ کو اس نگر  
 جہاں گزرا ہے میری زندگی کا سفر  
 دن ڈھلتا تھا جہاں، کتنی تھیں جہاں سردراتیں  
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 کہ آنسوؤں سے بھیگ جائیں تیری یہ کومل آنکھیں  
 کہ زندگی کچھ اس سوچ میں بیت گئی ہماری  
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مجھے ضد ہے میں جینے کا کوئی موقع نہ چھوڑوں گا  
محبت میں ضد کیسی، وفاداری کی شرطیں کیا  
وہ میرا ہو نہ ہو، میں تو اسی کا ہو کے چھوڑوں گا  
تعلق ٹوٹ جانے پر جو مشکل میں تجھے ڈالے  
میں اپنی آنکھ میں ایسا کوئی آنسو نہ چھوڑوں گا

ایک مدت سے تیری یاد بھی نہ آئی ہمیں  
اور ہم بھول گئے ہوں تجھے ایسا بھی نہیں

میں چوم لیتا ہوں اس راستے کی خاک ظفر  
جہاں سے کوئی بہت بے خبر گزرتا ہے

آواز دے کے دیکھ لو شاید وہ مل ہی جائے  
ورنہ یہ عمر بھر کا سفر رایگاں ہو جائے گا

بڑی مشکل سے سے سلایا ہے خود کو میں نے  
اپنی آنکھوں کو تیرے خواب کا لالچ دے کر

یہ محبت بھی ایک نیکی ہے  
اس کو دریا میں ڈال آتے ہیں

تجھے اب بھول جانے کا ارادہ کر لیا ہے  
بھروسہ غالباً خود پر زیادہ کر لیا ہے

وہ بے وفا ہی سہی آو اسکو یاد کریں  
کہ ایک عمر پڑی ہے اسکو بھلانے کے لیے

ہم نے جو کمائی ہے تیری یاد کی دولت  
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## Pharmaceutical Industry of Pakistan



Pakistan is well known for the dynamic nature of its markets and its rapid growth. At times, enthusiasm in Pakistan for the biopharmaceutical sector has been flat, due in part to Pakistan's market-access blockade; Japan's spending controls, and deceleration in India and

Southeast Asia. Lately, though, events in key markets have been reigniting growth and interest in the region, bringing with them market changes that in many cases require companies to reassess their strategy and go-to-market model. The whole world is changing.

For people not conversant with facts regarding the pharmaceutical industry of Pakistan and its working, it would seem that the industry has a bright future. A major part of that belief stems from the growth in annual earnings, which have shown a healthy increase of over 10 percent over time. However, these numbers tend to mask the wide variety of problems faced by the industry. The fact is that things are not as bright as they seem. Government's approach to the industry is based on arbitrariness, suspicion, unable to bring down transaction costs through regulations (in licensing, for example) and lack of communication with the industry. For the pharmaceutical industry, the biggest problem they have to encounter in terms of public policy is that there is no consistency in policies, a lack of any long-term policy and negligible discussion with the industry during policy making. This has given rise to uncertainty regarding government actions (both at the federal and the provincial level). Simple steps, like establishment of a FDA approved lab and facilitating contract manufacturing continue to elude policymaking. There is little or no effort to ameliorate the pharmaceutical industry's shortcomings through including them in new ventures. In reality, Pakistan's pharmaceutical industry faces a challenging time. Sales of drugs are likely to keep registering an increase, but the number of firms is likely to decline given the present situation. Capital and quality human resources are likely to remain concentrated in the top 100 firms, specifically top 50. Yet the increase in annual profits is to come from volume production rather than any new innovation or research. This volume production will be closely related

to increase in per capita income, general awareness, increase in literacy, investment in health and its related infrastructure, growth in population and expansion of health facilities.

The general perception is that consumption of drugs may be substantial and above the regional average. This includes self-prescription and consumption of drugs in Pakistan. But not all industry officials are convinced that this is true. Their belief stems from a) the number and variety of drugs consumed in Pakistan per month by citizens, and b) the presence of a youth bulge that rules out over-use of drugs since young people tend to consume lesser amounts of it. In short, opinions differ in this regard, even within the pharmaceutical industry.

The subcontinent has a very rich history of using alternative medicines. Pakistan has largely carried over this tradition of the past as Complementary and Alternative Medicines CAM practices are prevalent in all areas of Pakistan. This is especially true of rural areas where health facilities are either poor or non-existent, and low literacy levels mean that people are more likely to choose medicines without any evidence backing its efficacy. Low literacy levels and poor health facilities are only two of the variables that affect the access to and use of CAMs. Others include family and community beliefs, proximity to the consumer, and very affordable fee. Pakistan is the only country in the region to officially recognize Unani (Greeko-Arabic) teaching institutions and medicine, and has regulatory rules regarding its practice. A 2005 report estimated that there were 45,000 traditional healers, 52,600 registered Unani practitioners, and tibb dispensaries and clinics under the provincial health departments that were dispensing free medication to the public. At present, there are an estimated 130,000 CAM service providers all over Pakistan. But they largely remain outside the ambit of proper regulations. This has given rise to concerns about them helping the spread of sub-standard and spurious drugs which are marketed under the 'herbal' drugs headings. Also, some of the CAMs sold in the market contain ingredients like vitamins and steroids to increase their efficacy and give the drugs a promotional boost. The growth of CAMs and their use is not just a phenomenon limited to Pakistan as alternative medicines sales have witnessed sale increases all around the globe. The reasons for their

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increasing popularity range from rising healthcare costs (industrialized countries) to lack of basic health facilities (developing nations). Various categories covered under CAM and techniques include Homeopathy, Herbs, Relaxation techniques, Yoga, Special diet, and Tai Chi, etc. Pakistan is the only country in the region to officially recognize Unani (Greeko-Arabic) teaching institutions and medicine, and has regulatory rules regarding its practice and use of media to all parts of the country has given rise to a more knowledgeable customer that prefers allopathic remedies to CAMs. By any macroeconomic metrics, Pakistan is key for pharmaceutical companies: population base, disease burden, overall healthcare expenditure—the list goes on. However, concrete business opportunities can still seem relatively small, considering the accessibility and affordability challenges faced by many pharmaceutical companies.

When thinking about Pakistan, be mindful of the scale of business opportunity, as well as the time and investment required to reach scale. Understanding the challenges faced by the Pakistani healthcare system and taking the pulse of the markets can help pharmaceutical companies to define the right strategy for broadening their outreach to patients.

In Pakistan, for innovative products that normally come with a high price tag, the traditional focus has been

“big-city big hospitals,” targeting mainly patients who can afford to pay out of pocket, supported by some patient access programs. Now, however, with recent progress on the access front, innovative products have started to be listed in the significant price cuts. Cheaper prices, combined with a substantial reimbursement ratio from the public payer, are leading to a dramatic increase in affordability and widening of the applicable patient base. Pharma companies looking for success in this new landscape should consider a broader market strategy encompassing how to reach patients beyond the tier-one and tier-two cities and class III hospitals. Setting up the right commercial model to expand coverage to lower-tier cities and hospitals requires new thinking especially around potential partnerships. Companies which started their market-expansion journey for their less pricy innovative products some years ago, have adopted various approaches ranging from pure own sales force to partnerships with distributors and contract sales organizations—we expect more and more companies will join hands with an increasing number of brands in exploring new territories in Pakistan.

Aasim S Mullick  
2005-07 (Marketing / HRM)

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