Conference E-Proceedings

3rd International Research Conference on Economics, Business and Social Sciences – 3rd IRC 2018-PAK Chapter

“Sustainable Economy Business and Society in Emerging and Developing Economies in the Age of Industrial Revolution 4.0”

December 12,13, 2018
School of Economics, Bahauddin Zakariya University Multan Pakistan

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Prof. Dr. Tahir Amin  
VICE CHANCELLOR  
Bahauddin Zakariya University, Multan, Pakistan.

In the Name of Allah, the Most Merciful, the Most Beneficent

Assalamu’alaikum Warahmatullahi Wabarakatuh

It is an honour for me on behalf of Bahauddin Zakariya University Multan Pakistan to speak to you at 3rd International Research Conference on Economics, Business and Social Sciences-Pakistan Chapter. I extend my warm welcome to all the participants from various countries to attend 3rd IRC 2018-Pak Chapter.

The conference is under the theme of “Sustainable Economy, Business and Society in the age of industrial revolution 4.0” which signifies the issues and challenges that our current and future generations are going to face. I hope the conference participants will share knowledge and best practices specially related to these issues. That is, to see where the world is heading and what challenges are lying ahead in uplifting the lives of human beings.

Bahauddin Zakariya University Multan Pakistan is a premier university of South Punjab Pakistan to focus on sustainability issues in emerging and developing economies with distinguished faculty and committed students and research scholars. School of Economics, Department of Commerce and Institute of Management Sciences are always at the forefront of academic excellence through various initiatives including this regular international research conference. I appreciate the leadership and faculty of these departments for their untiring endeavors.

I am thankful to the University of Malaya Malaysia and Center for Sustainability Research and Consultancy Pakistan for making this international collaboration for the conference. We hope that this collaboration will remain continued in future between these institutions from Muslim brotherly countries.

With this I like to highly appreciate the team work of scientific and organizing committee of the conference from BZU Pakistan, UM Malaysia and CSRC Pakistan to make this conference a success.

Prof. Dr. Tahir Amin
Assalamu’alaikum Warahmatullahi Wabarakatuh

It is an honour for me on behalf of CSRC to speak to you at 3rd International Research Conference on Economics, Business and Social Sciences-Pakistan Chapter. I extend my warm welcome to all the worthy Vice Chancellor, Bahauddin Zakariya University Multan Pakistan, distinguished keynote speakers, conference leadership from Bahauddin Zakariya University Multan Pakistan and Center for Sustainability Research and Consultancy, research scholars and participants from various countries to attend the conference.

The conference is under the theme of “Sustainable Economy, Business and Society in the age of industrial revolution 4.0” which signifies the issues and challenges that our current and future generations are going to face. I hope the conference participants will share knowledge and best practices specially related to these issues. That is, to see where the world is heading and what challenges are lying ahead in uplifting the lives of human beings.

Center for Sustainability Research and Consultancy Pakistan is a premier research institute to focus on sustainability issues in emerging and developing economies with diverse international advisory board and associate fellows. Currently CSRC has three research divisions to emphasize research endeavors more deeply into three areas i.e. Sustainable Economic Development, Responsible Business and Society and Green Accounting and Inclusive Finance.

I am thankful to the administration of Bahauddin Zakariya University Multan Pakistan and University of Malaya in general and specifically Prof. Dr. Imran Sharif Chaudhry, Director, School of Economics and Prof. Dr. Che Ruhana Binti Isa, Dean, Faculty of Business and Accountancy for making very impressive arrangements of the conference. We hope that this collaboration will remain continued in future between both institutions from Muslim brotherly countries.

With this I like to highly appreciate the team work of CSRC advisory board, associate fellows, scientific and organizing committee of the conference from BZU Pakistan, UM Malaysia and CSRC Pakistan for the exemplary teamwork to make this conference a success.

Prof. Dr. Hayat Muhammad Awan
In the Name of Allah, the Most Merciful, the Most Beneficent

Assalamu’alaikum Warahmatullahi Wabarakatuh

It is an honour for me on behalf of School of Economics, Bahauddin Zakariya University Multan Pakistan to speak to you at 3rd International Research Conference on Economics, Business and Social Sciences-Pakistan Chapter. I extend my warm welcome to all the participants from various countries to attend 3rd IRC 2018-Pak Chapter.

The conference is under the theme of “Sustainable Economy, Business and Society in the age of industrial revolution 4.0” which signifies the issues and challenges that our current and future generations are going to face. I hope the conference participants will share knowledge and best practices specially related to these issues. That is, to see where the world is heading and what challenges are lying ahead in uplifting the lives of human beings.

School of Economics, Bahauddin Zakariya University Multan Pakistan is a premier academic entity of the University to focus on teaching and research in economics with focus on sustainability issues faced by the economy with support of its distinguished and committed faculty, students and research scholars. School of Economics has successfully teamed up with Department of Commerce and Institute of Management Sciences to accord world class research platform for faculty and research scholars to showcase their research endeavors in an impactful at this regular international research conference. I appreciate the leadership and faculty of these departments for their untiring endeavors.

I am thankful to the University of Malaya Malaysia and Center for Sustainability Research and Consultancy Pakistan for making this international collaboration for the conference. We hope that this collaboration will remain continued in future between these institutions from Muslim brotherly countries.

With this I like to highly appreciate the team work of scientific and organizing committee of the conference from School of Economics, Institute of Management Sciences and Department of Commerce at BZU Pakistan, UM Malaysia and CSRC Pakistan to make this conference a success.

Prof. Dr. Imran Sharif Chaudhry
Assoc Prof Dr Abdul Halim Abdul Majid completed his first degree in Bachelor of Business Administration (BBA) from Mississippi State University, Starkville USA. Upon completing his bachelor degree he joined Universiti Utara Malaysia as a tutor and months later continued for a master degree (MBA) at Cardiff Business School, University of Wales, UK. Then he pursued for a doctoral degree in Business Administration at Universiti Sains Malaysia (USM), Penang, Malaysia. He has been promoted to an Associate Professor at College of Business, Universiti Utara Malaysia (UUM), in 2006. In 2010/2011, he was seconded and be the Deputy Dean for the Academic Affairs at the International College, University of Science and Technology (UST), Sanaa Yemen. His area of research interest includes Human Resource Management; Pay and Remuneration; Change and Communication, Human Competitiveness and HR Standards; Work and Career Motivation; and NGOs. He has supervised up till now more than 15 PhD’s candidates and more than 20 master’s dissertations. He also has participated (as leader and member) to few researches and has published few books, monographs, journal articles as well as more than 30 articles/conference’s papers.
Prof. Dr. Rehana Kousar
Conference Coordinator

Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan.

Prof. Dr. Rehana Kousar is Chairperson Department of Commerce Bahauddin Zakariya University, Multan, since 28/03/2017 to date. She holds PhD in Commerce, MSc. E-Commerce Gold medalist (Bahauddin Zakariya University, 2002), MBA in Finance (Bahauddin Zakariya University, 1994) and Bachelor in Commerce from The Islamia University of Bahawalpur. She has been teaching various subjects at undergraduate and postgraduate levels Accounting, Finance and Business. She has supervised 48 M.Phil and 1 PhD in the Commerce, Accounting and Finance. Four PhDs and 5 MPhil scholars are still working in her supervision. She has 28 conference papers and 45 research paper in national and international research journals. She has served as key note speaker, session chair and discussant in many national and international conferences.

She has won 2nd runner up Best paper award in World Islamic Finance Forum (WIFF) 2018 (19-20 March 2018) is being organized at IBA- CEIF, Karachi in collaboration with Lahore University Management Sciences (LUMS) and INCEIF (Malaysia) and Best Paper Award 2017 in 2nd International SME Conference held on March 15,16-2017.

She is Managing Editor Journal of Accounting and Finance for Emerging Economies and also the Advisory Member Center for Sustainability Research and Consultancy.

She is also the Academic Member of The Association of International Accountants (AIA) and Member of International Council of Islamic Finance Educators (ICIFE).

She is Expert Member of Board of Studies, Department of Commerce, GC University,
At present, Dr. Abbasi is working as Director & Professor, Institute of Management Sciences, Bahauddin Zakariya University, Multan. He holds a Doctorate degree in Supply Chain Management (Bahauddin Zakariya University, 2014), MBA in Marketing (The Islamia University of Bahawalpur, 1999) and first class Bachelor in Science from The Islamia University of Bahawalpur. During PhD, he worked as research fellow at Hull Business School & Logistics Institute, University of Hull, England. He has been teaching various subjects including Supply Chain Management, Distribution Management, Marketing Management, Seminar in Marketing, Strategic Marketing, Marketing Research, Business Research Methods and Principles of Marketing, at both undergraduate and postgraduate levels. He also supervises and examines MBA and M.Phil dissertations. He is HEC approved PhD supervisor in the field of Business Administration and represents Bahauddin Zakariya University as focal person for Marketing and Supply Chain Management. He has 30 publications on his credit in the form of journal articles, conference and working papers. Moreover, he is on reviewer’s panel for many National and International Journals of repute. In addition to academic experience, Dr. Abbasi also possesses consultancy and wide market experience especially of trade marketing, retail, merchandise and warehouse management.
Dr. Khawaja Khalid Mehmood
Conference Secretary
Institute of Management Sciences,
Bahauddin Zakariya University,
Multan, Pakistan.

Dr. Khawaja Khalid Mehmood is currently serving as Assistant Professor of Business Administration and Coordinator BBA Program at Institute of Management Sciences (IMS), Bahauddin Zakariya University, Multan. He holds PhD in Management from Universiti Utara Malaysia. He did his MBA (Marketing) from Institute of Management Sciences, Bahauddin Zakariya University, Multan. He possesses more than 17 years of experience in teaching various management courses at graduate and postgraduate levels. His subjects majorly include Strategic Management, Project Management, Human Resource Management, Strategic Management Research, and Research Issues in Management. Prior to joining IMS, he has been serving as Director Academics and lecturer at Multan Institute of Management Sciences. His research areas are majorly Strategic Management, Organizational Behaviour, and Human Resource Management. He has published number of research papers in HEC recognized national and reputed international journals and has attended/organized several international research conferences. Other than teaching at IMS, he has been serving as Patron Executive Club and member in several institute level and university level committees.
KEYNOTE SPEAKERS
Prof. Dr. Che Ruhana Isa

DEAN
Faculty of Business and Accountancy,
Universiti of Malaya, Malaysia

PROF. DR. CHE RUHANA ISA is a professor in accounting specializing in management accounting control systems. She has researched and published many papers in management accounting control system, management accounting change, accrual accounting, enterprise risk management and behavioral accounting and finance. She is currently the Dean of Faculty of Business and Accountancy, University of Malaya and Chief Editor of Asian Journal of Business and Accounting (AJBA), the faculty’s Scopus indexed journal. Prof. Che Ruhana is active in various international and national bodies including serving as a member of the International Advisory Board of Association of MBA (AMBA), UK, and a council member of the Malaysian Institute of Accountants (MIA).
Prof. Dr. Muhammad Nadeem Javaid

Associate Dean,
Karachi School for Business and Leadership,
Karachi, Pakistan.

Dr. Nadeem Javaid holds a PhD in Economics and MS in Innovation and Industrial Dynamics from the University of Nice Sophia Antipolis, France. Dr. Javaid has eighteen years of experience in higher education, financial industry and economic policy formulation. Prior to joining the Government as Chief Economist, he was a Faculty Member and Associate Dean at Karachi School for Business and Leadership. He also worked at Suleman Dawood School of Business, Lahore University of Management Sciences (LUMS) and SKEMA Business School (France) where he taught Economic Policy, Innovation Strategy, Organization and Dynamics of Financial System, Financial Markets and Issues in Corporate Finance to its executive and postgraduate programs. Furthermore, Dr Javaid has central banking experience at the State Bank of Pakistan where he conducted compliance and risk-based on-site inspections of banks/non-banking financial institutions using the CAMELS framework. He also worked as a member of the Working Group on Regulatory Reforms, Economic Reforms Unit of the Ministry of Finance and an Advisor to the Ministry of Planning, Development and Reform (Government of Pakistan).

During his PhD, he remained associated with the Group of Research on Law, Economics and Management at National Center for Scientific Research (GREDEG-CNRS), Sophia Antipolis, France. His PhD dissertation highlights the role of the financial sector in driving successful technological change in an economic system. Dr. Javaid has presented his research work at several peer reviewed international conferences. He has published his research in the Journal of Evolutionary Economics. In addition to this, several other articles are under review in reputed international journals.

Dr. Javaid firmly believes that technology is an imperative determinant of economic growth; whereas technological change takes place in the framework of a complex process of institutional embeddedness, in which policies and institutions co-evolve with the macroeconomic environments. Therefore, he contends that differences among financial institutions and financial sector policies within the framework of “national system of innovation” have strong potential to explain the nature and causes of the differences of the wealth of nations. Following this context his research and teaching interests revolve around Financial System, Macroeconomics, Business Government Relations, Innovation & Technological Change, Industrial Organization and Corporate Strategy. Dr. Javaid has presented his research work at several International peer reviewed conferences including 13th Schumpeter Society Conference (Aalborg, Denmark), 8th GLOBELICS Conference (Kuala Lumpur, Malaysia), 6th GLOBELICS Conference (Mexico City), 3rd Thematic Meeting of the French Economic Association (Sophia Antipolis, France) and 5th GLOBELICS Academy on Innovation and Development (Tempe, Finland).
Prof. Dr. Rohana Binti Jani

Dean,
Dean, Faculty of Economics & Administration,
University of Malaya, Malaysia.

Dr. Rouhana Binte Jani is serving as Dean, Faculty of Economics and Administration, University of Malaya, Kuala Lumpur, Malaysia. She holds the PhD along with Msc (Statistics), West Virginia University, Morgantown, BSc (Statistics), Ohio University, Athens, Ohio. She has 36 publications in her account. She has expertise in the following areas:

- SPSS (Application for Data Analysis) (Parametric; Non Parametric; Data Exploration; Descriptive and Inferential Statistics) Economics, Business and Management, Marketing (Consumer Behavior )
- Quantitative Research (Sampling, Survey, Data Analysis )
- Mathematical Sciences, Application of Mathematics and Statistics in Other Areas (Regression; Factor Analysis; Discriminant Analysis; Cluster Analysis)
- Economics, Business and Management, Human Resource Development (HRD) (Graduates Employability; First Destination Studies; Employment; Gender)
CONFERENCE BRIEF

Venue:
School of Economics
Institute of Management Sciences
Department of Commerce
At
Bahauddin Zakariya University,
Multan, Pakistan
WEDNESDAY, DECEMBER 12, 2018 (DAY 1)

REGISTRATION AND ARRIVAL OF GUESTS: 08:30 am – 10:00 am

OPENING SESSION: 10:00 am – 11:30 am

- Recitation of Holy Quran and Naat: 10:00 am – 10:15 am
- National Anthems of Pakistan and Malaysia: 10:15 am – 10:25 am
- Welcome Note and Briefing by Conference Chair: 10:25 am – 10:40 am
- Prof. Dr. Imran Sharif Chaudhry, Director, School of Economics, Bahauddin Zakariya University, Multan: 10:40 am – 10:50 am
- Welcome Note by President, CSRC: 10:50 am – 11:00 am
- Prof. Dr. Hayat Muhammad Awan, Director, Air University, Multan Campus, Pakistan: 11:00 am – 11:15 am
- Speech by Vice Chancellor, BZU, Multan: 11:15 am – 11:30 am
- Prof. Dr. Tahir Amin: 11:30 am – 11:45 am
- Dr. Muhammad Akhtar Malik, Minister for Energy, Punjab, Pakistan: 11:45 am – 12:00 am

Keynote Addresses 11:15 am – 12:25 pm

- Prof. Dr. Che Ruhana Isa, Dean, Faculty of Business & Accountancy, University of Malaya, Malaysia: 15 Minutes
- Prof. Dr. Muhammad Nadeem Javaid, Associate Dean, Karachi School for Business and Leadership, Karachi: 15 Minutes
- Prof. Dr. Rohana Binti Jani, Dean, Faculty of Economics & Administration, University of Malaya, Malaysia: 15 Minutes
- Prof. Dr. Abdul Halim Abdul Majid, University Utara Malaysia: 15 Minutes

Question Answer Session (10 Minutes)

Vote of Thanks by the Conference Chair 12:25 pm – 12:30 pm

Souvenir Distribution and Photo Session 12:30 pm – 01:00 pm

LUNCH BREAK AND PRAYER (IMS) 01:00 pm – 02:15 pm
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<th>DINNER WITH CULTURAL NIGHT</th>
<th>07:30 pm – 10:00 pm</th>
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<tbody>
<tr>
<td>At School of Economics Building, BZU</td>
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</table>
### THURSDAY, DECEMBER 13, 2018 (DAY 2)

<table>
<thead>
<tr>
<th>Event</th>
<th>Time</th>
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<tbody>
<tr>
<td>Editorial Meeting of Review of Economics and Development Studies (READS)</td>
<td>09:00 am–10:00 am</td>
</tr>
<tr>
<td>Panel Discussion (Executive Hall, IMS)</td>
<td>11:10 am–11:30</td>
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<tr>
<td><strong>Topic</strong>: Sustainable Economy, Business, Poverty Alleviation and Society in Pakistan</td>
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<tr>
<td><strong>Discussants</strong>:</td>
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<tr>
<td>Prof. Dr. Hafeez ur Rehman, Chairman, Department of Economics, University of Management and Technology, Lahore.</td>
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<tr>
<td>Prof. Dr. Sofia Anwar, Vice Chancellor, Government College for Women University, Faisalabad</td>
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<tr>
<td>Muhammad Hanif Akhtar, Professor, Department of Commerce, Bahauddin Zakariya University, Multan</td>
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<td>Mr. Sheikh Saqib Raheem, Al-Khair Group of Industries, Multan Chamber of Commerce, Multan</td>
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<td>Mr. Khawaja Muhammad Usman, Multan Chamber of Commerce, Multan</td>
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<tr>
<td><strong>Moderator</strong>: Dr. Zeeshan Mahmood, Assistant Professor, Department of Commerce, Bahauddin Zakariya University, Multan</td>
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<tr>
<td><strong>TEABREAK (IMS)</strong></td>
<td>11:30 am–12:00 noon</td>
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<tr>
<td><strong>SESSION III (DAY 2)</strong></td>
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<tr>
<td><strong>PARALLEL SESSIONS</strong></td>
<td>12:00 noon–01:15 pm</td>
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<tr>
<td>Parallel Session 3.01: Issues in Economics in Emerging Economies</td>
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<td>Parallel Session 3.02: Issues in Economics in Emerging Economies</td>
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<td>Parallel Session 3.03: Issues in Social Sciences in Emerging Economies</td>
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<tr>
<td>Parallel Session 3.04: Issues in Accounting &amp; Finance in Emerging Economies</td>
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<td>Parallel Session 3.05: Issues in Management Sciences in Emerging Economies</td>
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<tr>
<td>Parallel Session 3.06: Issues in Management Sciences in Emerging Economies</td>
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<tr>
<td><strong>LUNCH BREAK AND PRAYER</strong></td>
<td>01:15 pm–02:30 pm</td>
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<td><strong>SESSION IV (DAY 2)</strong></td>
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<tr>
<td><strong>PARALLEL SESSIONS</strong></td>
<td>02:30 pm–03:45 pm</td>
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<tr>
<td>Parallel Session 4.01: Issues in Economics in Emerging Economies</td>
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<td>Parallel Session 4.02: Issues in Economics in Emerging Economies</td>
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<tr>
<td>Parallel Session 4.03: Issues in Social Sciences in Emerging Economies</td>
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<tr>
<td>Parallel Session 4.04: Issues in Accounting &amp; Finance in Emerging Economies</td>
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<tr>
<td>Parallel Session 4.05: Issues in Banking &amp; Finance in Emerging Economies</td>
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<tr>
<td><strong>CLOSING CEREMONY AND DISTRIBUTION OF SHEILD S</strong></td>
<td>03:45 pm–04:15 pm</td>
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<tr>
<td>Executive Hall (IMS)</td>
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<tr>
<td>Conference Chair, Prof. Dr. Imran Sharif Chaudhry (Director, School of Economics, BZU, Multan)</td>
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<tr>
<td>Guest of Honor, Prof. Dr. Tahir Amin (Vice Chancellor, BZU, Multan)</td>
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<tr>
<td>Chief Guest, Malik Ahmad Hussain Dehar, MNA [NA-151]</td>
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<tr>
<td><strong>TEA BREAK AND PRAYER TIME (IMS)</strong></td>
<td>04:15 pm–04:30 pm</td>
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</table>
### SESSION I (DAY – 1)

#### Parallel Session 1.01  Issues in Economic Theory and Policy in Emerging Economies

| Session Chair: Prof. Dr. Rohana Binti Jani | Session Coordinator: Dr. Farzana Munir |
| Time: 02:15 pm – 03:30 pm | Room: Committee Room (School of Economics) |

**Sectoral Output and Income Inequality Nexus in G7 Countries: A Panel ARDL Approach (PKEC134).** Muhammad Asghar, Raheel Abbas; Bahauddin Zakariya University, Multan, Pakistan; Sadia Anjum, Bahauddin Zakariya University, Bhardar Sub Campus, Layyah, Pakistan.  
**Presenting Author:** Muhammad Asghar

**Socioeconomic Determinants of Infant Mortality: An Empirical Investigation from Pakistan (PKEC111).** Raima Nazar, Department of Economics, The Women University, Multan, Pakistan; Imran Sharif Chaudhry, Sajid Ali; School of Economics, Bahauddin Zakariya University, Multan, Pakistan.  
**Presenting Author:** Raima Nazar

**Factors Affecting Career Choice among Undergraduate Students in Southern Punjab, Pakistan (PKSC66).** Nasir Nadeem, Muhammad Nawaz Shareef University of Agriculture, Multan, Pakistan; Saima Nazir, Huda Farooq, Komal Nida Khan; Sub- Campus Burewala, University of Agriculture, Faisalabad, Pakistan.  
**Presenting Author:** Nasir Nadeem

**Meta-Analysis of Energy Poverty Studies: The Case of Developing Economies (PKEC80).** Abre rahmat Quratulann, Faisal Mehmood Mirza; University of Gujrat, Gujrat, Pakistan.  
**Presenting Author:** Abre rahmat Quratulann

**Impacts of Industrial Pollution on Human Health: A Case Study of S.I.T.E Area Karachi (PKSI62).** Aamir Abbas, Sindh Madressatul Islaam University, Karachi, Pakistan; Muhammad Imran, Ghazi University, Dera Ghazi Khan, Pakistan; Dr Kaneez Fatima, University of Karachi.  
**Presenting Author:** Aamir Abbas

#### Parallel Session 1.02  Issues in Economic Theory and Policy in Emerging Economies

| Session Chair: Prof. Dr. Imran Sharif Chaudhry | Session Coordinator: Dr. Fatima Farooq |
| Time: 02:15 pm – 03:30 pm | Room: M. Phil. Room (School of Economics) |

**Determinants, Decomposition and Dynamics of Multidimensional Poverty in Pakistan (PKSC136).** Khalid Javed, Department of Economics University of Sargodha, Sargodha, Pakistan; Masood Sarwar Awan, Faculty of Management and Administrative Sciences, University of Sargodha, Sargodha, Pakistan.  
**Presenting Author:** Khalid Javed

**Environment, Informal Sector Employment and Poverty in Developing Countries: Simultaneous Equation Modeling (PKEC137).** Mariam Abbas Soharwardi, The Islamia University of Bahawalpur, Pakistan; Hina Ali, Women University Multan, Pakistan; Najima Talib, National University of Modern Languages, Multan Campus, Pakistan.  
**Presenting Author:** Mariam Abbas Soharwardi

**Microfinance for Poverty Alleviation: A Case Study of Khushhali Microfinance Bank in District Sargodha (PKEC127).** Muhammad Ijaz Amjad, University of Sargodha, Sargodha, Pakistan.  
**Presenting Author:** Muhammad Ijaz Amjad

**A Decomposition of Cost Malmquist Productivity Index: A Case Study of Agriculture Sector of Punjab, Pakistan (PKEC173).** Dr Hafeez Ur Rehman, School of Business and Economics, University of Management and Technology, Lahore, Pakistan.  
**Presenting Author:** Dr Hafeez ur Rehman

**Exploring the Relationship Among Corruption, Human Capital and Quality of Life on Crime Rate in Pakistan, (PKEC171).** Dr Nabila Asghar, Department of Economics and Business Administration University of Education, Lahore, Pakistan.  
**Presenting Author:** Dr Nabila Asghar
<table>
<thead>
<tr>
<th>Parallel Session 1.03</th>
<th>Issues in Social Sciences in Emerging Economies</th>
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</thead>
<tbody>
<tr>
<td><strong>Session Chair:</strong> Dr. Rana Muhammad Dilshad</td>
<td><strong>Session Coordinator:</strong> Dr. Irum Batool Awan</td>
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<tr>
<td><strong>Time:</strong> 02:15 pm – 03:30 pm</td>
<td><strong>Room:</strong> Lecture Theatre-2 (School of Economics)</td>
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<tr>
<td>Impact of Gender Inequality in Education and Employment on Economic Growth of Pakistan (PKEC128). Sadia Anjum, Muhammad Asghar, Kishwar Perveen; Bahauddin Zakariya University, Bahadur Campus Layyah, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Sadia Anjum</td>
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<tr>
<td>The Impact of Strict Rules and Regulations on the Behaviour of Students at Primary Level (PKSC98). Asia Iqbal, The Islamia University of Bahawalpur, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Asia Iqbal</td>
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<tr>
<td>Balancing, Modernization and Rehabilitation of Technical Education of Pakistan (PKSC196). Muhammad Azeem, Faryal Jalil, Sadaf Ejaz; University of Punjab, Lahore, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Sadaf Ejaz &amp; Muhammad Azeem</td>
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<tr>
<td>Technological Innovations in Distance Education: Aligning Pedagogy with Online Learning (PKEC190). Asia Zulfqar, Department of Education, Bahauddin Zakariya University, Multan, Pakistan; Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Asia Zulfqar</td>
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<tr>
<td>Arrangement Dimension Overview in Tourist Satisfaction: GCC Case (PKSC151). Muatasim Al Salmi, Muscat College Oman; Shahimi Mohtar, School Of Technology, Management And Logistics, Universiti Utara Malaysia, Malaysia; Norlena Hasnan, School Of Technology, Management And Logistics, Universiti Utara Malaysia, Malaysia.</td>
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<tr>
<td><strong>Presenting Author:</strong> Muatasim Al Salmi</td>
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<tr>
<td><strong>Presenting Author:</strong> Muatasim Al Salmi</td>
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<tr>
<td>Factors Contributing towards Virtual Team (VT) Performance: Evidences from Pakistan’s IT Sector (PKSC214). Prof Dr Ghulam Shabir, Professor of Mass Communication, Member Advisory, Center for Sustainability Research and Consultancy, Pakistan; Khurram Shahzad, Comsats, University Islamabad, Lahore Campus, Pakistan.</td>
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<td><strong>Presenting Author:</strong> Prof Dr Ghulam Shabir</td>
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<tr>
<th>Parallel Session 1.04</th>
<th>Issues in Accounting &amp; Finance in Emerging Economies</th>
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<tbody>
<tr>
<td><strong>Session Chair:</strong> Prof. Dr. Che Ruhana Isa</td>
<td><strong>Session Coordinator:</strong> Dr. Asad Rehman</td>
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<tr>
<td><strong>Time:</strong> 02:15 pm – 03:30 pm</td>
<td><strong>Room:</strong> Seminar Hall (Department of Commerce)</td>
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<tr>
<td>Investors’ Herding Behavior in Bearish and Bullish Conditions of Stock Markets and its Impacts on Earning (PKAF181). Dr Muhammad Abbas, Sikandar Ali; Air University, Multan Campus, Pakistan; Muhammad Aamir, Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Dr Muhammad Abbas</td>
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<tr>
<td>Stock Market Decline and its Liquidity with Moderating Role of Risk Sentiments: A Study of Pakistan Stock Exchange (PKAF206). Maria Shams Khakwani, Dr Rehana Kouser; Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Maria Shams Khakwani</td>
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<tr>
<td>Impact of Online Banking on Customer Satisfaction: An Evidence from Pakistan (PKAF94). Qaiser Abbas, Bahauddin Zakariya University, Multan, Pakistan; Muhammad Naeeem Anjum, Department of Business Administration University of Sargodha, Bhakkar Campus, Pakistan; Fahad Ali, College of Economics, Zhejiang University, Hangzhou, China; Fahad Najeeb Khan, Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Qaiser Abbas</td>
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<tr>
<td>Interest Rate Risk Management of Commercial Banks in Pakistan Based on IS (Interest Sensitivity) Gap Analysis: A Case Study (PKAF119). Kiran Jameel, Hamdard University, Karachi, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Kiran Jameel</td>
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<tr>
<td>Role of Mobile Banking towards Financial Inclusion in Pakistan (PKAF216). Amir Hayat, Dr Muhammad Hanif Akhtar; Department of Commerce Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Amir Hayat</td>
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<tr>
<td>Parallel Session 1.05</td>
<td>Issues in Management Sciences in Emerging Economies</td>
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<tr>
<td><strong>Session Chair:</strong> Prof. Dr. M. Nauman Abbasi</td>
<td><strong>Session Coordinator:</strong> Dr. Haroon Hafeez</td>
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<tr>
<td><strong>Time:</strong> 02:15 pm – 03:30 pm</td>
<td><strong>Room:</strong> Conference Room, First Floor (IMS)</td>
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**Presenting Author:** Kiran Shahbaz Khan

Investigating Influence of Emotional Exhaustion and Professional Inefficacy on Task Performance and Contextual Performance through Mediating Role of Organizational Citizenship Behavior and Moderating Role Rewards and Compensation (PKMA182). Ali Ijaz, Dr Sulaman Hafeez Siddiqui; Department of Management Sciences, The Islamia University of Bahawalpur Pakistan.

**Presenting Author:** Ali Ijaz


**Presenting Author:** Dr. Vivake Anand

Coping with the Crisis: Analyzing the Psychological Impact of Terrorism in Pakistan (PKSC88). Naqib Hamid, Institute of Social & Cultural Studies (ISCS), University of the Punjab, Pakistan; Iqra Javaid, Centre for Security, Strategy and Policy Research (CSSPR), University of Lahore, Pakistan.

**Presenting Author:** Naqib Hamid & Iqra Javaid

Impact of Human Capital Management on Organizational Performance (PKMA211). Asifa Maqbool, COMSATS University Islamabad, Vehari Campus, Pakistan.

**Presenting Author:** Asifa Maqbool
## SESSION II (DAY – 1)

### Parallel Session 2.01  
**Issues in Economic Theory and Policy in Emerging Economies**

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<th>Session Chair:  Prof. Dr. Hafeez ur Rehman</th>
<th>Session Coordinator: Dr. Nabila Asghar</th>
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<tr>
<td>Time: 03:45 pm – 05:00 pm</td>
<td>Room: Committee Room (School of Economics)</td>
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</table>

**Socio-economic Factors Affecting Hepatitis B in Nomadic Community: A Case Study of Faisalabad District (PKEC103).** Muhammad Riaz, Zahoor Hussain Javed, Muhammad Shabbir, Muhammad Ashraf; Department of Sociology, Government College, University, Faisalabad, Pakistan.  
**Presenting Author: Shamila Riaz**

**Foreign Direct Investment and Economic Growth of Pakistan: A Time Series Analysis (PKEC73).** Hina Ali, Khizra Sardar; The Women University Multan, Pakistan; Fatima Farooq, School of Economics, Bahaudin Zakariya University, Multan, Pakistan; Zahra Masood Bhutta, National University of Modern Languages Multan, Pakistan.  
**Presenting Author: Hina Ali**

**Impact of Political Instability on International Investment and Trade (PKEC96).** Naina Qadri, Nida Shah, Muhammad Nadeem Qureshi; Isra University, Hyderabad, Sindh, Pakistan.  
**Presenting Author: Muhammad Nadeem Qureshi**

**A Time Series Analysis of Financial Sector Reforms in Pakistan: A Way to Achieve Sustainable Industrial Growth (PKEC108).** Ruqia Shaheen, Bahauddin Zakariya University, Multan, Pakistan; Hina Ali, Fouzia Yasmin; The Women University Multan, Pakistan; Maryam Abbas Soharwardi Islamia University Bahawalpur, Pakistan  
**Presenting Author: Ruqia Shaheen**

**Renewable Energy Paradox and Role of Governance: Evidence from Selected Asian Economies (PKSC138).** Abbre-rehmat Qurat-ul-ann, Lecturer, Department Of Economics, University of Gujrat, Pakistan; Naghmeen Shehbaz, MPhil Scholar, Department of Economics, University of Gujrat, Pakistan.  
**Presenting Author: Naghmeen Shehbaz**

**Trade Liberalization, Gender Inequality and Economic Development: Evidence from Selected Developing Countries (PKEC188).** Fatima Farooq, Shazia Khalid, Muhammad Tariq; Bahauddin Zakariya University, Multan, Pakistan.  
**Presenting Author: Fatima Farooq**

### Parallel Session 2.02  
**Issues in Economic Theory and Policy in Emerging Economies**

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<th>Session Chair:  Prof. Dr. M. Zahir Faridi</th>
<th>Session Coordinator: Dr. Furrukh Bashir</th>
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<tr>
<td>Time: 03:45 pm – 05:00 pm</td>
<td>Room: M. Phil. Class (School of Economics)</td>
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</table>

**Factors Affecting Female Labor Force Participation in Punjab (PKEC68).** Shamila Riaz, Allama Iqbal Open University, Islamabad, Pakistan.  
**Presenting Author: Shamila Riaz**

**Exchange Rate Volatility and Trade Deficit in Pakistan: A Time Series Analysis (PKEC86).** Mariam Abbas Soharwardi, The Islamia University of Bahawalpur, Pakistan; Hina Ali, Women University Multan, Pakistan.  
**Presenting Author: Mariam Abbas Soharwardi**

**Impact of Fiscal Policy on GDP Growth Rate of Pakistan (PKEC165).** Sabira Dilawar, Sabira Dilawar, Afifa Sadar-ud-din, Aiman Javed; The Women University Multan, Pakistan.  
**Presenting Author: Sabira Dilawar**

**Rural Development and Overseas Migration (PKSC61).** Muhammad Hasnain Siddique, Anwaar Mohyuddin, Nimra Tanveer, Saba Hasnain; Quaid-e-Azam University, Islamabad, Pakistan.  
**Presenting Author: Muhammad Hasnain Siddique**

**Impact of Sectoral Growth on Environmental Degradation in Pakistan (PKEC192).** Fiza Habib, Furrukh Bashir, Saddam Hussain; Bahauddin Zakariya University, Multan, Pakistan.  
**Presenting Author: Fiza Habib**
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<tr>
<th>Parallel Session 2.03</th>
<th>Issues in Social Sciences in Emerging Economies</th>
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<tr>
<td><strong>Session Chair:</strong>  Dr. Khalid Khurshid</td>
<td><strong>Session Coordinator:</strong> Dr. Hassan Sherazi</td>
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<tr>
<td><strong>Time:</strong> 03:45 pm – 05:00 pm</td>
<td><strong>Room:</strong> Lecture Theatre-2 (School of Economics)</td>
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<tr>
<td>Socio-Psychological Impacts of Corporal Punishment on Secondary School Children (A Study of Secondary School Teachers in District Zhob Balochistan) (PKSC135). Saima Afzal, Mamoon Khan; Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Saima Afzal</td>
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<tr>
<td>Psychological and Social Factors Influencing Entrepreneurial Intention among University Students: Mediating Role of Entrepreneurial Education (PKMA120). Badar Latif, Khawar Naheed; Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Badar Latif</td>
</tr>
<tr>
<td>Effectiveness of the Mechanistic, Organismic and Instruments of Domination Organizational Theories in the Context of High Performance, High Humane and High Power Distance Cultures (PKSC198). Owais Shafique, The Islamic University of Bahawalpur Pakistan.</td>
<td><strong>Presenting Author:</strong> Owais Shafique</td>
</tr>
<tr>
<td>Socio-Economics Burden and Management FF Type 2 Diabetic Patients from Low Income Categories (PKSC146). Hifza Aqeel, Saima Afzal; Bahauddin Zakariya University Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Hifza Aqeel</td>
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<tr>
<td>Role of Urdu Tv Dramas in Adopting Fashion Among Females in Karachi (PKSC63). Aamir Abbas, Sindh Madressatul Islam University, Karachi, Pakistan; Muhammad Imran, Ghazi University, Dera Ghazi Khan, Pakistan; Dr Kaneez Fatima, University of Karachi.</td>
<td><strong>Presenting Author:</strong> Aamir Abbas</td>
</tr>
<tr>
<td>Psycho-social &amp; Economic Problems of Parent’s of Children with Epilepsy: A Study of the Children’s Hospital &amp; the Institute of Child Health Multan, Pakistan (PKEC92). Kamran Ishfaq, Imtiaz Ahmad Warraich; Bahauddin Zakariya University, Multan, Pakistan; Junaid Raza, Government College University Faisalabad, Pakistan; Bareera Fyiaz, National University of Modern Languages, Multan Campus, Pakistan.</td>
<td><strong>Presenting Author:</strong> Kamran Ishfaq</td>
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<th>Parallel Session 2.04</th>
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<tr>
<td><strong>Session Chair:</strong>  Prof. Dr. Muhammad Hanif Akhtar</td>
<td><strong>Session Coordinator:</strong> Dr. Muhammad Amir</td>
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<tr>
<td><strong>Time:</strong> 03:45 pm – 05:00 pm</td>
<td><strong>Room:</strong> Seminar Room (Department of Commerce)</td>
</tr>
<tr>
<td>Empirical Relationship between Interest Rates and Stock Returns: A Case of Developed and Developing Countries (PKAF193). Asma Fatima, Rehana Kouser; Bahauddin Zakariya University, Multan Pakistan.</td>
<td><strong>Presenting Author:</strong> Asma Fatima</td>
</tr>
<tr>
<td>Issues and Challenges of Microfinance in Multan Region: A Qualitative Analysis (PKEC205). Syed Ahmad Nisar Mustafa Bukhari, Falak Naz; Bahauddin Zakariya University, Multan, Pakistan; Allah Bakhsh Saiedi, State Bank of Pakistan Banking Services Corporation, Multan, Pakistan; Qurat-ul-ain Bhatti, Institute of Banking And Finance (IBF), Bahauddin Zakariya University, Multan, Pakistan</td>
<td><strong>Presenting Author:</strong> Syed Ahmad Nisar Mustafa Bukhari</td>
</tr>
<tr>
<td>Globalization, CSR and Profitability of Corporations in Pakistan (PKAF69). Saman Hussain, Mahpara Naeem; Govt. Degree Girls College, Karachi, Pakistan.</td>
<td><strong>Presenting Author:</strong> Saman Hussain</td>
</tr>
<tr>
<td>An Empirical Investigation of the Relationship between Corporate Social and Corporate Financial Performance (PKAF207). Abdullah Iqbal, Dr Zeeshan Mahmood; Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Abdullah Iqbal</td>
</tr>
<tr>
<td>Does Micro Financing Help Towards Performance of Micro Finance Institutions (MFIs) in Pakistan? (PKAF163). Alvina Ahmad, Prof. Dr. Muhammad Hanif Akhtar, Dr. Muhammad Ramzan Sheikh, Zainab Ashiq; Bahauddin Zakariya University Multan Pakistan</td>
<td><strong>Presenting Author:</strong> Alvina Ahmad</td>
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</table>
## Parallel Session 2.05  
### Issues in Management Sciences in Emerging Economies

**Session Chair:** Prof. Dr. Abdul Halim Abdul Majid  
**Session Coordinator:** Dr. Sulaman Hafeez Siddiqui  
**Time:** 03:45 pm – 05:00 pm  
**Room:** Conference Room, First Floor (IMS)

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<th>Title</th>
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<tr>
<td>Women in the Digital Era: Scope of Female Entrepreneurship in E-Business (PKMA70). Nida Masroor, Muhammad Asim; Jinnah University for Women, University of Karachi, Pakistan.</td>
<td><strong>Presenting Author: Nida Masroor</strong></td>
</tr>
<tr>
<td>Work-Life Interface of Single Career Women: A Qualitative Study (PKMA112). Rafia Faiz, Institute of Business Administration (IBA), Punjab University, Lahore, Pakistan; Farhan Ahmad Faiz, Department of Sociology, Quaid-i-Azam University, Islamabad, Pakistan.</td>
<td><strong>Presenting Author: Rafia Faiz</strong></td>
</tr>
<tr>
<td>Grit To Great: The Impact of Leadership Style and Contextual Factors on Follower’s Stress Appraisals and Subsequent Job Performance (PKMA159). Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan</td>
<td><strong>Presenting Author: Amna Hasnain</strong></td>
</tr>
<tr>
<td>Factors Effecting Delay in Agricultural Loan Recovery among Small Scale Farmers: A Case Study Zarai Taraqiati Bank Limited, Pakistan (PKMA180). Ali Ijaz, Dr Sulaman Hafeez Siddiqui; Department of Management Sciences, The Islamia University of Bahawalpur Pakistan.</td>
<td><strong>Presenting Author: Ali Ijaz</strong></td>
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<tr>
<td>Effect of Green Practices on Green Brand Equity: The Mediating Role of Emotional Brand Attachment (PKSC210). Mubeen Ashraf, Adnan Ahmed Sheikh, Aneeq Inam, Dr Hayat Muhammad Awan; Air University Multan, Pakistan.</td>
<td><strong>Presenting Author: Mubeen Ashraf</strong></td>
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PRESENTATION SCHEDULE
DAY 2
December 13-2018
### Session III (Day – 2)

#### Parallel Session 3.01  
**Issues in Economic Theory and Policy in Emerging Economies**

**Session Chair:** Prof. Dr. Sofia Anwar  
**Time:** 12:00 noon – 01:15 pm  
**Session Coordinator:** Dr. Rabia Rasheed  
**Room:** Committee Room (School of Economics)

  **Presenting Author:** Fouzia Yasmin

- **Economic Determinants of Tax Buoyancy in Pakistan: An ARDL Bounds Testing Approach (PKEC116).** Fahid Subhani, Muhammad Ramzan Sheikh; Bahauddin Zakariya University, Multan, Pakistan.  
  **Presenting Author:** Fahid Subhani

- **A Time Series Analysis of Role of Worker’s Remittances in Economic Growth of Pakistan (PKAF118).** Noreen Safdar, The Women University, Multan, Pakistan; Muhammad Sibt-e-ali, School of Economics, Bahauddin Zakariya University Multan, Pakistan.  
  **Presenting Author:** Noreen Safdar

- **Population, Poverty and Environment Degradation in Developing Countries: A Panel Data Analysis (PKEC148).** Aurangzaib, Muhammad Ali Gardezi, Prof. Dr. Imran Sharif Chaudhry; Bahauddin Zakariya University Multan, Pakistan.  
  **Presenting Author:** Aurangzaib

- **An Analysis of Economic Growth and Carbon Dioxide Emission in Pakistan (PKEC203).** Ismat Nasim, Govt. Sadiq College Women University, Bahawalpur, Pakistan; Furrukh Bashir, Assistant Professor, School of Economics Bahauddin Zakariya University, Multan, Pakistan; Maria Zahid, Bs Economics Student, Govt. Sadiq College Women University, Bahawalpur, Pakistan.  
  **Presenting Author:** Ismat Nasim

#### Parallel Session 3.02  
**Issues in Economic Theory and Policy in Emerging Economies**

**Session Chair:** Dr. Faisal Mehmood  
**Time:** 12:00 noon – 01:15 pm  
**Session Coordinator:** Dr. Syeda Azra Batool  
**Room:** Lecture Theatre-2 (School of Economics)

- **Assessing the Impact of Inflation on Manufacturing Sector in Pakistan (PKEC168).** Umme Salma, Bahauddin Zakariya University, Multan, Pakistan; Rabia Iqbal, Ismat Nasim, Govt. Sadiq College Women University, Bahawalpur, Pakistan.  
  **Presenting Author:** Umme Salma

- **Role of Public Health and Trade for Achieving Sustainable Development Goals (SDGs) (PKEC170).** Muhammad Faheem, University of Putra, Malaysia; Sajid Ali; Faculty of Economics and Management, University of Putra, Malaysia; Prof. Dr. Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan; Saira Arshad, Bahauddin Zakariya University, Multan, Pakistan.  
  **Presenting Author:** Saira Arshad

- **Disaggregated Growth and Women’s Welfare: A Panel Data Analysis (PKEC183).** Farzana Munir, Prof. Dr Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan; Ms. Ruhma Khan, Institute of Management Sciences, Bahauddin Zakariya University, Multan.  
  **Presenting Author:** Farzana Munir

- **Trends of Human Development across Generations: Evidence from Selected Districts of Pakistan (PKEC184).** Imran Abbas, School of Economics, Bahauddin Zakariya University, Multan, Pakistan; Sumaira Batool, The Women University Multan, Pakistan; Karamat Ali, Director Research, NUML, Islamabad, Pakistan; Rasheed Ahmad, Bahauddin Zakariya University, Multan, Pakistan.  
  **Presenting Author:** Imran Abbas

- **Population, Inequality And Environment Degradation In Developing Countries: A Panel Data Analysis (PKEC149).** Muhammad Ali Gardezi, Prof. Dr. Imran Sharif Chaudhry Aurangzaib; Bahauddin Zakariya University, Multan, Pakistan.  
  **Presenting Author:** Muhammad Ali Gardezi
### Parallel Session 3.03  
**Issues in Linguistics in Emerging Economies**

**Session Chair:** Dr. Noor Isma Binti Jamaluddin  
12:00 noon – 01:15 pm  
**Session Coordinator:** Ms. Zainab Shoukat  
**Time:** Room: M. Phil. Room (School of Economics)

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<tr>
<th>Title</th>
<th>Authors</th>
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<tr>
<td>Documenting the Folktales of Saraiki Language in Pakistan (PKSC91)</td>
<td>Zahoor Hussain, Bahuddin Zakaryia University, Layyah Campus, Pakistan; Saiqa Imtiaz Asif, Bahuddin Zakaryia University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Zahoor Hussain</td>
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<tr>
<td>Postcolonial Analysis of My Beautiful Launderette and the Buddha of Suburbia (PKSC102)</td>
<td>Hira Ali, University of Sargodha, Sargodha, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Hira Ali</td>
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<td><strong>Presenting Author:</strong> Syed Khuram Shahzad, Rana Iqtadar Ahmed</td>
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<tr>
<td>Impact of Socio-Economic Factors in Motivation to Learn English as a Foreign Language: The Case of Liyha (PKSC109)</td>
<td>Muzaffar Qadir Bhatti, Bahauddin Zakariya University, Bhadur Sub Campus, Layyah, Pakistan; Zahoor Hussain Javaid, Government College University Faisalabad, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Muzaffar Qadir Bhatti</td>
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<tr>
<td>Career Counselling at College Level in District Layyah: an Assessment of Current Scenario (PKSC169)</td>
<td>Muhammad Riaz Khan Dasti, Bahauddin Zakriya University, Multan, Pakistan; Muniba Qayyum, Bahauddin Zakriya University, Bahadur Sub Campus Layyah, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Muhammad Riaz Khan Dasti</td>
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### Parallel Session 3.04  
**Issues in Accounting & Finance in Emerging Economies**

**Session Chair:** Dr. Zeeshan Mahmood  
12:00 noon – 01:15 pm  
**Session Coordinator:** Dr. M. Shahid Nawaz  
**Time:** Room: Seminar Hall (Department of Commerce)

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<tr>
<th>Title</th>
<th>Authors</th>
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<tr>
<td>Governance Risk-taking and Performance of Islamic Banks of Pakistan (PKAF172)</td>
<td>Qaiser Abbas, Rehana Kouser, Bahauddin Zakariya University, Multan, Pakistan.</td>
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<td><strong>Presenting Author:</strong> Qaiser Abbas</td>
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<tr>
<td>Financial Performance of Banking Industry in Pakistan (PKAF204)</td>
<td>Qaisar Maqbool Khan, Ph.D Scholar, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan; Dr Rehana Kouser, Chairperson, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Qaisar Maqbool Khan</td>
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<tr>
<td>Banking Competition, Banking Stability and Economic Growth: Are Feedbacks Effects at Work in Pakistan? (PKAF209)</td>
<td>Zonazish Khan, Dr Rehana Kouser; Bahauddin Zakariya University, Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Zonazish Khan</td>
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<tr>
<td>Impact of Micro Finance Institutions on SDGs (PKAF208)</td>
<td>Dr Zeeshan Mahmood, Muhammad Ali Abuzar; Bahauddin Zakariya University Multan, Pakistan.</td>
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<tr>
<td><strong>Presenting Author:</strong> Muhammad Ali Abuzar</td>
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<td>Liquidity and Corporate Governance on Leverage: An Evidence in Banking Sector of Pakistan (PKAF212)</td>
<td>Abdul Monium, Prof. Dr Rehana Kousar; Bahauddin Zakariya University, Multan, Pakistan.</td>
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<td><strong>Presenting Author:</strong> Abdul Monium</td>
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</table>
**Parallel Session 3.05  Issues in Management Sciences in Emerging Economies**

**Session Chair:** Prof. Dr. Che Ruhana Isa  
**Time:** 12:00 noon – 01:15 pm  
**Session Coordinator:** Dr. Raza Ali  
**Room:** Conference Room, First Floor (IMS)

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<tr>
<th>Topic</th>
<th>Presenting Author</th>
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<tbody>
<tr>
<td>Socially Responsible Electronic &amp; Print Media Psychologically Empower Disaster Stricken Families in Pakistan (A Case Study Analysis of Sundar Industrial Estate Factory Collapse in Lahore) (PKSC58). Jam Sajjad Hussain, University of Central Punjab, Lahore, Pakistan.</td>
<td><strong>Presenting Author:</strong> Jam Sajjad Hussain</td>
</tr>
<tr>
<td>The Impact of High Involvement Work Practices on Job Demands and Employees’ Burnout (PKMA156). Muhammad Arslan Nazir, Irfan Shahid; University of Lahore, Pakpattan Campus, Pakistan; Sana Yasin, School of Business Administration, NCBA&amp;E Lahore, Pakistan.</td>
<td><strong>Presenting Author:</strong> Muhammad Arslan Nazir</td>
</tr>
<tr>
<td>Nexus of Household’s Health Inequality in Pakistan (PKSC141). Irfan Hussain Khan, Government College University Faisalabad, Pakistan; Muhammad Rizwan Yasin, Government College University Faisalabad, Pakistan; Saima Alyas, Allama Iqbal Open University, Islamabad, Pakistan</td>
<td><strong>Presenting Author:</strong> Irfan Hussain Khan</td>
</tr>
<tr>
<td>The Direct and Indirect Impact of Servant Leadership on Employees’ Outcomes in Services Sector of Pakistan (PKMA162). Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Amna Hasnain</td>
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<tr>
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<td><strong>Session Chair:</strong> Dr. Muhammad Ramzan Sheikh</td>
<td><strong>Session Coordinator:</strong> Ms. Salyha Zulfiqar Ali Shah</td>
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<td><strong>Room:</strong> Committee Room (School of Economics)</td>
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<tr>
<td>CorruptiD Trade Openness and Environmental Quality: Evidence from Developing Countries (PKEC199). Muhammad Adeel Abbas, Hammad Hussain, Muhammad Ramzan Sheikh; School of Economics, Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Muhammad Adeel Abbas &amp; Hammad Hussain</td>
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<tr>
<td>Analysis of Export Led Growth Hypothesis (ELGH) in Emerging Markets (PKEC97). Hummaira Jabeen, Muhammad Waleed, Abdulsubhan Kazi; Isra University, Hyderabad, Sindh, Pakistan.</td>
<td><strong>Presenting Author:</strong> Hummaira Jabeen</td>
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<tr>
<td>Awareness Level and Buying Scenario of Organic Cotton Clothing among the Mothers (PKEC187). Rakhshan Ahsan, Govt. College for Women Sahiwal Pakistan; Bareera Fayyaz, NUML University Multan Pakistan.</td>
<td><strong>Presenting Author:</strong> Rakhshan Ahsan</td>
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<tr>
<td>Impact of Sectoral Investment on Environmental Degradation in Pakistan: An Econometric Analysis (PKEC202). Kiran Sultana, Razia Sultana, Dr Furrukh Bashir; School of Economics, Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Kiran Sultana</td>
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<tr>
<td>Energy Infrastructure and Poverty Alleviation in Pakistan: A Case Study of District Rajanpur Pakistan (PKEC191). Saddam Hussain, Furrukh Bashir, Fiza Habib; Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Saddam Hussain</td>
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<th>Parallel Session 4.02</th>
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<td><strong>Session Coordinator:</strong> Mr. Rashid Ahmad</td>
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<td>The Impact of Structural Reforms on Electricity Market Performance: Empirical Evidence from Pakistan (PKSC93). Syed Badar ul Hussnain Rizvi, Faisal Mehmood Mirza; University of Gujrat, Pakistan.</td>
<td><strong>Presenting Author:</strong> Syed Badar ul Hussnain Rizvi</td>
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<tr>
<td>Foreign Direct Investment and Manufacturing Sector of Pakistan: A Review (PKEC167). Saif ur Rahman, Nor’ Aznin Abu Bakar; Universiti Utara Malaysia, Malaysia.</td>
<td><strong>Presenting Author:</strong> Saif ur Rahman</td>
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<td>Globalization, Female Labour Force Participation and Economic Development: Evidence from Developing Countries (PKEC189). Fatima Farooq, Sidra Tahir, Salyha Zulfiqar Ali Shah; Bahauddin Zakariya University, Multan, Pakistan.</td>
<td><strong>Presenting Author:</strong> Salyha Zulfiqar Ali Shah</td>
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<tr>
<td>The Implication of Environmental Kuznets Curve Hypothesis in SARRC Countries (PKEC213). Asad Abbas, COMSATS University Islamabad, Vehari Campus, Pakistan; Muhammad Zahir Faridi, Muhammad Ramzan Sheikh; School of Economics Bahauddin Zakariya University, Multan, Pakistan</td>
<td><strong>Presenting Author:</strong> Asad Abbas</td>
</tr>
<tr>
<td>Role of Individual Level Determinants in Women’s Empowerment: An Insight into Literature (PKEC139). Syeda Azra Batool, Bahauddin Zakariya University, Multan, Pakistan; Syeda Shahida Batool, Associate Professor, Government College University, Lahore, Pakistan.</td>
<td><strong>Presenting Author:</strong> Dr. Syeda Azra Batool</td>
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<td><strong>Session Chair:</strong></td>
<td>Dr. Javaid Akhtar Salyana</td>
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<td><strong>Session Coordinator:</strong></td>
<td>Dr. Kamran Ishfaq</td>
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<td>Lecture Theatre-2 (School of Economics)</td>
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Party Politics in Pakistan: A Study of the Rise of Pakistan Tehrik-i-Insaaf to Power (PKSC176). Dr Rahat Zubair Malik, NIHCR, Quaid-i-Azam University, Islamabad, Pakistan.

**Presenting Author:** Dr Rahat Zubair Malik

Recognizing Sectarian Resilience, Muslim Worldview and Family Planning in Pakistan (PKSC201). Sajid Mahmood Awan, Rahat Zubair Malik; NIHCR, Quaid-i-Azam University, Islamabad, Pakistan.

**Presenting Author:** Sajid Mahmood Awan

Accountability of Governors in the Era of Hazrat Umar Farooq: A Case Study of Pakistani Politicians (PKSC87). Allah Ditta, Ph.D.Scholar, Islamic Studies Department, Bahauddin Zakariya University, Multan, Pakistan, Hassan Mahmood, BZU Multan.

**Presenting Author:** Allah Ditta

Teacher Stress: Its Causes and Effects on Teacher's Performance and Health Problems (PKMA78). Ishtiaq Ahmed, Virtual University of Pakistan, Lahore, Pakistan; Sadia Shabbir, National College of Business Administration and Economics Lahore, Pakistan.

**Presenting Author:** Sadia Shabbir

Impact of Employee’s Emotional Instability on the Organization Citizenship Behavior and Burnout with the Mediating Effect of Workaholism (PKSC100). Zara Hayati, Iram Batool; Bahauddin Zakariya University, Multan, Pakistan.

**Presenting Author:** Iram Batool

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<td>Prof. Dr. Rehana Kouser</td>
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<td><strong>Session Coordinator:</strong></td>
<td>Mr. Allah Bakhsh Khan</td>
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Commodity Murbaha in the Light of Shar’ah Rulings (PKSC76). Hafsa Abbasi, Allama Iqbal Open University, Islamabad, Pakistan.

**Presenting Author:** Hafsa Abbasi

Shar’ah Appraisal of Mortgage Backed Sukuk Issued by Financial Institutions for House Financing in Naya Pakistan Housing Program: An Analytical Study (PKEC114). Naureen Akhtar, Rao Imran Habib; Bahauddin Zakariya University, Multan, Pakistan; Atia Madni, International Islamic University, Islamabad, Pakistan.

**Presenting Author:** Naureen Akhtar

Success vs Failure Prediction Model for (SMEs): A Comparative Study of South Punjab and Balochistan (PKMA129). Shakeel Ahmed, Khawar Naheed; Bahauddin Zakariya University, Multan, Pakistan.

**Presenting Author:** Shakeel Ahmed

Exploring the Relationship between Environmental Management Accounting (EMA) and Eco-Innovation (PKAF155). Badar Latif, Zeeshan Mahmood; Bahauddin Zakariya University, Multan, Pakistan.

**Presenting Author:** Badar Latif

Type D Personality and Cognitive Functioning in Patients with High Cholesterol (PKSC175). Amara Gul, Maria Malik, The Islamia University Of Bahawalpur, Pakistan.

**Presenting Author:** Maria Malik
### Parallel Session 4.05  
**Issues in Management Sciences in Emerging Economies**

**Session Chair:** Dr. Nadeem Ahmad Sheikh  
**Shahidan Time:** 02:30 pm – 03:45 pm  
**Session Coordinator:** Dr. Athifah Najwani  
**Room:** Conference Room, First Floor (IMS)

Measurement of Service Quality of Technical and Vocational Education and Training Sector Pakistan Through Customer Expectations and performance perception (PKMA152). Muhammad Azeem, Sadaf Ejaz, Faryal Jail; Institute of Quality and Technology Management, University of Punjab, Lahore, Pakistan.  
**Presenting Author:** Muhammad Azeem and Sadaf Ejaz

Impacts of the Western Culture on Brand Consciousness among Literate Youth (PKSC133). Zohaib Rafique, Saima Afzal; Bahauddin Zakariya University Multan, Pakistan.  
**Presenting Author:** Zohaib Rafique

Impact of Workplace Incivility on Job Satisfaction through Psychological Contract Violation (PKSC121). Mariam Nazir, Mehreen Aslam; Bahauddin Zakariya University, Multan, Pakistan.  
**Presenting Author:** Mariam Nazir

Impact of Micro Finance Institutions on SDGs (PKAF208). Muhammad Abuzar, Dr. Zeeshan Mahmood Bahauddin Zakariya University Multan, Pakistan.  
**Presenting Author:** Muhammad Ali Abuzar

Direct and Indirect Impact of Knowledge Management Practices on Firms' Performance (PKMA160). Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.

**Presenting Author:** Amna Hasnain

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### Parallel Session 4.06  
**Issues in Management Sciences in Emerging Economies**

**Session Chair:** Prof. Dr. Ghulam Shabbir  
**Shahidan Time:** 02:30 pm – 03:45 pm  
**Session Coordinator:** Dr. Rahat Zubair  
**Time:** 02:30 pm – 03:45 pm  
**Room:** Conference Room-II, First Floor (IMS)

Glycemic Control, Behavioral Inhibition and Neuropsychological Functioning in Patients with Type 2 Diabetes Mellitus (PKSC95). Amara Gul, Mamona Sahar, Maria Malik; The Islamia University of Bahawalpur, Pakistan.  
**Presenting Author:** Mamona Sahar

Constancy of Deal in Pakistan: The Role of Trademarks and Patents (PKSCI79). Muhammad Raza Aftab Bahauddin Zakariya University, Vehari Campus, Pakistan; Shahzad Yousef, The University of Lahore, Pakistan; Zainab Shaukat. Bahauddin Zakariya University, Multan, Pakistan.  
**Presenting Author:** Muhammad Raza Aftab

Flexible Working Hours, Work-Life Balance, Psychological Well-being, and Job Satisfaction in Multinational Employees (PKMA84). Afshieen Masood, Muhammad Sulman, Uroj Ashraf; University of the Central Punjab, Lahore, Pakistan; Farzana Ashraf, COMSATS Institute of Information and Technology, Pakistan.  
**Presenting Author:** Muhammad Sulman

**Presenting Author:** Farooq Rasheed

Exploring the Effect of Gender Discrimination and Perceived Discrimination on Female Professional of Education Sector (PKSC75). Anam Nazneen Tara, MPhil, Education University of Lahore, Pakistan.  
**Presenting Author:** Anam Nazneen Tara

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**CLOSING CEREMONY AND DISTRIBUTION OF SHEILDS**

**Conference Chair, Prof. Dr. Imran Sharif Chaudhry (Director, School of Economics, BZU, Multan)**

Guest of Honor, Prof. Dr. Tahir Amin (Vice Chancellor, BZU, Multan)  
**Chief Guest, Malik Ahmad Hussain Dehar, MNA [NA-151]**

**Time:** 03:45 pm – 04:15pm

**TEA BREAK AND PRAYER TIME (IMS)**

**Time:** 04:15 pm – 04:30 pm
ABSTRACTS
Socially Responsible Electronic & Print Media Psychologically Empower Disaster Stricken Families in Pakistan (A Case Study Analysis of Sundar Industrial Estate Factory Collapse in Lahore)

Jam Sajjad Hussain, University of Central Punjab, Lahore, Pakistan*

Abstract:
This research aims to analyse the Normative Approach of Electronic & Print Media towards Social Constructionism while news reporting in Disaster Management for establishment of safer communities in Pakistan. The researchers employed Qualitative Methodology for textual analysis of news reporting by electronic and print media of a manmade disaster of Sundar Industrial Estate 4-storyed Factory Collapse, Lahore – Pakistan, leaving 45 people dead & 103 injured were extricated alive by disaster response authorities. The texts of news & feature stories aired/ published in leading five newspapers & five electronic media channels were analysed for this study. The findings of the research showed that the media was confined by law enforcement agencies at designated place a few yards away from the incident spot and was provided controlled information about the disaster by designated spokespeople of different government departments. Owing to which, majority of the media men aired & published news stories & features which led to creating a sense of safety among the aggrieved families whereas media also proved a helping hand of all disaster response authorities including Pakistan Army and Punjab Emergency Service (Rescue 1122) in process of disaster management. The results further showed that the media with normative approach was the most appropriate tool of information dissemination in developing countries. This research may open new horizons on the topic under discussion for future researchers.

Keywords: Normative Approach, Mass Media, Disaster Management, Disaster Response, Developing Countries

Corresponding author's email: * jamsajjadhussain@gmail.com

Paper ID: PKSC58
Rural Development and Overseas Migration

Muhammad Hasnain Siddique, Quaid-e-Azam University, Islamabad, Pakistan*
Anwaar Mohyuddin, Quaid-e-Azam University, Islamabad, Pakistan
Nimra Tanveer, Quaid-e-Azam University, Islamabad, Pakistan
Saba Hasnain, Quaid-e-Azam University, Islamabad, Pakistan

Abstract:
This research paper is an attempt to discuss the impact of migration on the development of the village Kahna Konta. This research tried to explore the change from old living pattern to new living patterns. It explains the difficulties related to migration and the attainments after migration. The rising population pressure, land fragmentation and unemployment force the individuals for migration. The village under study is suitable for the study of migration from various points of view. Many other factors like poverty, inadequate earning, and lack of better job opportunities in the place of origin initiate and accelerate the phenomenon of migration from rural to urban and abroad which promises employment opportunities to rural population. In the village under study, agricultural activities became a secondary source of economy. For livelihood and subsistence, men moved out leaving behind their immediate families, relatives and land. Migration in one form or another has been a characteristics feature of this village. Migration brings decline in the traditional values and change in the culture. Qualitative anthropological techniques were used for this research.

Keywords: Migration, development, rural

Corresponding author’s email: * hasainchouhan@gmail.com

Paper ID: PKSC61
Role of Urdu Tv Dramas in Adopting Fashion Among Females in Karachi

Aamir Abbas, Sindh Madressatul Islam University, Karachi, Pakistan*

Muhammad Imran, Ghazi University, Dera Ghazi Khan, Pakistan

Dr Kaneez Fatima, University of Karachi, Karachi, Pakistan

Abstract:

Abstract: Drama is a rich source of entertainment in modern era. In the field of media drama is being considered one of the most important parts in Pakistan. Pakistani Urdu TV dramas are much popular among the Pakistani community especially among female. Females adopt new fashion styles through watching Urdu TV dramas. Objective: The specific objective of the study was to identify that how the female adopt modern fashion styles, impact on cultural change and promoting western culture through watching Urdu TV dramas among the female in Karachi. Methodology: In order to assess the role of Urdu TV dramas in adopting fashion among female in Karachi the total 250 respondents were recruited for the data collection. Target population of the study was female residing in district south and district central of Karachi. Data were collected through well structured questionnaire by using Non probability convenient sampling technique. Results: Results shows that through watching Urdu TV drama females are adopting new fashion styles of clothes, jewellery, shoes and hand bags. Western culture, modern dressing, new fashion trends, luxurious living styles, eating habits and cultural changes are being promoted through dramas. Expenditure of the females has been increased. Urdu dramas are also cultivating western culture in Pakistan. Recommendation: It is suggested that those people who are associated with media industry have a huge responsibility on their shoulders to mend their ways for a better society. PEMRA should broadcast those dramas which are related to the ethics and values of our Pakistani culture and society.

Keywords: Role, urdu drama, female, adopting fashion

Corresponding author’s email: *aamirrana798@gmail.com

Paper ID: PKSC63
Factors Affecting Career Choice among Undergraduate Students in Southern Punjab, Pakistan

Nasir Nadeem, Muhammad Nawaz Shareef University of Agriculture, Multan, Pakistan*
Saima Nazir, Sub-Campus Burewala, University of Agriculture, Faisalabad, Pakistan
Huda Farooq, Sub-Campus Burewala, University of Agriculture, Faisalabad, Pakistan
Komal Nida Khan, Sub-Campus Burewala, University of Agriculture

Abstract:
Career choice is one of the most important and turning point in the life of students especially after higher secondary school examination in Pakistan. The purpose of this study was to determine the factors which effect on the selection of future degree programs. Six Districts (8 Tehsils) were covered in this survey. A sample of 740 students was analyzed. Data were analyzed by descriptive statistics. The results of the study revealed that majority of the students reported to prefer B.Sc. (Hons.) Agri. Sciences and BCS (Bachelors of Computer Science) as their future degree. This study found that the ability of students to identify their preferred career choice is a significant factor. Major factors affecting selection of degree and obstacles are discussed in the study.

Keywords: Key Words: Career choice, undergraduates, selection factors, degree, Pakistan

Corresponding author's email: *nasir.nadeem@mnsuam.edu.pk

Paper ID: PKSC66
Factors Affecting Female Labor Force Participation in Punjab

Shamila Riaz, Allama Iqbal Open University, Islamabad, Pakistan*

Abstract:

In the row of the most populated countries of the world, Pakistan stands at number six with approximate population of 207.77 million (Economic Survey: 2017-18) and proportion of female is higher than male in total population. To bring this huge proportion of population, this study has been designed to find out the various factors which influence on the female labour force participation. Micro data of HIES (2013-14) is used for this purpose. By employing logit model, this research found out that age of female, her education, her husband’s education and employment have positive and significant effect on female labour force participation. Married females and those who are living in rural areas are more likely to participate in labour market. Household size, household income, other sources of income, and ownership of agriculture land show negative impact on female labour force participation. Female’s decision about her job is also very important regarding her participation in paid job. If she decides with her free will, her participation will increase and if her father or head and she mutually decide then her participation will also increase significantly. If her head or father alone take decision about her job without her consultation then her participation is less likely to increase.

Keywords: Poverty, development, classical theory, logit model, education, family income

Corresponding author's email: * shamila_wajid@yahoo.com

Paper ID: PKEC68
Globalization, CSR and Profitability of Corporations in Pakistan

Saman Hussain, Govt. Degree Girls College, Karachi, Pakistan*

Mahpara Naeem, Govt. Degree Girls College, Karachi, Pakistan

Abstract:

Globalization refers to widening the spectrum of trading and non-trading activities around the world, with the expectation that by doing so the resources and specialties of one end could also be utilized by the others. This concept of globalization influence the operating activities of corporate sector a lot. Corporations are now claimed more, to have responsibilities of their stakeholders' interest rather shareholders'. Hence Corporate Social Responsibility (CSR) introduces a complete code of ethics for organizations that includes business ethics, employee ethics, environment ethics and legal ethics. How and to what extent, this nexus of globalization and CSR impacts the profitability of firms in Pakistan, is currently going to be researched in this study. For the purpose, annual time series are taken of firms registered at Pakistan Stock Exchange (PSE-100) for the period of 2008 to 2018. After evaluation of theoretical and empirical literature along supporting result of variables examined, this study concluded CSR to be as key significant factor to a pooled and synergized development of both the firm at micro level, the community at macro level and the economy at globe.

Keywords: Globalization, CSR, profitability, corporate size, environmental ethics, and legal ethics.

Corresponding author's email: *saman.hussain10@gmail.com

Paper ID: PKAF69
Women in the Digital Era: Scope of Female Entrepreneurship in E-Business

Nida Masroor, Jinnah University for Women, University of Karachi, Pakistan*
Muhammad Asim, University of Karachi, Pakistan

Abstract:

Regardless of their negligence, one cannot deny the importance of females in any aspect of life. Females play a crucial role in the development of a family. Although the traditional role of females is confined to the take care of their family but in the current era, the contribution of females is not only limited to the social and moral development of their family but they also have to come forward to share the economic responsibilities to deal with the unbearable impact of inflation. A significant increase in working females is observed in the recent decades. Asia is also known for its creative potential. Females are not only serving as subordinates but a lot of females have proved their managerial and entrepreneurial potential in different fields. The increasing use of internet and computers has also facilitated them in starting their own business. The objective of the study is to identify the factors that are non-supportive to female entrepreneurship. This will help policy makers to deal with the problems so as to make the environment supportive to females and make use of the idle workforce. The study also aims to highlight the benefits of e-commerce, its role in facilitating female entrepreneurs, its contribution to the economy and the scope of female entrepreneurs in pure and partial e-commerce.

Keywords: Females, E-business, E-commerce, entrepreneurship

Corresponding author's email: * nida.sidd@hotmail.com

Paper ID: PKMA70
Foreign Direct Investment and Economic Growth of Pakistan: A Time Series Analysis

Hina Ali, The Women University Multan, Pakistan*
Fatima Farooq, Shool of Economics, Bahaudin Zakariya University, Multan, Pakistan
Zahra Masood Bhutta, National University of Modern Languages Multan, Pakistan
Khizra Sardar, Department of Economics, The Women University Multan

Abstract:

Objective: Saving investment gaps are the commonly observed phenomenon in the developing world. In these economies the foreign sector plays an up to mark critical and significant role for the determination of investment at any time period under consideration. Methodology: Annual time-series data for period 1975-2017 have been collected for eight variables, GDP, FDI, INF, IND SEC, M2, GFCF, TR, and GS. Empirical analysis has been done by employing Auto-Regressive Distributed Lag Model (ARDL), while for unit root; augmented dickey fuller (ADF) test is applied. The model at hand is stable and the stability has been checked by using the CUSUM test. Results: Existing literature affirmed conflicting evidences regarding foreign direct investment (FDI) and its association with the economic growth. In present study the empirical findings assured negative association between the economic growth and FDI. Implication This argument also supports the idea that the FDI will not be in favor of growth of developing countries as the domestic industry would not compete to the foreign low cost industry.

Keywords: Gross domestic product, foreign direct investment, inflation rate, gross fixed capital formation

Corresponding author's email: * hinaali@wum.edu.pk

Paper ID: PKEC73
Exploring the Effect of Gender Discrimination and Perceived Discrimination on Female Professional of Education Sector

Anam Nazneen Tara, MPhil, Education University of Lahore, Pakistan*

Abstract:

The main purpose of this study was to explore the effect of gender discrimination and the perceived discrimination on female professional of education sector. Women workers are traditionally researched from the job-gender model in which sex roles generate the research framework. Earlier studies have explored no gender discrimination effect on the women employees. Women predominantly in female sectors of the Education have similarly high job satisfaction scores, but these are related to a wider cluster of factors, including fewer perceived income problems, skills, and challenge factors, as well as the socioemotional rewards of their work. Select sample for this study was consisted of 80 respondents from GC University of Faisalabad which were selected using convenient sampling technique. Intent of this research was to find out the impact of gender and perceived discrimination on women employees. In this study the researcher asked opinion of respondents in relation to gender discrimination and perceived discrimination on women employees. The result of the study indicated that most of the perceived discrimination effect job satisfaction of working women. This study will help the people to be aware of this dominating problem of gender discrimination and its reasons. This study can also identify the positive and negative effects of discrimination on the world of education sector and satisfaction level of working women.

Keywords: Gender discrimination, perceived discrimination, women employees, job gender effect

Corresponding author's email: * malik.anam126@gmail.com

Paper ID: PKSC75
Commodity Murbaha in the Light of Shar‘ah Rulings

Hafsa Abbasi, Allama Iqbal Open University, Islamabad, Pakistan*

Abstract:
Commodity Murbaha is a type of a sale in Islamic Banking, which is derived from the Tawarruq contract. It has many similarities with Mur‘bahah to the purchase orderer (MPO) as well. Murbahah in the classical text refers to trust sales. Commodity Murbahah is utilized as a technique for managing interbank liquidity between the banks. It is concluded in two forms i.e. Deposit giving and deposit taking. For the sake of concluding these loans, metals are used as underlying commodities. It is reported that these metals never change hands or possession. Same metals are sold as underlying commodities numerous times. The deposit on the basis of these metals gives fixed returns to the Financial Institutions. Islamic Banks conclude these transactions with Conventional Banks most of the times. The contracts of commodity Murabaha, have increased up to 70 billion $ and its volume increased up to 1.6 trillion by 2012. It is increasing by 12 % every year. Commodity Mur‘bahah, a new version of Murbahah is being questioned by many and needs to be examined from the Islamic perspective. This research explores the questions of legal validity of Commodity Murabaha in the light of Shar‘ah and its current application in Islamic banks.

Keywords: Murbaha, Shari‘ah, deposit, islamic, banking

Corresponding author's email: *haf.abbasi@gmail.com

Paper ID: PKSC76
Teacher Stress: Its Causes and Effects on Teacher's Performance and Health Problems

Ishtiaq Ahmed, Virtual University of Pakistan, Lahore, Pakistan*
Sadia Shabbir, National College of Business Administration and Economics Lahore, Pakistan

Abstract:
This research is a continuity of past research of teacher stress at workplace. In past, very rare research was conducted on teacher's stress. In this article, we try to know the factors that lead to stress in teachers and reduce their performance and also badly affected their health. For this purpose, the researchers surveyed 17 secondary and higher secondary public schools located in Multan division. This research has identified the six factors that causes of stress in teachers during the work hours and try to provide some recommendations to reduce the stress level and boost the teacher's performance. Finally, this work will guide future research on teachers stress and will also an important contribution to existing literature.

Keywords: Teacher stress, stress causes, health problems, teacher performance, workplace stress
Corresponding author's email: *ishtiak_ahmed@hotmail.com

Paper ID: PKMA78
Meta-Analysis of Energy Poverty Studies: The Case of Developing Economies

Abre Rehmat Quratulann, University of Gujrat, Gujrat, Pakistan*
Faisal Mehmood Mirza, University of Gujrat, Gujrat, Pakistan

Abstract:
The present study aims to conduct a systematic review of empirical literature on energy poverty among developing economies to strengthen the understanding of true consequences of energy poverty research and to provide an effective summary measure as guideline for academic researchers and policy makers for future research. Meta-analysis with forest plots and meta-regression analysis techniques have been employed. Online keyword search in academic search engines lead to 514000 relevant studies which were scrutinized and shortlisted to 29 studies and 87 estimates on literature based selection criteria. Random effects model (meta-analysis) estimated pooled effect size of 0.703 i.e. 70.3 percent of the sample studies population on average is energy poor. Large I-square statistic (>99 percent) suggests heterogeneity among the studies. Heterogeneity bias is addressed by subgroup analyses (region and methodology based) of the sample studies to obtain an extensive insight into the causes. Results suggested that energy poverty measurement in developing economies should include multidimensional measures based on local circumstances. Meta-regression of effect sizes from each study in meta-analysis on moderator variables (region, methodology, dimensions used, impact factor and citations) explains that methodology, citations and dimensions have statistically insignificant impact on the pooled energy poverty estimate, whereas, regional dummies are statistically significant factors at 5 percent significance level implying regional factors as important determinants of energy poverty across developing economies. Future research may address development of methodologies and modified frameworks to measure energy poverty headcounts in different developing regions with multiple dimensions based on local circumstances considering heterogeneity in the estimates.

Keywords: Energy poverty, meta-analysis, forest plot.
Corresponding author's email: * abre.rehmat@uog.edu.pk

Paper ID: PKEC80
BRICS’ Transmissions in Pakistan: What to Be Done?

Farooq Rasheed, Air University, Islamabad, Pakistan*
Adiqa Kiani, Federal Urdu University of Arts, Science & Technology, Islamabad, Pakistan

Abstract:
China is developing big economic stakes in Pakistan (e.g., CPEC) thus would like to see success of Chinese strategic and economic goals in the region by supporting Pakistan’s inclusion in the BRICS bloc. Since BRICS’ transmission or spillovers in Pakistan hugely depends on the trend of behavior of bilateral trade weights, therefore in this paper we intend to test whether with each of five member BRICS union, the pair-wise bilateral trade weights of Pakistan improving or not. Using World Bank’s “World Integrated Trade Solutions” online data access, we obtained the annual data set of pair-wise bilateral exports and imports of Pakistan with each of 5 BRICS members, from 2003 to 2016. Beta coefficients are found to be positive (diverging over time) for all the countries i.e., Brazil, Russia, India, China and South Africa and also found to be and highly significant at 1% level of significant. This suggest that for all the countries within BRICS plus the entire BRICS group; the BTWs are showing divergence and thus if same trend continues it is suggesting a possibility BRICS will transmit economic and social benefits to Pakistan and in return BRICS will also get such benefits trough increasing share of volume of trade. However BRICS nations need to develop a better harmony with rest of the world; specially India’s political relation with China and Pakistan is frail. Such stance is always threatening for the objective of sustainable development.

Keywords: BRICS, CPEC, economic growth

Corresponding author's email: * farooqeco@gmail.com

Paper ID: PKEC83
Flexible Working Hours, Work-Life Balance, Psychological Well-being, and Job Satisfaction in Multinational Employees

Afsheen Masood, University of the Central Punjab, Lahore, Pakistan*
Muhammad Sulman, University of the Central Punjab, Lahore, Pakistan
Uroj Arshad, University of the Central Punjab, Lahore, Pakistan
Farzana Ashraf, COMSATS Institute of Information and Technology, Pakistan

Abstract:

Objective: This quantitative research examined the relationship between flexible working hours, work-life balance, psychological well-being and job satisfaction in multinational employees. Flexible working hours is a recent term denoting the specified work set up in which this is designed to accommodate employees' needs such as remote working, flextime, and compressed working hours. This has been hypothesized that flexible working hours are likely to predict work-Life balance, psychological well-being, and Job Satisfaction in Multinational Employees. Methodology: Case control research design was employed to execute this research. The sample comprised of 200 employees, taken from multinational organizations; out of which 100 employees were working on flexible working hours while the other half 100 employees were matched on age, income and gender and were working on full term basis. The scales or measures comprised of Work-Life Balance Scale, Psychological well-being Scale, Job Satisfaction Scale by Spector, and indigenous demographic sheet. The analysis was carried out through SPSS version 23.00 Results: Results revealed that employees working on flexible hours reported greater psychological well-being, better work-life balance and greater levels of job satisfaction. Implication: The findings implicate that flexible working hours extend greater employee productivity and higher organization profitability are the most common benefits.

Keywords: Job Satisfaction, Psychological Well-being, Working Hours, Working-Life Balance
Corresponding author's email: * muhammadsulman81@gmail.com

Paper ID: PKMA84
Foreign Direct Investment and Long Run Economic Growth: New Insights from Frequency Domain Spectral Causality

Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University Multan, Pakistan*
Fouzia Yasmin, The Women university Multan, Pakistan
Hina Ali, The Women university Multan, Pakistan
Ruqia Shaheen, The Women university Multan, Pakistan

Abstract:

Present study explores the dynamic causal relationship among foreign direct investment, monetary base, inflation and the Economic growth in Pakistan. To investigate dynamic empirical model we have used annual time series data for the period 1972 – 2017. Cyclical fluctuations in causal relationship has been analysed by employing the Frequency Domain Spectral Granger causality (GC). Robustness of the results has been checked, firstly by holding the impact of confounding variables as constant than secondly, by taking into account the impact of other confounding factors in the causal relationship as well. Researcher has come up with the results that there are some economic reasons like the shortage of financial resources to finance development projects, cause bi-directional causal relationship between FDI and economic growth in short and long run. However, as a fundamental confounding factor, monetary base and the inflation plays constructive role for a favorable economic environment.

Keywords: Foreign direct investment, monetary base, inflation ,frequency domain spectral granger causality

Corresponding author's email: * fouzia.6108@wum.edu.pk

Paper ID: PKEC85
Exchange Rate Volatility and Trade Deficit in Pakistan: A Time Series Analysis

Mariam Abbas Soharwardi, The Islamia University Of Bahawalpur, Pakistan*
Hina Ali, Women University Multan, Pakistan

Abstract:
This paper inspected the exchange rate volatility in Pakistan within the time of 1981m07 to 2013m04 at that point discover its impacts on trade deficit. ARCH and GARCH models are developing for catching the unpredictability impact of exchange rate volatility in Pakistan. Exchange standard unpredictability was figured in numerous past investigations by taking the standard deviation of the moving normal of the logarithm of exchange rate. In any case, in this paper exchange rate unpredictability is estimated by ARMA (0, 1) and ARCH/GARCH (2, 1) models and asymmetrical information is utilized as dummy variable. Exchange rate volatility is utilized as independent variable and trade deficit as dependent variable. Cash supply, private investment and gross domestic product are utilized as control variable. ADF (Augmented Dickey-Fuller) test used to check the stationary of the information the aftereffects of ADF demonstrates that a few factors are stationary at first contrast have request of joining I (1) and a few factors are stationary at level have request of reconciliation I(0). We utilize ARDL (Autoregressive distributed lag model) to break down the impact of exchange rate unpredictability on trade deficit. The outcomes appeared there is negative and huge long run connection between exchange rate unpredictability and trade deficit yet in short run it is noteworthy and positive.

Keywords: Volatility, ARCH effect, Trade Deficit, ARDL
Corresponding author's email: * mariam.abbas@iub.edu.pk
Paper ID: PKEC86
Accountability of Governors in the Era of Hazrat Umar Farooq: A Case Study of Pakistani Politicians

Allah Ditta, Ph.D. Scholar, Islamic Studies Department, Bahauddin Zakariya University, Multan, Pakistan*

Abstract:
This study is an attempt to examine the measures and process employed by the National Accountability Bureau for the accountability of Pakistani politicians especially Pervaiz Khattak, Nawaz Sharif, Ishaq Dar, Sharjeel Memon and Dr. Asim. For the purpose of this study, it focuses on the accountability system adopted by the second Caliph Hazrat Umar Farooq for the accountability of his governors. It explains similarities and differences, if any, in accountability methods and measures of the two political approaches. Accountability, by many, is considered the fourth leg of the metaphorical chair of good governance but unfortunately no one could be held responsible for his corruption, dishonesty or fraudulent activity in the history of Pakistan. That is why, Pakistan is passing through a critical juncture i.e. a time of economic crisis and disaster. As Pakistan is an Islamic state and accountability is the root of the Islamic doctrine, therefore accountability of important stakeholders had been the landmark in the era of Hazrat Umar Farooq. The goal of this article is to seek guidance from the Islamic accountability system so that a clear, neutral and unbiased accountability system could be launched for Pakistani political system. Political stability is an essential requirement for flourishing the economy of any state and, by adopting these measures, the economy of Pakistan may flourish and prosper too.

Keywords: Accountability, Umar Farooq, governors, Pakistani politicians,

Corresponding author’s email: * profabughufran475@gmail.com

Paper ID: PKSC87
Coping with the Crisis: Analyzing the Psychological Impact of Terrorism in Pakistan

Naqib Hamid, Institute of Social & Cultural Studies (ISCS), University of the Punjab, Pakistan*

Iqra Javaid, Centre for Security, Strategy and Policy Research (CSSPR), University of Lahore, Pakistan

Abstract:

As a frontline ally in the U.S. led ‘War on Terror’ since 2001, Pakistan has suffered extensively from subsequent backlash coming from terrorist militant groups which emerged as a consequence of the war. Terrorists’ actions have not only been limited to attacks on Pakistan army or vital infrastructure but have also included victimization of innocent civilians. A documented aim of such attacks is ‘to strike fear in the hearts and minds’ of those who witness such blatant actions; to terrorize the wider society. This qualitative study draws on a series of in-depth interviews of victims of terrorism in Swat and Lahore during the time-period 2015-2018. We sought to explore the psychological impact of these attacks on the individuals' lives and well-being. The central research question was: how do victims of terrorism cope with the psychological impact of such attacks? The study investigated psychological ramifications for victims and found out that self-help, family and religion served as a support network for them. Despite some initiatives by the Pakistan Army, systematic support provided by the government to assist in psychological healing was found to be practically non-existent which shows the failure of successive governments to devise a holistic programme for the psychological support and rehabilitation of affected individuals despite repeated claims that Pakistan is a country that has suffered the most from terrorism. The research contributes to existing literature on psychological coping with terrorism and makes important policy suggestions to improve the psychological condition of victims of terrorism in the country.

Keywords: Terrorism, coping, psychological impact, Pakistan

Corresponding author's email: * naqibhamid@gmail.com

Paper ID: PKSC88
Documenting the Folktales of Saraiki Language in Pakistan

Zahoor Hussain, Bahuddin Zakaryia University, Layyah Campus, Pakistan*
Saiqa Imtiaz Asif, Bahuddin Zakaryia University, Multan, Pakistan

Abstract:

‘Saraiki’ is the name of an Indo-Aryan language widely spoken in central Pakistan. In medieval historical texts there have been a number of references to the people and the region however; it emerged as a distinct ethnic region only after linguistic research carried out by British researchers in the 19th century. Shackle (1976) gives a precise outline of the area in which this language is spoken; it is spoken in the south western parts of Punjab. Like all other ancient languages of the world, it is rich in both tangible and intangible assets. So far no significant work has been carried out on Saraiki folktales. This research is an aim to fill this gap. In this study an attempt has been made to trace history, find motifs and carry out structural analysis of Saraiki folktales. The Saraiki folktales were collected from the senior and illiterate members aged between 40 and 90 years of the Saraiki community who lived thousands of miles away from the context of internationally recorded folktales. They had their folktales in their memory which they had acquired by word of mouth from their ancestors. The study applied three models namely Aarne-Thompson-Uther (2004) model, Thomson Motif Index model (1955-1958) and Propp’s (1928/1968) Structural model to find history, motifs and structures of the Saraiki folktales. The results revealed that the plots, motifs and structures of these folktales bear striking similarity with the plots, motifs and structures of folktales recorded internationally in the ATU repertoire.

Keywords: Saraiki, documentation, oral tradition, folktale, Saraiki region, comparative –structural analysis, Aarne-Thompson-Uther model, Thomson Motif Index model

Corresponding author’s email: * Zahoor_linguist@bzu.edu.pk

Paper ID: PKSC91
Psycho-social & Economic Problems of Parent’s of Children with Epilepsy: A Study of the Children’s Hospital & the Institute of Child Health Multan, Pakistan

Kamran Ishfaq, Bahauddin Zakariya University, Multan, Pakistan*
Junaid Raza, Government College University Faisalabad, Pakistan
Imtiaz Ahmad Warraich, Bahauddin Zakariya University, Multan, Pakistan
Bareera Fyiaz, National University of Modern Languages, Multan Campus, Pakistan

Abstract:
The parents of children with epilepsy faced numerous psychosocial and economic problems that are often neglected. These children required regular attention on daily basis. Parents of children with epilepsy often have to leave from their jobs. The objective of the present study is to investigate the psychosocial and economic problems faced by parents of children with epilepsy. The study is conducted at Neurology Department of the Children’s Hospital & the Institute of Child Health Multan, Pakistan from March 06, 2017 to August 03, 2017. Total number of 100 parents recruited in this study. Interview schedule is use as a tool for data collection through convenient sampling. Prior to conducting study, verbal and written consents obtained from the respondents. Ethical approval was obtained from the Ethical Committee of the Hospital. Epilepsy patients' parents recruited and the other types of disease patients' parents were excluded from the study. A pilot study carried out to check the validity and reliability of the interview schedule. Data was analyzed through SPSS (Statistical Package for social sciences), version 23. Of the 100 respondents majority of respondents were male 71(71.0%) while 29(29%) were female. About 50(50%) of the respondents were aged between 25-35, while 32(32%) of the respondents were age between 36-45, and 18(18%) of respondents were aged between 46-55.

Keywords: Psychosocial, economic problems, parents, children, epilepsy

Corresponding author's email: * dr.kamran@bzu.edu.pk

Paper ID: PKEC92
The Impact of Structural Reforms on Electricity Market Performance: Empirical Evidence from Pakistan

Syed Badar Ul Hussnain Rizvi, University of Gujrat, Pakistan*
Faisal Mehmood Mirza, University of Gujrat, Pakistan

Abstract:
Objective: Pakistan started its electricity market reforms process in 1998 whereby WAPDA Act was passed to improve the overall performance of the market to meet the growing energy needs of the economy. The major objectives of the reforms were to achieve operational, financial and managerial efficiencies by reducing electricity price-cost margins, system losses and sectoral price differences with enhanced private sector investment in electricity generation, and better utilization of existing generation capacity. Methodology: Since the impact of reforms is not immediately visible for network based markets like the electricity market, empirical literature has examined the implications of reforms in both static as well as dynamic setting (Schober, 2013). Static models estimate the direct impact of exogenous events on outcome variables whereas estimation in dynamic models considers the time element of adjustment process. Results: Effect of reforms on electricity market performance indicators is not uniform. IPP had a positive impact on electricity generation per capita (EGPC) in both static as well as dynamic setting. Other reforms variables did not have any statistically significant impact on EGPC. The establishment of RB in presence of IPP and unbundling had a positive and statistically significant impact on capacity utilization in electricity market in the static models (for long-run) and in dynamic setting (for short run). Implications: The results lead to the conclusions that the reforms in electricity market did not have symmetric impacts on different outcomes of the market. Moreover, certain limitations were observed in the implementation of the reforms in their true sense.

Keywords: Structural reforms, unbundling, regulatory body, IPPs

Corresponding author's email: *badarrizvi@uog.edu.pk

Paper ID: PKSC93
Impact of Online Banking on Customer Satisfaction: An Evidence from Pakistan

Qaiser Abbas, Bahauddin Zakaria University, Multan, Pakistan*
Muhammad Naeem Anjum, Department of Business Administration University of Sargodha, Bhakkar Campus, Pakistan
Fahad Ali, College of Economics, Zhejiang University, Hangzhou, China
Fahad Najeeb Khan, Bahauddin Zakaria University, Multan, Pakistan

Abstract:
This study has aimed to explore the impact of online banking on customers satisfaction in Pakistan. The impact of E-banking services on customers satisfaction has been observed on the basis of three variables which were (Reliability, Privacy and Convenient). Data was collected through a questionnaire-based survey. Results have been assessed on the basis of correlation analysis and coefficient analysis. Based on analysis, we have been found that there is a positive and significant association among e-banking services (Reliability, Privacy & Convenient) and customer satisfaction. Our results show that, modern e-banking has a positive association with customers satisfaction, and customers are highly satisfied from online banking in Pakistan. This result is supported by the result of Toor et, al., (2016) that customers are satisfied from e-banking services. Our results also supported by Addai et, al., (2015), that reliability, availability and privacy have positive impact on customer satisfaction. On the basis of our results, we recommend that banks have strong privacy system so that customers can use these services without any fear of hacking etc. On the basis of results, we also recommend that online banking service is highly reliable and convenient and easy to use so that all type of individuals must have to utilize these services and save their time.

Keywords: E-banking, customer satisfaction, E-banking reliability, E-banking privacy, E-banking convenient.

Corresponding author's email: *naeem.anjum@uos.edu.pk

Paper ID: PKAF94
Glycemic Control, Behavioral Inhibition and Neuropsychological Functioning in Patients with Type 2 Diabetes Mellitus

Amara Gul, The Islamia University of Bahawalpur, Pakistan*
Mamona Sahar, The Islamia University of Bahawalpur, Pakistan
Maria Malik, The Islamia University of Bahawalpur, Pakistan

Abstract:
Prevalence of Type 2 Diabetes Mellitus has reached at an alarming number all over the world. Burden of disease is high due to its’ psychosocial impacts on the affected individual. This study assessed glycemic control, behavioral inhibition and neuropsychological functioning in patients with Type 2 Diabetes Mellitus. Participants (40 patients with Type 2 Diabetes Mellitus & 40 healthy individuals) completed task switching experiment, Montreal cognitive assessment, clock drawing test, and behavioral inhibition/activation system. Results showed that patients had deficient glycemic control, task switching deficits, impaired cognition, and abnormal behavioral inhibition contrary with healthy individuals. Therapeutic intervention are required to improve deficiencies in cognition, neuropsychological functioning and behavioral inhibition in patients of Type 2 Diabetes Mellitus.

Keywords: Glycemic control, behavioral, inhibition, neuropsychological, patients, type 2, diabetes, mellitus

Corresponding author's email: * memonasahar869@gmail.com

Paper ID: PKSC95
Impact of Political Instability on International Investment and Trade

Naina Qadri, Isra University, Hyderabad, Sindh, Pakistan*
Nida Shah, Isra University, Hyderabad, Sindh, Pakistan
Muhammad Nadeem Qureshi, Isra University, Hyderabad, Sindh, Pakistan

Abstract:
This paper focuses on the effect of political instability on international investment and trade in Pakistan. The sample comprised of annual time series data for a period of 41 years i.e. from 1976 to 2016. To test the long and short run relationships among the variables, we employed ARDL model and particularly for short run analysis ECM (Error Correction Model) is used. The LM serial correlation test is applied to test for autocorrelation in the ECM models. To test the stability of the ARDL models cumulative sum (CUSUM) and cumulative sum squares (CUSUMSQ) is also utilized. The tests are applied to the residuals of the Error Correction Models. The unit root of all the variables is also tested and it is found that all the variables are stationary either at level or at first difference. Findings conclude that political instability badly hampers both the international investment and trade in the long-run. Moreover, in short-run, the political instability significantly hinders the foreign portfolio investment and exports. No significant impact of political instability is found on foreign direct investment and imports in the long run.

Keywords: Political Instability; international investment; trade; foreign portfolio investment

Corresponding author’s email: * nayna.qadri@gmail.com

Paper ID: PKEC96
Analysis of Export Led Growth Hypothesis (ELGH) in Emerging Markets

Hummaira Jabeen, Isra University, Hyderabad, Sindh, Pakistan*
Muhammad Waleed, Isra University, Hyderabad, Sindh, Pakistan
Abdulsubhan Kazi, Isra University, Hyderabad, Sindh, Pakistan

Abstract:

Export-led growth hypothesis claims a direct link between export and economic growth. Empirical evidence supporting the export-led growth (ELG) hypothesis has been mixed and inadequate. So the purpose of this study is to examine this hypothesis on emerging economies. Classification by Financial Times Stock Exchange (FTSE) of emerging markets is employed in this study. From Advanced Emerging economies Brazil, Malaysia, Mexico, South Africa, Thailand, Turkey and from secondary emerging economies Chile, China, Colombia, Egypt, India, Indonesia, Pakistan, Peru, and the Philippines are part of the study. Time series analysis is done on annual data from 1971-2015 covering quite a large sample period. For analysis purpose, Johansen Cointegration procedure, Vector Error Correction Model and Granger Causality test is employed after checking the unit root test of the series. Results indicate that only in the case of Mexico and Chile Cointegration exists. The result of VECM indicates long-run causality in case of Mexico and Granger Causality indicates a unidirectional link between export and GDP meaning change in export is having an impact on GDP but a change in GDP is having no impact on export in case of Chile. So overall results indicate that this hypothesis is not applicable to most of the emerging countries and from sample countries, only Mexico and Chile are providing supporting evidence of this hypothesis.

Keywords: Export-led growth (ELG) hypothesis, cointegration test, vector error correction model, granger causality, emerging countries.

Corresponding author's email: * hummairajabeen@gmail.com

Paper ID: PKEC97
The Impact of Strict Rules and Regulations on the Behaviour of Students at Primary Level

Asia Iqbal, The Islamia University of Bahawalpur, Pakistan*

Abstract:

The summary dealt with the research design that had been followed in this study, addressing the population, sampling procedure, data collection instrument and data collection procedure and data analysis procedure. The objectives of study: to examine impact of strict rules and regulation on behavior of students at school level, to find out students attitude towards the various impact of rules and regulations on the behavior of students at school level, to give suggestion to improve the impact of rules and regulation at schools. The study was designed to the impact of strict rules and regulations on the behaviour of students at school level. The Population of the study was consisted of all students of different schools in Bahawalpur city. All the students of these schools were also included in the population of the study were also included in the population of the study. The total sample of the study was 200 students of Bahawalpur city. Random sampling type was used for sampling. A sample of 200 students, twenty five students was randomly selected from each school of selected sample. As the study was descriptive in nature therefore, one questionnaire for students was used to collect data. Researcher developed questionnaire by using five point likert scales on the basis of literature related researches and with the guidance of supervisor and seniors. The questionnaire of the students was consisted on total 25 items. One sheet was for students. The data was analysed through SPSS.

Keywords: SPSS, questionnaire, formula, extracted, population

Corresponding author's email: *iqbalasia11@gmail.com

Paper ID: PKSC98
Comparison of Brand Loyalty and Customer Satisfaction Between U-fone and Telenor

Yasra Aslam, Isra University, Hyderabad, Sindh, Pakistan*
Vivake Anand, Isra University, Hyderabad, Sindh, Pakistan
Maham Nizamani, Isra University, Hyderabad, Sindh, Pakistan

Abstract:
Brand loyalty is the tendency of the customers to endlessly purchase one brand, product over another. On the other hand, Consumers behavior patterns demonstrate that consumers will continue to buy products from a company that has adopted a trusting relationship. The aim of the study has been conducted to know the consumer’s perception of brand loyalty of both brands. was measured with the help of percentage analysis. It has been noted that Ufone has more loyal customers than Telenor. The purpose of this study was to determine the customer’s perception of both brand, with the help percentage analysis, brand loyalty of both brands has been measured and some accurate findings have been noted during analysis. Data was collected from the respondents with the help of questionnaires and feedback. Convenience sampling was used for the collection of data from the respondents.

Keywords: Customer satisfaction, brand loyalty. Pakistan telecommunication corporation (PTCL), percentage analysis

Corresponding author's email: * yasra.aslam@isra.edu.pk

Paper ID: PKSC99
Impact of Employee’s Emotional Instability on the Organization Citizenship Behavior and Burnout with the Mediating Effect of Workaholism

Zara Hayati, M.Phil Scholar, Department of Applied psychology, Bahauddin Zakariya University, Multan, Pakistan*

Iram Batool, Bahauddin Zakaiyya University, Multan, Pakistan

Abstract:

Today workaholism is foremost key challenge face by academia of higher education. Therefore, to understand the perspective of workaholism this study examines the impact of emotional instability on employees work outcomes (Organizational Citizenship Behavior and Burnout) through mediating role of workaholism in public and private universities of Pakistan. The aim of the study was to recruit at least 400 teachers. Among sample, five hundred structured questionnaires containing six dimensions were distributed, out of which four hundred were used for analysis. Smart PLS (Partial Least Square) was used for hypothesis testing. Finding of the study shows that there was negative and significant relationship between emotional instability, workaholism and organizational citizenship behavior whereas, there was positive and significant relationship between emotional instability and burnout. However, this study will provide support to policy makers to develop such work schedules that will lower the level of burnout in university teachers. This study was conducted only for the university academia in the different city of Punjab for more generalizability for this study can be conducted in whole Pakistan and also for the teachers of secondary schools.

Keywords: Emotional instability, organizational citizenship behavior, burnout, workaholism

Corresponding author’s email: * i.batool@bzu.edu.pk

Paper ID: PKSC100
Postcolonial Analysis of My Beautiful Launderette and the Buddha of Suburbia

Hira, University of Sargodha, Sargodha, Pakistan*

Abstract:
Study examines postcolonial psychology through racism and hybridity as evident in the writings of Hanif Kureshi. Stereotypical struggle of Asian immigrants particularly in contemporary Britain lead to develop a split in the identity of colonized individuals. White Americans consider themselves as superior to black on the basis of their false self-conception. West took this concept of superiority for granted, self assumed and un-questioned just to exploit the rights and resources of third world. Unable to remove the lens of racial prejudice whites remain adhere to their false consciousness deprived to see blacks from a unique independent perspective. Kureishi is a significant figure in the Postcolonial writings. My Beautiful Launderette and The Buddha of Suburbia are amongst the most famous award winning work of Kuerishi. He has represented immigrants problems in all of his writings.

Keywords: Post colonialism, racism, hybridity, immigrants, society

Corresponding author’s email: * hiramahais15@gmail.com

Paper ID: PKSC102
Socio-economic Factors Affecting Hepatitis B in Nomadic Community: A Case Study of Faisalabad District

Muhammad Riaz, Department of Economics, Government College University, Faisalabad, Pakistan*

Zahoor Hussain Javed, Department of Sociology, Government College University, Faisalabad, Pakistan

Muhammad Shabbir, Government College, University, Faisalabad, Pakistan

Muhammad Ashraf, Government College, University, Faisalabad, P

Abstract:

We aimed to investigate empirically association between Socio- economic factors and hepatitis B (HBV) among nomadic community in district Faisalabad. The Primary data were obtained through well self-developed structured questionnaire during survey in Jun and July 2018. The Binary logistic regression and the Kruskal-Wallis tests are applied to see influence of socioeconomic factors on hepatitis B (HBV). Empirical results show that some variables have positive and others have negative effect on Hepatitis B among nomads community.

Keywords: Hepatitis, nomads, socioeconomic status, Faisalabad, logistic regression, kruskal-wallis technique

Corresponding author's email: * javedmarth02@gmail.com

Paper ID: PKEC103
A Time Series Analysis of Financial Sector Reforms in Pakistan: A Way to Achieve Sustainable Industrial Growth

Ruqia Shaheen, Bahauddin Zakariya University, Multan, Pakistan*

Hina Ali, The Women University Multan, Pakistan

Fouzia Yasmin, The Women University Multan, Pakistan

Maryam Abbas Soharwardi, Islamia University Bahawalpur, Pakistan

Abstract:

objective: Present study aims to examine the financial sector reforms in Pakistan with the intention to investigate the significance of these reforms for the Industrial sector Growth. Industrial sector is the back bone of any economy that contribute significantly in the GDP of an economy at the initial stages of high development. Industrial sector contribute to GDP, employment, trade, and to other growth indicators and investment in this sector can be facilitated by introducing financial sector reforms in the form of financial deepening; as the accessibility to credit, easy interest rate conditions.

methodology: Present analysis used the data for 1974-2017. Unit root in the series is checked by the ADF test and on the basis of stationarity of data series the study applied Auto Regressive Distributed Lags (ARDL) for empirical estimation. results: In this study Industrial Growth is used as endogenous variable while the exogenous variables consist on Financial Liberalization, Capital formation and Labor force participation, Real Interest Rate, and Taxes. Present analysis has concluded that financial liberalization, labor force participation, capital formation positively and significantly related to industrial growth but negative association with real interest rate and taxes.

Keywords: Industrial growth, financial liberalization, capital formation, labor force participation, real interest rate, taxes

Corresponding author's email: * ruqia_ismail@yahoo.com

Paper ID: PKEC108
Impact of Socio-Economic Factors in Motivation to Learn English as a Foreign Language: The Case of Layyah

Muzaffar Qadir Bhatti, Bahauddin Zakariya University, Bhadur Sub Campus, Layyah, Pakistan *
Zahoor Hussain Javaid, Government College University Faisalabad, Pakistan

Abstract:
In the present study survey will be conducted to find impact of socio-economic factors in motivation to learn English as a foreign language in District Layyah. The data for the English language learning motivations of 500 school students belonging to different social classes in the district will be collected for analysis. The multiple analyses of variance technique will be used to detect impact of socio-economic factors in motivation to learn English as foreign language. The expected consequences recommend that social class has an overall medium-size effect on motivational factors with self-efficacy beliefs being the most strongly related to socio-economic status. The most important differences in motivation, self-regulation and learner independency were found between upper-middle and high social class students on the one hand and low and lower middle class students on the other hand, however this inequality may be created by the Layyah schooling system and socio-economic factors.

Keywords: Impact, Learn, motivation, social classes, foreign language

Corresponding author's email: * muzaffarqadir786@gmail.com

Paper ID: PKSC109
Socioeconomic Determinants of Infant Mortality: An Empirical Investigation from Pakistan

Raima Nazar, Department of Economics, The Women University, Multan, Pakistan*
Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan
Sajid Ali, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Health and education are two primary determinants of human capital which make a person more productive and creative. These are very important for the development and evolution of socio-economic conditions of an economy. Such development has been achieved by the people of those economies mainly because of talent, know-how and ability attained through good health. Health is asserted to be an essential human right, a vital part of life and is broadly perceived that enhanced health not just brings down morbidity, mortality and fertility rate, but also increase productivity, therefore, this paper aimed to empirically investigate the socioeconomic determinants of infant mortality in Pakistan for the period of 1972-2016 by using Johansen Cointegration and vector error correction model. Public investment in health is represented as public health expenditure as a percentage of GDP along with some other socioeconomic determinants like quality of health, per capita income, literacy and fertility rate. This study concluded that public health expenditure had significantly strong effect on infant mortality rate reduction that is used as a proxy for better health condition. Similarly, availability of health services like number of beds per thousand persons also had a remarkable role in health improvement. Moreover, better living standard captured as per capita income and awareness to diseases also showed a significant role in attaining better health. Total fertility rate is positively affecting infant mortality rate because the increase in fertility rate lowers the health of mothers and low space births harm the survival of new born babies therefore increase in fertility rate is threatening for infants survival.

Keywords: Human capital, investment, infant mortality rate, awareness, fertility rate

Corresponding author's email: * raima.6343@wum.edu.pk

Paper ID: PKEC111
Work-Life Interface of Single Career Women: A Qualitative Study

Rafia Faiz, Institute of Business Administration (IBA), Punjab University, Lahore, Pakistan*

Farhan Ahmad Faiz, Department of Sociology, Quaid-i-Azam University, Islamabad, Pakistan

Abstract:

Purpose/Objective: There is a plethora of research on the importance of balancing work-life roles for men and women in parental roles. However, work-life interface of single women remains under-examined in the existing literature. The purpose of this study is to examine work-life interface of professional women who are single. Border theory and conservation of resources theory provide theoretical support for this study. Design/Methodology: Following qualitative methodology, primary data were collected through in-depth interviews with 40 women and diary entries of 18 women working in services sector (academia, banking and health) in Pakistan. Interviews were voice recorded and transcribed into English. Thematic analysis was used in QSR Nvivo. Findings: Results show that career women who are single face both work-life conflict and work-life enrichment. The myth of a built-in work-life balance for single women is debunked in this study. Limitations: The role of different family structures was not focused in this study. Future research should consider changing dynamics of work-life balance for single women in evolving family setups in emerging economies. Implications: While maternity leaves acknowledge family roles of mothers, organisations seem to be blind towards family-specific causes and consequences of work-life conflict of single women. Therefore, policies for single women such as flexible working need to be devised. Originality/Value: This study adds to the current body of knowledge regarding work-life interface of single women in the workforce by highlighting simultaneous experiences of both work-life conflict and work-life enrichment.

Keywords: Management, conservation of resources, women, work-life balance, qualitative

Corresponding author's email: * rafia.faiz@gmail.com

Paper ID: PKMA112
Shar'ah Appraisal of Mortgage Backed Sukuk Issued by Financial Institutions for House Financing in Naya Pakistan Housing Program: An Analytical Study

Naureen Akhtar, Bahauddin Zakariya University, Multan, Pakistan*
Atia Madni, International Islamic University, Islamabad, Pakistan
Rao Imran Habib, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
This article is focused on conducting the Shar'ah evaluation of mortgage backed sukuk by financial institutions in Pakistan under Naya Pakistan Housing Program for house financing. The financial product should strictly comply with the directives of Shar'ah. This research work explores the structure of mortgage backed sukuk to spotlight the efficacy of mortgage backed Sukuk in house financing projects. Furthermore, this study discusses the Shar'ah rulings with respect to the contract of Rahn. This endeavor is made to indicate Shar'ah requirements pertaining to the validity of financial product of mortgage backed sukuk for house financing. This research article finds that the present government should adopt the financial product of mortgage backed sukuk for house financing under Naya Pakistan Housing Program because structure of mortgage backed sukuk is Shar'ah compliant and Shar'ah based. Pakistan is a candidate of Shar'ah compliant housing finance because of constitutional responsibility of state of Pakistan under article 2-A and 227 of Constitution of Pakistan, 1973. Finally, suggestions have been put forward to issue mortgage backed securities for house financing project to the government of Pakistan.

Keywords: Financial product, mortgage backed sukuk, house financing, naya pakistan housing program, shar'ah and rahn.

Corresponding author's email: * naureen.akhtar@bzu.edu.pk

Paper ID: PKEC114
Economic Determinants of Tax Buoyancy in Pakistan: An ARDL Bounds Testing Approach

Fahid Subhani, Bahauddin Zakariya University, Multan, Pakistan*
Muhammad Ramzan Sheikh, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Fiscal policy, being the policy of government expenditures and revenues can play an imperative role in the mobilization of resources. Tax revenues determine the capability of an economy to finance government spending but tax situation in many developing countries like Pakistan is very unfortunate. This study explores the economic determinants of tax buoyancy in Pakistan for the period of 1996 to 2016. For this purpose, aggregate and disaggregated analyses of various types of taxes have been conducted using the ARDL bounds test technique. The findings of the study demonstrate that various taxes buoyancies have mixed results with various economic factors.

Keywords: Economic determinants, tax buoyancy, Pakistan

Corresponding author's email: * fahidsubhani@gmail.com

Paper ID: PKEC116
A Time Series Analysis of Role of Worker’s Remittances in Economic Growth of Pakistan

Noreen Safdar, The Women University, Multan, Pakistan*
Muhammad Sibt-e-ali, School of Economics, Bahauddin Zakariya University Multan, Pakistan

Abstract:
The present study is aimed at investigating the role of Worker’s Remittances in Economic Growth of Pakistan. Time Series data of period 1980-2016 which is taken form Word Development Indicators (WDI) is used in this study. The variables used in this study are Gross Domestic Product (GDP), Remittances, Foreign Direct Investment, Trade Openness, Manufacturing Value Added, Gross Savings and GDP Deflator. The Gross Domestic Product is used as dependent variable while other variables are used as independent variables. The Augmented Dickey Fuller (ADF) test is used to check the stationarity of variables and due to mixed order of integration, Auto regressive distributed lag model (ARDL) is used to find out the results. The study comes to conclusion that remittances has positive significant influence on economic growth other variables Foreign Direct Investment, manufacturing value added, saving, GDP deflator has also positive and significant impact on the economic growth while trade openness has positive but insignificant impact on economic growth. Furthermore, the results show that there is the long run co-integration among all the selected variables. The study comes to conclusion that the remittances plays an important role to enhance the economic growth of less developed countries and it is flow of income and resources from developed world to less developed countries. The policy suggested by study is that government of Pakistan should provide attractive investment opportunities to attract more remittances inflow to expand economic growth. Government should also formulate such policies that inspire the remitters about the prospective paybacks of remittances.

Keywords: Remittances, economic growth, FDI, trade openness

Corresponding author's email: * noreen.safdar@wum.edu.pk

Paper ID: PKAF118
Interest Rate Risk Management of Commercial Banks in Pakistan Based on IS (Interest Sensitivity) Gap Analysis: A Case Study

Kiran Jameel, Hamdard University, Karachi, Pakistan*

Abstract:

Objective: The primary purpose to conduct this study is to find out the Interest rate risk exposure and its risk management tactics adopted by Commercial banks in Pakistan. Besides, to gauge how banking operations proceeds in case of interest rate risk. Additionally, to examine the factors which can help banks to minimize their interest rate risk exposure. Methodology: This is descriptive study which is depend on the performance of Commercial banks in Pakistan in term of interest rate risk management. This research based on secondary data of Commercial banks in Pakistan. To find out the result, the researcher applied Net Interest Margin (NIM), Interest sensitive to Liability Ratios and Interest Sensitive GAP analysis. Results: The result found that excessive interest rate risk can pose a significant threat to a bank's earnings and capital base. Changes in interest rates affect a bank's earnings by changing its net interest income and the level of other interest sensitive income and operating expenses. Implication: This study conceptually and empirically supported framework to describe the significance Changes in interest rates also affect the underlying value of the bank's assets, liabilities, and off-balance-sheet (OBS) instruments because the present value of future cash flows change when interest rates change. Accordingly, an effective risk management process that maintains interest rate risk within prudent levels is essential to the safety and Soundness of banks which ultimately support economic growth of the country.

Keywords: Net interest margin, interest Sensitivity, GAP and interest rate risk.

Corresponding author's email: * kiran.jameel@hamdard.edu.pk

Paper ID: PKAF119
Psychological and Social Factors Influencing Entrepreneurial Intention among University Students: Mediating Role of Entrepreneurial Education

Badar Latif, Bahauddin Zakariya University, Multan, Pakistan*
Khawar Naheed, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
A considerable agreement exists about the importance of promoting entrepreneurship to stimulate economic development and employment generation. Entrepreneurial education has been considered as one of the key instruments to increase entrepreneurial intention of nascent entrepreneurs. Nevertheless, there is a need of further research on increasing intention for venture creation by focusing on psychological and social factors that are important for venture creation. Cognitive approaches have attracted considerable interest; however, the explaining capacity of psychological factors still need further research. Therefore, there is a need to clarify which elements play the most influential role in shaping the entrepreneur’s decision for venture creation. The objectives of this study are; to examine is the direct relationship of psychological and social factors on entrepreneurial intention and also indirect effect through mediation of entrepreneurial education between social factors and entrepreneurial intention and also between psychological factors and entrepreneurial intention. To achieve these objectives, the current study collected data through survey questionnaires from 300 university existing students. The data was analysed in SPSS and PLS-SEM software. Results indicted that there is a significant positive relationship of psychological and social factors with entrepreneurial intention. The results also supported the partial mediation of entrepreneurial education between psychological factors and entrepreneurial intention and also between social factors and entrepreneurial intention. The results suggested to the management to design effective education initiatives as entrepreneurial education is the most relevant factors explaining entrepreneurial intention. This study also discussed the implication, limitation and suggestions for future research.

Keywords: Entrepreneurship, entrepreneurial education, entrepreneurial intention and psychological factors, social factors

Corresponding author's email: * sh.badar.latif@gmail.com

Paper ID: PKMA120
Impact of Workplace Incivility on Job Satisfaction through Psychological Contract Violation

Mariam Nazir, Bahauddin Zakariya University, Multan, Pakistan*
Mehreen Aslam, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
In today’s workplace, workplace incivility has become an important challenge that could lead to negative consequences at individual and organization levels. The purpose of this study is to investigate the relationship between workplace incivility and job satisfaction with the mediating role of psychological contract violation. Drawing on Affective event theory (Weiss & Cropanzano, 1996), it is hypothesized that negative events occurred due to workplace incivility (WI) are more likely to produce negative emotions among the targets which may lead to psychological contract violation (PCV) as well as job dissatisfaction. Survey method was used to collect data from 342 faculty members of Public sector universities of Punjab, Pakistan. The study concludes that workplace incivility through psychological contract violation affect job satisfaction. The findings suggest important interventions from university management to prevent and cater workplace incivility in order to foster healthy work environment.

Keywords: Workplace incivility (WI), psychological contract violation (PCV), job satisfaction, Affective event theory

Corresponding author's email: * mariammughal975@gmail.com

Paper ID: PKSC121
Abstract:
Objectives: The present study examines the impact of microfinance on poverty alleviation in the district Sargodha of Pakistan.
Methodology: The study collects primary data of 300 households, including both comparison households and program households from Khushhali Microfinance Bank Limited (KMBL). Binary Logistic Regression and descriptive techniques are used for empirical analysis.
Results: The findings reveal that microfinance imparts a vital role in poverty eradication in this area. Poverty level has decreased from 42.67% in comparison household to 29.33% in program household. The outcomes of Logistic Regression model depict that poverty has a negative association with duration of microfinance and existence of school in the locality whereas it is positively related with family size. The study also found that the borrowers are not satisfied with the rate of interest.
Implications: Although microfinance program has played a key role to combat poverty in district Sargodha, yet this scheme is not a silver bullet that can be a panacea for the impoverished people, because poverty is a multidimensional and very complex phenomenon. Therefore, it is recommended that the government should pay special attention to increase literacy rate among beneficiaries. Interest rate should be decreased in order to reduce the cost of borrowing. To increase coverage rate, Khushhali Microfinance Bank Limited should also establish more branches in rest of the tehsils of district Sargodha.

Keywords: Microfinance, poverty alleviation strategy, khushhali microfinance bank, binary logistic regression

Corresponding author's email: * mijazaslam@yahoo.com

Paper ID: PKEC127
Impact of Gender Inequality in Education and Employment on Economic Growth of Pakistan

Sadia Anjum, Bahauddin Zakariya University, Bahadur Campus Layyah, Pakistan*

Muhammad Asghar, Bahauddin Zakariya University, Bahadur Campus Layyah, Pakistan

Abstract:
This study is an endeavor to analyze the impact of greater gender inequality in education and employment on economic growth in Pakistan. Time series data from 1991 to 2015 has been used for empirical analysis. GDP growth rate has been taken as dependent variable and four independent variable such as ratio of female to male unemployment rate, female to male labor force participation rate, GPI literacy, and female to male enrollment. Augment Dickey-Fuller unit root test has been used to find out each of time series to be stationary. After analyzing the stationarity property of data, it is integrated of order one. Johanssen’s Cointegration methodology for the estimation of long run association between GDP growth rate and explanatory variable. Trace statistic and Max-Eigen value confirm two Cointegration equations. The results shows that in long run there exist a negative relationship between economic growth and indicator of gender inequality in education and employment. The study suggests some important implications to enhance ratio of female to male unemployment rate, female to male labor force participation rate, GPI literacy, and female to male enrollment and economic growth.

Keywords: Gender inequality, education, employment, economic growth

Corresponding author's email: * s_anjum31@yahoo.com

Paper ID: PKEC128
Success vs Failure Prediction Model for (SMEs): A Comparative Study of South Punjab and Balochistan

Shakeel Ahmed, Bahauddin Zakariya University, Multan, Pakistan*
Khawar Naheed, Department Of Commerce, Bahauddin Zakariya University Multan, Pakistan

Abstract:
Abstract The aim of this paper is to examine the factors that lead to either success or failure of SMEs operating in South Punjab and Balochistan. Using the positivists approach, the current study used quantitative method. The data was collected through questionnaire using Lussier Model of business success and failure factors among the owners of successful or failures SMEs. The researchers collected 200 questionnaires from SMEs. The data was analyzed by using E-Views to better understand the reasons of the success or failure using logistic regression statistical analysis. Results of the current study showed that proper business planning, employee staffing, adequate capital in?ows and partnerships are important for the viability and success of SMEs operating in South Punjab and Balochistan. However, management experience. The result of the current study validates the findings of the Lussier Model. The findings of this study help the SMEs owner and managers to improve the chances of successful enterprises by focusing on factors. The findings can also help the other stakeholders including policy makers, practitioners and other professional advisor to focus on the above mentioned factors. The results and discussion of the current study assist policymakers in developing the training programs to support small business establishment and development. This study has focused on success and failure of small medium enterprises in South Punjab and Balochistan. Thus, this study contributes to the literature to better understand why some businesses succeed and others fails.

Keywords: Success or failure south punjab, Balochistan, small medium enterprises, lussier model.
Corresponding author's email: * ahmedshakeel502@gmail.com

Paper ID: PKMA129
The Analysis of Linguistic Imperialism in Punjab Education Department (Through British Counsel: Peeli) in Reference to Language Planning Policies of Punjab Government

Syed Khuram Shahzad, Sindh University, Jamshoro, Pakistan*
Rana Iqtadar Ahmed, Sindh University, Jamshoro, Pakistan

Abstract:
The term Linguistic imperialism is defined as the enforcement and imposition of one dominant language on multicultural (multilingual) society. It is also called transfer of language. There are other terms as well which are used for Linguistic imperialism, like linguistic dominance, and language imperialism. The language policies of Pakistan represent the supremacy of English language at the expense of other languages of the province. It provides way for linguistic imperialism and cultural imperialism and subjugates other languages of the province of Punjab. Phillipson (Lang Policy 6(3):377–383, 2007) has the opinion that language policy is intentional to replace or displace the other language of the community. He also opines that implicit or explicit language policy is playing significant role to evacuate place for foreign language. This paper presents complete picture of language displacement in Punjab (Pakistan). From the last ten years government of Punjab is focusing upon English with collaboration of British Council. Punjab education English Language initiative (PEELI) is the official name of this project. This collaborative initiative provides explicit or implicit advantage to English at the expense of Urdu, Punjabi, and Siraki. This paper scrutinizes the language policy of Punjab government which is paving way for English Language Imperialism. The study will proffer also reflects the denial of linguistic rights of other local languages in the province. For that reason, the paper challenges the validity of Punjab government policies especially PEELI which are creating environment for linguistic imperialism.

Keywords: Linguistic imperialism, Urdu, Punjabi, Saraiki, PEELI, Language policy.

Corresponding author's email: * khuramshahzad83@gmail.com

Paper ID: PKSC130
Impacts of the Western Culture on Brand Consciousness among Literate Youth

Zohaib Rafique, Bahauddin Zakriya University Multan, Pakistan*
Saima Afzal, Assistant Professor Bahauddin Zakriya University Multan, Pakistan

Abstract:

The dawn of new century has seen Pakistan emerging as one of the largest markets for commodities, services and brands and in recent researches it is seen that the most aspects of brand consumer’s behavior are cultural bounded. The purpose of the current study is to find out the impacts of western culture on brand consciousness and to see the factors that influence brand adaptation among youth. The quantitative approach is used to conduct the study and the target population was all the students of BZU Multan. A sample of 200 students was selected including males and females using the simple random sampling technique. The researcher got very important and interesting results. It is seen that the females are more brand conscious as compare to the males in the university; moreover the income plays a vital role to make them brand conscious. The researcher on the basis of findings has given valuable suggestions to the policy makers and future researchers that would help in policy making.

Keywords: Western culture, brand consciousness, literate youth

Corresponding author's email: *zohaib.rafique24@gmail.com

Paper ID: PKSC133
Sectoral Output and Income Inequality Nexus in G7 Countries: A Panel ARDL Approach

Muhammad Asghar, Bahauddin Zakariya University, Multan, Pakistan*
Sadie Anjum, Bahauddin Zakariya University, Bhadur Sub Campus, Layyah, Pakistan
Raheel Abbas, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The study investigates the relationship between sectoral per capita output and income inequality in G7 countries. The panel autoregressive distributed lag methodology suggests the long run and short run relationship among all variables except inflation rate. The impact of sectoral per capita output on income inequality is different from the overall per capita output suggested by Wald test statistics. The study suggests different intervention for each sector about G7 countries to make the income distribution more equal.

Keywords: Income inequality, Sectoral output, Panel ARDL.

Corresponding author's email: * m.asghar.ly@gmail.com

Paper ID: PKEC134
Socio-Psychological Impacts of Corporal Punishment on Secondary School Children (A Study of Secondary School Teachers in District Zhob Balochistan)

Saima Afzal, Bahauddin Zakariya University, Multan, Pakistan*

Mamoon Khan, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The use of corporal punishment as a method to correct a child’s misbehavior is a controversial issue within the public debate. This research endeavor was directed to find out the impacts of corporal punishment on student’s socio-psychological development. The researcher focused on finding out reasons of corporal punishment and approaches to remove factors of corporal punishment for schools because it effects the psychological development of students. Main objectives of this study were to study the opinion of school teachers regarding corporal punishments, to explore the impacts of corporal punishment on school students and to analyze the effects of corporal punishment on educational development of students. In the present study, the researcher used quantitative research method to explore the sociological and psychological impacts of corporal punishment on the secondary school children. All the teachers of secondary schools in District Zhob were the population of the study. 121 respondents from ten different schools were selected through multistage simple random sampling and data were collected through questionnaire. It was found that variety of reasons have brought decline in the use of punitive acts in schools these include legal, social and educational aspects. Teachers are legally prevented from giving punishments to students while on other hand awareness level among teachers has increased regarding the ill use of such punishment to bring about improvements among students. The old and traditional teaching methods have evolved due to teaching training courses and most of teachers believe that corporal punishment have many negative effects and impacts on children.

Keywords: Secondary schools, corporal punishment, stress, depression, correction

Corresponding author’s email: * saimaafzal@bzu.edu.pk

Paper ID: PKSC135
Determinants, Decomposition and Dynamics of Multidimensional Poverty in Pakistan

Khalid Javed, Department of Economics University of Sargodha, Sargodha, Pakistan*
Masood Sarwar Awan, Faculty Of Management and Administrative Sciences, University of Sargodha, Sargodha, Pakistan

Abstract:
The present study carried out multidimensional poverty analysis in Pakistan. The Pakistan Social and Living Standard Measurement (PSLM) survey data sets 2001-02, 2007-08 and 2013-14 are used for the analysis. The study used ten indicators such as enrolment, school attendance, immunization, prenatal care, electricity connection, gas connection, drinking water, sanitation, crowding and assets. In the study Alkire Foster approach is used for the measurement and binary logistic technique for determinants of multidimensional of poverty. The poverty is decomposed at provincial and regional levels. It is found out that incidence of multidimensional poverty Pakistan is high in rural region than the urban region. The study explored that reduction patterns are not uniform across provinces and regions. The changes in multidimensional poverty are also compared with the changes in unidimensional poverty measures such as national poverty line, $1.90/day and $3.10/day. It is identified that monetary poverty reduced more than multidimensional poverty in Pakistan. Household size, gender of household head and living in other provinces relative to Punjab and more significantly increase poverty while attaining education, living in urban area reduced poverty. The recommendations are made as specific regions or provinces should be focused by the government based on the poverty attributes they are most deprived. The other poverty attributes should also be incorporated by the state in its poverty riddance programmes instead of focusing only on income poverty level.

Keywords: Multidimensional, poverty, decomposition, unidimensional, headcount, Pakistan

Corresponding author's email: * khalidjaved286@gmail.com

Paper ID: PKSC136
Environment, Informal Sector Employment and Poverty in Developing Countries: Simultaneous Equation Modeling

Mariam Abbas Soharwardi, The Islamia University of Bahawalpur, Pakistan*
Hina Ali, Women University Multan, Pakistan
Najima Talib, National University of Modern Languages, Multan Campus, Pakistan

Abstract:
In this paper, environment, informal sector employment and poverty are estimated by simultaneous equations. Panel data study of three countries Pakistan, Bangladesh and India is employed. ARDL approach is used estimate the size of Informal Sector employment of Pakistan, India and Bangladesh. To find out, simultaneous effects of Environment, Poverty and Informal Sector Employment with each other’s, the Generalized Method of Momentum (GMM) model is applied. However, due to the problem of endogeneity of explanatory variables, it is checked by Durbin Watson test. Gross Domestic product, Inflation and Tertiary Education and one lag of dependent variables are used as instrument variable to remove the problem of endogeneity in the system of equations. Results of Panel GMM model in first equation indicates that Informal Sector Employment and Poverty increasing CO2 emissions in developing countries. In second equation Poverty and CO2 emissions have positive relationship with Informal Sector Employment and in the third equations there is a negative impact of Informal Sector Employment and CO2 emissions on poverty of developing countries.

Keywords: Informal Sector Employment, ARDL, GMM, CO2 Emmissions
Corresponding author's email: * mariam.abbas@iub.edu.pk

Paper ID: PKEC137
Renewable Energy Paradox and Role of Governance: Evidence from Selected Asian Economies

Abre-rehmat Qurat-ul-ann, Lecturer, Department Of Economics, University of Gujrat, Pakistan*
Naghmeen Shehbaz, Mphil Scholar, Department of Economics, University of Gujrat, Pakistan

Abstract:
Objective: From last few decades, an unprecedented challenge from GHG most importantly CO2 has received great attention from scholars, economists and environmentalists. To deal with this global issue, investment in renewables with the assistance of institutions has increased globally. This paper investigates the paradoxical relationship among renewable energy consumption and CO2 and incorporates the role of governance for 41 selected Asian economies for the period of 2002-2014. Methodology: Cross-sectional dependence and second generation unit root tests were employed for determination of true integrated order of variables. Pedroni panel cointegration test was used to confirm the cointegration among variables in the long-run and the speed of adjustment after unexpected shocks was examined using VECM. To investigate the long-run elasticities among underlying variables FMOLS was used. Results: Existence of Negative relationship among renewable energy consumption and carbon emissions support the hypothesis of renewable energy paradox and presence of EKC with CO2 (kiloton) while with CO2mtpc, the U-shaped EKC curve is observed instead of inverted U-shape. Governance index is negatively related with CO2 and interaction term explains that governance will help in preventing from this paradox in selected Asian economies. Implication: Empirical findings suggested that renewable energy should be distributed from the renewable energy rich economies toward energy poor economies, regions or sectors. Governments should take measures to establish good governance to enhance environmental quality. Policymakers should allow for subsidizing the institutions for energy production and play a vital role to reduce the cost of renewables and help to achieve global emissions target.

Keywords: CO2, renewable energy, pedroni cointegration, governance index, paradox, EKC

Corresponding author's email: * mshehbaz03@gmail.com

Paper ID: PKSC138
Role of Individual Level Determinants in Women’s Empowerment: An Insight into Literature

Syeda Azra Batool, Bahauddin Zakariya University, Multan, Pakistan*
Syeda Shahida Batool, Associate Professor, Government College University, Lahore, Pakistan

Abstract:
The issue of women’s empowerment has attained a pivotal position in the efforts of development in developing world in particular. From time to time it becomes necessary to update the existing evidence on women’s empowerment and its determinants by some critical assessment of the matter. In line with such efforts, this article was a pioneer effort to critically review the literature regarding the relationships between women’s empowerment and individual level determinants. Among the 19 studies included in the review, the majority were conducted in South Asia (n = 16). Among different measures of empowerment, the household decision-making indicator remained the most frequent (n = 14). Most of the studies used secondary data, investigated the women of reproductive age (15-49), and used OLS technique to attain outcomes. Overall, the studies found the individual level factors: women’s age, education, paid job, income, assets, legal awareness, and gender awareness perception as positive predictors of women’s empowerment. The outcomes of the studies discussed were attained based on different analyses. We identified some crucial issues that merit supplementary investigation.

Keywords: Individual level determinants, South Asia, empowerment indicators, empowerment index

Corresponding author’s email: *azrabatools@yahoo.com

Paper ID: PKEC139
Nexus of Household’s Health Inequality in Pakistan

Irfan Hussain Khan, Government College University Faisalabad, Pakistan
Muhammad Rizwan Yasin, Government College University Faisalabad, Pakistan
Saima Alyas, Allama Iqbal Open University, Islamabad, Pakistan

Abstract:

This study will identify socioeconomic determinants of health inequality in Pakistan. The research will be based on different goals. The first goal is to measure the impact of socioeconomic variables on the health of households in Pakistan. Socioeconomics variables will be utilized in that study. The latest household-based Pakistan Demographic and Health Survey (PDHS) will be used for all goals. Descriptive statistics and a linear probability model (LPM) will be connected. In the second goal health inequality index will be measure by the concentration curve. Finally, the goals will be based on policy implications for future research.

Keywords: NEXUS, health, PDHS, socioeconomics, LPM

Corresponding author's email: * irfansial007@hotmail.com

Paper ID: PKSC141
Socio Economics Burden and Management ff Type 2 Diabetic Patients from Low Income Categories

Hifza Aqeel, Bahauddin Zakriya University Multan, Pakistan*
Saima Afzal, Bahauddin Zakriya University Multan, Pakistan

Abstract:
Diabetes is the disease in which continuous exercise, diet and medicines becomes compulsory for diabetic patient. Diabetes can manage but never completely eradicated. The main objective of the research is to find out the impact of social and economic burden on the life of diabetic patient and impact of food on diabetic patient. It focused to find out the management of diabetes by patient. The research was quantitate in nature. The sample technique which is used in this research is convenient sampling. A sample size is 150 diabetic patient was obtained from Nishtar hospital and CMH in Multan. The data analysis by SPSS. In present research, maximum of respondents were males. People from urban areas are more affected by diabetes. Results revealed that there is more possibility of diabetes in joint family system. Because they do not manage their diet.

Keywords: Socio Economic Burden, Diebeties, Patients
Corresponding author's email: * hifzaaqeel007@gmail.com

Paper ID: PKSC146
Population, Poverty and Environment Degradation in Developing Countries: A Panel Data Analysis

Aurangzaib, Bahauddin Zakariya University, Multan, Pakistan*
Muhammad Ali Gardezi, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The aim of this study is to envisage empirically how the rural and urban populations as well as poverty affect the CO2 emission. The panel data is used to cover the time frame from 1990 to 2015 for some selected economically close developing nations namely Bangladesh, Egypt, Iran, Malaysia, Nigeria, Pakistan and Turkey. To check the stationarity of the panel data Levin, Lin and Chu test is applied. Kao and Panel Granger causality tests are also used for panel cointegration and panel causality respectively. A fully Modified OLS estimator is applied to check the long run relationship. The results indicate that rural population and poverty are statistically significant and are negatively associated with CO2 emissions. Real gross domestic products (GDP) and trade openness also find to exert positively and statistical significant influence on CO2 emission. Employing the granger causality technique there is evidence of significant bidirectional causal relationship between CO2 emission and Real GDP. Furthermore there is bidirectional causal relationship exists between CO2 and poverty. In addition there is unidirectional between CO2 emissions and trade openness. The findings of the study suggest there is a dire need for the developing nations to invest in human capabilities in order to promote the consumption of the poor people to eradicate the absolute poverty. The study suggests adopt the low carbon emission technologies, aiming to sustain economic growth and reduce CO2 emission which may include energy efficiency and switch to renewable energy from non-renewable energy.

Keywords: Rural and urban population, poverty, environment degradation, fully modified OLS

Corresponding author's email: * azmultan@gmail.com

Paper ID: PKEC148
Population, Inequality and Environment Degradation in Developing Countries: A Panel Data Analysis

Muhammad Ali Gardezi, Bahauddin Zakariya University, Multan, Pakistan*
Aurangzaib, Bahauddin Zakariya University, Multan, Pakistan

Abstract:

The aims of this study is to emoirically analyze Population, Inequality and environmental degradation in developing countries. A panel data is used for seven countries like Pakistan, Iran, Egypt, Turkey, Bangladesh, Malaysia and Nigeria for the time period from 1990-2015. Unit root test is applied for stationarity, Levin, Lin and Chu test concluded that all variables are integrated at first difference. Panel granger causality is applied to check the causality among variables. The results of granger causality concluded that there is bidirectional causality between GDP and CO2 and also bidirectional causality between GINI coefficient and CO2. And found unidirectional causality of urban population and trade openness with CO2. GMM estimation technique is used and estimate common effect model, fixed effect model and random effect model. Hausman test concludes that random effect is more appropriate. Real GDP, Rural population and Trade openness are positively influencing the emission of carbon dioxide. While GINI coefficient (proxy of inequality) is negatively influencing carbon dioxide in seven developing countries.

Keywords: Environment degradation, Real GDP, Population, Inequality, Developing Countries, Granger Causality, GMM, Common effect model, Fixed effect model, Random effect model.

Corresponding author's email: * mag_gardezi@yahoo.com

Paper ID: PKEC149
Arrangement Dimension Overview In Tourist Satisfaction: GCC Case

Muatasim Al Salmi, Muscat College*
Shahimi Mohtar, School Of Technology, Management And Logistics, Universiti Utara Malaysia, Malaysia
Norlena Hasnan, School Of Technology, Management And Logistics, Universiti Utara Malaysia, Malaysia

Abstract:
E-government construction requires technical development and implementation solutions from private sector in the country. Both sectors, tourism and government are facing obstacles and challenges generated by the advance and improvement in the use of ICTs by consumers and citizens. Ksenia et al. (2014) illustrated that there are 21 dimensions of tourist satisfaction toward aesthetic judgment and effects in behavioral intention to visit and revisit. This report presents the Arrangement dimension’s overview from the 21 dimensions to be visited and discussed using a case study of GCC interviews in order to conduct conclusion and recommendations to the GCC nations.

Keywords: E-tourism, G CC, e-government, arrangement, tourism management
Corresponding author’s email: * alsalmi.m@gmail.com

Paper ID: PKSC151
SERVQUAL: Measurement of Service Quality of Technical and Vocational Education and Training Sector Pakistan Through Customer Expectations and Performance Perception

Muhammad Azeem, Institute of Quality & Technology Management, University of the Punjab, Lahore Pakistan*

Sadaf Ejaz, Institute of Quality and Technology Management, University of the Punjab, Lahore, Pakistan

Faryal Jalil, Institute of Quality & Technology Management, University of the Punjab, Lahore Pakistan

Abstract:

Problem statement: In today’s competitive environment customer satisfaction can achieve by implementing good Practices of service quality. This research study was established to measure satisfaction level of students of Technical and Vocational Education and Training (TVET) sector of Pakistan and to quantify the impact of service quality predictor on students’ satisfaction. Methodology: Descriptive research study was carried out to collecting data from 3276 students through SERVQUAL base questionnaire from 30 institutes of 9 administrative divisions of TVET Punjab. Analysis was done by using SPSS 21. Originality: It is believe as first study of service quality of TVET Pakistan as no such study has been done yet. Results: Results of the analysis revealed that the students’ expectations are higher than perceptions. While, students satisfaction is significantly correlated with assurance. Regression analysis notifies that reliability, assurance and empathy are significantly contributing in enhancing students’ satisfaction level. Implementation: Generally this study will help policy makers of TVET Punjab to formulate new rules and regulation, for the betterment of service quality.

Keywords: Service quality, TVET, Student satisfaction, and service delivery.

Corresponding author's email: * ehmetazim@gmail.com

Paper ID: PKMA152
The Mediating Effect of Job Satisfaction in the Relationship between a Set of Human Resource Management Practices and Employees Retention

Kiran Shahbaz Khan, Comsats University Islamabad, Lahore Campus, Pakistan*

Abstract:

Today’s there is an intense competition among organizations to achieve success. So it is difficult to retain skilled, highly and experienced staff. Employee retention is become a big challenge for organizations. (HRM) plays an effective role in retaining employees. Pakistan is developing country many organizations lack of HRM system. So employee retention becomes a major issue for organizations. The purpose of this study is to determine the relationship of HRM practices and employee retention by the mediating role of job satisfaction. A case study of MNE’s of Punjab will be done to examine this relationship. An explanatory study & quantitative approach used. SPSS and AMOS software used to analyze data. Correlation, Regression, ANOVA and descriptive statistics used in SPSS and SEM and Goodness to Fit Test used in AMOS to examine the mediating effect of job satisfaction between HRM practices and employee retention. Primary and secondly data collection method used to collect data. Data collected through questionnaire by using five point LIKERT scale. The result show that all variables have significant impact with others variables. Correlation showed that all variables have positive relationship with each other. None of hypothesis was rejected due to their insignificance. SEM showed that HRM practices estimated value has been come out as 0.028 and 0.0241 in relation with employee retention. Job satisfaction has estimated value is 0.0214 and employee retention has 0.077 values. While regression analysis showed that employee retention has positive relation with each other. It has highly significant value and estimate is 0.412.

Keywords: HRM Practices, Job Satisfaction & Employee Retention

Corresponding author's email: * k.khan99@hotmail.com

Paper ID: PKMA153
Exploring the Relationship between Environmental Management Accounting (EMA) and Eco-Innovation

Badar Latif, Bahauddin Zakariya University, Multan, Pakistan*  
Zeeshan Mahmood, Bahauddin Zakariya University, Multan

Abstract:
Environmental management accounting practices are vital for any business success. This context has deal with those eco-innovation which have positively correlation with environmental management accounting use. In addition, the relationship between eco-innovation and environmental management accounting use is tested and these empirical test has been conducted in environmental excellence awarded corporate sector of Pakistan. The data has collected through questionnaire and 240 questionnaire has been taken from different corporate sector with managerial level employees. The results has indicated that the eco-innovations (product, process & organizational) have associated with environmental management accounting use in corporate sector. In addition, organizational strategy, structure, usage of technology and perceived environmental uncertainty are more influenced the environmental management accounting use and more effective eco-innovation. The finding of this study has suggest that for the long term success and to get superior performance the corporate sector top managers and policy makers should adopt and implement the eco-innovation and environmental management accounting practices.

Keywords: Eco-Innovation, environmental management accounting

Corresponding author’s email: * sh.badar.latif@gmail.com

Paper ID: PKAF155
The Impact of High Involvement Work Practices on Job Demands and Employees’ Burnout

Muhammad Arslan Nazir, University of Lahore, Pakpattan Campus, Pakistan*
Irfan Shahid, University of Lahore, Pakpattan Campus, Pakistan
Sana Yasin, School of Business Administration, NCBA&E Lahore, Pakistan

Abstract:
Purpose/Objectives - Numerous strategies and practices are being utilized to enable employees meet their job demands and protect them from job burnout, among which High Involvement Work Practices are considered the most efficient. Present study tends to examine the impact of HIWPs on job demands and employees’ burnout in banking sector of Pakistan. Therefore, we hypothesized that HIWPs will be negatively associated with both demands and employee burnout.
Design/methodology/approach - Data was collected from banking sector employees working in commercial banks listed in Pakistan Stock Exchange. This study utilized self-administered questionnaires distributed to both Islamic and Conventional banks in five districts of Punjab.
Findings - The results of the study were in accordance with the hypothesized model relationships which showed that high involvement work practice were negatively impacting all the dimensions of job demands. Same was the result in case of high involvement work practice and all employee burnout dimensions.
Implications - This study provides unique insights in to human resource literature and addresses how managers can retain and groom their valuable workforce in a stressed banking sector environment where turnover is large and retaining skilled employees is a major challenge.
Originality/Value – Most of the past studies ignored the Asian context which required further empirical evidences in other cultural context. The model used in this study had never been used previously in the context of Pakistan. Therefore, there was a need to study the relationship between High Involvement Work Practices, Job Demands & Burnout in the Banking sector of Pakistan.

Keywords: High Involvement Work Practices, Job Demands, Burnout
Corresponding author's email: * aboutarslan@gmail.com
Paper ID: PKMA156
Grit to Great: The Impact of Leadership Style and Contextual Factors on Follower’s Stress Appraisals and Subsequent Job Performance

Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan*

Abstract:
We have developed a model to uncover the fact that how individuals appraise different job stressors using internal and external resources and how these cognitive appraisal effect employee’s task performance. The model explains how servant leader and other contextual factors such as psychological capital, organizational justice, perceived organizational support and psychological detachment impact appraisal and reaction process of stressful demands. Purpose of this study is to explore role of these factors on stress process. Banking sector is selected to examine how stress can be coped with the help of these factors. The main contribution of study is developing and testing theoretical model that reveals how individuals appraise stressful job demands in banking. Using transactional theory of stress, this study has extended challenge-hindrance stressors framework by introducing effects of servant leader, psychological capital, perceived organizational support, organizational justice, psychological detachment in this model. Two results were contrary to our assumptions. The findings have revealed that servant leader can strengthen the negative relationship between hindrance stressor and hindrance appraisal as the relationship would be more negative if leader is more servanting. Result has shown that psychological detachment can increase the positive relationship between hindrance stressor and hindrance appraisal which is contrary to our assumption that psychological detachment can weaken the positive relationship between hindrance stressor and hindrance appraisal. Implications of our results to theory and practice are discussed.

Keywords: Organizational support, organizational justice, psychological detachment

Corresponding author's email: * amna.hasnain@bzu.edu.pk

Paper ID: PKMA159
Direct and Indirect Impact of Knowledge Management Practices on Firms' Performance

Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan*

Abstract:
Purpose- The purpose of this paper is to explore the direct influence of knowledge management practices on the overall firm’s performance, as well as the understudied indirect effect of learning culture, human capital, business process capabilities, and customer knowledge gaps. 
Design/methodology/approach- The data was analyzed by using quantitative methods with the help of Statistical Package for Social Sciences (SPSS) version 21 and excel. Convenience sampling was employed to collect the data. The questionnaire and PLS SEM techniques were used to explore relationship among the variables. Findings –Results of the study shows that in contemporary highly competitive global market, knowledge management is considered to have a pivotal role as a success factor to improve the firm’s performance. In recent years’ knowledge management and knowledge assets have gained much eminence and are said to improve organizational performance. Implication- By using theoretical view of knowledge management activities considered in this study practitioner can implement knowledge management strategies which will result in efficient knowledge management and enhancement of organizational performance. Research limitations & future recommendations: Current study is cross-sectional in nature results of study may be used as a foundation for upcoming research. With the inclusion of other variables to visualize the importance of knowledge management in services sectors that are knowledge intensive. Originality/value -In Pakistan’s context there is a dearth of empirical evidence to study the relationship between knowledge management practices and overall firm’s performance

Keywords: Knowledge management practices, organizational learning, overall firm’s performance, customer knowledge gaps, human capital, business process capability.

Corresponding author's email: * amna.hasnain@bzu.edu.pk

Paper ID: PKMA160
The Direct and Indirect Impact of Servant Leadership on Employees' Outcomes in Services Sector of Pakistan

Amna Hasnain, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan*

Abstract:

The objective of this research is to find out the direct and indirect relationship between servant leadership and employees' outcomes (service recovery performance, team performance, life satisfaction) empirically. The study also explores the relationship between psychological capital, work engagement and job embeddedness. The indirect impact of servant leadership on employees’ outcomes is explored by using different mediators such as psychological capital, work engagement and job embeddedness. This research is conducted in services sector (telecom, hotels, hospitals, travel agencies, banks) of some regions of Pakistan. As Servant leadership is considered a predictor of different positive employees’ outcomes but there are less empirical evidences regarding the direct and indirect impact of servant leadership on employees ‘outcomes such as service recovery performance, life satisfaction and team performance. And the research regarding the mediation of psychological capital, work engagement and Job embeddedness is rare in the context of Pakistan. A total of 400 questionnaires were distributed to the employees of services sector. Out of these 400 questionnaires 320 were received back and 300 were useable and response rate was 75%. Smart PLS SEM is used to test the hypothesis. And SPSS is used for mediation analysis. The results are consistent with the proposed/ hypothesized model. The results reveal that there is a positive relationship between servant leadership & employees’ outcomes and psychological capital, work engagement and job embeddedness are the partial mediators between servant leadership and employees’ outcomes because an environment full of servant leadership may predicts the positive employees’ outcomes.

Keywords: Servant leadership, Employees’ outcomes (service recovery performance, team performance and life satisfaction), Psychological capital, work engagement, job embeddedness

Corresponding author's email: * amna.hasnain@bzu.edu.pk

Paper ID: PKMA162
Does Micro Financing Help Towards Performance of Micro Finance Institutions (MFIs) in Pakistan?

Alvina Ahmad, Bahauddin Zakariya University Multan Pakistan*
Prof. Dr. Muhammad Hanif Akhtar, Bahauddin Zakariya University Multan Pakistan
Dr. Muhammad Ramzan Sheikh, Bahauddin Zakariya University Multan Pakistan
Zainab Ashiq, Bahauddin Zakariya University Multan Pakistan

Abstract:

Purpose – Present research is conducted to evaluate the performance of MFIs in Pakistan for the period of 2006 to 2015. Design/methodology/approach – The study uses secondary data to evaluate the income of MFIs in evaluating the performance of 15 Pakistani Micro financing institutions (MFIs). The Hausman’s specification test is employed to determine the use of an appropriate model among fixed effects, random effects and pooled regression models. Findings – The Hausman’s specification recommended the use of random effects model as the most relevant for the analysis. Findings of the study reveal that ROE, an indicator of profitability, is significantly related with interest, non-interest income of MFIs, age of the microfinance institution and the loan amount. However, the number of MFIs is statistically insignificant in determining the performance of MFIs in Pakistan. Research limitations – The research lacks generalizability due to a single country study, restricted sample size, limited number of MFIs and time period being 10 years only. Practical implications – Implications of the research allude to the fact that the MFIs need to reduce the transaction costs through the use of new technology since that would lead to lower rates of service charges for the borrowers. The MFIs also need to enhance their outreach by expanding the awareness programs among the potential clients. Likewise, the supply of easy and cheap funding by the SBP is expected to result in extension of loan amounts by the MFIs that can improve their performance further. The same can be reinforced through the increase in deposit facilities to be offered by the MFIs.

Keywords: MFIs, ROE, Random effects model, Pakistan

Corresponding author’s email: *alvina_ahmad91@gmail.com

Paper ID: PKAF163
Impact of Fiscal Policy on GDP Growth Rate of Pakistan

Sabira Dilawar, The Women University Multan, Pakistan*

Abstract:
Fiscal policy plays key role in the economic growth of every country. In this article, we investigate the impact of fiscal policy in Pakistan by using time series data from 1981-2016. We take GDP Growth rate as dependent variables and tax revenues, gross national expenditure, gross saving, interest rate, industry value added, gross fixed capital formation, export, import, foreign direct investment, inflation (CPI) and labor force participation rate are explanatory variables. For analysis, we built two models separately by taking tax revenue and gross national expenditure and apply auto regressive distributed lag model for empirical analysis this study on the base of bound test value. Our results concluded that tax revenues had positive and significant affiliation with GDP growth rate and gross national expenditure also had positive relationship with growth rate because taxes are the main source of government revenues and also increase in the government spending on productive programs can also accelerate the economic growth in country. In both models, industry value added had positive and significant linkage with growth rate because due to fact that, countries with strong industrial sector results more development and growth.

Keywords: GDP growth, fiscal policy, Pakistan

Corresponding author's email: * sabirawumeco@gmail.com

Paper ID: PKEC165
Foreign Direct Investment and Manufacturing Sector of Pakistan: A Review

Saif Ur Rahman, Universiti Utara Malaysia*
Nor' Aznin Abu Bakar, Universiti Utara Malaysia

Abstract:
The objective of this study is to explore the insights of the literature on foreign direct investment (FDI) toward manufacturing industry in the context of developing economies. This paper examines and synthesizes existing theoretical and empirical literature on said issue. It first draws the overview of the FDI and manufacturing sector in Pakistan. Second, it identifies the literature based on the theoretical and empirical insights from the published literature. In addition, this article put light on theoretical methods that describes how/ why these methods work. Third, this article proposes three fruitful dimensions for further research. This paper contributes to the area of FDI and manufacturing sector growth by critically analyzing and synthesizing existing theory and research on FDI and growth of manufacturing sector.

Keywords: FDI, manufacturing sector, economic growth, Pakistan

Corresponding author's email: * saifrao12@gmail.com

Paper ID: PKEC167
Assessing the Impact of Inflation on Manufacturing Sector in Pakistan

Umme Salma, Bahauddin Zakariya University, Multan, Pakistan*

Abstract:
This Paper Focuses On the linkage between inflation and manufacturing sector in Pakistan. The Determinants of manufacturing value added in Pakistan are the points of focus. Autoregressive distributed lags method (ARDL) has been used in order to measure the relation between inflation and manufacturing sector in Pakistan from 1972 to 2016. Through the study it comes to know how inflation related to manufacturing sector. In this research we use Manufacturing Sector as dependent variable and Broad Money Supply (LBM) Term Of Trade (LTOT), Exchange Rate (LER) and Gross Capital Formation (LGCF) as independent variable. Broad Money supply is the proxy of the inflation and it is positively correlated with manufacturing sector in the long run because increase in the supply of broad money rise the production output of the manufacturing sector due to the increase the availability of investment facilities. Gross capital formation is positive relationship with manufacturing sector. Term of Trade and exchange rate are negative related to manufacturing sector. The study recommends that the Government and the monetary authorities should encourage manufacturing sector production by making credit available to manufacturers at a competitive price. There is a need to improve the economic and social infrastructure of Pakistan. There must be setting out some economic policies that would Pakistan more attractive to foreign investors.

Keywords: Inflation, Manufacturing Sector, Value Added

Corresponding author's email: * salma.ummeali@yahoo.com

Paper ID: PKEC168
Career Counselling at College Level in District Layyah: an Assessment of Current Scenario

Muhammad Riaz Khan Dasti, Bahauddin Zakriya University, Multan, Pakistan*
Muniba Qayyum, Bahauddin Zakriya University, Bahadur Sub Campus Layyah, Pakistan

Abstract:
Objective: This study had been conducted to assess the student’s career counseling practices at college level. Career counseling had been a great hindrance in the way of career accommodation and future success. Career counseling is the preliminary planning which have to be carried out within the early stages of schooling, as before entering to college level. Career planning and career estimation are two confusing terms for students at college level. They used to estimate their career choices but do not plan it in an appropriate way. The researchers tried to figure out the obstacles in the way of career planning and attempts to answer how to promote trends towards career counseling.

Methodology: The collected data of 100 respondents had been analyzed by using Chi-Square.

Results: The results of study declares that only parents have significant relationship with career counseling while other factors remained insignificant. Teachers should be trained to be good counselors. Moreover, the student’s aptitude should be consider while selecting career.

Implication: This research presents a conceptually yet empirically supported framework to describe the significance of career counseling at college level. The study is particularly useful to identify the ways to cope with the difficulties of students to find a promising career.

Keywords: Career Counselling, Unemployment, Parents as Counsellor, Teachers as Counsellor.

Corresponding author's email: * riazdasti@yahoo.com

Paper ID: PKSC169
Role of Public Health and Trade for Achieving Sustainable Development Goals (SDGs)

Muhammad Faheem, Faculty of Economics and Management, University of Putra, Malaysia*
Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan
Sajid Ali, Faculty of Economics and Management, University of Putra, Malaysia
Saira Arshad, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The United Nations General Assembly adopted in September 2015 the 2030 agenda for Sustainable Development Goals (SDGs) with the objective of “transforming our world.” Health is central in SDGs. This study focuses on two broad objectives of public health and trade which would significantly contribute to satisfying the health and trade related targets of the SDGs. The paper outlines how action and reform of relevant World Trade Organization (WTO) agreements could contribute to enhancing innovation and access. Regarding innovation, short-term, mid-term and long-term measures are proposed with respect to the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS), the Agreement on Subsidies and Countervailing Measures (ASCM) and the General Agreement on Trade in Services (GATS). For intellectual property, four actions are proposed which are empiric assessment; adoption of an integrated approach; intensive use of the TRIPS flexibilities and agreeing on the meaning of pharmaceutical innovation. It is also proposed that an independent review body be set up comprised of health, human rights and intellectual property specialists to make adjustments to the technical cooperation activities of multilateral organizations. Likewise, provisions that go beyond TRIPS should be assessed against their impact on access to health. Regarding technical standards, more plural, participative and transparent standard-setting forums and processes should be promoted.

Keywords: SDGs, Public Health, Trade, Development, WTO

Corresponding author's email: * malik007.bzu@gmail.com

Paper ID: PKEC170
Exploring the Relationship Among Corruption, Human Capital and Quality of Life on Crime Rate in Pakistan

Nabila Asghar, Department of Economics and Business Administration University of Education, Lahore, Pakistan*

Abstract:
Crime is an evil which is not acceptable in any society. Crime rate is on rising trend for the last two decades in all the countries of the world. The crime rate is relatively high in highly populated countries of the world like Pakistan. The present study is an attempt to investigate the impact of corruption, human capital and quality of life on crime rate in Pakistan. For analysis purpose Johansen and Juselious co-integration test has been used on the annual data for the period of 1985-2017. The results of the study confirm the existence of significant and long run impact of corruption, human capital and quality of life on crime rate in Pakistan. The study suggests that government should give priority in developing human capital and controlling corruption through introducing appropriate policy measures.

Keywords: Crime, corruption, human, Pakistan

Corresponding author's email: * drnabeelakhan.eco@gmail.com

Paper ID: PKEC171
Governance Risk-taking and Performance of Islamic Banks of Pakistan

Qaiser Abbas, Bahauddin Zakariya University, Multan, Pakistan*

Rehana Kouser, Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan

Abstract:

Aim of this study is to exploring that whether the difference level of the governance structure have any impact on risk-taking and financial performance of the conventional and Islamic banks of Pakistan. We used a total sample of 7 banks including 3 Islamic banks ((Meezan, Albarraka, and Bank Islami) and 4 Conventional banks (Allied, Askari, Bank Al Habib and Bank Alflah). We have collect data from annual reports of banks during the period of 2006 to 2017. We use random effect regression to asses our results. We conclude that Islamic banking governance structure is encouraged to taking risk and enhanced the financial performance of the Islamic banks as compare to conventional banks of Pakistan.

Keywords: Governance , risk taking , performance of Islamic Banks, Pakistan

Corresponding author's email: * qaiserabbas1515@gmail.com

Paper ID: PKAF172
A Decomposition of Cost Malmquist Productivity Index: A Case Study of Agriculture Sector of Punjab, Pakistan

Dr Hafeez Ur Rehman, School Of Business And Economics, University Of Management And Technology, Lahore, Pakistan *

Hafeez Ur Rehman, School of Business and Economics, University of Management and Technology, Lahore, Pakistan

Muhammad Nadeem, National College of Business Administration and Economics, Lahore, Pakistan

Majid Ali Rana, National College of Business Administration and Economics, Lahore, Pakistan

Abstract:

The key natural resources of Punjab include arable land and water which makes it major contributor to the total agriculture production of Pakistan economy. This contribution can be enhanced further by increasing productivity of this sector. For this purpose it is necessary to know the determinants and existing level of Productivity. Keeping in view this fact, present study is an effort to estimate and decompose the input-oriented cost Malmquist productivity index of agriculture sector of Punjab. District wise data of Punjab province has been used from 2012-13 to 2014-15. The cost Malmquist indices have been computed by applying the data envelopment analysis. The Cost Malmquist index was decomposed into measures of changes in technical, scale, and allocative efficiency. The results of the study indicate that the cost productivity increased by 24.56% and the technical productivity grew by 2.6% during 2012–2015. It is the technological change and technical efficiency change that give a momentum to the growth in cost productivity. The study concludes that the impact of efficiency on the overall shifts in the production frontier is very scanty.

Keywords: Cost malmquist index, data envelopment analysis, total factor productivity, technological innovation

Corresponding author’s email: * drrehmankhan@gmail.com

Paper ID: PKEC173
Type D Personality and Cognitive Functioning in Patients with High Cholesterol

Amara Gul, The Islamia University of Bahawalpur, Pakistan*
Maria Malik, The Islamia University of Bahawalpur, Pakistan

Abstract:
The present study examined relationship between type D personality and cognitive functioning in patients with high cholesterol. Forty patients with high cholesterol attending Nishter hospital Multan and forty healthy counterparts completed Type D personality scale (Denollet, 2005) and task switching experiment. Results showed that type D personality type was correlated with task switching performance in patients with high cholesterol. It was also found that type D personality was a significant predictor of cognitive flexibility in patients with high cholesterol. These findings have implications in changing life style of patients with high cholesterol.

Keywords: Type D, cognitive, patients, high cholesterol

Corresponding author's email: * m.malik4691@gmail.com

Paper ID: PKSC175
Party Politics in Pakistan: A Study of the Rise of Pakistan Tehrik-i-Insaf to Power

Dr Rahat Zubair Malik, NIHCR, Quaid-i-Azam University, Islamabad, Pakistan *

Rahat Zubair Malik, NIHCR, Quaid-i-Azam University, Islamabad, Pakistan

Abstract:
Repeated interruptions in the democratic system of Pakistan affected not only the growth and development of the country rather it proved equally detrimental to the institutionalization of the parliamentary institutions especially the political parties. In such a political landscape, the Pakistan Tehrik-i-Insaf (PTI) emerged on the political scene with an alternate agenda to reform the political system of Pakistan with the slogan of Tabdili i.e. ‘Change’. The PTI was founded on April 25, 1996 by a former cricketer and the captain of Pakistan Cricket Team, Imran Khan. During the earlier years of its creation, the PTI remained one man party. Before the general elections of 2013, Imran Khan was able to attract youth of the country. With the support of youth of Pakistan, Imran Khan was successful in having enough number (229) of candidates for 269 National Assembly constituencies for May 2013 elections. In the elections of 2013, the PTI emerged as third largest party in National Assembly with 33 seats; winning majority in Khyber Pakhtunkhwa with 61 out 124 seats and formed coalition government. The PTI managed to win 149 constituencies at national level and formed federal government in the elections of 2018. It also won 84 out 124 provincial seats in the province of KP and made coalition government. The present study is planned to analyze rise and growth of the PTI from one (01) seat in 2002 to 149 seats in the General Elections 2018 for National Assembly of Pakistan emerging as an alternate national political party.

Keywords: Pakistan, politics, elections, PTI

Corresponding author’s email: * rahatzubair@gmail.com

Paper ID: PKSC176
Constancy of Deal in Pakistan: The Role of Trademarks and Patents

Muhammad Raza Aftab, Bahauddin Zakariya University, Vehari Campus, Pakistan*
Shahzad Yousaf, The University of Lahore, Pakistan
Zainab Shaukat, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The position of the balance of payment has earned a vital role in the economic performance of a country, that’s why it is important to study the factors that influence the balance of payment. Present study makes a healthy endeavor to explore the impact of trademarks and patents in explaining the dynamics of balance of trade (BOT) in case of Pakistan. For this sake, using time series data, study employs ARDL technique for the estimation of the econometric model. A positive relationship between BOT and trademark application is observed, while this relationship is confounded with inflation, exchange rate, Gross Domestic Product (GDP), which indicate different effects on balance of trade. Study suggests that trademarks and patents are important factor in determining the value of balance of trade, which leaves an important implication for the prudent policy formulation in making favorable position of Pakistan’s balance of trade.

Keywords: Balance of trade, patents and trademarks, ARDL, Pakistan
Corresponding author's email: * razaafatab6@gmail.com

Paper ID: PKSC179
Factors Effecting Delay in Agricultural Loan Recovery among Small Scale Farmers: A Case Study Zarai Taraqiati Bank Limited, Pakistan

Ali Ijaz, Phd Scholar, Department of Management Sciences, The Islamia University of Bahawalpur Pakistan*

Dr Sulaman Hafeez Siddiqui, Lecturer, Department of Management Sciences, The Islamia University of Bahawalpur Pakistan

Abstract:

Objective: Agricultural credit is consider life blood for farmers specially small scale farmers. This papers aims to identify factors effecting delay in loan recovery among small scale farmers of sahiwal zone Punjab, Pakistan. Methodology: Qualitative data technique used to know about factors effecting delay loan recovery. Proportionate random sampling technique adopted and 110 defaulters selected from 11 branches of zone and 10 selected from each branch. Whereas 33 credit/ field officers selected from Sahiwal zone ZTBL. After conducting two focus group, two well-structured questionnaire used. One for defaulters and other for credit officers. Results: Data summarized and descriptive statistics used and found that non-arrest powers, input prices, non-farm expenses, higher markup rate, loan beneficiary is different, Bank’s SAM policy played vital role in non-repaying behavior of farmers. Implications: Policy makers and practitioner's can use this research and by knowing these delaying factors can minimized the loan default amount of recovery which ultimately lower non performing loans and higher profitability of banks.

Keywords: Agricultural credit, ZTBL, NPL, Pakistan, Profitability, Recovery

Corresponding author's email: * aliijaz0092@gmail.com

Paper ID: PKMA180
Investors’ Herding Behavior in Bearish and Bullish Conditions of Stock Markets and its Impacts on Earning

Dr Muhammad Abbas, Air University, Multan Campus, Pakistan *
Muhammad Abbas, Air University, Multan Campus, Pakistan
Sikandar Ali, Air University, Multan Campus, Pakistan
Muhammad Aamir, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Investors follow others to avoid risk while investing in stock markets but blindly following others especially in down turn of market causes crashes. This study focuses on finding the existence and reasons of herding along with the exploration of herding intensity in bearish and bullish market conditions comparing the developing and developed countries. Secondary data of daily frequency stock prices is analyzed to find the existence and intensity of herding in bearish and bullish market conditions. Chang, Cheng and Khorrana (2000) model has been used to find the existence of herding behavior in Karachi Stock Exchange. Results suggest that bad news are more strong in causing herding attitude among investors.

Keywords: Herding Behavior, Stock Returns, CCK Model, Quadratic regression

Corresponding author's email: * mam@aumc.edu.pk

Paper ID: PKAF181
Investigating Influence of Emotional Exhaustion and Professional Inefficacy on Task Performance and Contextual Performance through Mediating Role of Organizational Citizenship Behavior and Moderating Role Rewards and Compensation

Ali Ijaz, Phd Scholar, Department Of Management Sciences, The Islamia University Of Bahawalpur Pakistan*

Dr Sulaman Hafeez Siddiqui, Lecturer, Department Of Management Sciences, The Islamia University Of Bahawalpur Pakistan

Abstract:

Objective: Employees burnout is significant factor of employee’s performance as employees consider most significant asset of the organization. The and purpose of this paper is to investigate the influence of emotional exhaustion and professional inefficacy through mediating role of organizational citizenship behavior and moderating role of reward and compensation. Methodology: Qualitative study used for investigation of influence of employee’s burnout on employee’s performance. Results: proposed model is constructed which postulate relationship among employees burnout and employees performance. Its significantly defined relationship among employees burnout and employees performance. Implication: This research presents a conceptually model for coping the issue of employee’s burnout and performance of employees. The study is particularly useful for practitioners and researchers to identifying relationships of OCB as mediation and Rewards and compensation as mediation. This paper gives valuable reference to senior management to cope this issue by utilizing OCB as mediation and Rewards and compensation as moderation to keep save the heavy investments of healthy and beneficial employees and their lengthy recruitment procedures.

Keywords: Employees burnout, OCB, Employees performance, Rewards and compensations

Corresponding author's email: *aliijaz0092@gmail.com

Paper ID: PKMA182
Disaggregated Growth and Women’s Welfare: A Panel Data Analysis

Farzana Munir, School of Economics, Bahauddin Zakariya University, Multan, Pakistan*

Dr Imran Sharif Chaudhry, Professor, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
This paper aims to explain the impact of sectoral growth on women’s welfare. The outcome is measured as education, labour force participation rate and life expectancy. Dynamic econometric modeling is used that takes into account the lagged endogenous variable. By taking the non-OECD countries as the prime interest, results show that picture is less clear for sectoral growth analysis and complex relationship is observed based on type of countries and type and pattern of growth. It is suggested that growth does not automatically enhance women’s welfare. So, when dealing with growth strategies, there is need to ensure that women benefit equally likely men from growth or sectoral growth.

Keywords: Women, welfare, growth

Corresponding author's email: * farzanamunir2@gmail.com

Paper ID: PKEC183
Trends of Human Development Across Generations: Evidence from Selected Districts of Pakistan

Imran Abbas, Bahauddin Zakariya University, Multan, Pakistan*
Sumaira Batool , The Women University Multan, Pakistan
Karamat Ali, Director Research, NUML, Islamabad
Rasheed Ahmad, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Since 1960, the concept of intergenerational mobility has been constantly under discussion among social scientists to find out the channels through which socio-economic status is transmitted across generations. These intergenerational transmissions have significant economic implications not only for a family but for society as a whole because they affect human capital formation and the level of human development in the society. The study highlights the changes in the status of human development for two generations in selected districts of Pakistan. The study uses data of 1000 households, each from two generation to calculate Human Development Index (HDI), proposed by UNDP. HDIs for two generations will identify the trends of human development across generations and inequalities within different regions of the country. It will enable the government for future planning.

Keywords: Socio-economic, UNDP, HDI

Corresponding author's email: * imran thaheem@hotmail.com

Paper ID: PKEC184
Awareness Level and Buying Scenario of Organic Cotton Clothing among the Mothers

Rakhshan Ahsan, Govt. College For Women Sahiwal Pakistan*
Bareera Fayyaz, NUML University Multan Pakistan

Abstract:
Cotton is the world’s biggest non-food crop and makes half of the world’s textile. It has survived competition from synthetics but at the cost of expense of heavy fertilizers and pesticides. Organic cotton is a more positive and sustainable alternative. It is made from non-genetically modified plants that are grown without the use of any synthetic agricultural chemicals such as fertilizers and pesticides. Organic cotton provides high quality products that are soft and breathable and much kinder to the skin especially for children. The objective of the present study is to investigate mother’s knowledge of an organic cotton clothing; to investigate the buying scenario of children’s organic cotton clothing. A quantitative approach was used and data was collected through questionnaire. For data analysis descriptive and inferential statistics were applied. Frequency and percentage of each response were calculated to find the awareness level and buying scenario and Chi Square test was applied to check the relationship and significance levels between awareness and buying scenario.

Keywords: Cotton, Organic Cotton, Children Clothing

Corresponding author’s email: * rakhshanahsan@gmail.com

Paper ID: PKEC187
Trade Liberalization, Gender Inequality and Economic Development: Evidence from Selected Developing Countries

Fatima Farooq, Bahauddin Zakariya University, Multan, Pakistan*
Shazia Khalid, Bahauddin Zakariya University, Multan, Pakistan
Salyha Zulfiqar Ali Shah, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The main purpose of this study is to examine the impact of trade liberalization and gender inequality on economic development in some selected developing countries. This study is important because trade liberalization and gender inequality leads to unsuitable developmental strategy, weak empirical results and also shrink the economic growth in developing countries. This study used Autoregressive Distributed Lag (ARDL) technique to panel data set of 15 developing countries for the period of 1993 to 2016. The results of the study suggest that trade openness and gender inequality in education and employment female/male ratio have negative impact on GDP per capita in developing countries. According to the findings of this study, it is suggested that government should adopt proper trade policy and also provide equal opportunities to male and female in both education and in employment to achieve higher GDP per capita and gender equality.

Keywords: Trade, liberalization, gender inequality in education, gender inequality in employement, GDP per capita, ARDL approach

Corresponding author's email: * fatimafarooq@bzu.edu.pk

Paper ID: PKEC188
Globalization, Female Labour Force Participation and Economic Development: Evidence from Developing Countries

Fatima Farooq, Bahauddin Zakariya University, Multan, Pakistan*
Sidra Tahir, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
In developing countries globalization, female labor force participation are very important factors for their development. The main objective of the study to find the relation between the globalization, female labor force participation and economic development. For analyzing the impact of these factors on the economic development, 16 developing countries selected over the time period 1990-2015. The study comprises to series of test, including ADF, ARDL and Granger Causality test. The finding of these results shows that globalization impact negatively and female labor force participation positively impact the development in these countries. Globalization negative relation means that the market of the developing countries captured by the multinational companies and products. On the other hand, female labor force participation positive relation means as the contribution of female in the labor market increased, increased in the production of both formal and informal sector. Government should implement different policies to resolve the issues related to both globalization and female participation, because both contribute for the development of the economy.

Keywords: Globalization, female labor force participation, trade liberalization, economic development, GDP per capita, ARDL approach

Corresponding author’s email: * fatimafarooq@bzu.edu.pk

Paper ID: PKEC189
Technological Innovations in Distance Education: Aligning Pedagogy with Online Learning

Asia Zulfqar, Department of Education, Bahauddin Zakariya University, Multan, Pakistan*
Imran Sharif Chaudhry, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Abstract:

Technological Innovations in Distance Education: Aligning Pedagogy with Online Learning, Technological Innovations in Distance Education: Aligning Pedagogy with Online Learning

Keywords: Technological innovations, distance education, pedagogy, online learning

Corresponding author's email: * asiazulfqar@bzu.edu.pk

Paper ID: PKEC190
Energy Infrastructure and Poverty Alleviation in Pakistan: A Case Study of District Rajanpur Pakistan

Saddam Hussain, Bahauddin Zakriya University, Multan, Pakistan*
Fiza Habib, Bahauddin Zakriya University, Multan, Pakistan
Furrukh Bashir, Bahauddin Zakriya University, Multan, Pakistan

Abstract:
This paper investigates the link between energy infrastructure and poverty in District Rajanpur. This study uses primary source of data for econometric analysis. Data is collected from 300 households by using simple random sampling and stratified random sampling. This study uses Logistic regression technique for estimation of results. The findings of the study explores that the energy infrastructure and poverty are inversely linked phenomena. Socio-economic variable household is positively linked with poverty. Socio-economic variables Education, Per month income, Total value of assets are negatively linked with poverty.

Keywords: Energy, poverty, education, area, age, per month income, total value of assets

Corresponding author's email: *shdu9999@yahoo.com

Paper ID: PKEC191
Impact of Sectoral Growth on Environmental Degradation in Pakistan

Fiza Habib, Bahauddin Zakariya University, Multan, Pakistan*
Furrukh Bashir, Bahauddin Zakariya University, Multan, Pakistan
Saddam Hussain, Bahauddin Zakriya University, Multan

Abstract:
This paper examines the relationship between environmental degradation and sectoral growth (agriculture, industry and services) in Pakistan. The analysis involves time series data ranging from 1972 to 2017. The data are taken from WDI (World Development Indicators) generated by World Bank. The study uses Augmented Dickey-Fuller unit root test to check the stationarity of variables followed by Autoregressive distributed lag model (ARDL) which helps in determining short run and long run results. Among sectoral growth, agriculture and services value added have been a source of decline in Co2 emissions while industrial value added raises carbon emissions in Pakistan in the long run. Total population and energy use resulted in direct impact on Co2 emissions while exports seem to improve the environmental quality by lowering Co2 emissions.

Keywords: Co2 Emission, Agriculture Value added, Industrial Value Added, Services Value Added, Exports, Population

Corresponding author’s email: *shdu9999@yahoo.com

Paper ID: PKEC192
Empirical Relationship between Interest Rates and Stock Returns: A Case of Developed and Developing Countries

Asma Fatima, Bahauddin Zakariya University, Multan Pakistan*
Rehana Kouser, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Purpose– The objective of the study is to examine “Empirical Relationship between Interest rates and stock returns: A case of Developed and Developing countries”. In an economy, GDP is one of the essential determinations towards a country growth. In macroeconomic policy, interest rate plays an essential role in the implementation of monetary policy. Due to the changing among monetary policy and interest rates are projected to have comparable ending in developing and developed economies. Design /Methodology / Approach – The sample of 14 developing countries and 5 developed countries were selected. It covers the period from 2006 to 2016. To check the impact of interest rate, GDP and MSCI on stock return, Descriptive statistics, Unit root test, Fixed Effects Model, Random Effect Model and Hausman test has been used to analyze the data. Data is collected from Trading Economic. Findings: Both developing and developed countries react differently towards interest rates. Whether rise and falls in interest rates as a consequence of monetary policy that have an effect on stock market. Interdependencies exist among the markets of developed and developing. It is easy to say that there is a negative relationship between interest rate and stock return, main reason is investor, If the investor is taking higher return, without any of the risk on the investment. Developing economies grow their economies through interest rates. Research Limitations/Implications: This study has some limitations. Due to the availability of data, some developed and developing countries have been taken.

Keywords: Stock return, GDP, interest rate, MSCI

Corresponding author's email: * asmafatima028@gmail.com

Paper ID: PKAF193
Balancing, Modernization and Rehabilitation of Technical Education of Pakistan

Muhammad Azeem, University of Punjab, Lahore, Pakistan*
Faryal Jalil, University Of The Punjab, Lahore, Pakistan
Sadaf Ejaz, University Of The Punjab, Lahore, Pakistan

Abstract:

Problem statement: For the advancement in the development of a country Technical Education and Vocational Training (TVET) is considered as a key indicator. TVET is the most effective mean to develop potential among habitants of a country to respond to the challenges of the future. Study is carried out to measure the level of service quality and to quantify the impact of determinants of service quality on overall satisfaction of students of TVET Pakistan. Methodology: Descriptive study was carried out and data was gathered from students of 11 technical institutes of TVET. Response from 1185 students of 12 different technologies was collected by using SERVQUAL scale. Data formulation and analysis has been done by using statistical Package for the Social Sciences (SPSS 21). Originality: This research is first time carried out in Pakistan, it supports the theoretical basis of TVET sector and also beneficial for the subsequent studies. Results: Negative gap score for all determinants of service quality was identified which indicates dissatisfaction of students. Furthermore, limited impact of determinants on students overall satisfaction is also observed from analysis. Implementation: In actual practice this study is helpful for balancing, modernization and rehabilitation of technical institutes by understanding the actual expectations of customers and weak dimensions of their organization. It may also be a key indicator for streaming pathways for TVET Pakistan to progress from secondary level skilled based education to tertiary level.

Keywords: TVET Pakistan, Technical education, Service Quality and SERVQUAL

Corresponding author's email: * ehmetazim@gmail.com

Paper ID: PKSC196
Effectiveness of the Mechanistic, Organismic and Instruments of Domination Organizational Theories in the Context of High Performance, High Humane and High Power Distance Cultures

Owais Shafique, The Islamic University of Bahawalpur, Pakistan*

Abstract:

This paper aims to access the effectiveness of three organizational theories, i.e. Mechanistic, Organismic and Instruments of dominance, in the context of the high performance culture, high humane culture and high power distance culture. The study analyzes the effectiveness of Mechanistic, Organismic and Instruments of dominance organizational theories / structure in a high performance, high humane, and high power distance cultures by bringing into play the expository research technique. The research reveals that the structure of an organization must be in line with the culture in which it operates in order to be effective. The study uncovers that employee’s cultural orientations have a direct impact on their work ethics, values and perceptions of authority. The study revealed that organismic organizations are highly effective in high performance cultures like America which are result oriented, whereas, mechanistic organizations are well suited for high humane cultures like Tanzania which value altruism, and organization as an instrument of dominance is suitable in high power distance cultures like China which advocates for inequality for members of different social class. Therefore, the effectiveness of any organization depends on the nature of its structure and the culture in which it operates.

Keywords: Mechanistic, organismic, instruments of Domination, Organizational Theories, High Performance culture, High Humane culture, High Power Distance Cultures

Corresponding author’s email: * dr.owais.shafique@gmail.com

Paper ID: PKSC198
Corruption, Trade Openness And Environmental Quality: Evidence from Developing Countries

Muhammad Adeel Abbas, School of Economics, Bahauddin Zakariya University, Multan, Pakistan*
Hammad Hussain, School of Economics, Bahauddin Zakariya University, Multan, Pakistan
Muhammad Ramzan Sheikh, School of Economics, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
As the effects of corruption and trade on environmental quality measures are scientific and dynamic in an open economy, a large portion of the literature on environmental quality and trade did not give much significance in the past as they are doing in the present. Because of expanded significance of corruption in the majority of the LDC's in the current past, existing specialists have occupied their consideration regarding study this side of the environmental issue. Keeping in view of the above scenario this thesis has aimed to explore the impact of corruption and trade openness on environmental quality in the developing countries. The study has used the panel data from 2002-2016 of 70 developing countries. The panel GMM estimation is used to find the results of variables. The conclusion shows that the impact of trade as measure of openness has a negative relations with CO2 and N2O emissions, while the other openness such as taxes as a measure of openness and the import duties as a measure of openness have a positive impact at both CO2 and N2O emissions. GDPG has positive relation with CO2 and N2O emissions, while GDPG 2 has a negative impact at emissions of CO2 and N2O. Corruption which is an institutional variable has a positive effect on CO2 and N2O emissions; another institutional variable Demo has a negative impact at CO2 and N2O emissions.

Keywords: Environmental Quality, Corruption, Trade Openness, Gross Domestic Product

Corresponding author's email: * adeelabbas15690@gmail.com

Paper ID: PKEC199
Recognizing Sectarian Resilience, Muslim Worldview and Family Planning in Pakistan

Sajid Mahmood Awan, NIHCR, Quaid-i-Azam University, Islamabad, Pakistan*
Rahat Zubair Malik, NIHCR, Quaid-i-Azam University, Islamabad, Pakistan

Abstract:
Population explosion was not a grave problem in the early days of Islam or in the period of Islamic legislation. Thus, no explicit negation or affirmation of it is available either in the religious texts or in the religious jurisprudence or law. That is why presently the ulema from both the ends – the opponents as well as the proponents of family planning, extract some selective Quranic verses, Ahadith and inferences of jurisprudence in favour of their respective viewpoints. Such diverging views have made the future of family planning programmes doubtful in Pakistan. With this background, the present study shows that in the contemporary situation, it is solely the individual who makes the final decision about approving or disapproving family planning. This decision-making process is influenced by the personal attributes of the practitioners. In order to evaluate these attributes, the researcher has attempted to analyze and highlight the perception of family planning by Muslim residents of Islamabad i.e. the Capital city of Pakistan. The people surveyed are predominantly from different social, geographical and economic backgrounds and from different religious callings, along the sectarian continuum. The researcher’s task has thus been to observe the responses and to point out whether the objective variables i.e. place of origin, income and class etc. are more significantly associated with knowledge, attitude and practice of family planning or the subjective variables like religion and sect appear to be more important determining factor of family planning practice in a traditional society like that of Pakistan.

Keywords: Sectarian, Resilience, Muslim Family Planning

Corresponding author's email: * smawan2222@gmail.com

Paper ID: PKSC201
Impact of Sectoral Investment On Environmental Degradation In Pakistan: An Econometric Analysis

Kiran Sultana, School Of Economics, Bahauddin Zakariya University, Multan, Pakistan
Razia Sultana, School Of Economics, Bahauddin Zakariya University, Multan, Pakistan
Dr Furrukh Bashir, Assistant Professor, School Of Economics Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Environmental degradation has become a central issue of discussion among economists and environmentalists. This paper investigates the effects of sectoral investment with other variables on pollution emissions using time series data from 1972 to 2017 for Pakistan. The data are taken from the WDI (world development indicator) generated by the World Bank and handbook of statistics on Pakistan economy generated by State Bank of Pakistan. This study first uses the Augmented Dickey-Fuller Unit Root Test to check the stationarity of the variables and applies autoregressive distributive lag model (ARDL) to examine their long-run and short-run impact on Co2 emission. The study finds that in the long run, services, manufacturing and construction sector investments have negative effects on Co2 emission, which indicates that Co2 emission can be reduced by increasing investment in these sectors. In contrast, financial institutions and agriculture sector investment have positive effects on Co2 emission in the long run which implies that agriculture and financial institution sectors are also a major carbon source in Pakistan. Moreover, in the short-run, all variables have shown similar results as long-run.

Keywords: Sectoral Investment, Environmental Degradation, Industry Value added, Population long-run Short-run effects

Corresponding author's email: * kiransultana86@gmail.com

Paper ID: PKEC202
An Analysis of Economic Growth and Carbon Dioxide Emission in Pakistan

Ismat Nasim, Govt. Sadiq College Women University, Bahawalpur, Pakistan*

Furrukh Bashir, Assistant Professor, School of Economics Bahauddin Zakariya University, Multan, Pakistan

Maria Zahid, Bs Economics Student, Govt. Sadiq College Women University, Bahawalpur

Abstract:
The objective of the study is to analyze the long run relationship between changes in economic structure and trends of carbon dioxide (CO2) emissions and in addition to observe the existence of EKC relationship between CO2 emissions and economic growth (GDP per capita) in Pakistan. The study uses the time series data from 1972 to 2016. Firstly, the ADF test is used to check the stationary of variables and the results confirm that the variables are integrated on different orders, therefore it is justified to use ARDL method for estimation. The empirical findings show the existence of long run relation that is positive in nature. The investigating of the Environmental Kuznets Curve also supported by estimating the quadratic equation between CO2 emission and economic growth in Pakistan. It is suggested that government of Pakistan should focus more on reforestation and to invest in clean energies include wind and solar energy to reduce CO2 emission from solid fuel consumption.

Keywords: Carbon dioxide (CO2) emissions, GDP per capita, Environmental Kuznets Curve

Corresponding author's email: * ismat.nasim@gscwu.edu.pk

Paper ID: PKEC203
Financial Performance of Banking Industry in Pakistan

Qaisar Maqbool Khan, Ph.d Scholar, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan*

Dr Rehana Kouser, Chairperson, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The basic idea of this study is to evaluate the financial performance of banking industry in Pakistan from 2006 to 2017. The reason for choosing this period is to evaluate the finance performance of banking industry during last one decade with changes in political setups and revolutionary change in banking. For this purpose entire banking industry is divided into four sectors, public commercial banks, private commercial banks, specialized banks and foreign banks. The average growth and return on total assets, total fixed assets, total operational assets and total shareholders’ equity were used to assess the performance of each banking sector which indicates that how banks used their assets and equity to increase their performance. The study guide that banks having more total assets, total fixed assets, total operational assets and total equity have better financial performance or not. It does not mean that banking sector having large fixed asset, operational assets and large equity have better financial performance than others.

Keywords: Assets, Equity, Returns, Growth, Performance, Assessment

Corresponding author's email: * qmk707@gmail.com

Paper ID: PKAF204
Issues and Challenges of Microfinance in Multan Region: A Qualitative Analysis

Syed Ahmad Nisar Mustafa Bukhari, Bahauddin Zakariya University, Multan, Pakistan*

Allah Bakhsh Saeedi, State Bank of Pakistan Banking Services Corporation, Multan, Pakistan

Falak Naz, Bahauddin Zakariya University, Multan, Pakistan

Qurat-ul-ain Bhatti, Institute Of Banking And Finance (IBF), Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The system of microfinance has been viewed as a very powerful tool for enriching the economic conditions of the poor through group approach that ensures greater involvement of the various stakeholders. Through this microfinance facility poverty can be alleviated from the country or the region where microfinance is being provided. It provides a paradigm shift in the strategy for resolving the socio-economic deprivations of the poor. Sustainability and outreach are twin fold objectives that are aims for the institutions to achieve. The micro finance institutes (MFIs) are facing many different challenges. In connection with the same scenario, the present report is an attempt to identify the issues and challenges affecting MFIs. This research study was conducted in Multan region. The methodologies which have been used are questionnaire, interview and observation. Visits of different stakeholders of MFIs were made and gathered related data. Furthermore, the financial data of MFIs were used and applied growth analysis. Different challenges and issues of MFIs working in Multan region were elaborated. These challenges and issues have stuck the way of success of the MFIs; it includes financial illiteracy, lack of adequate training, lack of collateral, high interest rate etc. The qualitative analysis (SWOT analysis) of MFIs in Multan region was conducted. Conclusion was drawn upon all the data and its assessments. Suggestions were set on the basis of issues and challenges derived from the research report.

Keywords: Microfinance, Economic conditions, Microfinance Institutes

Corresponding author's email: * ahmadnisar112@gmail.com

Paper ID: PKEC205
Stock Market Decline and its Liquidity with Moderating Role of Risk Sentiments: A Study of Pakistan Stock Exchange

Maria Shams Khakwani, Phd Scholar, Bahauddin Zakariya University, Multan, Pakistan*
Dr Rehana Kouser, Chairperson, Department Of Commerce, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
This research focuses on investigating the bidirectional relationship between the stock market decline and stock market liquidity by using daily data from Pakistan Stock Exchange (PSX) for the period of 17 years from January 2001 till December 2017. To examine the moderating role of investor risk sentiments in this relationship, monthly data from PSX is employed for the same time period. This research is among the initial works done in Pakistan that probes the impact of risk sentiment between stock market decline and its liquidity. The study investigates the relationship of stock market decline with three different dimensions or measures of liquidity such as trading value, turnover ratio and turnover to volatility ratio. The term stock market decline is referred to as the situation when there are negative market returns and is measured by using dummy variable. To measure investor risk sentiment, the monthly trading volume of PSX is used. To control the macroeconomic shock waves, the monthly trading volume is regressed against a set of macroeconomic variables specifically Producers Price Index, Consumers Price Index, Industrial Production, Money Supply, Capacity Utilization Rate, Long Term Govt Yield and Gross Domestic Product per capita. The residuals of this regression analysis is used as investor sentiment proxy. Results of different multiple regression and logistic regression models are generated using SPSS and R language. The results show that liquidity decreases in the situations of stock market declines. The logistic models support the findings that when liquidity is increased, it statistically significantly leads to reduced situations of stock market declines.

Keywords: Stock Exchange, risk sentiments, Pakistan

Corresponding author's email: * mariashams3025@gmail.com

Paper ID: PKAF206
An Empirical Investigation of the Relationship between Corporate Social and Corporate Financial Performance

Abdullah Iqbal, Bahauddin Zakariya University, Multan, Pakistan*
Dr Zeeshan Mahmood, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
Stakeholder theory provides a framework for investigating the relationship between corporate social performance (CSP) and corporate financial performance. The purpose of this study is to find out relationship between the Corporate Social Performance (CSP) and Corporate Financial Performance (CFP) by the intervention of CSR governance concept. The sample of this research is top 100 companies listed in New York security exchange (NYSE) between periods of 2012 – 2017. OLS regression model was used in this study. The result shows that there is an impact of CSR governance in the relationship of CSP and CFP.

Keywords: CSP, CFP

Corresponding author's email: * abdullah94aq@gmail.com

Paper ID: PKAF207
Impact of Micro Finance Institutions on SDGs

Dr Zeeshan Mahmood, Bahauddin Zakariya University Multan, Pakistan*
Muhammad Ali Abuzar, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
In the world there are more than three billion people who are living below the poverty line. It shocked me, to read that among them one out of five children, do not celebrate his fifth birthday (World Bank Data, 2017). It was the evening of 2001 when Joseph E. Stiglitz, winner of the nobel Prize in Economics, describe his thoughts by saying: “I felt that the greatest challenge Of the economist now lay in the growing problem of world poverty. What could we Do about the 1.2 billion people around the world living on less than a dollar a day, or the 2.8 billion People living on less than $2 a day-more than 45 percent of the world’s population? What could I do to bring to reality the dream of a world without poverty? How Could I embark on a more modest dream of a world with less poverty?” (Stiglitz, 2002, p. 25). According to Stlightz vision, no one could be his best partner to reduce poverty or to fullfil his mission but “The Microfinance”. Microfinance is the best and the most easily access spring of finance not only for the low income people but, also for the self employed people (Ledgerwood, 1999 p.1). Credit availability; insurance payments and the savings and social intermediation are the most common and well known services often offered by the micro finance institutions.

Keywords: SDGs, Micro Finance, Donors, borrowers

Corresponding author's email: * naqvi.abuzar08@gmail.com

Paper ID: PKAF208
Banking Competition, Banking Stability and Economic Growth: Are Feedbacks Effects at Work in Pakistan?

Zonazish Khan, Bahauddin Zakariya University, Multan, Pakistan*
Dr Rehana Kouser, Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan

Abstract:
The fundamental driver of economic growth is financial development. Banking competition is important for financial market functioning. And it is essential for financial policy regulation in financial market. In this paper, we used the data of 26 Pakistani banks which is panel and time period is from 2008 to 2016. Basically the purpose of paper is to describe the association among banking competition, banking stability and economic growth. We use vector error correction model in this paper. We use different type of tests. By using this model and by applying tests, we describe the relation among banking competition, bank stability and economic growth in Pakistan. We conclude through the results that in Pakistan banking competition, banking stability are important for economic growth in long run way. Our government must pay attention towards the association among these variables. The study is limited due to limited variables of banking competition and economic growth and banking stability.

Keywords: Banking, economic growth, Pakistan

Corresponding author's email: * zonazishkhan@gmail.com

Paper ID: PKAF209
Effect of Green Practices on Green Brand Equity: The Mediating Role of Emotional Brand Attachment

Mubeen Ashraf, Air University Multan*
Adnan Ahmed Sheikh, Air University Multan
Aneeq Inam, Air University Multan
Dr Hayat Muhammad Awan, Air University Multan

Abstract:
The evolution of efficient industrial processes brought about numerous environmental concerns for the entire world. Understanding the ecological worry, many multinational fast food brands are asserting to be eco-friendly to keep their roots in the market. Parallel to this, a growing incertitude of customers about such claims often occur. Therefore, this study illuminates the actual concerns of green practices for such brands. Moreover, it also illustrates the idea of congruity theory by analyzing the impact of the customer’s doubt on the emotional attachment towards such brands. For this, the effects of green practices on emotional brand attachment and the role of emotional brand attachment in predicting the green brand equity are examined. Additionally, to find out the answer of whether consumers with high environmental knowledge will respond more positively to green efforts from the brand than other consumers, the moderating effect of green involvement was also kept under consideration. Further, the studies are recommended to empirically validate this research by administering a survey questionnaire from customer’s perceived paradigm of the multinational fast food industry in Pakistan. So that, the research could conclude with several findings, gaps and contributions. Nevertheless, this paper will contribute to the existing knowledge and help the firms and consumers to work globally and to overcome the environmental issues at large.

Keywords: Environmental Concerns; Eco-Friendly; Green Practices; Green Brand Attachment; Green Brand Equity; Green Involvement
Corresponding author's email: * mubeenashraf000@gmail.com

Paper ID: PKSC210
Impact of Human Capital Management on Organizational Performance

Asifa Maqbool, Comsats University Islamabad, Vehari Campus, Pakistan*

Abstract:

Abstract Purpose – The study attempts to highlight the importance of Human capital management for organizational performance in the Higher Educational sector of Pakistan. Furthermore, the study examined the role of innovative working climate as a moderator and innovation and organizational learning as a mediator between Human capital management and organizational performance. Design/methodology/approach – The researcher used positivism research philosophy to check causal relationship of human capital management and organizational performance having mediation of the innovation and organizational learning and moderation of innovative working climate. Multistage proportionate stratified sampling technique was used and data was collected through standardized questionnaire from all universities of Pakistan. Findings – The study finds out innovation and organizational learning has mediating role and innovative working climate has moderating role in the relationship of human capital management and organizational performance. Furthermore, Human capital management is significantly contributing in the organizational performance.

Research limitations/implications – This work points out that the survey data was collected from the faculty members of different universities. The results should be tested in other organizations from other sectors like hospitals, banks etc to check their suitability and to be generalized. Practical implications – From a practical point of view, it contributes a “tool” that can assist in the measurement of human capital and its impact on performance. Originality/value – This is the first study that examine the Human capital management as a facilitator factor towards organizational performance in the Higher Educational sector of Pakistan. Furthermore, moderation of innovative working climate and mediating role of innovation and organizational learning in relationship has also examined.

Keywords: Human Capital Management, Innovation, Organizational Learning, Innovative Working Climate, and Organizational Performance.

Corresponding author's email: * asifamaqbool@ciitvehari.edu.pk

Paper ID: PKMA211
Liquidity and Corporate Governance on Leverage: An Evidence from Banking Sector of Pakistan

Abdul Monium, Bahauddin Zakariya University, Multan, Pakistan*
Dr Rehana Kouser, Chairperson, Department Of Commerce Bahauddin, Zakariya University, Multan, Pakistan

Abstract:

We investigate the effect of stock liquidity and corporate governance on leverage decision in the trading system with less stringent governance environment of Pakistan. Using the data of 19 financial banks of Pakistan from 2006 to 2016 we have concluded this research. The research is comprising the study of 10 years. This research contributes in order to tell that the illiquidity and book leverage are having a reverse relationship with each other as the increase in the book leverage causes a decrease in the illiquidity and vice versa. Our research has done a deep rooted research in the corporate governance and its relationship with the leverage which is having a negative relationship with each other as the results are significant for the negative relation. The results, which are robust to a range of alternative proxies and to additional tests, provide new insights into the determinants of leverage. The future recommendation of the study is that the study can be done on the daily basis data as well as on the monthly or quarterly basis. As there is a room for research in this study in less developed countries.

Keywords: Governance, liquidity, banking

Corresponding author’s email: *abdulmoniumjafar@gmail.com

Paper ID: PKAF212
The Implication of Environmental Kuznets Curve Hypothesis in SARRC Countries

Asad Abbas, Comsats University Islamabad, Vehari Campus, Pakistan*
Muhammad Zahir Faridi, School of Economics Bahauddin Zakariya University, Multan, Pakistan
Muhammad Ramzan Sheikh, School of Economics Bahauddin Zakariya University, Multan, Pakistan

Abstract:
This study investigates the existence of the environmental Kuznets curve (EKC) hypothesis in SARRC countries over the period of time 1990 to 2017. We investigate the relationship between CO2 emissions, energy consumption, economic growth and trade openness by applying the Panel Autoregressive Distributed Lag (ARDL) methodology. The results revealed that there exist a long-run relationship among the variables and the Environmental Kuznets Curve (EKC) hypothesis is supported. The significant existence of EKC shows the countries effort to condense CO2 emissions and indicates certain achievement of controlling environmental degradation. Energy consumption increases CO2 emissions both in the short and long runs. Trade openness reduces CO2 emissions in the long run but it is insignificant in the short run.

Keywords: Environmental Kuznets curve, SAARC, Panel data
Corresponding author's email: *asad@ciitvehari.edu.pk

Paper ID: PKEC213
Factors Contributing Towards Virtual Team (VT) Performance: Evidences from Pakistan’s IT Sector

Prof Dr Ghulam Shabir, Professor Of Mass Communication, Member Advisory, Center For Sustainability Research And Consultancy, Pakistan*

Khurram Shahzad, Comsats University Islamabad, Lahore Campus, Pakistan

Abstract:

Virtual team possesses strong pursuit for business. Virtual team may be encircled quickly and is active in its working. Performance is having major significance in any corporate team. Working in a virtual group follows many difficulties. When you can't see your associates, and you can't have the social communications that assemble compatibility and connections, it can be hard to set up trust and adaptation of culture. The objective of this investigation is to reveal the influencing factors affecting performance of virtual team at a particular point in time and gives a preview of the current circumstances. The acquisition of data has been done by spreading self-managed survey questionnaire, developed utilizing a software facility available online by Google Inc. The mechanism was e-mail (Chang et al., 2014), chat rooms of virtual communities (Wu and Tsang, 2008), self-references, individuals from expert groups, individuals from virtual teams (Dutot and Mosconi, 2016), and different Facebook, WhatsApp groups, comprising of virtual colleagues from IT segment/industry of Pakistan. The procedure of sampling utilized is snow ball (Chang et al., 2014) because of the population’s obscure/shrouded nature. The collected data has thus been analyzed quantitatively following statistical measurement procedures. Furthermore, this research has also suggested some ways for new insights into the virtual team’s performance. Highlighting certain limitations of this research, it has also paved new dimensions for the future researchers to follow for the better understanding of virtual team performance.

Keywords: GVT, virtual team, virtual project team, performance, influencing factors

Corresponding author's email: * drshabair@yahoo.com

Paper ID: PKSC214
Role of Mobile Banking towards Financial Inclusion in Pakistan

Amir Hayat, M.phil Research Scholar, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan*

Dr Muhammad Hanif Akhtar, Professor, Department of Commerce Bahauddin Zakariya University, Multan, Pakistan

Abstract:

Purpose: The basic aim of this study is to find out that how mobile banking in Pakistan effects the financial inclusion and economic growth in the presence of Gender as the moderator. Findings: By conducting the Ordinary least square (OLS) regression in between the variables of mobile banking, financial inclusion and GDP for the time period of 2010-2017 it can concluded that all the independent variable mobile banking i.e. (Access to Mobile Phone and Number of mobile money agent) were the good predictors of financial inclusion i.e. (Number of mobile banking accounts and Savings) and economic growth (GDP) and shows that mobile banking improves financial inclusion leads to strengthen the economic growth. On the other hand, Gender used as moderator in this study and found that Gender in the terms of Male act as the significant moderator in between the relationship of mobile banking variables i.e. (Access to Mobile Phone & Number of mobile banking accounts); financial inclusion variables i.e. (Number of mobile money agent & Savings) and GDP. Whereas, Gender in the terms of Female act as the significant moderator in between the relationship of mobile banking variables and financial inclusion determinant i.e. Number of mobile money agent. But Female does not act as the significant moderator in between the mobile banking variables i.e. Access to Mobile Phone & Number of mobile banking account; financial inclusion variable i.e. Savings Originality Value: It is the unique study conducted in the Pakistani context.

Keywords: Mobile banking, financial inclusion, economic growth, number of mobile banking accounts, savings

Corresponding author's email: * amir.hcc@gmail.com

Paper ID: PKAF216
Prof. Dr. Cornelia Pop, Faculty of Business, Babes-Bolyai University Romania

Prof. Dr. Mohd Noor Mohd Shariff, School of Business Management Universiti Utara Malaysia

Prof. Dr. Rushami Zien Yusoff, School of Business Management Universiti Utara Malaysia

Prof. Dr. Rehana Kausar, Department Of Commerce, Bahauddin Zakariya University, Multan Pakistan

Prof. Dr. Raja Suzana Raja Kasim, Professor of Social Entrepreneurship. Universiti Malaysia Kelantan

Prof. Dr. Hayat Muhammad Awan, Director of Air University Multan Pakistan

Prof. Dr. Muhammad Ijaz
Assoc. Prof. Dr. Yusniza Kamarulzaman,
Faculty of Business and Accountancy, University of Malaya

Prof. Dr. Ghulam Shabir,
Department of Communication Studies, Bahauddin Zakariya University, Multan, Pakistan

Latif, Department of International Relations, Islamia University of Bahawalpur, Pakistan

Prof. Dr. Rosna Awang Hashim, School of Education and Modern Languages, Universiti Utara Malaysia

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Assoc. Prof. Dr. Ali Malik,
Program Leader (International Business). University of Hertfordshire UK

Assoc. Prof. Dr. Noor Azniza Bt. Ishak, School of Social Development, Universiti Utara Malaysia

Assoc. Prof. Dr. Ali Malik,
Program Leader (International Business). University of Hertfordshire UK

Assoc. Prof. Dr. Ali Malik,
Program Leader (International Business). University of Hertfordshire UK

Dr. Lee Wen Chiat, Universiti Utara Malaysia

Assoc. Prof. Dr. Yasniza Kamarulzaman,
Faculty of Business and Accountancy, University of Malaya

Dr. Karren Khaw,
Faculty of Business and Accountancy, University of Malaya
Accountancy, University of Malaya
Dr. Farzana Parveen Tajudeen,
Faculty of Business and Accountancy, University of Malaya

Dr. Md Mahfuzur Rahman,
Faculty of Business and Accountancy, University of Malaya
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Sadia Zulfiqar, Research and IT Associate, Center for Sustainability Research and Consultancy