



PROGRAM

URAAAN PAKISTAN

Growth through
Digital Transformation

THE 38TH ANNUAL GENERAL
MEETING & CONFERENCE
of the Pakistan Society of
Development Economists

 MARRIOTT HOTEL, ISLAMABAD

 APRIL 15–17, 2025

Supporting URAAN Pakistan's goal of a trillion-dollar economy through digital transformation, innovation, and inclusive growth

08:40 AM – 09:25 AM

Arrival of the Guest & Registration

09:25 AM – 09:30 AM

Arrival of the Chief Guest

09:30 AM – 09:35 AM

National Anthem

09:35 AM – 09:40 AM

Recitation from the Holy Quran

09:40 AM – 09:50 AM

Mr. Awais Manzur Sumra,
Secretary, MoPD&SI
Welcome Remarks

09:50 AM – 10:00 AM

Dr. Nasir Iqbal
Secretary, PSDE/Registrar, PIDE
PSDE Report

10:00 AM – 10:20 AM

Dr. Nadeem Javaid (SI)
VC, PIDE/President, PSDE
Presidential Address

10:20 AM – 11:00 AM

Prof. Ahsan Iqbal
Chancellor, PIDE/ Federal Minister, MoPD&SI
Inaugural Address

11:00 AM – 11:30 AM Tea Break

**11:30 AM –
01:00 PM**

**Panel 1:
Unlocking Pakistan's Digital
Potential: The Next 10– Years**

Crystal Ball Room (CBR)

Panelists:

- **Mr. Saleem Ullah**, Deputy Governor, SBP
- **Dr. Najeebullah Marwat**, Member (Science & Technology), MoPD&SI
- **Ms. Emma Fan**, Country Director, ADB
- **Dr. Baber Majid Bhatti**, CEO, NITB
- **Ms. Fatima Akhtar**, VP Communications and Outreach, JAZZ
- **Mr. Asim Ghaffar**, VP Engineering, 10Pearls

Moderator:

Mr. Asim Saeed

Former Member, MoPD&SI

01:00 PM – 02:00 PM – Lunch Break

Parallel Technical Sessions

02:00 PM – 03:30 PM

Crystal Ball Room 1

Building Digital Tomorrow

Chair/Moderator:

Prof. Dr. Niaz Ahmed Bhutto

Dean, IBA, Sukkur

Paper Presenters:

- **Moneeba Iftikhar et al**
Digital Transformation in Pakistan: Cyber-security Laws, Digital Media, and Youth Gig Workers.
- **Maryam Latif & Umaima Arif**
Digital Transformation and Sustainable Development: The Role of Smart Governance and Urbanization in South Asia.
- **Ghulam Shabbir**
Digital Transformation of Pakistan: Imperatives on Policy, Governance, Legislation and Infrastructure.

Discussant:

Dr. Karim Khan

PIDE

Crystal Ball Room 2

Bridging Gap with Fintech

Chair/Moderator:

Dr. Naeem uz Zafar

Chairman, PBS

Paper Presenters:

- **Muhammad Nauman Sadiq**
Comparative analysis of the contribution of digital and traditional financial inclusion towards financial performance and Stability of banks: Evidence from emerging South Asian economies.
- **Aroba Haq et al**
Scaling RAAST for a Cashless Pakistan: Lessons from India's UPI – A Technical Data Analysis and Policy Recommendations.
- **Muhammad A. Shiraz**
Embracing the Inevitable: Bitcoin adoption for Pakistan's Digital Transformation.

Discussant:

Dr. Zahid Asghar

QAU

Parallel Technical Sessions

02:00 PM – 03:30 PM

Jade Ball Room

Digitalization and Behavioral Shifts

Chair/Moderator:

Dr. Jordanka

ADB

Paper Presenters:

- **Rashid Ali**
Breaking Mental Barriers to Digitalization: Overcoming Cognitive Inertia and Adoption Challenges in the Manufacturing Industry
- **Tooba Ahmad & Sami Ullah**
Gamification of Pro-Environmental Behavior to Promote Sustainable Tourism in Pakistan.
- **Abdul Rashid et. al.,**
Does Inclusion affect Growth Inclusiveness? Empirical Evidence from Developing Countries.

Discussant:

Dr. Farhat Mehmood

PIDE

Lapis Ball Room

Technologies for Climate Resilience

Chair/Moderator:

Dr. Mumtaz Anwar

PU, Lahore

Paper Presenters:

- **Amjad Naveed**
Technological Innovation and the Green Path to Sustainability: Exploring Its dynamic link to Environmental Degradation.
- **Issa Hamadou et al**
Blessings or Threats? The Impact of Artificial Intelligence-Innovation on Climate Change.
- **Sajjad Hussain**
: Emerging Role of Deep Learning Technique in Ecosystem Improvement by Early Resistant Source Detection against Disease and Pollution Control.
- **Faiza Azhar Khan et al**
Digital Resilience: ICT as a Mitigating Factor Against Climate-Induced Food Insecurity in Pakistan.

Discussant:

Dr. Zahoor Khan

IMsciences

03:30 PM – 04:00 PM Tea Break

DAY 1 | 15TH APRIL, 2025 | TUESDAY

Crystal Ball Room (CBR)

04:00 PM – 05:30 PM

Allama Iqbal Lecture
**Variety, Structural Change, and
the Emergence of AI**

Keynote Speaker:

Prof. Pier Paolo Saviotti

Utrecht University, GREDEG CNRS, INRA GAEL

Chair:

Dr. Safdar A. Sohail

ED, SPRC

Discussants:

Dr. Adnan Rafiq

Member Governance, MoPD&SI

Dr. Idrees Khawaja

Former Chief of Research, PIDE

Moderator:

Dr. Shazia Akhtar

HOD, SZABIST

Parallel Technical Sessions

09:00 AM – 10:30 AM

Crystal Ball Room 1

Gig Economy: Opportunities and Challenges

Chair/Moderator:
Dr. Baber Majid Bhatti
CEO, NITB

Paper Presenters:

- **Mehwish Umar & Shumaila Sadiq**
Impact of Freelancing on Household Well-Being in South Punjab.
- **Masood Ul Hassan et al**
Are Freelancers Satisfied with their Jobs? Impact of Freelancer value proposition (FVP) on Job satisfaction, mediating role of Meaningful Work
- **Misbah Bashir**
The Gig Economy: Opportunities and Challenges, the New Avenue of Research in Pakistan.
- **Syed Talha Ali & Uzma Zia**
Customer Satisfaction Trends in Pakistan's Digital Retail Landscape.

Discussant:
Dr. Maqsood Aslam
SOE, QAU

Crystal Ball Room 2

Digitization and Women Empowerment

Chair/Moderator:
Zafar ul Hassan
Planning Commission

Paper Presenters:

- **Samina Sabir**
Financial Inclusion, Entrepreneurship and Economic Growth: Evidence from Developing Countries.
- **Misbah Tanveer Choudhry**
Impact Assessment of TDAP Women Development Program on Technology Adaption in Female Entrepreneurs.
- **Sumaira Yasmin**
An In-depth Study of Job Satisfaction among Women Transitioning to Online Jobs.
- **Sumera Mehmood**
AI-Driven Financial Education: Addressing Behavioral Biases for Sustainable Women's Entrepreneurship.

Discussant:
Dr. Ahsan Ul Haq
PIDE

Parallel Technical Sessions

09:00 AM – 10:30 AM

Jade Ball Room

Regulation, Digital Policy & Barriers

Chair/Moderator:
Dr. Khalid Mahmood
MD, MoNFS&R

Paper Presenters:

- **Muhammad Zeeshan & Unbreen Qayyum**
Regulatory Frictions and Digital Economy in Pakistan: A CGE-Sludge Framework Analysis.
- **Yasir Zada Khan**
Digitalization, Automation, and Integration: A Much-Needed Approach to Reduce Regulatory Sludge in Restaurant Licensing and Compliance .
- **Muhammad Waseem & Saima Nawaz**
Navigating Global Value Chains for Sustainable Growth: The Role of E-Government and Institutions in a Globalized World.
- **Madeeha Quraishi**
Pakistan's Mining Sector: Enhancing Policy and Leveraging Artificial Intelligence, Automation, Digitalization, and Green Technologies

Discussant:
Dr. Muhammad Jamil
SBP Chair, AJK

Lapis Ball Room

Upskilling and AI

Chair/Moderator:
Fazal Muhammad
Former Head, NPGP, MoPA&SS

Paper Presenters:

- **Muhammad Ehsan & Fauzia Ajmal**
Integrating Micro-Credentials into Higher Education: Skilling Youth to Enhance Employability in Pakistan.
- **Nasreen Aziz Sahito & Hafsa Hina**
From Chalkboards to Clicks: An Evidence Based Policy Roadmap for ICT Integration in Primary Education.
- **Anjeela Khurrum & Fizzah Butt**
The Landscape of AI in Education and Research.
- **Henna Ahsan & Ajmal Kakar**
Assessing the Key Determinants of ICT Adoption in Pakistan from Demand and Supply Perspective.

Discussant:
Dr. Tallat Anwar
SBP, BZU

DAY 2 | 16TH APRIL, 2025 | WEDNESDAY

Crystal Ball Room (CBR)

11:00 AM –
12:30 PM

Panel 2:
**Charting Pakistan's Fiscal
Trajectory: Enhancing
Transparency & Trust**

Guest of Honor:

Mr. Ali Pervaiz Malik

State Minister, MoF&R

Panelists:

- **Dr. Hamid Ateeq Sarwar**, Member, FBR
- **Dr. Mahmood Khalid**, PD (CPEC)/SRE, PIDE
- **Mr. Tobias Haque**, Economist, World Bank
- **Dr. Ali Salman**, ED, PRIME
- **Ms. Hina Usmani**, Managing Partner, Usmani & Co
- **Dr. Ikram Ul Haq**, Tax Expert (Legal)

Moderator:

Mr. Nasruminallah Mian

Head Program & Digital / ICT, ADB

12:30 PM – 01:30 PM Lunch Break

DAY 2 | 16TH APRIL, 2025 | WEDNESDAY

Crystal Ball Room (CBR)

01:30 PM – 03:00 PM

Quaid-e-Azam Lecture

Digital Transformations, AI, Productivity, and the Future of Work: A Conversation for Pakistan

Keynote Speaker:

Prof. A. Micheal Spence

Nobel Laureate

Chair:

Dr. Eatzaz Ahmed

Former VC, QAU

Discussants:

Dr. Huma Baqai

Rector, MITE

Dr. Khalid Hafeez

VC BUIITEMS, Quetta

Moderator:

Dr. Nasir Iqbal

Secretary, PSDE

Crystal Ball Room (CBR)

03:00 PM –
04:30 PM

Panel 3:
Bridging the Digital Divide:
Women and Youth as Drivers

Guest of Honor:

Ms. Wajiha Qamar

State Minister, MoFE&PT

Panelists:

- **Ms. Emma Fan**, Country Director, ADB
- **Dr. Hadia Majid**, Chairperson, Economics, LUMS
- **Dr. Faheem Jehangir**, Director Policy, PIDE
- **Ms. Mahnoor Salman**, Co founder, atomcamp
- **Dr. Shujaat Farooq**, Director Research, PIDE
- **Ms. Saima Hashim**, Ambassador, Akhuwat Foundation

Moderator:

Ms. Aamena Aly Kamal

Member, MoPD&SI

04:30 PM – 05:00 PM Tea Break

05:00 PM –
06:30 PM

Panel 4:
Reimagining Universities for the
Digital Age

Chair:

Ms. Shaza Fatima Khawaja

Federal Minister, MoIT&T

Panelists:

- **Dr. Nadeem Javaid (SI)**, VC, PIDE
- **Dr. Muhammad Zubair Iqbal**, VC BZU, Multan
- **Dr. Huma Baqai**, Rector, MITE
- **Dr. Fazal Ahmad Khalid (SI)**, Rector (designated), GIKI
- **Dr. Khalid Hafeez**, VC BUIITEMS, Quetta
- **Dr. Jamil Ahmad**, Member, HEC
- **Mr. Saad Liaquat Kiani**, CTO, Thunder

Moderator:

Dr. Naveed Iftikhar

Co-founder, atomcamp

06:30 PM – 09:00 PM URAAN Cultural Night & Dinner (By Invitation)

Parallel Technical Sessions

09:00 AM – 10:30 AM

Crystal Ball Room 1

Trade & Commerce in Digital Era

Chair/Moderator:

Dr. Nadia Tahir

Senior Associate Economic Transformation, PM office

Paper Presenters:

- **Jamil Nasir**
The Impact of Digitalization and Innovation on Trade Facilitation and Revenue: Pre-Post Analysis.
- **Samia & Saud Ahmad Khan**
Digital Transformation and Service Exports: An Assessment of Pakistan's Digital Adoption and Trade Potential.
- **Rabia Tabassum & Khalid Mahmood**
Promoting E-Commerce: Exploring Opportunities for Small and Medium Enterprises in Pakistan.
- **Fasiha Fatima & Jehangir Khan**
Digital Entrepreneurship in Pakistan: Opportunities and Roadblocks.

Discussant:

Dr. Usman Qadir

PIDE

Crystal Ball Room 2

Digitalization & Industrial Transformation

Chair/Moderator:

Dr. Sohaib Hassan

Member Planning, MoPD&SI

Paper Presenters:

- **Bushra Mushtaq**
Harnessing Digital Transformation for Sustainable Industrial Development in Pakistan: An Industrial Green TFP Approach.
- **Aysha Habib et al**
Role of ICT in Inclusive Development: A Panel Data Analysis.
- **Asif Mehmood Qaisrani**
Digital Adoption and Informal sector of South Punjab: Key Challenges and Policy recommendations.

Discussant:

Dr. Saba Anwar

PIDE

Parallel Technical Sessions
09:00 AM – 10:30 AM

Jade Ball Room

**Digital Disruption:
Economic Readiness**

Chair/Moderator:

Mr. Waqas Anwar

Member (Infrastructure & RC),
MoPD&SI

Paper Presenters:

- **Naseem Faraz**
AI Preparedness and
Catching Up in the
Economic Transformation
Race.
- **Hammad Alam et al**
Digital Payment Matters for
Product Pricing – A
Counterfactual Analysis.
- **Suleman Aziz Lodhi et al**
Developing
Knowledge-Ecosystems:
Path to Efficient Rapid
Economic Growth for
Pakistan.

Discussant:

Dr. Madiha Riaz

Islamia University Bahawalpur

Lapis Ball Room

**E-Governance for
Economic Growth**

Chair/Moderator:

Ms. Humaira Zia Mufti

Additional Secretary, SIFC

Paper Presenters:

- **Muhammad Ali Raza et al**
Legal Frameworks in Entrepreneurial
Ecosystems: A Quantitative Exploration
of Global Research Trends.
- **Muhammad Sadil et al**
Bridging the Digital Divide: Mobile
Banking Adoption Intentions in Rural
and Urban Areas of District Khushab
—User Perception and the Role of Digital
Literacy.
- **Ghulam Mustafa et al**
Simulating the Impacts of Blockchain
Technology Adoption in Pakistan: The
Case of Real Estate Market.

Discussant:

Dr. Bashir Khan

HEC

Crystal Ball Room (CBR)

11:00 AM –
12:30 PM

Panel 5:
**CPEC 2.0: Digital Leap, Learning
from China's Transformation**

Chair:

Mr. Jiang Zaidong

Chinese Ambassador*

Panelists:

- **Prof. Dr. Yuan Li**, CPEC & BRI Expert , Shandong University
- **Dr. Mahmood Khalid**, PPD (CPEC)/SRE, PIDE
- **Mr. Ahmed Bilal Masud**, Deputy CEO, Huawei
- **Mr. Muhammad Imaduddin**, Director, DI&SD, SBP
- **Dr. Hassan Waqar Raja**, Business School, NUST

Moderator:

Dr. M. Muzammil Zia

CPEC Expert, MoPD&SI

12:30 PM – 01:30 PM Lunch Break

DAY 3 | 17TH APRIL, 2025 | THURSDAY

Crystal Ball Room (CBR)

01:30 PM – 03:00 PM

Mahbub ul Haq Lecture
**Rethinking Sovereignty in the
Digital Age**

Keynote Speaker:

Mohammad J. Sear

EY MENA Digital Government & Public Sector Leader

Chair:

Rana Ihsaan Afzal Khan

Coordinator to the Prime Minister

Discussants:

Dr. Imtiaz Ahmad,

Chief Economist, MoPD&SI

Dr. Iftikhar Ahmad,

Head, PIDE School of Economics

Moderator:

Dr. Asma Hyder

Dean SESS, IBA, Karachi

03:00 PM – 03:30 PM Tea Break

DAY 3 | 17TH APRIL, 2025 | THURSDAY

Crystal Ball Room (CBR)

03:30 PM – 05:00 PM

Panel 6:
**Smart Provinces for
Smarter Pakistan**

Guest of Honor:

Honorable Senator Mohammad Ishaq Dar

Deputy Prime Minister and
Minister for Foreign Affairs of the Islamic Republic of Pakistan

Provincial Representatives

Mr. Zahid Akhtar Zaman

Chief Secretary, Punjab

Syed Asif Hyder Shah

Chief Secretary, Sindh

Syed Shehab Ali Shah

Chief Secretary, Khyber Pakhtunkhwa

Mr. Shakeel Qadir Khan

Chief Secretary, Balochistan

Mr. Abrar Ahmad Mirza

Chief Secretary, Gilgit-Baltistan

Ft. Lt. (Retd) Khushal Khan (T. ST)

Chief Secretary, AJK

Dr. Baber Majid Bhatti

CEO, NITB

Moderator:

Dr. Nadeem Javaid (SI)

Vice Chancellor, PIDE

Supporting URAAN Pakistan's goal of a trillion-dollar economy through digital transformation, innovation, and inclusive growth



Pakistan Institute of Development Economics (PIDE), Quaid-i-Azam University Campus.