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CONFERENCE PROCEEDINGS

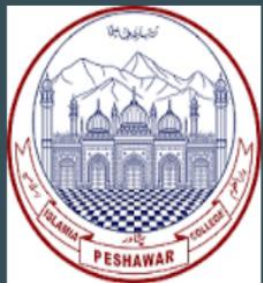
19th EMS International Research
Conference on Multidisciplinary
Approaches to Sustainable
Prosperity, May 2-3, 2026



Experts in Management
and Social Sciences
Peshawar, Pakistan

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Conference Collaborators





19th EMS International Research Conference on
Multidisciplinary Approaches to Sustainable
Prosperity, May 2-3, 2026

19th EMS CONFERENCE ABSTRACT BOOK



CONFERENCE COLLABORATING ORGANIZATIONS

**Experts in Management & Social
Sciences, Pakistan**

**Sarhad University of Science &
IT Peshawar,**

Islamia College Peshawar

Jamia Rahmania Dargai

**Experts Center for Market &
Policy Research (ECMPR)**

CONFERENCE ORGANIZERS

Prof. Dr. Ahmad ur Rahman Saljoqi

Dr. Atiq-ur-Rehman

Dr. Shahid Jan Kakakhel

Dr. Fayaz Ali Shah

Prof. Dr. Amjad Ali

Prof. Dr. Salim-ur-Rehman

Prof. Dr. Wali Rahman

Dr. Sajjad Ahmad Khan

Dr. Haji Rahman

Attaur Rahman (JRD)

FOREWORD

Experts in Management and Social Sciences, registered with Securities and Exchange Commission of Pakistan, is delighted to issue Abstract Book of the 19th EMS International Research Conference on Multidisciplinary Approaches to Sustainable Prosperity, May 2-3, 2026. The Organizing Committee of the Conference is thankful to all those who participated in the conference and made the event successful.

The Conference Organizing Committee expresses its deepest gratitude to those who helped the Committee to plan and organize this event. The Committee believes that the event must have inspired many individuals in academia to undertake new research initiatives and participate in such events in future.

The Conference Organizing Committee expresses its deepest gratitude to those who helped the Committee to plan and organize this event. The Committee believes that the event must have inspired many individuals in academia to undertake new research initiatives and participate in such events in future.

Organizing and conducting an international research conference is not an easy task. It requires a lot of inputs and efforts to make such event a success. In its true essence, the event signifies the unflinching efforts of a number of researchers and scholars in the field of research. The Committee recognizes and values contribution of everyone.

The Committee looks forward to the potential researchers to participate in such academic events and hopes that such academic gathering and discussions during and after such events are helpful to both the old and new researchers in improving the quality of their future research endeavours. It is also expected that each individual presentation would add to the knowledge of audience.

The Committee pays thanks to its conference partners especially Sarhad University of Science & IT Peshawar, Islamia College (University) Peshawar for being part of the conference. We are also thankful to **Prof. Dr. Ahmad-ur-Rahman Saljoqi**, Vice Chancellor Sarhad University, **Prof. Dr. Salim-ur-Rehman** Vice Chancellor, Sarhad university; **Dr. Sadia Shaikh**, University of Malaya, Malaysia; **Nafeesa Hashmi**, Meryville University of Missouri USA; **Atta ur Rahman**, Director, Jamea Rahmania Dargai; and **Dr. Aruna Dayanatha**, Chartered IT Professional & Management Consultant for honoring this academic event through their keynote speeches in the conference. Besides, we are thankful to other dignitaries from around the world for agreeing to participate in the event and sharing their thoughts and ideas with the participants of the conference. Furthermore, the Committee also expresses its gratitude for all members of the Scientific Committees for their input in reviewing the abstracts and articles submitted for presentation in the conference.

At the end, the Committee once again greatly appreciates all those who directly and indirectly contributed in the organization of the conference. **THANK YOU ALL!**

Organizing Committee, CEMS-19-2026



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About Experts in Management and Social Sciences Pvt. Ltd.

We are a group of experts working with and for youth in maximizing their academic and research potentials aiming at their social and economic well-being. We provide technical support to young graduates to become good researchers and entrepreneurs through a variety of interventions, like training, seminars, workshops, and conferences. We also assist PhD/MS students and researchers in acquiring new skills and improving their skills in areas related to designing of research projects, data collection, data analysis and reporting.



Besides, we help organizations (in public, private and development sectors), through needed and relevant interventions to improving and sustaining their performance at three levels i.e., individual, group and organizational. We also facilitate the organizations in designing and implementing behavioral change initiatives.

Mission

Our mission is to empower young graduates with right skills, attitudes and tools, to work at their fullest potential aiming at enriching their professional skills to uplift theirs and their families' social, psychological and economic wellbeing.

Vision

Our vision is to become the leading and the most effective talent developer and enabler organization in Pakistan.

Core Values

Our core values are:

- Creative thinking
- Happiness
- Psychological value
- Diversity and inclusion
- Learning excellence

Our Slogan

Join our hands to empower youth for building a psychologically, economically and socially vibrant and progressive society.

Sarhad University of Science and Information Technology Peshawar

Sarhad University of Science & Information Technology (SUIT), Peshawar, is a renowned name in the educational circles of Pakistan and abroad. It was established in 2001 through an Ordinance of the Government of Khyber Pakhtunkhwa and is duly recognized by the Higher Education Commission. Since its inception, the University has made commendable achievements in disseminating quality education and, in a short span of time; it has become a leading institution of higher education in Pakistan. The University offers a wide range of programs from bachelor to doctoral level. These programs are executed through highly qualified and professionally groomed faculty holding PhD degrees from renowned institutions of Pakistan and abroad.



The University is dedicated to imparting high-quality education with emphasis on demand-oriented skill-development and training under excellent conditions of learning. Its educational programs are designed to enable the students and servicemen to Develop skills and competence in their respective areas of specialization. Obtain broad-based, cross-functional education with due emphasis on developing critical, analytical and logical thinking, and knowledge of societal matters. The education is cost-based, but affordable. The University is devoted to students' welfare and intends to provide all support and guidance in their pursuit of successful careers and jobs.

Islamia College Peshawar, Khyber Pakhtunkhwa, Pakistan

Islamia College Peshawar, the symbol of academic excellence is rich in history. Its building, which is the best embodiment of Muslim civilization in south Asia and its lush green lawns attract visitors from all over the country and abroad. It is not only the culminating point of the Aligarh Movement; it is in fact the beautiful combination of Aligarh and Deoband Schools of Thought. Being the breeding ground of the Pashtun intelligentsia, this great seat of learning is the place, where diamonds are skimmed since 1913. Moreover, Islamia College Peshawar was destined to become mother institution of the three universities and several colleges on its campus. The credit of this goes to Sir Sahibzada Abdul Qayyum, who is commonly called The Sir Sayyed of the Frontier and his sincere colleagues, who founded Islamia College Peshawar in 1913.



Islamia College Peshawar is the best example of endowments. According to the Board of Trustees, the College, which is spread over 300 acres of land, has 1089 Jaribs cultivable land in Harichand, Rai Killi and Tarnab, (District Charsadda). In addition to this there are 395 shops and flats in the Khyber Bazaar Peshawar and main bazaar Charsadda.

Quaid-e-Azam Muhammad Ali Jinnah visited this College in 1936, 1945 and 1948. Quaid-e-Azam who became lifelong honorary member of the Khyber Union ICP in 1936 made the College one of the heirs of his property in 1939. The Quaid Trust later on paid an amount of Rs. 1,08,11,600/- in different installments to the College.

Jamia Rahmania Dargai (IRD), Khyber Pakhtunkhwa, Pakistan

Jamia Rahmania Dargai is one of the oldest religious institutions in District Malakand. It was founded on March 16, 1966 by its founder, Sheikhul Quran wal Hadith Maulana Muhammad Inayatullah Rehman (RA). The institution is affiliated with Rabitatul Madaris Al-Islamia Pakistan and registered with the Federal Ministry of Education & Professional Training, Islamabad.

The covered area of the campus is 8 Kanals (160 Marlas) with 24 classrooms, halls and two residential quarters. Each year, approximately 140 students are admitted to the Jamia, while 200 students enroll in affiliated schools and affiliated mosques. Currently, 15 distinguished teachers, each expert in their respective disciplines, teach in the institution.

The administrator and head teacher of the institution is Maulana Attaur Rahman who aims to provide contemporary, technical and digital education along with religious education to his students, enabling them to be self-sufficient in their future endeavors.

The Jamia provides all enrolled students with free education, along with stationery, notebooks, shoes, and clothing. The institution comprised of 8 faculties—Darsi-Nizami, Tafseerul-Quran, Hifz-wa-Tajweed, Contemporary education, Computer literacy & Online Business, Information & social media, Vocational Training (Tailoring & Digital Marketing) and Analysis & Research.

Until now, the institution has published 12 books about various subjects under the faculty of Analysis and Research. Several schools and local mosques are affiliated with the institution, where Nazir & Tajweed and Hifz & Tafseer are taught to its students under the supervision of Jamia Rahmania Dargai.

Alongside Quran and Sunnah education, the Jamia is committed to train its students in Digital Marketing and Online Business with the technical assistance of ECMPR, Pak Army and Free School dot com to make its students **Strong, Skilled and Self-reliant**.

The institution has taken start on the construction of "Quran & Hadith Complex", where B.S programs will be taught to the students to enable its graduates to support both themselves and their families in the future.



Experts Centre for Market and Policy Research (ECMPR)

Experts Centre for Market and Policy Research (ECMPR) is an independent policy think tank in Pakistan, the first one in Khyber Pakhtunkhwa. After the enactment of the 18th Amendment in the Constitution of Pakistan, the provincial governments in Pakistan have been given more autonomy, mandate, powers and resources. However, there hardly exists any systematic mechanism at provincial level to support the provincial governments with independent analysis of their policies so that the quality of their policies be objectively assessed and improvement/changes suggested for a free, open and prosperous Pakistan.



Realizing the critical nature of the existing gap, Experts in Management and Social Sciences (Pvt.) Ltd., a group of experts working with all stakeholders to address their social and economic well-being through a variety of interventions, like research interventions, trainings, seminars, workshops, and conferences. The ECMPR is a nonprofit public policy organization based in Peshawar with a coordination office in Islamabad. In future, the ECMPOR will consider setting up regional offices in Lahore, Karachi, Quetta, Muzafarabad and Gilgit. However, most of the activities will be conducted online.

Vision, Mission and Values of the ECMPR

The ECMPR envisions public policy making process in the country based on evidence for a free, open and prosperous Pakistan.

Mission

The ECMPR is committed to work for the ideals of liberty, governments with limited interventions, rule of law, free markets and property rights by fostering high quality policy-relevant research, and disseminating the findings widely to decision-makers in the public and private sectors in Pakistan in general and in provinces in particular.

Values

Key values of the Centre will include: Freedom of thoughts, Creativity, Learning, Dialogue, Continuous improvement, Objective thinking, Collaboration

Organization's Slogan

Join our hands to empower the youth for a psychologically, economically, and socially vibrant and progressing society.

CONFERENCE KEYNOTE SPEAKERS

CHIEF GUEST

**Prof. Dr. Ahmad ur Rahman Saljoqi,
Vice Chancellor,
Islamia College Peshawar, Pakistan**

Prof. Dr. Ahmad ur Rahman Saljoqi is a senior academic administrator and scholar currently serving as the Vice Chancellor of Islamia College University, Peshawar. He has extensive experience in higher education leadership, academic governance, and research management.

Dr. Saljoqi has held key academic and administrative positions in public sector universities of Khyber Pakhtunkhwa and has contributed to strengthening teaching quality, research culture, and institutional development. His academic background is in the biological and agricultural sciences, with a strong commitment to interdisciplinary research and capacity building in higher education.



As Vice Chancellor, he is actively engaged in promoting academic excellence, research collaboration, and community engagement, with a focus on aligning universities with national development priorities.

KEYNOTE SPEAKER I

**Ms. Nafeesa Hashmi,
DNP Meryville University of Missouri USA**

Title: The Weight of Change: Obesity, Urbanization, and Lifestyle Shifts in Pakistan

A highly accomplished healthcare professional with strong international and U.S. clinical experience, she earned her BSN from Aga Khan University Hospital (AKUH), Pakistan, where she served in ICU and Critical Care.

She later worked for 6 years at Lake Charles Memorial Hospital, Louisiana, USA. She completed her MSN from Maryville University and is currently pursuing her DNP in Family Health from the same university.

She is currently serving as an NP in Family Health at CMC, DeQuincy, Louisiana, USA, with a strong passion for patient care, leadership, and advancing community health.



KEYNOTE SPEAKER II

**Mr. Atta ur Rahman,
Administrator, Jamia Rahmania Dargai, KP, Pakistan**

Title: Needed Reforms in Islamic Studies Course at School Level

Mr. Attaur Rahman, Administrator, Jamia Rahmania Dargai (JRD) and resident of Dargai, District Malakand, is a renowned scholar, poet, author, researcher and consultant, writer of a number of books in religious as well as contemporary subjects. Attaur Rahman got graduated from Government College Dargai, and did his Bachelor of Education from Allama Iqbal Open University Islamabad in 2009. He is Masters in English Literature & Islamic Studies from University of Peshawar. He did his religious scholarship of Shahadat-ul-Tafseer from Jamia Rahmania Dargai in 1998. Mr. Ata participated in the 20th South Teaching Session on International Humanitarian Law (IHL) from April 27 to May 04, 2012 in Kish Island, Tehran Jointly organized by University of Tehran and International Committee of the Red Cross (ICRC).



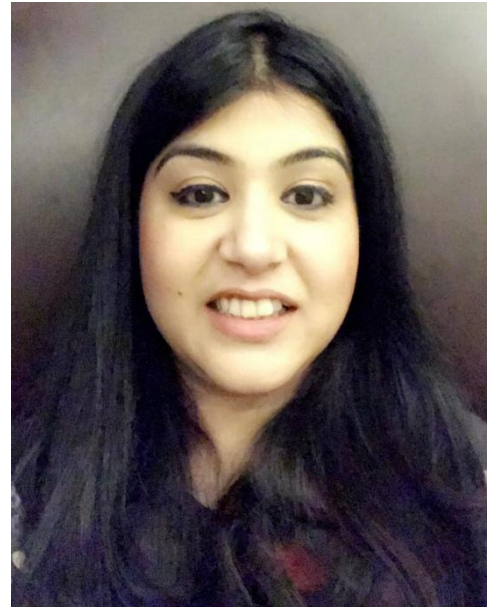
He has two years' experience as a Technical Expert of Publication in Project for Horticulture Promotion (PHP) in Mingora, KP. Besides, he has at his credit Certificate of Appreciation from Code Pakistan in recognition of support for Mainstreaming Madaris Youth in English language and Computer Literacy; Teleem Al-Quran Course, Taleem Al-Hadith and Taleem Al-Fiqh Course from Al-Huda International Welfare Foundation Islamabad in 2020-2021. He is Administrator of Jamia Rahmania Dargai, founded by his father, Sheikh-ul-Quran wal-Hadith Maulana Muhammad Inayatullah Rahman in 1966, since 2004. Maulana Attaur Rahman after assuming the charge of institution as administrator extended the arena of the institution by starting contemporary, vocational English and Online Courses along with computer literacy unit in it to equip its students with both religious and modern disciplines. He is also President of Rahman Welfare Organization (RWO), Dargai, District Malakand since 5th November 2009. RWO is operational in Malakand for the social uplift of the local population so that the fate of the marginalized and poor segments of society.

KEYNOTE SPEAKER III

Dr. Sadia Shaikh,
Postdoctoral Research Fellow at the University of Malaya, Malaysia

Topic: Reimagining Entrepreneurial Ecosystems in Emerging Economies: A Systems Thinking Approach to Digital Transformation, Inclusion, and Sustainability

Dr. Sadia Shaikh is a Postdoctoral Research Fellow at the University of Malaya, Malaysia, where she explores resilience and dynamics within entrepreneurial ecosystems. With over 15 years of experience across academia and industry, her work centers on entrepreneurship, innovation, and sustainable business development in emerging economies. She has published extensively in international journals and contributed to research on sustainability, green innovation, and digital transformation. A former Director of Research, Innovation, and Commercialization (ORIC), she actively engages in policy, training, and community initiatives promoting social entrepreneurship, women empowerment, and inclusive growth.



KEYNOTE SPEAKER IV

Dr. Aruna Dayanatha,
Chartered IT Professional & Management Consultant, Sri Lanka

Topic: Layered Cognition and the Future of Sociological Research in the Age of AI

Dr. Aruna Dayanatha is a management consultant, researcher, and practitioner at the intersection of artificial intelligence, organizational design, and knowledge systems. As a Chartered IT Professional and an experienced HR strategist, he brings a rare combination of technological and managerial expertise to the study and application of AI. His work focuses on how AI reshapes cognition, decision-making, and institutional structures, with particular emphasis on enabling organizations to adopt AI-driven transformation without heavy technological investments. Through his consultancy and training engagements, he has supported both private and public sector institutions in rethinking their operational and cognitive architectures in the age of AI.



He is the originator of the Layered Cognitive Architecture framework, which reconceptualizes organizations and research processes as multi-layered systems of interacting cognition, including a distinct generative AI layer. His work contributes to emerging discussions on distributed cognition, human-AI collaboration, and the epistemological implications of AI-assisted knowledge creation. By bridging theory and practice, Dr. Dayanatha's contributions extend beyond academic discourse into real-world applications, offering new ways of understanding how humans and intelligent systems jointly produce knowledge, decisions, and social outcomes.

His keynote presented the argument that artificial intelligence is not merely enhancing sociological research but fundamentally transforming its cognitive architecture. Drawing on the concept of Layered Cognitive Architecture, the speech positions research as a system of distributed cognition operating across human, institutional, digital, and now generative AI layers. The integration of AI introduces a new form of generative cognition capable of synthesis, articulation, and dialogic interaction, thereby reshaping how knowledge is produced, validated, and theorized. As a result, sociological research is moving from a human-centered interpretive process to a hybrid cognitive system, where meaning is co-created through iterative interaction between researchers and intelligent systems.

EMS CORE TEAM

DR. WALI RAHMAN

Prof. Dr. Wali Rahman, Head, Department of Business Administration, Sarhad University of Science & IT, Peshawar, has his PhD (Human Resource Development) from NUML Islamabad. He has more than 25 years experience of serving in different public and private sectors/organizations. He is the founder and Editor-in-Chief of Sarhad Journal of Management Sciences and is reviewer of a number of national and international journals. He has published 50 plus research articles in national and international reputed journals. He has supervised 08 PhD scholars, 20 MS scholars. He has been organizer of 15 international conferences.



FAYAZ ALI SHAH, PhD (Management)

Dr. Fayaz Ali Shah, is working as an Associate Professor in the Department of Management Sciences, Islamia College Peshawar, which is one of the oldest institutes for higher education in the country. He has done his master in Human Resource Management from Kingston University, UK and PhD in Management from Universiti Teknologi Malaysia. He has been editor of City University Research Journal and currently Editor of Journal of Business and Administrative Sciences and member of editorial boards on FJWC, SJMS and IMBR. He has more than 15 years' experience in teaching and research and has published one book and more than 60 research publications with 10 h-index in the field of organizational justice and law, human behaviour and management.



DR. SHAHID JAN KAKAKHEL

Dr. Shahid Jan Kakakhel is a Chairman and Associate Professor of Management at Islamia College University Peshawar. He received his MBA from Quaid-E-Azam University Islamabad and his Post Doctorate from Gatton college of Business and Economics, University of Kentucky, USA. During his seventeen-year career, he has served different Universities as a faculty member and as a research Committee, Academic council, BOS, ASRB, selection Board and Research Journal editorial member. He has supervised 21 PhD scholars, 60 MS scholars and published 90 research articles in the field of CSR, Social Entrepreneurship, HRM and Management.



DR. ATIQ UR REHMAN

Dr. Atiq ur Rehman is PhD in HRD. He has over 27 years' experience of working in academia and corporate world in Pakistan and Malaysia. He taught MS and PhD level courses in SZABIST and Air University Islamabad for about 8 years. He supervised several MS and one PhD dissertations. He has published nationally and internationally - including impact factor journals. His key areas of interest are: HRD, TVET, capacity mapping, performance management, communication and advocacy, gender assessment, value chain analysis, public sector project management, project M&E, impact evaluation, development of business plans, and start-ups management. He has been acting as Chief Editor of the IDD – an International Journal of Outcome Management (IOCOM), for the last five years. The journal is published on quarterly basis from Toronto, Canada. Besides, he has successfully completed more than 100 consultancy projects in Pakistan, Malaysia, Myanmar and Afghanistan.



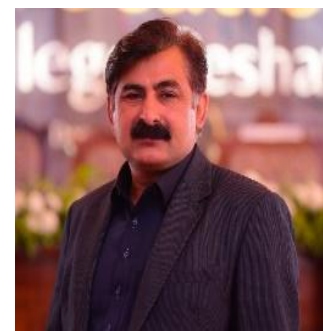
DR. AMJAD ALI

Dr. Amjad Ali, Associate Professor and is Chairman Department of Statistics, Islamia College Peshawar. He did his PhD from University Illionis, Urbana-Champaign, USA. His Research Interests are Data Analysis and Statistical Modeling. He Published numerous research papers in reputable journals. Dr. Amjad Ali is a renowned statistician and academician with a strong background in statistical research and education. He has made significant contributions to the field of statistics through his research and has supervised a number of M.Phil and Ph.D. students. His expertise in data analysis and statistical modeling has been recognized through various awards and publications.



DR. SAJJAD AHMAD KHAN,

Dr. Sajjad Ahmad Khan, Associate Professor, Department of Statistics, Islamia College Peshawar has his Ph.D. in Statistics from the University of Peshawar and has specialized in fields such as biostatistics, categorical data analysis, and regression analysis. Dr. Khan has published extensively in academic journals and has authored the book "Statistical Tests for the Analysis of Human Genetic Linkage". Dr. Khan has also organized several academic conferences, including two conferences of the Islamic Countries Society of Statistical Sciences at Islamia College Peshawar and an international



conference under the umbrella of the EMS International Research Conference. Additionally, Dr. Khan conducted research in the Department of Human Genetics at the University of Pittsburgh, focusing on biostatistical methods for genetic data analysis.

Dr. Khan has held several key administrative positions, including: Member of Syndicate, Director Academics, and Chairman of the Department of Statistics at Abdul Wali Khan University Mardan. Director of Planning & Development, Director Administration, Director Works and Chairman of the Department of Statistics at Islamia College Peshawar.

DR. NEELMA RIAZ

Dr. Neelma Riaz is an Assistant Professor at the National University of Sciences and Technology (NUST) and holds a PhD in Linguistics from Fatima Jinnah Women University. A committed scholar and pedagogue, she is deeply passionate about creating meaningful learning experiences through innovative, student-centered approaches.



Dr. Riaz is also a Master Practitioner of Neuro-Linguistic Programming (NLP) and Time Line Therapy, certified by the American Board of NLP and the Time Line Therapy Association (USA). She actively integrates these techniques into her teaching and training practices to foster motivation, clarity, and personal growth among learners.

Over the years, she has presented her research at numerous national and international conferences and has published in reputable academic journals. She has also organized, hosted, and chaired multiple international conferences. In her leadership roles, Dr. Riaz currently serves as the Director of Conferences at ECMPR (Experts in Conference Management and Policy Research) and as the Research Director at The Human Security Institute (THSI), a leading policy think tank. She is also an active member of EMS (Experts in Management and Social Sciences), contributing to its mission of academic excellence and collaborative research.

In addition, Dr. Riaz has been collaborating with the Regional English Language Office (RELO), U.S. Embassy, on initiatives aimed at promoting English language education and community development in Pakistan. In recognition of her contributions to education and leadership, she has been nominated for the prestigious International Visitor Leadership Program (IVLP) by the U.S. State Department and selected as the sole participant from Pakistan for a three-week Access Exchange Program. As part of this program, she will also attend the TESOL Convention 2026 in the United States.

Through her diverse roles in academia, leadership, and advocacy, Dr. Riaz remains deeply committed to curriculum development, digital innovation in education, and advancing the field of language education through research, public engagement, and scholarly initiatives.

CONFERENCE SCIENTIFIC COMMITTEES

#	Name	Designation/Affiliation
Accounting		
1.	Prof. Dr. Farzand Ali Jan	Chief Financial Officer, Peshawar Medical College
2.	Dr. Khurshid Iqbal	Associate Professor, BUTIM University, Baluchistan
3.	Dr. Muhammad Anees	Associate Professor, Bahria University Islamabad
4.	Dr. Muhammad Adnan	Professor, IBL, AWKUM Mardan
5.	Dr. Zahid Ali	Associate Professor, University of Malakand
6.	Dr. Mustafa Afeef	Associate Professor Islamia College Peshawar
Economics		
1.	Prof. Dr. S. Ghaisul Haq	Ex-Dean, FMS, Sarhad University Peshawar
2.	Prof. Dr. Zalakat Khan	Department of Economics, University of Peshawar
3.	Prof. Dr. Muhammad Azam Khan	Dean, Abdul Wali Khan University Mardan
4.	Dr. Muhammad Tariq	Associate Professor & Chairman, AWKUM Mardan
5.	Dr. Wajahat Ali	Assistant Professor, Sarhad University Peshawar
Education		
1.	Dr. Itbar Khan	Associate Professor, University of Malakand, Dir
2.	Dr. Abdul Ghaffar	Associate Professor, Abdul Wali Khan University Mardan
3.	Dr. Waqar-un-Nisa	Assistant Professor, Islamia College Peshawar
4.	Dr. Khisro Kaleem Raza	Professor, Sarhad University Peshawar
5.	Dr. Iqbal Ahmad	Associate Professor, University of Malakand
6.	Dr. Andi Andijah	Training Coach, South Sulawesi, Makassar Indonesia
Entrepreneurship		
1.	Dr. Wasif Jamal	Professor, IM Sciences, Peshawar
2.	Dr. Muhammad Usman	Associate Professor, University of Malakand
3.	Dr. Nauman Habib	Associate Professor, Pak-Austria University
4.	Dr. Ch. Shoaib Akhtar	Prof. Fatima Jinnah Women University Rawalpindi
5.	Dr. Rabia Naseer	Assistant Professor, Islamia College Peshawar
6.	Dr. Urooj Zeb	Virtual University, Peshawar Campus
Finance		
1.	Prof. Dr. Syed Umar Farooq	Vice Chancellor, Abasyn University Peshawar
2.	Dr. Muhammad Naveed	Professor, SZABIST Islamabad
3.	Dr. Agha Jehanzeb	Associate Professor, IBA Sukkar
4.	Dr. Muhammad Abbas	Assistant Professor, Sarhad University Peshawar

5.	Dr. Wajid Khan	Assistant Professor, University of Baltistan, Skardu
6.	Dr. Hamidullah	Assistant Professor, Islamia College Peshawar
7.	Dr. Asif Baloch	Associate Professor, Bahria University Karachi
8.	Dr. Wahid Raza	Associate Professor, GCMS Karak
Human Resource Management		
1.	Prof. Dr. Muhammad Sajjad	Dean, IM Studies, University of Peshawar
2.	Dr. Rabia Ishrat	Professor, Sarhad University, Peshawar
3.	Dr. Yasin Munir	Prof. Govt. College Women University Sialkot
4.	Dr. Muhammad Shakil	Assistan Prof. Teesside University, UK
5.	Dr. Muhammad Siddique	Prof., University of Punjab, Gujrat Campus
6.	Dr. Fawad Latif	Associate Prof., COMSATS University Attock Campus
7.	Dr. Muddassar Khan	Abbottabad University of Science & Technology, Abtd.
8.	Dr. Asad Khan Akhunkhail	Assistant Secretary, Technical Board Peshawar
Islamic Studies		
1.	Prof. Dr. Hifazatullah	Professor, Islamia College Peshawar
2.	Dr. Abzahir Khan	Professor, Abdul Wali Khan University Mardan
3.	Dr. Fatima	Associate Professor, SBBWU, Peshawar
4.	Dr. Khalil-ur-Rehman	Associate Prof. IIU, Islamabad
5.	Dr. Aftab Ahmad	Shaheed Benazir Bhutto University Sheringal
	Dr. Gulzar Ali	Associate Prof. Abdul Wali Khan University, Mardan
6.	Dr. Muhammad Ayaz	Asstt. Prof. Islamia College Peshawar
7.	Dr. Asad Ullah	Asstt. Prof. GPGC, Charsadda)
8.	Dr. Ashfaq Ali	Asstt. Prof. Islamia College Peshawar
9.	Dr. Badshah Rahman	Associate Prof. University of Malakand
10.	Dr. Abdul Naseer	Associate Prof. University of Malakand
Literature and Linguistics		
1.	Dr. Qaisar Khan	Professor, University of Malakand
2.	Dr. Iqbal Khan	Professor & Chairman, Islamia College Peshawar
3.	Dr. Riaz-ud-Din	Professor, Higher Education Department, KP
4.	Dr. Shaukat Ali	Associate Prof. University of Malakand
5.	Dr. Muhammad Umer	Associate Prof. Islamia College Peshawar
Marketing/Supply Chain Management		
1.	Dr. Aamir Nadeem	Associate Professor, Abasyne University Peshawar
2.	Dr. Cedric Aimal Edwin	Associate Professor, CECOS University Peshawar
3.	Dr. Jawad Hussain	Professor, University of Malakand Dir

4.	Dr. S Mohsin Ali Shah	Associate Professor, AWKUM, Mardan
5.	Dr. Faiza Saleem	Asstt. Prof. University of Wah, Pakistan
6.	Dr. Kausar Hayat	Associate Prof. GCMS, Swabi
7.	Dr. Sonia Sethi	Lecturer, Islamia College Peshawar
Operation Management		
1.	Dr. Waqar Alam	Professor, Abasyn University Peshawar
2.	Dr. Nazim Ali	Professor, University of Malakand, Dir
3.	Dr. Shams-ur-Rahman	Associate Prof. IBMS Agri. University Peshawar
4.	Dr. Kashif Ameen	Associate Prof. Qurtaba University Peshawar
5.	Dr. Haji Rahman	Asstt. Prof. University of Buner
6.	Dr. Zainullah	Associate Prof. GCMS, Peshawar
Organizational Behaviour		
1.	Dr. Muhammad Zeb	Assistant Prof. Plymouth University, UK
2.	Dr. Razaullah	Associate Prof. Islamia College Peshawar
3.	Dr. Maqsood Afridi	Asstt. Prof. FATA University
4.	Dr. Muhammad Arif	Prof. University of Swabi
5.	Dr. Samina Waleed	Asstt. Prof. Women University Swabi
Political Science/International Relations		
1.	Dr. Jahanzeb Khalil	Ex- Vice Chancellor AWKUM Mardan
2.	Dr. Amirullah	Associate Professor, Islamia College Peshawar
Project Management		
1.	Dr. Atiq ur Rehman	Consultant, Islamabad
2.	Dr. Ghulam Dastagir	Associate Professor, Kingdom of Saudi Arabia
3.	Dr. Alam Rahman	Associate Professor, NUML Peshawar Campus
4.	Dr. Anjum Ihsan	Assistant Prof. Islamia College Peshawar
5.	Dr. Abdul Latif	Asstt. Prof. Abbottabad University of Science & Technology, Abbottabad
6.	Dr. Maimoona Saleem	Lecturer, Islamia College Peshawar
Psychology		
1.	Prof. Dr. Erum Irshad	Professor, University of Peshawar
2.	Prof. Dr. Nighat Shaheen	Professor, Peshawar University
3.	Dr. Sharif Ullah Jan	Asstt. Prof. Islamia College Peshawar
4.	Dr. Hina Iqbal	Asstt. Prof. Islamia College Peshawar

5.	Dr. Salma Andaleeb	Asstt. Prof. Islamia College Peshawar
6.	Dr. Sabeen Rahim	Asstt. Prof. University of Peshawar
Sociology and Social Work		
1.	Dr. Arab Naz	Dean, Social Sciences, University of Malakand
2.	Dr. Syed Rashid Ali Shah	Professor, Abdul Wali Khan University
3.	Dr. Muhammad Ibrar	Associate Prof. University of Peshawar
4.	Dr. Muhammad Sajjad	Asstt. Prof. University of Malakand
5.	Mr. Muhammad Shakil Khattak	Lecturer, Islamia College Peshawar
Statistics		
1.	Prof. Dr. Sareer Badshah	Ex-Professor, Islamia College Peshawar
2.	Dr. Sajjad Ahamd	Associate Professor, Islamia College Peshawar
3.	Dr. Umair Khalil	Prof. Abdul Wali Khan University Mardan
4.	Dr. Amjad Ali	Prof. Islamia College Peshawar
5.	Dr. Dost Muhammad	Prof. Abdul Wali Khan University Mardan
Strategic Management		
1.	Dr. Muhammad Jehangir	Professor, Abdul Wali Khan University Mardan
2.	Dr. Altaf Hussain	Prof. University of Malakan
3.	Dr. Fazal Wadood	Asstt. Prof. University of Buner
4.	Dr. Muhammad Irfan	Asstt. Prof. NUST Islamabad
5.	Dr. Imran Saeed	Asstt. Prof. IBMS Peshawar
6.	Dr. Qamar Abbas	Associate Prof. MAJU University Karachi
Tourism and Hospitality Management		
1.	Dr. Mohib Ullah	Asstt. Prof. Abdul Wali Khan University Mardan
2.	Dr. Faisal Khan	Associate Prof. Swabi University
3.	Dr. Muhammad Hanif Yousafzai	Prof. University of Malakand
4.	Dr. Asia Umar	Lecturer, Islamia College Peshawar
5.	Dr. Abrarullah	ADS, National Institute of Public Administration (NIPA)
6.	Dr. Muhammad Irshad	Director ORIC, Qurtaba University Peshawar

**CONFERENCE
DAY-1
SATURDAY, MAY
02, 2026**



**19th EMS International Research Conference on Multidisciplinary
Approaches to Sustainable Prosperity, May 2-3, 2026**

<p>Conference Open Ceremony Saturday, May 2, 2026, 10:00 am To 11:00 am</p>	
<p>Registration and Link Sharing (09:45 am-10:00 am)</p>	
<p>Conference Opening: Session Host: Dr. Rabia Gul Recitation from the Quran-e-Kareem (10:00 am)</p>	
<p>Opening Remarks and Welcome Address Dr. Atiq-ur-Rehman, MD, EMS (10:05 am to 10:10 am)</p>	
<p>Keynote Speaker I Nafeesa Hashmi, Meryville University of Missouri USA <i>Title: The Weight of Change: Obesity, Urbanization, and Lifestyle Shifts in Pakistan</i> (10:15 am to 10:25 am)</p>	
<p>Keynote Speaker II Dr. Sadia Shaikh, Postdoctoral Research Fellow at the University of Malaya, Malaysia. <i>Topic: Reimagining Entrepreneurial Ecosystems in Emerging Economies: A Systems Thinking Approach to Digital Transformation, Inclusion, and Sustainability</i> (10:30am to 10:40 am)</p>	
<p>Keynote Speaker III Atta ur Rahman, Administrator, Jamia Rahmania Dargai, KP, Pakistan <i>Title: Needed Reforms in Islamic Studies Course at School Level</i> (10:45 am to 10:55 am)</p>	
<p>Keynote Speaker IV Dr. Aruna Dayanatha, <i>Topic: Layered Cognition and the Future of Sociological Research in the Age of AI</i> (10:55 am to 11:10 am)</p>	
<p>Closing Remarks by the Honorable Chief Guest Prof. Dr. Ahmad ur Rahman Saljoqi, Vice Chancellor, Islamia College Peshawar, Pakistan</p>	
<p>Certificate Presentation</p>	
<p>Group Photo</p>	

Saturday, May 02, 2026 (Time 02:00 pm-onward)

Parallel Session-I-Online (All Sciences)	
Session Chairs	Dr. Faisal Khan, University of Swabi Dr. Wajid Khan, University of Baltistan, Skardu Dr. Adeeba Khan, University of Poonch Dr. Farooq Jan, AUST, Abbottabad
Alia CEMS-19-SS-102	The Impact of Monetary Policy on Pakistan Stock Market of Pakistan
Naila Gul CEMS-19-SS-116	Gender Based Analysis of Inflation and Household Consumption Patterns in Pakistan
Adnan Ahmad CEMS-19-SS-117	The Role of Financial Literacy in Enhancing the Income of Farmer in District Bajaur
Zahoor ul Haq CEMS-19-SS-125	Antecedents of Green Marketing Orientation: Evidence from a Systematic Literature Review
Fawad Ali CEMS-19-SS-141	Financial Development in the Era of Sustainability: The Interplay of Green Finance and FinTech Innovation
Rahmat Ullah Jan CEMS-19-M&HS-211	Association of Cellular and Molecular Alterations in Sputum among Patients Suspected of Pulmonary Tuberculosis: A Comparison between Diabetic and Non-Diabetic Individuals
Saira Bano CEMS-19-M&HS-212	Identification of Foodborne Pathogens in Common Food Items: A threat for Food Safety and Public Health
Aimen Khan CEMS-19-SS-157	Reassessing the Relationship between Remote Work and Employee Productivity: A Multidimensional Analysis
Fazal Hussain CEMS-19-SS-160	ESG and Cost of Capital impact on firm performance empirical evidence from south Asia countries
Henna CEMS-19-SS-165	A Review of the Impacts of Internal and External Dynamics on the Corporate Governance and Performance Outcomes in Pakistan

Saturday, May 02, 2026 (Time 11:00 am-onward)

Parallel Session-I (Management Sciences) In Person Session, Room-ADC, ICP	
Session Chairs	Dr. Abid Ali, University of Buner Dr. Rabia Gul (UNDP, Peshawar) Dr. Mohibullah, AWKUM Mardan
Nawab Khan CEMS-19-SS-115	Venture Capital Certification and Financial Stability: An Empirical Study of Chinese IPOs
Qadar Hussain CEMS-19-SS-119	Impact of Leadership Style on Employee Job Performance: A Quantitative Study of KP Education Monitoring Authority (EMA), Peshawar
Ihrar Khan CEMS-19-SS-124	Ascertaining the Major Macro Economic Determinants of Service Sector Growth in Pakistan: A Panel Study
Faiza Parveen Khan CEMS-19-SS-131	Green Finance and ESG Investing: A Pathway Toward Sustainable Economic Growth
Imlak CEMS-19-SS-140	Ascertaining the major macroeconomics instigators of inflation rate: Evidence from Pakistan
Ayesha Shayaan CEMS-19-SS-142	Principal's Three-Stage Leadership Style and Its Impact on Teachers' Performance through a Mixed-Method Study
Hadiqa Ali CEMS-19-SS-143	The Role of Leadership in Forecasting a Knowledge-Driven Culture
Shahab Ahmad CEMS-19-SS-145	AI-Driven vs Human-Centered Service Interactions: Effects on Customer Trust, Emotional Engagement, and Loyalty in the Telecom Sector (Evidence from Nayatel and Competing ISPs)
Shah Fahad CEMS-19-SS-148	Enhancing Growth through Digital Finance and Foreign Investment: Empirical Evidence from Pakistan

Saturday, May 02, 2026 (Time 11:00 am-onward)

Parallel Session-II (Management Sciences) In Person Session Room-Seminar Hall, ICP	
Session Chairs	Dr. Azhar Khan, AWKUM Mardan Prof. Dr. Wali Rahman, SUIT Peshawar Dr. Amir Khalil, Catalyst, Peshawar
Sadiq ul Amin CEMS-19-SS-149	Impact of Organizational Culture on Electrical Hazard Management in PESCO/WAPDA, Pakistan
Sajid Nawaz CEMS-19-SS-150	Intergovernmental Coordination Capacity and Policy Implementation Effectiveness in Khyber Pakhtunkhwa: A Post-18 th Amendment Analysis of the Inter-Provincial Coordination Department
Saleh Mohammad CEMS-19-SS-151	The Effect of Training and Development on Employees' Performance: Evidence from the Service Sector
Maqsood Ali CEMS-19-SS-152	Crypto currency Volatility and Portfolio Diversification: Evidence from Pakistan
Fayaz Khan Yousafzai CEMS-19-SS-153	The Impact of Hospital Acquired Infections on Infection Prevention among Healthcare Team: The Mediating and Moderating role of Organizational and Managerial Interventions in Hospitals
Nabeel Mehfooz Babar CEMS-19-SS-154	Exploring the Single Mothers Work-Life Balance Challenges and Examine the Social and Organization Support Associated with Single Mothers Working at Medical Teaching Institutions (MTI)-Hayatabad Medical Complex (HMC) Peshawar and its Constituencies
Faryal CEMS-19-SS-156	University Marketing Through YouTube in Pakistan: Mediating Role of Content Relevance and Moderation of Digital Literacy
Ihsanullah Khan CEMS-19-SS-158	Impact of Stress on Employee Performance in Banks in Pakistan: Evidence and Control Measures

Saturday, May 02, 2026 (Time 02:00 pm-onward)

Parallel Session-I-Online (Islamic Studies)	
Session Chairs	Dr. Fatima (SBBWU, Peshawar) Dr. Farhadullah, KUST, Kohat Dr. Wali Rahman, SUIP Peshawar
Najma CEMS-19-SS-103	عورتوں کے حقوق: تفسیر معارف القرآن از مولانا محمد ادریس کاندھلوی کے تناظر میں ایک تحقیقی جائزہ
Muhammad Yousaf CEMS-19-SS-107	حسن المآویل فی التفسیر والسبیل از قاضی فضل اللہ ایڈوکیٹ: اردو ترجمہ، تحقیقی اور علمی جائزہ (سورۃ یونس تا سورۃ الاسراء)
Rafi Ullah CEMS-19-SS-108	انسانی نسل کشی کے اسباب، نتائج، اور حل: Genocide Convention کے اطلاقات کا قرآن و سنت کی روشنی میں ایک تحقیقی جائزہ
Nawab Ali CEMS-19-SS-109	مولانا قاضی عبدالہادی رستی کے تفسیری فوائد (پشتو تعلیقات) کی تدوین، تخریج اور اردو ترجمہ
Shakeel Ahmad CEMS-19-SS-112	پشاور صرافہ بازار میں کرنسی کی خرید و فروخت کا جائزہ: شریعت اسلامی کے تناظر میں
Muhammad Junaid Khan CEMS-19-SS-114	An Analytical Study of Sūrat al-Ḥajj in the Light of Tafsīr Ḥusn al-Ta'wīl fi al-Tafsīr wa al-Tanzīl
Lubna Shah CEMS-19-SS-118	احیاء علوم الدین کے مضامین کی علمی ترتیب: ایک تجزیاتی مطالعہ
Haseena CEMS-19-SS-122	An Analytical Study of the Manuscript "Ganj al-Hadi" by Qazi Abdul Hadi Rustami

Saturday, May 02, 2026 (Time 02:00 pm-onward)

Parallel Session-II-Online (Islamic Studies)	
Session Chairs	Dr. Aftab Ahmad, Sheringal University Dr. Badsha Rahman (UoM, Chakdara) Dr. Ashfaq Ali, ICP, Peshawar
Engineer Ilyas Salih CEMS-19-SS-128	The Writing Style and Distinctive Features of Tafsīr al-Marāghī by Ahmad ibn Mustafa al-Marāghī (d. 1371 AH): A Research Study
Jamal Ahmad CEMS-19-SS-129	An Analytical Study and Contemporary Significance of Seerah Discourses in "Tafseer Al-Janaan Fi Fahm Al-Qur'an" of Maulana Sarfaraz Khan Safdar (Surah Al-Taoba to Surah Al-Namal)
Alina CEMS-19-SS-121	A Scholarly Review of the Pashto Tafsīr Afzaliyyah by Maulana Rukn al- Dīn Mūsāzai (Chapter No. 05)
Hafiz Abdul Wahhab CEMS-19-SS-123	فقہ حنفی میں صاحبین کے نقطہ ہائے نظر کا ایک علمی جائزہ (علامہ مرغینانی کی کتاب الہدایہ کے کتاب القیظ تا کتاب الرجوع عن الشهادة کے تناظر میں)
Ahmad Ali CEMS-19-SS-126	A Critical Study of the Preaching Methodology and Intellectual Contributions of Maulana Qazi Hamidullah Khan
Muhammad Suliman CEMS-19-SS-127	Al-Burhan Seerat Circles' Educational and Reformative Services: A Focus on Swat District
Asfandyar Khan CEMS-19-SS-132	تفسیر "محاسن الماویل" از جمال الدین قاسمی میں کلامی مباحث کا تحقیقی جائزہ اور عصری معنویت
Amir ul Islam CEMS-19-SS-133	عصر حاضر میں مسئلہ غربت اور اس کا حل: منتخب ماہرین معیشت کے افکار کے تناظر میں تنقیدی و تحقیقی جائزہ
Muhammad Ilyas CEMS-19-SS-134	تفسیر "اضواء البیان فی ایضاح القرآن بالقرآن" کا اردو ترجمہ، تخریج اور تحقیق (سورۃ یونس اور سورۃ ہود مکمل)

Saturday, May 02, 2026 (Time 02:00 pm-onward)

Parallel Session-III-Online (Islamic Studies)	
Session Chairs	Dr. Atta ur Rahman, Cadet College Hassan Abdal Dr. Asad Ullah (GDC Shabqadar Charsadda) Dr. Shahid Jan (ICP, Peshawar)
Mashal Malik CEMS-19-SS-135	مشاورتی مجالس کے اصول و آداب قرآن و سنت کے تناظر اور عصری معنویت: ایک تجزیاتی مطالعہ
Muhammad Maaz Basar CEMS-19-SS-136	تفسیر "اضواء البیان فی ایضاح القرآن بالقرآن" کا اردو ترجمہ، تخریج اور تحقیق (سورۃ الانفال اور سورۃ التوبہ مکمل)
Danish Nadeem CEMS-19-SS-137	نبی کریم صلی اللہ علیہ وآلہ وسلم کا نماز میں قرأت کا معمول: احادیث صحیحہ کی روشنی میں تحقیقی و تجزیاتی مطالعہ
Karishma Saleem CEMS-19-SS-139	ضلع صوابی میں عمر رسیدہ غیر شادی شدہ خواتین کی عدم نکاح کے اسباب اور ان کا سدباب شریعت کے تناظر میں: ایک تجزیاتی مطالعہ
Naseema Bibi CEMS-19-SS-144	مولانا محمد اسحاق صدیقی سندیلوی (1913ء-1995ء) کی منتخب اردو تصانیف کا تعارف، نمایاں خصوصیات اور منہج: ایک تحقیقی جائزہ
Sonya Naz Gul CEMS-19-SS-138	تفسیر ماجدی (عبد الماجد دریابادی) اور تفسیر القرآن (سر سید احمد خان) "سورۃ الفاتحہ تا آخر سورۃ الاعراف" میں مذکور کلامی مباحث کا تقابلی و تحقیقی جائزہ
Syed Salim Ullah CEMS-19-SS-146	(الیاقوت والمرجان) افادات قاضی عبدالغفورؒ کا اردو ترجمہ، تخریج و تحقیق (سورۃ الفاتحہ تا آخر سورۃ البقرۃ)
Nasir Ali CEMS-19-SS-147	قرآن کریم میں طبعیاتی مظاہر کا تذکرہ، آیات بینات کی روشنی میں
Dil Naz Begum CEMS-19-SS-130	تفسیر "ذخیرۃ الجنان فی فہم القرآن" از مولانا سرفراز خان صفدر میں مذکور مباحث سیرت کا تحقیقی جائزہ اور عصری معنویت (سورۃ الفاتحہ تا سورۃ التوبہ)
Ruqqiya CEMS-19-SS-159	شیخ القرآن مولانا عبدالسلام (سشتنغز ملا) کی تفسیر "فخر الاسلام" کا علمی و تحقیقی جائزہ (پارہ نمبر 23)
Zia Ullah CEMS-19-SS-162	پاکستان کے سیاسی و نظریاتی استحکام میں مولانا یوسف بنوری کی خدمات: ماہنامہ 'بینات' کے اداروں کی روشنی میں ایک تحقیقی مطالعہ "

**CONFERENCE
DAY-2
SUNDAY, MAY
03, 2026**

Sunday, May 03, 2026 (Time 11:00 am-onward)

Parallel Session-Online	
Session Chairs	Dr. Wali Rahman, SUIT, Peshawar Dr. Fayaz Ali Shah, ICP, Peshawar Dr. Shahid Jan, ICP, Peshawar
Rahmat Ullah Jan CEMS-19-M&HS-213	Comparative Analysis of Clinical, Radiological and Microbiological Parameters in Suspected Pulmonary Tuberculosis Patients with and without Diabetes
Daud Rehman CEMS-19-SS-113	Does Traditional and Digital Financial Inclusion Affect Environmental Sustainability in South Asian Economies? The Moderating Role of Foreign Debt
Muhammad Sheraz CEMS-19-SS-120	Exploring the Relationship between Corporate Sustainability Practices and Corporate Financial Performance of Pakistani Firms. Testing the Moderating Role of CEO Characteristics and R&D.
Sajjad Ali CEMS-19-SS-163	An Empirical Analysis of the Impact of E-Health Facilities on Patients Satisfaction in District Mardan
Sabira Begum CEMS-19-SS-110	تفسیر ماجدی (عبدالماجد دریابادی) اور القرآن (سر سید احمد خان) "سورۃ الانفال تا آخر سورۃ ط تفسیرہ" میں مذکور کلامی مباحث کا تقابلی و تحقیقی جائزہ
Zaeem Shamsheer CEMS-19-SS-164	Determinants of Solar Energy Adoption in District Mardan
Muhammad Ishaq Khan CEMS-19-SS-155	Role of AI in shaping leadership Skills and competencies
Kiran Begum CEMS-19-SS-166	تہذیب و تمدن کا قرآنی تصور اور اس کی عصری معنویت: سورت الفرقان اور سورت لقمان کی روشنی میں تحقیقی مطالعہ
Rahmatullah CEMS-19-SS-167	تفسیر حبیبی (پشتو) از مولانا حبیب الرحمن (کوثرپان استاد) کا اردو ترجمہ، تخریج و تحقیق: (پارہ نمبر 10 نصف اول)

COMPLETE ABSTRACTS ALL SCIENCES

ABSTRACT NO. CEMS-19-SS-102

THE IMPACT OF MONETARY POLICY ON PAKISTAN STOCK MARKET OF PAKISTAN

Alia, MS Economics, **Dr. Muhammad Tariq**, & **Dr. Rabia Majeed**, Abdul Wali Khan University, Mardan, Pakistan. Email: ah4135594@gmail.com

This study examines the impact of monetary policy on Islamic (KMI-30) and conventional (KSE-100) stock market returns in Pakistan using monthly data from 2010 to 2025. Employing Autoregressive Distributed Lag (ARDL) bounds testing approach, the research analyzes both short-run and long-run relationships between stock returns and key monetary policy variables including policy interest rate, money supply (M2), inflation, and exchange rate. The ARDL bound test confirms significant long-run cointegration between monetary policy variables and both indices. Short-run results reveal that money supply negatively and significantly affects both indices' returns, while interest rates show positive short-run effects. Long-run estimates indicate the interest rates and money supply negatively influences both KMI-30 and KSE-100 returns, while exchange rate depreciation and inflation exhibit positive effects. GDP growth also positively impacts long-run returns. The error correction terms are highly significant and negative for both models, indicating rapid adjustment to long-term equilibrium at approximately 107% for KMI-30 and 93% for KSE-100 per period. Diagnostic tests confirm model robustness with no autocorrelation, heteroscedasticity, or misspecification, and CUMSUM stability tests demonstrate parameter stability throughout the sample period. The findings demonstrate that while both Islamic and conventional stock markets respond significantly to monetary policy changes, their transmission mechanisms differ in magnitude and timing, with Islamic indices showing relatively lower sensitivity to interest rate fluctuations but similar responsiveness to liquidity and exchange rate dynamics. These results suggest that monetary policy remains an important determinant of equity market performance in Pakistan's dual financial system, though the interest rate channel operates less directly in Sharia-Compliant markets.

Keywords: Monetary policy; KMI30 Index; KSE100 Index; inflation; ARDL

ABSTRACT NO. CEMS-19-SS-113

DOES TRADITIONAL AND DIGITAL FINANCIAL INCLUSION AFFECT ENVIRONMENTAL SUSTAINABILITY IN SOUTH ASIAN ECONOMIES? THE MODERATING ROLE OF FOREIGN DEBT

Daud Rehman, PhD Scholar, **Dr. Muhammad Ilyas**, & **Dr. Adnan Ahmad**, Department of Accounting and Finance, Institute of Business and Leadership, Abdul Wali Khan University Mardan, Pakistan. Email: daud.rehman@iisat.edu.pk

This paper examines how traditional financial inclusion (TFI) and digital financial inclusion (DFI) affect environmental sustainability (ES) in the panel of seven south Asian economies from 2004 to 2023. This paper used several panel data approaches which concurrently accommodates the dataset's cross-sectional dependency, stationarity and structural break concern in cointegration. The results show that TFI and DFI negatively and significantly affect the ES. In addition, the interaction term significantly moderates

the effect of TFI and DFI on ES. These outcomes emphasize the importance of TFI and DFI policies and FOD regarding enhancing ES in the South Asian economies.

Keywords: Traditional financial inclusion; digital financial inclusion; foreign debt; environmental sustainability; EKC

ABSTRACT NO. CEMS-19-SS-115

VENTURE CAPITAL CERTIFICATION AND FINANCIAL STABILITY: AN EMPIRICAL STUDY OF CHINESE IPOs

Nawab Khan, Islamia College University Peshawar; **Jing Qu; Qu Haitao**, Huanghuai University Zhumadian, Henan. China, & **Rui Li**, Henan University of Economics & Law, China. Email: nawabkhanims@yahoo.com

This study investigates the certifying function of venture capital (VC) in mitigating financial distress and lowering the cost of capital for Chinese initial public offerings (IPOs). Utilizing a comprehensive dataset of 1,683 non-financial firms that went public between 2006 and 2016, our findings reveal that VC backed firms demonstrate significantly lower financial distress and enjoy more favorable financing terms compared to their non-VC-backed counterparts. To account for potential endogeneity, we employ the propensity score matching method, which substantiates that VCs play a pivotal role in selecting firms with robust future-prospects, characterized by reduced financial risk and enhanced cost efficiency. Moreover, firms backed by reputable VCs exhibit substantially lower financial distress risks and achieve greater reductions in financing costs. The analysis also indicates that independent private venture capital firms have a particularly pronounced effect in reducing IPO firms' financial costs. Overall, our results underscore the importance of VC backing, not only in alleviating financial distress risk but also in providing a certification effect, which significantly lowers the cost of capital for supported firms.

Keywords: Venture capital; financial distress; Chinese initial public offerings (IPOs)

ABSTRACT NO. CEMS-19-SS-116

GENDER BASED ANALYSIS OF INFLATION AND HOUSEHOLD CONSUMPTION PATTERNS IN PAKISTAN

Naila Gul, MS Economics, **Dr. Noor Jehan**, & **Dr. Muhammad Tariq**, Dept. of Economics, Abdul Wali Khan University Mardan. Email: nailagul2050@gmail.com

The paper investigates the distributional impacts of inflation on the household welfare using micro-level Pakistani data. Although aggregate indices are generally used to gauge inflation, these indices obscure the fact that households differ in their exposure to price changes. The study creates a household-specific inflation exposure index by using household consumption data in the Household Integrated Economic Survey (HIES) 202425 and price information at the commodity level. The strategy captures the variation in inflation exposure due to the difference in household consumption patterns. The

empirical test uses weighted Ordinary Least Squares (OLS) regression estimates to get the relationship between per capita consumption and inflation exposure. The analysis follows several steps such as baseline estimation, commodity-level decomposition, models of gender interactions, province fixed effects and distributional analysis at the consumption quintile. The findings indicate that the exposure to inflation is closely related to household consumption; but this correlation indicates underlying consumption structure and not a homogenous price impact. Findings of decomposition indicate that there is a large amount of heterogeneity within commodity groups with vegetable related inflation negatively related to consumption, especially by poorer households and wheat and meat exposure being more strongly related with higher income households. A gender analysis shows that households headed by women have different reactions to inflation among commodity groups. Moreover, the fixed effects of the region emphasize the significance of the spatial heterogeneity in determining these relations. Distributional analysis offers good evidence that poor households are more affected by price hikes in the basic commodities whereas rich households are more in a position to change their consumption habits. The results indicate that inflation is not a distributional process that is homogenous but a homogeneous macroeconomic phenomenon in terms of unequal welfare implications. The paper points out the necessity of policy interventions that are specific and context-based, and that consider the heterogeneity of households, especially in cushioning vulnerable groups against food price shocks.

Keywords: Inflation; household; heterogeneity; macro-economic; gender analysis

ABSTRACT NO. CEMS-19-SS-117

THE ROLE OF FINANCIAL LITERACY IN ENHANCING THE INCOME OF FARMER IN DISTRICT BAJAUR

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This paper focuses on the impact of financial capability, risk management behavior, and structure constraints on the economic performance of farmers. The analysis, based on survey data of 606 farmers, identifies two outcome dimensions, economic performance (growth-oriented outcomes) and income stability (consistency across seasons). Financial knowledge, skills, attitudes, and barriers composite indices were created, and risk-related variables were examined as separate behavioral elements. Ordinary Least Squares (OLS) regression using robust standard errors was used. The findings indicate that the notion of financial capability is not a single construct. Financial literacy positively and significantly influences economic performance, although the effect is small. Conversely, the risk planning is the most pronounced predictor, which implies that uncertainties can be managed proactively to lead to better results. Risk insurance also has a positive impact, whereas financial skills and attitudes do not exhibit any significant impacts in the complete model. It is interesting to note that access to financial services and formal education are not noteworthy predictors with behavioral factors controlled, implying that access alone does not lead to better outcomes. One of the main contributions of the study is the differentiation between economic performance and income stability. Although performance is determined by behavior, the crucial determinant of income stability is

structural barriers. With increased constraints, farmers will switch to conservative policies which minimize the variability of incomes, leading to less volatile but not better incomes. The results are a challenge to traditional policy interventions that focus on financial access and overall literacy, and the role that behavioral capabilities, especially risk planning, can play. The study highlights the importance of development interventions that combine financial literacy with real-world decision-making capabilities and structural limitations impacting rural livelihoods.

Keywords: Financial literacy; farmer, income; livelihood

ABSTRACT NO. CEMS-19-SS-119

IMPACT OF LEADERSHIP STYLE ON EMPLOYEE JOB PERFORMANCE: A QUANTITATIVE STUDY OF KP EDUCATION MONITORING AUTHORITY (EMA), PESHAWAR

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This study examines the impact of leadership style on employee job performance in the KP Education Monitoring Authority (EMA), Peshawar. It focuses on two main leadership styles: transformational and transactional. A quantitative research approach is used, and data are collected from EMA employees through a structured questionnaire based on a 5-point Likert scale. The data are analyzed using SPSS, including descriptive statistics, reliability analysis, correlation, and regression. The results show that transformational leadership improves employee motivation and overall job performance, while transactional leadership helps employees to complete tasks on time through clear instructions, rules, and rewards. This study adds to the existing literature on leadership in Pakistan's public sector and provides useful recommendations to improve leadership practices, employee performance, and accountability in the EMA.

Keywords: Leadership; performance; transformational; transactional

ABSTRACT NO. CEMS-19-SS-120

EXPLORING THE RELATIONSHIP BETWEEN CORPORATE SUSTAINABILITY PRACTICES AND CORPORATE FINANCIAL PERFORMANCE OF PAKISTANI FIRMS. TESTING THE MODERATING ROLE OF CEO CHARACTERISTICS AND R&D

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Background: Climate change, limited resources, and increased demands on social responsibility and sustainability are all factors that have made corporate sustainability practices (CSP) become important across the world. Nevertheless, in young economies such as Pakistan, the CS-corporate financial performance (CFP) nexus is under investigated.

Objective: This paper examines the CSP and CFP relationship in Pakistan and how CEO characteristics and research and development (R&D) investment mediate this relationship.

Design and Setting: The study employs a quantitative, secondary panel data design, using firm level data drawn from annual reports, financial statements and sustainability disclosures of publicly listed Pakistani companies across various industries such as manufacturing, technology, and energy.

Participants: The sample included large and medium sized firms that have been in business for at least five years. Data was gathered from financial statements and sustainability reports.

Measures: CSP (environmental, social, and governance dimensions) is an independent variable. Dependent variable: CFP (return on assets, return on equity, ROI, market value). Moderators: the attributes of the CEO (education, experience) and investment in research and development. The study also includes R&D expenditure (percentage of annual revenue allocated to research and development) as a key moderating variable to assess how innovation intensity affects the CSP and CFP relationship.

Results: It was found that CSP demonstrates a significant effect on CFP ($b = 0.45, p < 0.01$). This relationship was positively moderated by CEO education and experience ($b = 0.12, p < 0.05$), and R&D investment increased the impact of CSP on financial performance ($b = 0.15, p < 0.01$).

Conclusions: CSP is associated with social and financial factors in Pakistan. They play very important roles in enhancing this connection by leadership qualities and investing in innovation. The paper has implications on the corporate strategy and policy making, which focus on integrating sustainability in the business practice so as to attain a competitive edge. Longitudinal designs should be used in future studies and investigations into other possible moderating variables like institutional pressures and cultural forces should follow.

Keywords: Corporate social responsibility; corporate financial performance; RoA; RoE; leadership; sustainability

ABSTRACT NO. CEMS-19-SS-124

ASCERTAINING THE MAJOR MACRO ECONOMIC DETERMINANTS OF SERVICE SECTOR GROWTH IN PAKISTAN: A PANEL STUDY

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Service sector has become a leading economic sector in both developed and developing economies such as Pakistan where it is over half of the national Gross Domestic Product (GDP). Although the industry has become increasingly important, the performance of the industry is still vulnerable to macroeconomic factors and policy structures. This paper empirically investigated the key macroeconomic determinants of growth of service sector in Pakistan with special focus on the issue of taxation and other key variables including Gross Fixed Capital Formation (GFCF), Gross National Expenditure (GNE), Inflation rate

(INF), Trade Openness (TRD) and Foreign Direct Investment (FDI). The analysis used annual time series data that covered the years 1960 to 2024 and was obtained using the World Development Indicators, State Bank of Pakistan, and Pakistan Economic Survey. Quantitative and explanatory research design is used whereby the Autoregressive Distributed Lag (ARDL) bounds testing is used to examine both short-run and long-run relationships between the variables. Before estimation, unit root tests are done to establish the order of integration to establish the appropriateness of the ARDL model as there is the mixed integration between the variables at both levels $I(0)$ and $I(1)$. The bound testing procedure is used to determine the existence of a long-run equilibrium relationship and short-run dynamics are modeled by an Error Correction Model (ECM). The empirical evidence also indicates that Gross Fixed Capital Formation and Gross National Expenditure have a profound and positive effect on the growth of the service sector, which proves the role of investment and aggregate demand in the growth of the sector. The contribution of trade openness and Foreign Direct Investment is also found to be positive but the contribution is not that high, which means that there are structural inefficiencies in exploiting external economic opportunities fully. Conversely, inflation and taxation come out as major growth inhibitors. The negative impact of inflation on the sector is that it decreases purchasing power, and it causes more uncertainty, but on the other hand, increased taxation is observed to deter investment, decrease profitability and, deter entrepreneurship in the service industry. The findings of this study are in line with the key economic theories such as the Neoclassical Growth Theory, Keynesian Demand-side Theory, Endogenous Growth Theory and Optimal Taxation Theory hence empirically and theoretically justifying it. The conclusions also confirm the results of the available literature on Pakistan and other developing economies, but provide updated and context-specific information. These findings suggest the use of balanced taxation, more investment in infrastructure, proper measures to control inflation, greater trade liberalization and the adoption of policies to attract foreign investment in the service industry. The research adds to the paucity of empirical research on the dynamics of service sectors in Pakistan, and offers useful policy implications toward attaining sustainable economic growth.

Keywords: Service sector growth; taxation; GFCF; GNE; inflation; trade openness; foreign direct investment; ARDL

ABSTRACT NO. CEMS-19-SS-125

ANTECEDENTS OF GREEN MARKETING ORIENTATION: EVIDENCE FROM A SYSTEMATIC LITERATURE REVIEW

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Green Marketing Orientation (GMO) is a strategic approach whereby firms incorporate the environment in marketing decision-making. Despite its increased importance, the scientific literature on the antecedents of GMO is disjointed. This paper performs a

literature review to integrate and classify the most important factors that affect the adoption of GMOs. The results of the analysis of the peer-reviewed studies were divided into three categories: managerial, organizational and external environmental antecedents. Managerial factors are commitment of top management, environmental awareness and ethical leadership. Organizational drivers include environmental culture, resource availability, market orientation and organizational capabilities. External forces include regulation pressure, customer environment pressure, competition pressure, and stakeholder pressure. The research paper hypothesizes a combined theoretical model of the interaction between these drivers to determine GMO adoption. It also determines the main research gaps, in particular, the insufficient orientation on the emergent economies and small and medium-sized enterprises, and the absence of the holistic models that combine numerous drivers. The results offer theoretical and practical implications to managers who want to use sustainable marketing strategies.

Keywords: Green marketing orientation; antecedents of GMO; organizational drivers; external environmental pressure; SMEs; systematic literature review

ABSTRACT NO. CEMS-19-SS-131

GREEN FINANCE AND ESG INVESTING: A PATHWAY TOWARD SUSTAINABLE ECONOMIC GROWTH

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The global transition toward sustainable development has intensified interest in financial systems that promote environmental stewardship, social responsibility, and ethical governance. This study examines the dynamic relationship between Green Finance, Environmental, Social, and Governance (ESG) Investing, and Sustainable Economic Growth, using a cross-country panel dataset of 25 economies from 2010 to 2023. The research aims to evaluate how green financial mechanisms and ESG practices jointly contribute to long-term economic sustainability and how Institutional Quality and Financial Development shape these effects. Employing both econometric (Fixed Effects, Random Effects, and Interaction Models) and Partial Least Squares Structural Equation Modeling (PLS-SEM) approaches, the study integrates financial, institutional, and behavioral dimensions of sustainability. The findings reveal that Green Finance exerts a strong and statistically significant positive impact on sustainable growth ($\beta \approx 2.18$, $p < .01$), while ESG Investing independently enhances economic performance ($\beta \approx 0.74$, $p < .01$). Moreover, ESG practices mediate the relationship between Green Finance and Sustainable Growth ($\beta_{\text{indirect}} = 0.24$, $p < .01$), confirming a dual-channel mechanism in which financial and behavioral sustainability reinforce one another. The moderating role of Institutional Quality ($\beta = 0.29$, $p < .01$) further underscores the importance of effective governance and regulatory frameworks in amplifying these effects. The results substantiate the theoretical integration of Stakeholder Theory, Institutional Theory, the Triple Bottom Line (TBL) framework, and Sustainable Growth Theory, demonstrating that

sustainable finance operates through both capital mobilization and behavioral transformation. Policymakers are urged to strengthen ESG disclosure standards, expand green financial instruments, and enhance institutional transparency to realize inclusive, resilient, and low-carbon economic growth. This research provides empirical and conceptual foundations for reimagining global financial systems as engines of sustainable prosperity, offering a comprehensive framework for academia, regulators, and industry practitioners committed to advancing the sustainability agenda.

Keywords: Green finance; global transition; economic growth; financial performance

ABSTRACT NO. CEMS-19-SS-140

ASCERTAINING THE MAJOR MACROECONOMICS INSTIGATORS OF INFLATION RATE: EVIDENCE FROM PAKISTAN

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The inflationary trends faced by Pakistan in the last few decades underscored the need to identify the key factors influencing inflation, and hence the need for informed policy-making and macroeconomic stability. The research sought to investigate the impact of monetary, fiscal and external sector variables on inflationary pressures in Pakistan and also to test the short-term adjustment process and long-term equilibrium in the inflation process. The empirical investigation involved the use of annual time series data from 1970 to 2024 sourced from secondary data sources such as the World Development Indicators (World Bank), State Bank of Pakistan and Pakistan Economic Survey. The dependent variable was the inflation rate, while the primary explanatory variables were money supply (M2), exchange rate, public expenditure, interest rate and gross domestic product (GDP) growth. The research used the Autoregressive Distributed Lag (ARDL) bounds testing approach to cointegration, which was deemed suitable given the mixed levels of integration of variables. The long-run results revealed that money supply, depreciation of the exchange rate and government spending had a positive significant effect on inflation, implying that both monetary and demand factors were significant drivers of inflation. On the other hand, interest rates and economic growth had a negative impact on inflation, suggesting that tight monetary policy and increased capacity were important factors in curbing inflation. The results of the study were in line with the majority of economic theories, such as the monetarist theory which suggests inflation is mainly caused by monetary factors, and other Keynesian theories which highlight the importance of demand factors. The findings also underlined the role of exchange rate fluctuations in passing on external shocks to inflation, which reflected the open economy status of Pakistan. The empirical findings reveal that inflation in Pakistan is a multidimensional phenomenon, involving monetary, fiscal, and external factors that needed to be addressed through a balanced approach. The results suggest that sound monetary policy to control money supply, sound fiscal policy to limit excessive government spending and policies to stabilise the exchange rate to curb imported inflation are vital. Finally, the need for

structural reforms to improve productivity and supply potential was highlighted as a key element for sustainable price stability. In summary, this study added to the body of literature by offering fresh empirical evidence on inflation in Pakistan, employing a rigorous econometric approach. The study provided insights for policymakers, academics and economic planners to develop effective policies to control inflation and promote sustainable economic growth.

Keywords: Inflation; macroeconomic stability; public expenditure; monetary; fiscal policy

ABSTRACT NO. CEMS-19-SS-141

FINANCIAL DEVELOPMENT IN THE ERA OF SUSTAINABILITY: THE INTERPLAY OF GREEN FINANCE AND FINTECH INNOVATION

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Purpose: The purpose of this study is to investigate the impact of financial technologies and green finance on the financial development and to investigate the moderating role of fintech in the promotion of green finance in the financial development of OECD countries.

Design/methodology/approach: The study used principal component analysis (PCA) technique to construct composite index for green finance and financial technologies to analyse their impact on financial development. This study used data from 2013 to 2022, from the selected 26 OECD countries, based on the availability of data. This study employed Two-Step system Generalized Method of Moments (GMM) estimation technique to address endogeneity issue to provide reliable and valid results.

Findings: The results indicate that green finance and financial technologies positively affect financial development, and fintech contributes significantly to the growth of green finance. Moreover, the study has been confirming the consistency of the findings to ensure the robustness of the empirical findings. The results of heterogeneity analysis reveals that the marginal effect of financial technologies and green finance are greater in lower-income countries. Additionally, green finance has a stronger impact in countries with low green finance adoption, and the marginal benefit of FinTech are more pronounced in countries with low FinTech adoption.

Practical implications: The findings of the paper offer policymakers a detailed new insight into how green finance and fintech, and their interaction, drive financial development in OECD economies.

Originality/value: To the best of authors' knowledge, this paper is one of the few studies that empirically analyse the effects of financial technologies and green finance and their interactive role in the financial development of OECD countries. In addition, the individual effect of green finance variables and their integration with fintech and heterogeneity analysis have been investigated to ensure the robustness of the findings.

Keywords: Green finance; financial development; sustainability; fintech innovation

ABSTRACT NO. CEMS-19-SS-142

PRINCIPAL'S THREE-STAGE LEADERSHIP STYLE AND ITS IMPACT ON TEACHERS'
PERFORMANCE THROUGH A MIXED-METHOD STUDY

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Leadership plays a critical role in shaping teachers' performance and institutional effectiveness within educational organizations. In Pakistan, private school systems increasingly emphasize structured leadership practices to cope with educational reforms, curriculum changes, and performance accountability. This study aims to examine the impact of principals' leadership styles, conceptualized through Lewin's Three-Stage Change Model (Unfreeze–Change–Refreeze), on teachers' performance at primary, secondary, and higher secondary levels in The Smart School campus at Badaber, Peshawar using a mixed-method research design, combining quantitative data collected through structured questionnaires with qualitative insights obtained via semi-structured interviews.

Keywords: Educational leadership; Lewin's three-stage model; teachers' performance

ABSTRACT NO. CEMS-19-SS-143

THE ROLE OF LEADERSHIP IN FORECASTING A KNOWLEDGE-DRIVEN CULTURE

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Purpose: This study aims to examine the role of leadership in fostering a knowledge-driven organizational culture, with a particular focus on the mediating effect of forecasting capability. It seeks to understand how leadership influences the development of organizational environments that promote knowledge creation, sharing, and utilization.

Research Design/Methodology: A quantitative research approach was adopted, using a structured questionnaire distributed to 150 respondents from knowledge-intensive sectors, including education, banking, information technology, and service organizations. The collected data were analyzed using descriptive statistics, reliability analysis, correlation, and regression techniques to test the relationships among leadership, forecasting capability, and knowledge-driven culture.

Findings: The results indicate that leadership has a significant positive impact on both forecasting capability and knowledge-driven culture. Additionally, forecasting capability significantly influences knowledge-driven culture and partially mediates the relationship between leadership and organizational culture.

Practical Implications: The findings suggest that organizations should prioritize the development of leadership competencies related to strategic foresight, data-driven decision-making, and adaptability. Investing in leadership development programs and strengthening forecasting practices can enhance knowledge sharing, innovation, and long-term organizational performance.

Originality/Value: This study contributes to the existing body of knowledge by integrating leadership and forecasting capability within the framework of knowledge-driven culture. It addresses a gap in prior research by highlighting the mediating role of forecasting capability, offering both theoretical insight and practical relevance for organizations operating in knowledge-based economies.

Keywords: Leadership; forecasting capability; knowledge-driven culture; organizational learning; knowledge management

ABSTRACT NO. CEMS-19-SS-145

AI-DRIVEN VS HUMAN-CENTERED SERVICE INTERACTIONS: EFFECTS ON CUSTOMER TRUST, EMOTIONAL ENGAGEMENT, AND LOYALTY IN THE TELECOM SECTOR (EVIDENCE FROM NAYATEL AND COMPETING ISPS)

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The increasing adoption of Artificial Intelligence (AI) in service delivery has significantly transformed customer–firm interactions, particularly in the telecom sector where Internet Service Providers (ISPs) are integrating AI-driven technologies such as chatbots, automated customer support, and predictive service systems. While these innovations improve operational efficiency and responsiveness, their implications for relational outcomes—specifically customer trust, emotional engagement, and loyalty—remain insufficiently explored, especially in emerging markets. This study aims to examine the comparative effects of AI-driven versus human-centered service interactions on customer relationship outcomes, with empirical evidence drawn from Nayatel and its competing ISPs in Pakistan. Grounded in Relationship Marketing Theory and the Technology Acceptance Model (TAM), the study proposes a conceptual framework in which service interaction type influences customer trust, emotional engagement, and loyalty. Emotional engagement is further posited as a mediating mechanism, while customer technology readiness and perceived service complexity are considered as moderating variables. A mixed-method research design will be employed, combining quantitative survey data from telecom users with qualitative insights obtained through semi-structured interviews. The expected contributions of this research are both theoretical and practical. Theoretically, it advances the integration of technology-driven and human-centric perspectives in service marketing literature. Practically, it offers actionable insights for telecom firms on optimizing the balance between AI-enabled automation and human interaction to strengthen customer relationships and enhance long-term loyalty. The study is particularly relevant in the context of Pakistan’s rapidly evolving digital landscape, where telecom operators face increasing competition and rising customer expectations.

Keywords: Artificial Intelligence; human-centered service; customer trust; emotional engagement; relationship marketing; technology acceptance model (TAM)

ABSTRACT NO. CEMS-19-SS-148

ENHANCING GROWTH THROUGH DIGITAL FINANCE AND FOREIGN INVESTMENT:
EMPIRICAL: EVIDENCE FROM PAKISTAN

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The intense development of the sphere of digital technologies has radically re-configured Pakistani finances, and the sphere of digital finance is currently re-configuring the avenue to financial services and economic life. As the penetration of internet increases, more people use their mobile phones, and policy makers focus on financial inclusion, connectivity between digital finance, foreign investment and financial development has become vital in the economic growth of any nation. Nevertheless, there is limited empirical data on these interactive and combined influences that are then analyzed in the environment of Pakistan. The research will explore the relationship, through the influence of digital finance and financial development on the economic growth of Pakistan considering the moderating influence of foreign direct investment. The proposed study, based on the Financial Intermediation Theory, the Endogenous Growth Theory and the Technology Acceptance Model (TAM), is that digital finance can contribute positively to the economic growth due to the increase in accessibility and efficiency, whereas financial development can increase the optimal capital input. Moreover, the growth-enhancing effects of digital finance will be enhanced by FDI since it will enable knowledge exchange, novelty, and inflows of capital. The research design is a quantitative research design which is quantified through multiple regression analysis where the study uses data on annual data (2000-2024) according to World Development Indicators (WDI). The growth in economic growth is through GDP growth. Domestic credit to the private sector will be taken as a proxy of financial development and the use of internet and mobile cellular subscriptions will be used to measure digital finance as well as a mediating variable respectively as independent and moderating variable. Some of the control variables are inflation and trade openness. It can be expected that the study will make a contribution (both theoretical and practical). In theory, this has the potential to expand the finance-growth literature by taking into account elements of interaction between digital finance and FDI in a country-specific framework. In practice, it can provide policy insights that can be used by Pakistan to capitalize on foreign investment and digital financial growth to ensure sustainable economic growth amid an ever more digital economy.

Keywords: Digital finance; financial development; economic growth; foreign direct investment; moderation effect; technology acceptance model (TAM)

ABSTRACT NO. CEMS-19-SS-149

IMPACT OF ORGANIZATIONAL CULTURE ON ELECTRICAL HAZARD MANAGEMENT
IN PESCO/WAPDA, PAKISTAN

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Background/Context: Electrical utilities such as PESCO (Peshawar Electric Supply Company), WAPDA (Water and Power Development Authority) operate in high-risk environments where employees are regularly exposed to electrical hazards. Organizational culture plays a critical role in shaping employee attitudes, safety behaviors, and compliance with safety regulations. In Pakistan, frequent electrical accidents highlight the need to understand how safety culture, management commitment, and employee involvement influence hazard prevention in power distribution organizations.

Research Gap: Although international studies have emphasized the role of organizational culture in workplace safety, limited empirical research exists in the Pakistani power sector, particularly focusing on electrical hazards in PESCO/WAPDA. Moreover, the relationship between safety-oriented organizational culture and electrical hazard management remains underexplored in developing-country utility organizations.

Research Objective: This study aims to examine the impact of organizational culture on the management of electrical hazards in PESCO/WAPDA, with a focus on safety practices, employee awareness, and managerial commitment.

Methodology: The study adopts a quantitative research design using primary data collected through a structured questionnaire from employees of PESCO/WAPDA. Statistical analysis techniques, including descriptive statistics, correlation, and regression analysis, will be applied using SPSS to assess the relationship between organizational culture dimensions and electrical hazard management.

Expected Contribution: The study is expected to contribute to the literature on occupational safety management by providing empirical evidence from Pakistan's power sector. Practically, the findings will help policymakers and utility managers strengthen safety culture, reduce electrical accidents, and improve overall workplace safety performance.

Keywords: Organizational culture; electrical hazards; workplace safety; PESCO; WAPDA.

ABSTRACT NO. CEMS-19-SS-150

INTERGOVERNMENTAL COORDINATION CAPACITY AND POLICY
IMPLEMENTATION EFFECTIVENESS IN KHYBER PAKHTUNKHWA: A POST-18th
AMENDMENT ANALYSIS OF THE INTER-PROVINCIAL COORDINATION
DEPARTMENT

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Background/Context: The 18th Constitutional Amendment fundamentally transformed Pakistan's governance architecture by devolving substantial powers to provincial governments, thereby intensifying the need for effective intergovernmental coordination. In this context, the Inter-Provincial Coordination (IPC) Department of Khyber Pakhtunkhwa has emerged as a pivotal institutional mechanism responsible for policy alignment, inter-provincial liaison, and coordination with federal entities. However, the transition from centralized governance to a decentralized framework has generated coordination complexities, including institutional fragmentation, capacity constraints, and overlapping jurisdictions. This study aims to critically examine the coordination capacity of the IPC Department and its influence on policy implementation effectiveness in KP.

Research Gap: Existing research on the 18th Amendment predominantly emphasizes constitutional and political transformations, while the operational performance of coordination institutions remains underexplored. Specifically, there is limited empirical evidence on how intergovernmental coordination capacity affects policy implementation effectiveness at the provincial level.

Research Objective: The research aims to investigate the coordination capacity of the IPC Department in KP, followed by analyzing how this capacity impacts policy implementation effectiveness. Next, it seeks to pinpoint the institutional and administrative factors that shape coordination outcomes. Ultimately, the goal is to develop a governance framework that boosts intergovernmental coordination.

Methodology: This study adopts a quantitative approach, rooted in the positivist philosophy, and follows a deductive path. A survey strategy is employed, utilizing a mono-method approach with a structured questionnaire as the research tool. Data is collected at a single point in time (cross-sectional), and analysis is done using Structural Equation Modeling (SEM), Confirmatory Factor Analysis (CFA), and Regression Analysis.

Expected Contribution: The study will contribute to governance literature by empirically linking coordination capacity with policy implementation effectiveness in a post-devolution context and provide policy recommendations for strengthening IPC performance.

Keywords: Coordination; capacity; policy implementation; effectiveness

ABSTRACT NO. CEMS-19-SS-151

**THE EFFECT OF TRAINING AND DEVELOPMENT ON EMPLOYEES' PERFORMANCE:
EVIDENCE FROM THE SERVICE SECTOR**

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In today's competitive business landscape, organizations focus on boosting employee performance for success. Training and development are key strategies, yet many businesses struggle to achieve desired outcomes despite substantial investments. This study investigates the impact of training and development on employee performance in the service sector. The research aims to examine the significance of training programs, explore how development initiatives affect employee performance, and determine the relationship between training effectiveness and job performance. It also offers suggestions for enhancing training practices. The study addresses a crucial concern: do training programs truly improve employee performance? A quantitative approach is adopted, using a survey of 150-250 service sector employees. Data will be analyzed using SPSS, with correlation and regression analysis. Literature suggests training and development positively impact employee performance by improving skills, motivation, and job satisfaction. Human Capital Theory and Social Learning Theory support this notion. However, factors like organizational support and training design also contribute to training effectiveness. The study's findings are expected to demonstrate that effective training programs significantly enhance employee performance, productivity, and job efficiency. The research will provide empirical evidence and practical recommendations for improving HR practices in the service industry. This study contributes to academic literature on human resource development and assists HR managers in designing effective training programs. Organizations will gain insights into the real impact of training investments, enabling them to enhance employee capabilities and overall success.

Keywords: Training & development; employee performance; skills; motivation; productivity

ABSTRACT NO. CEMS-19-SS-152

**CRYPTO CURRENCY VOLATILITY AND PORTFOLIO DIVERSIFICATION: EVIDENCE
FROM PAKISTAN**

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In recent years crypto currency market has soared and millions of retail investors have started investing in crypto currency around the world including Pakistan. During a market crash, investors look for hedging their risk. it raises a question, does crypto currency help the investor to save the investment from loss and is it a safe investment compared to investment in Pakistan stock exchange. The study will analyse whether Bitcoin and other crypto currency assist the Pakistani investors to hedge and diversify the risk. It will also

compare it with gold, which is known as safe-haven in times of crisis. There are three questions of interest. First, are crypto currency returns uncorrelated with the returns on Pakistan Stock Exchange (PSX) stock returns? Second, is Bitcoin a better safe-haven than gold in a stock market crash? Third, does the inclusion of crypto currency in the stock portfolio improve the portfolio returns for Pakistani investors? I will collect daily price data from January 2018 to December 2024 from Coin Market Cap, PSX and Investing.com. I will examine the time-varying correlation between the crypto currency and stock market returns particularly during the COVID-19 and the recent economic crisis in Pakistan (2022-2023) using the DCC-GARCH model. The study expects that Bitcoin will not offer much diversification or safe haven (like gold) during crises. The findings will provide guidelines for investors in Pakistan and policymakers on cryptocurrency investment.

Keywords: Crypto currency; Bitcoin; portfolio diversification; safe haven; Pakistan Stock Exchange; gold; volatility

ABSTRACT NO. CEMS-19-SS-153

THE IMPACT OF HOSPITAL ACQUIRED INFECTIONS ON INFECTION PREVENTION AMONG HEALTHCARE TEAM: THE MEDIATING AND MODERATING ROLE OF ORGANIZATIONAL AND MANAGERIAL INTERVENTIONS IN HOSPITALS

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Healthcare associated infections (HAIs) continue to pose a significant challenge to healthcare systems by increasing morbidity, mortality, and financial burden. While existing literature has largely focused on clinical and epidemiological aspects of HAIs, limited attention has been given to organizational and management related determinants influencing infection prevention, particularly at the healthcare team level in developing contexts such as Pakistan. This study addresses this gap by examining how management-driven factors influence infection prevention outcomes. This study adopts a mixed-method research design, integrating both quantitative and qualitative approaches. Quantitative data will be collected through structured questionnaires from healthcare professionals and analyzed using Structural Equation Modeling (SEM). Qualitative data will be gathered through semi structured interviews and analyzed using thematic analysis to capture deeper organizational insights. The study is expected to demonstrate that infection prevention is significantly influenced by organizational mechanisms such as training and development, economic cost, and evaluation as project management, as well as moderating factors including healthcare leadership, financial resources, and healthcare team digital awareness. These factors collectively shape effective infection control practices beyond clinical interventions. The study may be limited by its focus on selected healthcare institutions and reliance on self-reported data, which may affect generalizability. However, it provides a foundation for future large scale and cross regional studies in developing healthcare systems. The findings offer valuable insights for

hospital administrators and policymakers by emphasizing the importance of integrated management strategies, including staff training, leadership engagement, communication systems, and financial planning, to improve infection prevention outcomes. This study provides a novel perspective by integrating clinical, organizational, and managerial dimensions into a unified framework, moving beyond traditional infection control approaches. The study is grounded in established theories, including the Structure Process Outcome (SPO) model, Human Capital Theory, and the Resource Based View (RBV), which collectively explain how organizational resources and processes influence healthcare outcomes. This research makes a significant theoretical contribution by extending infection prevention literature through the incorporation of mediating and moderating organizational variables, offering a comprehensive, team-based framework that enhances understanding of HAIs in complex healthcare environments.

Keywords: Healthcare associated infections; prevention; healthcare management; training & development; leadership; economic cost; digital awareness

ABSTRACT NO. CEMS-19-SS-154

EXPLORING THE SINGLE MOTHERS WORK-LIFE BALANCE CHALLENGES AND EXAMINE THE SOCIAL AND ORGANIZATION SUPPORT ASSOCIATED WITH SINGLE MOTHERS WORKING AT MEDICAL TEACHING INSTITUTIONS (MTI)-HAYATABAD MEDICAL COMPLEX (HMC) PESHAWAR AND ITS CONSTITUTES

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This study explores the multifaceted hardships faced by single mothers—including those who are divorced, separated, or widowed—working within Medical Teaching Institutions (MTI) at the Hayatabad Medical Complex in Peshawar. Despite existing research on single motherhood in other Pakistani urban centers, a significant literature gap persists regarding the specific socio-cultural and organizational dynamics of Peshawar and its MTI hospitals. Adopting a qualitative, phenomenological strategy grounded in an interpretivist philosophy, this research utilizes an inductive approach to investigate the job, life, financial, and parenting strains experienced by these women. Data collected through cross-sectional, semi-structured interviews will be analyzed using thematic coding to assess the availability and efficacy of social and organizational support systems. The findings aim to provide evidence-based insights for practitioners, employers, and policymakers to foster more inclusive workplace environments and contribute to the academic discourse on institutional management in the regional healthcare sector.

Keywords: Single mothers; work-life balance; qualitative research; organizational support.

ABSTRACT NO. CEMS-19-SS-155

ROLE OF AI IN SHAPING LEADERSHIP SKILLS AND COMPETENCIES

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Artificial Intelligence (AI) is increasingly transforming organizational structures, decision-making processes, and leadership practices across industries. This research investigates how AI is reshaping leadership skills and competencies in modern organizations. The study focuses on the transition from traditional leadership approaches to data-driven, technology-enabled, and human-centered leadership models. It also examines the emergence of new competencies such as digital literacy, adaptability, and ethical decision-making. Using a mixed-method approach, this research aims to evaluate how AI influences leadership effectiveness and organizational outcomes. The findings will contribute to understanding how leaders can remain effective in AI-driven environments.

Keywords: Artificial intelligence; organizational structure; transition; competency

ABSTRACT NO. CEMS-19-SS-156

**UNIVERSITY MARKETING THROUGH YOUTUBE IN PAKISTAN: MEDIATING ROLE OF
CONTENT RELEVANCE AND MODERATION OF DIGITAL LITERACY**

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This study investigates the effectiveness of YouTube marketing for higher education institutions in Peshawar, Khyber Pakhtunkhwa (KPK), focusing on how digital engagement influences student perceptions. While digital marketing is increasingly utilized, there remains a significant gap in understanding its actual impact on students within the Pakistani context. Grounded in the Elaboration Likelihood Model (ELM) and Communication and Learning Theory (CLT), this research examines the mediating role of content relevance and the moderating influence of digital literacy. The study hypothesizes that YouTube marketing positively affects student perception, a relationship mediated by the relevance of the content and further strengthened by the target audience's level of digital literacy. By analyzing these variables, the research provides a nuanced understanding of digital marketing effectiveness in the academic sector. The findings offer practical insights for universities to optimize online strategies, ensuring content is not only visually appealing but also culturally relevant and accessible. Ultimately, this research helps bridge the gap between institutional marketing efforts and meaningful student engagement.

Keywords: YouTube marketing; student perception; content relevance; digital literacy; higher education

ABSTRACT NO. CEMS-19-SS-157

REASSESSING THE RELATIONSHIP BETWEEN REMOTE WORK AND EMPLOYEE
PRODUCTIVITY: A MULTIDIMENSIONAL ANALYSIS

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This study examines the relationship between remote work and employee productivity through a multidimensional framework, focusing on knowledge-intensive sectors in Pakistan. The rapid expansion of remote work, particularly after the COVID-19 pandemic, has transformed traditional work structures and raised critical questions regarding its long-term impact on productivity. While existing literature presents mixed findings, most studies rely on one-dimensional measures and are heavily concentrated in developed economies, limiting their applicability to developing contexts. To address these gaps, this research adopts a mixed-methods approach, integrating quantitative data from 250 respondents and qualitative insights from 20–25 semi-structured interviews. The study is grounded in multiple theoretical perspectives, including the Job Demands–Resources (JD-R) Theory, Social Exchange Theory, Boundary Theory, Conservation of Resources (COR) Theory, and Hofstede’s Cultural Dimensions. The findings reveal that remote work has a significant positive impact on task, cognitive, and affective productivity, while its effect on relational productivity remains insignificant. Technological infrastructure emerges as the most critical factor influencing productivity across all dimensions, particularly in the context of Pakistan, where challenges such as unreliable internet and electricity interruptions persist. Organizational factors and leadership styles also play an important role, especially in shaping task and affective outcomes. Furthermore, the study highlights the importance of contextual and demographic variables, such as job level and age, in influencing productivity. Qualitative findings indicate that while autonomy enhances performance, issues such as blurred work-life boundaries, emotional strain, and cultural constraints—particularly for female employees—pose significant challenges. The study concludes that remote work is not universally effective but is highly context-dependent. It emphasizes the need for improved digital infrastructure, trust-based leadership, and well-defined work boundaries to optimize productivity. The research contributes to the literature by providing a comprehensive, multidimensional understanding of productivity and offering practical and policy-relevant recommendations for sustainable remote work models in developing economies.

Keywords: Remote work; productivity; cultural dimensions; leadership

ABSTRACT NO. CEMS-19-SS-158

**IMPACT OF STRESS ON EMPLOYEE PERFORMANCE IN BANKS IN PAKISTAN:
EVIDENCE AND CONTROL MEASURES**

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Employee stress has emerged as a critical issue in the banking sector due to increasing customer demands, regulatory pressures, technological advancements, prolonged working hours, and complex transactional environments. This study examines the impact of job stress on employee performance and organizational productivity in public and private banks in Pakistan. Adopting a quantitative and cross-sectional research design, the study uses a deductive approach to test the relationship between stress and performance. Data is collected from 150–350 banking employees, including operational and managerial staff, through structured questionnaires using both online and printed survey methods. Employee stress is measured through dimensions such as workload, job pressure, and turnover tendencies, while performance is evaluated using indicators like efficiency, output quality, and goal achievement. Statistical tools including descriptive analysis, correlation, and regression are applied using EViews and Stata software. The findings indicate a significant negative relationship between job stress and employee performance, highlighting that increased stress levels lead to reduced efficiency and organizational output. The study also identifies a gap in differentiated stress management practices and emphasizes the need for structured interventions. The research recommends implementing stress management training programs, balanced workload distribution, employee counseling, and supportive leadership practices to enhance employee well-being and organizational effectiveness. This study contributes to the existing literature by providing practical insights for improving performance through effective stress control mechanisms in the banking sector.

Keywords: Employee stress; employee performance; banking sector; workload; organizational productivity; stress management

ABSTRACT NO. CEMS-19-SS-160

**ESG AND COST OF CAPITAL IMPACT ON FIRM PERFORMANCE EMPIRICAL
EVIDENCE FROM SOUTH ASIAN COUNTRIES**

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The importance of the Environmental, Social, and Governance (ESG) performance in determining the profitability of firms has emerged as a key research topic because firms are increasingly engaging in sustainability practices despite the unpredictability of their financial effects. This research will investigate the connection between ESG performance and firm profitability with the help of seeking the moderating impact of cost of capital and other financial determinants leverage, firm size and growth. The methodology uses a dynamic panel data analysis to identify both short-term and long-term impacts as well as offer empirically strong evidence. The importance of the study is that it can enlighten the managers on strategic decisions they should make on sustainability, direct the investors

on how to give valuations of the firm, and help the policymakers in creating frameworks that are fair between profitability and responsible business practices. The results indicate that ESG performance is also changed with the cost of capital and other financial variables to determine profitability of firms, indicating circumstances in which ESG undertakings can be used as an enhancing strategy of value other than a source of financial burden.

Keywords: Environmental governance; profitability; sustainability; cost of capital

ABSTRACT NO. CEMS-19-SS-163

AN EMPIRICAL ANALYSIS OF THE IMPACT OF E-HEALTH FACILITIES ON PATIENTS SATISFACTION IN DISTRICT MARDAN

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This study examined e-health adoption, barriers, and patient satisfaction in three public sector hospitals of District Mardan, Khyber Pakhtunkhwa, to address five objectives: (1) examine the level of e-health adoption among patients and doctors, (2) identify technical, economic, and organizational barriers, (3) determine factors influencing patient satisfaction, (4) analyze disparities across demographic groups and hospital types, and (5) propose evidence-based policy recommendations. Guided by the Unified Theory of Acceptance and Use of Technology, a cross-sectional survey of 430 patients and 31 doctors was conducted at MMC, DHQ, and THQ hospitals. Data were analyzed using descriptive statistics, cross-tabulations, chi-square tests, and ordinal logistic regression stratified by age, education, and gender. Findings showed that 52.2% of patients used e-health, primarily teleconsultation at 34.7%, despite 62.3% having matriculation or below education. Doctor adoption was lower at 48.4%, with technical challenges as the main barrier at 32.3%. Adoption varied significantly by facility: MMC reported 70.0% usage versus 22.2% at THQ hospitals. Ordinal logistic regression revealed that doctor communication of e-health services and e-health ease of use were the only significant positive predictors of higher satisfaction across stable subgroups, including males, 18–29-year-old, and bachelor's degree holders. Saving time was non-significant. Saving money significantly reduced satisfaction for 18–29-year-old, bachelor's degree holders, and male patients, suggesting a negative quality-signaling effect. Models for patients aged 45+, highly educated groups, and females were unstable due to small subgroup sizes. Doctors who used e-health were 23 times more likely to perceive improved patient satisfaction. The study concludes that patient satisfaction is driven by relational and functional quality, not economic efficiency. Cost-based promotion may undermine perceived quality for educated and younger users. Policy should prioritize physician communication training, usability-centered design, and THQ infrastructure investment, rather than framing e-health as low-cost care. E-health adoption is constrained by implementation gaps and demographic exclusion, not by cultural resistance or low literacy.

Keywords: E-health adoption; barriers; patient satisfaction; teleconsultation

ABSTRACT NO. CEMS-19-SS-164

DETERMINANTS OF SOLAR ENERGY ADOPTION IN DISTRICT MARDAN

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In this study, the determinants of the adoption of solar energy by households in the Mardan district of Pakistan have been identified. The major aim of this study is to determine the factors that influence the decision-making process of the households in adopting solar energy and the advantages and disadvantages involved in the process of adopting solar energy. Primary data has been obtained from a sample of 274 households using structured questionnaires. Descriptive statistics and binary choice models, particularly the probit and logit regressions, have been used to achieve the objectives of this study. According to findings, income and subsidies offered by the government positively and significantly affect the adoption of solar energy, implying that income and subsidy have an important role to play in making renewable energy a part of everyday life. Perceived barriers of solar energy, especially cost and lack of credit, hinder the process of adoption. On the other hand, decision-oriented factors like credit, increasing price of conventional energy, and environmental factors positively impact solar energy adoption. Curiously, there is a negative and significant correlation between the variables concerning the source of information and the benefits, which suggests that there may be problems associated with the quality of information as well as measuring multi-response variables. In addition, the demographic variables, including age, education level, gender, and employment status, are found to be statistically insignificant, implying that the choice of adopting solar energy is mainly dependent on financial and institutional issues rather than personal traits. The reliability of the findings can be seen from the consistency of the outcomes across the two types of models, namely Probit and Logit regressions. Finally, this study finds that increasing affordability through subsidization, facilitating finance, and offering trustworthy information are essential for encouraging solar energy adoption.

Keywords: Solar energy; households; barriers; subsidization; finance

ABSTRACT NO. CEMS-19-SS-165

**A REVIEW OF THE IMPACTS OF INTERNAL AND EXTERNAL DYNAMICS ON THE
CORPORATE GOVERNANCE AND PERFORMANCE OUTCOMES IN PAKISTAN**

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Corporate governance's key component is to concentrate on corporate accountability, transparency, and sustainable growth. The adoption of efficient corporate governance practices has gained importance in Pakistan due to market forces, increased investor awareness, and legislative changes. This review of the paper examines the internal and external governance practices employed by Pakistani companies and their impact on

stakeholder protection and business performance. For example, how do corporate governance mechanisms in Pakistan affect transparency, accountability, and organizational performance? A qualitative review was conducted using 140 articles from reputable journals and data bases related to Governance. Alongside, the researchers also randomly selected 25 articles which are more specific concerning objective of the present study. All selected articles were based on relevance, publication quality, and focus on Pakistan's corporate governance, while duplicates, non-peer-reviewed sources, and studies lacking empirical or theoretical insights were excluded. A case studies paper was also selected, which have worked on the companies on the Pakistan Stock Exchange, regulatory frameworks like the Companies Act 2017 and the Securities and Exchange Commission of Pakistan (SECP), and the Code of Corporate Governance. These papers were thoroughly analyzed for this review paper. The results imply that internal mechanisms have a favorable impact on governance procedures, including audit committees, board independence, and performance-linked managerial incentives. Such as, the efficacy is limited by the inconsistent application of external processes like market discipline and regulatory enforcement. The study concluded that both internal governance structures and external regulatory scrutiny are recommended to enhance firm performance. Future research should developed practical plans for enhancing corporate governance in Pakistan and include actionable strategies for improving the corporate governance sector-specific studies.

Keywords: Corporate Governance; Board of Directors; Regulatory Mechanisms; Firm Performance.

ABSTRACT NO. CEMS-19-M&HS-211

ASSOCIATION OF CELLULAR AND MOLECULAR ALTERATIONS IN SPUTUM AMONG PATIENTS SUSPECTED OF PULMONARY TUBERCULOSIS: A COMPARISON BETWEEN DIABETIC AND NON-DIABETIC INDIVIDUALS

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Pulmonary tuberculosis (TB) remains a main global health concern, cellular and molecular changes in sputum, containing neutrophil and lymphocyte proportions, total leukocyte count, ESR, and glycemic status, provide insights into disease activity. Therefore, the present study evaluated the correlation of these cellular and molecular parameters in suspected pulmonary TB patients and to compare patterns between diabetic and non-diabetic individuals. This cross-sectional experimental study was performed in institute of Basic Medical Sciences (IBMS), Khyber Medical University. A total of 110 patients aged ≥ 18 years suspected with pulmonary tuberculosis, divided into two groups on the basis of their diabetic status: with Diabetes (n = 55) and without Diabetes (n = 55), were included in the study. A chi-square test was used to determine the association of cellular and molecular findings between both groups. In addition, the

correlation between the mean of the demographic variables in groups was determined using a Mann Whitney test. Pearson and Spearman correlation and rank correlation were determined to find out the correlations among cellular and molecular parameters. The results indicated that strong relationships were observed between neutrophils and lymphocytes with diabetic ($r = -0.999$, $p < 0.001$) and non-diabetic patients ($r = -0.995$, $p < 0.001$), and they appear to be inverse in nature. The TLC was found to be positively correlated with the ESR among non-diabetic patients (0.464, $p < 0.001$). There was a positive correlation between fasting blood sugar (FBS) and ESR, but statistically significant (0.434, $p < 0.001$). This research found that there was a significant negative linearity between neutrophils and lymphocytes in suspected tuberculosis patients of pulmonary complications whether or not patients were diabetic. In diabetic patients, a positive association was found between ESR and fasting blood sugar, demonstrating that high levels of glycemic control and increased inflammatory response are related.

Keywords: Pulmonary tuberculosis; cellular and molecular alteration; diabetise

ABSTRACT NO. CEMS-19-M&HS-212

IDENTIFICATION OF FOODBORNE PATHOGENS IN COMMON FOOD ITEMS: A THREAT FOR FOOD SAFETY AND PUBLIC HEALTH

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Food-borne illnesses are a major public health issue, caused by ingestion of contaminated food a treat to public health in Karachi. In this research, pathogenic microorganisms were isolated, identified, and enumerated from a range of foods such as canned products, milk products, meat and fresh vegetables. Fifty samples were examined for microbial contamination by employing conventional microbiological techniques, such as selective media, Gram staining and biochemical tests.

Overall, 76% (38/50) of the samples were found to be contaminated. The total viable count of mesophilic bacteria varied between 1.2×10^3 and 4.6×10^5 CFU/g, the highest being in meat and vegetable samples. The most common bacterial isolates were Escherichia coli (28%), Staphylococcus aureus (22%), (14%), and Bacillus spp. (18%). Bacterial isolates were found in 32% of the samples, predominantly Aspergillus spp. (20%) and Penicillium spp. (12%). Bacterial contamination in canned food samples was lower (40%) with counts between 1.0×10^2 and 2.5×10^3 CFU/g, while fresh food samples were found to have the highest level of contamination (88%) with counts as high as 10^5 CFU/g. The isolation of spore forming bacteria and toxigenic fungi indicates the risk of food spoilage and food poisoning respectively. These results reflect poor hygiene during processing and storage of food, and the need for rigorous enforcement of food standards, monitoring and hygiene management. Regular monitoring of food products is crucial in preventing food-borne diseases.

Keywords: Foodborne pathogens; microbial contamination; food safety

ABSTRACT NO. CEMS-19-M&HS-213

COMPARATIVE ANALYSIS OF CLINICAL, RADIOLOGICAL AND MICROBIOLOGICAL
PARAMETERS IN SUSPECTED PULMONARY TUBERCULOSIS PATIENTS WITH AND
WITHOUT DIABETES

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Objective: Diabetes mellitus is a documented risk factor that modifies the clinical course and severity of pulmonary tuberculosis. Therefore, this study compares the clinical presentation, radiological features, and microbiological findings of pulmonary tuberculosis patients with and without diabetes mellitus.

Methodology: This cross-sectional experimental study was conducted in institute of Basic Medical Sciences (IBMS), Khyber Medical University. A total of 103 patients aged ≥ 18 years diagnosed with pulmonary tuberculosis, categorized into two groups based on their diabetic status: with Diabetes ($n = 52$) and without Diabetes ($n = 51$), were included in the study. A chi-square test was used to examine the association of clinical, radiological and microbiological findings between both groups. Additionally, a Mann Whitney test was employed to analyze the relationship between the means of demographic variables between groups.

Results: The study findings showed that the diabetic patients more frequently reported weight loss 48(92.3%) vs. 39(76.5%) and reduced appetite 47(90.4%) vs. 33(64.7%). On chest X-ray, lower zone involvement was significantly higher in diabetics 29(55.8%), while non-diabetics showed more upper 16(31.4%) and middle zone 18(35.3%) opacities. CT findings similarly showed predominant lower zone disease in diabetics 28(53.8%) and greater upper zone involvement in non-diabetics 17(33.3%). Microbiological tests including AFB culture (28.8% vs. 25.5%) and ZN staining (26.9% vs. 25.5%), did not differ significantly between groups.

Conclusion: This study concluded that diabetic patients exhibited significantly higher rates of weight loss, reduced appetite, and a greater burden of lower-zone lung involvement on both CXR and CT imaging, whereas non-diabetic patients more frequently showed upper and middle zone abnormalities and mediastinal changes.

Keywords: Pulmonary tuberculosis; patients; diabetes; weight loss; microbiological tests

COMPLETE ABSTRACTS ISLAMIC STUDIES

ABSTRACT NO. CEMS-19-SS-103

عورتوں کے حقوق: تفسیر معارف القرآن از مولانا محمد ادریس کاندھلوی کے تناظر میں ایک تحقیقی جائزہ

مقالہ نگار نجمہ، ڈاکٹر کریم داد، ڈیپارٹمنٹ آف اسلامک سٹڈیز، عبدالولی خان یونیورسٹی مردان، خیبر پختونخوا

زندگی کا فلسفہ مردوزن دونوں سے مرصع ہے اور بیشتر فلسفیانہ خیالات انسانی زندگی کے گرد گھومتے ہیں۔ اسلام جو خواتین کے حقوق کا نہایت اعلیٰ ترجمان ہے، باقی مذاہب نے بھی اسی سے روشنی مستعار لے کر خواتین کے حقوق کو اہمیت سے ہمکنار کیا ہے۔ قرآن و سنت میں خواتین سے حسن سلوک اور ان کے حقوق کی ادائیگی پر زور دینے کے ساتھ ساتھ اسلامی معاشرے میں بھی عورت کی عزت و ناموس کو جو بنیادی اہمیت دی ہے، اس کا تصور دنیا کی کسی تہذیب میں نہیں ملتا۔ ارشاد باری تعالیٰ ہے: ”وَلَهُنَّ مِثْلُ الَّذِي عَلَيْنَهُنَّ بِالْمَعْرُوفِ“
ترجمہ: ”اور عورتوں کے لئے ویسے ہی حقوق ہیں جیسے ان پر (مردوں کے) حقوق ہیں، معروف طریقے کے مطابق“ (آسان ترجمہ قرآن)

اسلام نے جس طرح خواتین کے حقوق کی پاسداری کی ہے، اس طرح کسی اور دین میں نہیں ہے۔ دور جاہلیت کی عورت کا موازنہ اگر خاتون اسلام سے کیا جائے تو یہ حقیقت واضح ہو جاتی ہے کہ دین اسلام خواتین کے حقوق عطا کرنے میں سب سے ممتاز اور جدا ہے۔ دور قدیم کے تو کیا ہی کہنے، دور جدید میں بھی دیکھا جائے تو جو ممالک خواتین کے حقوق کی آواز بلند کرتے ہیں، وہاں خواتین کے حقوق بڑے پیمانے پر پامال کئے جاتے ہیں۔ قرآن مجید اسلامی تعلیمات کا بنیادی ماخذ ہے۔ اللہ تعالیٰ نے قرآن مجید کے مختلف مواقع پر عورتوں کے حقوق کو بیان کیا ہے۔ مفسرین نے مختلف انداز سے ان کی تفسیر کی ہے اور عورتوں کے حقوق کو بیان کیا ہے۔ ان تفسیر میں ایک تفسیر معارف القرآن بھی ہے۔ تفسیر معارف القرآن مولانا محمد ادریس صاحب کی تصنیف ہے۔ انہوں نے جامع اور مدلل انداز سے قرآنی آیات کی وضاحت بیان کی ہے۔ دوران تفسیر جہاں پر خواتین کے حقوق کا ذکر ہے، ان مقامات پر مفصل اور مدلل گفتگو کی ہے اور شعبہ ہائے زندگی سے متعلق خواتین کے حقوق کا تفصیلی ذکر کیا ہے۔ خواتین کے حقوق سے متعلق کئی کتابیں منضہ شہود پر آچکی ہیں۔ تاہم تفسیر معارف القرآن کے حوالے سے خواتین کے حقوق کا حال تشنہ تحقیق تھے۔ اس لئے ایم فل مقالہ کے لئے اس عنوان کو چنا گیا تاکہ مولانا محمد ادریس کاندھلوی کی تفسیر کے ساتھ ان کو تفصیل سے بیان کیا جائے اور اس علمی ذخیرہ میں ایک نئے باب کا اضافہ ہو۔ اس مقالہ میں مولانا ادریس صاحب کا تعارف کیا گیا ہے اور تفسیر معارف القرآن کا تعارف اور اسلوب بیان کیا گیا ہے۔ خواتین کے دینی، سماجی اور عائلی مسائل کو تفصیل سے بیان کیا گیا ہے اور مفسر کے انداز بیان کو سہل انداز میں پیش کیا گیا ہے۔ مقالہ استقرائی، تجزیاتی اور وصفی منہج پر تحریر کیا گیا ہے۔ قرآن و سنت کی تعلیمات کے ساتھ ساتھ شروحات حدیث، فقہ اور دیگر کتب سے استفادہ کیا گیا ہے۔ مقالہ کو تین ابواب میں منقسم کیا گیا ہے اور ہر باب میں ذیلی فصول قائم کئے گئے ہیں۔ مقالہ کے آخر میں خلاصہ بحث، نتائج بحث، تجاویز و سفارشات اور فنی فہارس شامل کئے گئے ہیں۔

کلیدی الفاظ: عورتوں کے حقوق؛ تفسیر معارف القرآن؛ حسن سلوک؛ عزت و ناموس

ABSTRACT NO. CEMS-19-SS-107

حسن المأویل فی التفسیر والنزول از قاضی فضل اللہ ایڈوکیٹ: اردو ترجمہ، تحقیقی اور علمی جائزہ (سورۃ یونس تا سورۃ الاسراء)

Muhammad Yousaf, Prof. Dr. Karim Dad, & Dr. Muhammad Saeed Shafique,
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The Holy Quran is the book that is above all doubts and free from all defects and flaws. It is a book of honor, greatness and excellence more than all the inspired books. It is the one that brings out the darkness of ignorance and illuminates with the light of monotheism. In it lies the life, honor and exaltation of the Muslim Ummah. Without it, this Ummah is just a soulless body that has neither movement nor heat, nor light nor beauty. The knowledge that is needed to clarify the meanings and concepts of the Holy Quran is called the science of interpretation. From the time of the Companions (may Allah be pleased with them) until today, there has not been a time in which Allah Almighty has not created men to serve the science of interpretation. The commentators of the Ummah have dedicated their lives to it and with different styles.

Keywords: Holy Quran, Muslim Ummah, monotheism; ignorance

ABSTRACT NO. CEMS-19-SS-108

انسانی نسل کشی کے اسباب، نتائج، اور حل: Genocide Convention کے اطلاقات کا قرآن و سنت کی روشنی میں ایک تحقیقی جائزہ

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انسانی نسل کشی (Genocide) ایک سنگین عالمی مسئلہ ہے جو انسانی تاریخ میں مختلف ادوار میں مختلف صورتوں میں ظاہر ہوتا رہا ہے۔ جدید دور میں اس کے اسناد کے لیے بین الاقوامی سطح پر قوانین وضع کیے گئے، جن میں Genocide Convention کو بنیادی حیثیت حاصل ہے۔ زیر نظر تحقیق میں انسانی نسل کشی کے اسباب، نتائج اور اس کے تدارک کے لیے معاصر قانونی کوششوں کا جائزہ لیتے ہوئے انہیں قرآن و سنت کی تعلیمات کی روشنی میں پرکھا گیا ہے۔ اس مطالعہ کا مقصد یہ واضح کرنا ہے کہ اسلامی تعلیمات نہ صرف انسانی جان کے تحفظ کی ضمانت دیتی ہیں بلکہ ظلم، جبر اور اجتماع قتل جیسے جرائم کے سدباب کے لیے جامع اصول بھی فراہم کرتی ہیں۔

تحقیق میں انسانی نسل کشی کے تاریخی، فکری، سیاسی، معاشی اور سماجی اسباب کا تفصیلی جائزہ پیش کیا گیا ہے، جن میں طاقت کا ناجائز استعمال، نظریاتی تعصب، معاشی استحصال اور ریاستی جبر نمایاں عوامل کے طور پر سامنے آتے ہیں۔ قرآن مجید میں بیان کردہ واقعات — جیسے آل فرعون، اصحاب الاخدود اور دیگر اقوام کے حالات — نسل کشی کی مختلف صورتوں اور ان کے انجام کی مؤثر عکاسی کرتے ہیں۔ مزید برآں، تحقیق میں Genocide Convention کی ساخت، مقاصد، اطلاقات اور عملی چیلنجز کا تجزیہ کیا گیا ہے، جس سے یہ واضح ہوتا ہے کہ اگرچہ بین الاقوامی قانون نے اس جرم کے خلاف ایک مضبوط فریم ورک فراہم کیا ہے، تاہم اس کے نفاذ میں کئی رکاوٹیں اور کمزوریاں بھی موجود ہیں۔

اس مطالعہ کا ایک اہم پہلو قرآن و سنت کی روشنی میں انسانی نسل کشی کے ممکنہ حل کی نشاندہی ہے، جس میں انسانی تکرمیم، عدل و انصاف کا قیام، فتنہ و فساد کے انسداد، اور پر امن بقائے باہمی جیسے اصولوں کو بنیادی حیثیت دی گئی ہے۔ تحقیق سے یہ نتیجہ اخذ ہوتا ہے کہ اسلامی تعلیمات ایک ہمہ گیر اور موثر نظام حیات پیش کرتی ہیں جو نہ صرف نسل کشی جیسے جرائم کی روک تھام کر سکتا ہے بلکہ عالمی امن و استحکام کے قیام میں بھی کلیدی کردار ادا کر سکتا ہے۔ یہ تحقیق معاصر قانونی نظام اور اسلامی اصولوں کے درمیان ایک با معنی تقابل پیش کرتے ہوئے مستقبل کی پالیسی سازی اور علمی تحقیق کے لیے رہنمائی فراہم کرتی ہے

کلیدی الفاظ: انسانی نسل کشی، اسلامی تعلیمات، نظریاتی تعصب، معاشی استحصال

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مولانا قاضی عبدالہادی رستیؒ کے تفسیری فوائد (پشتو تعلیقات) کی تدوین تخریج اور اردو ترجمہ

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قرآن مجید اللہ تعالیٰ کا آخری اور کامل کلام ہدایت ہے جو رہتی دنیا تک انسانیت کی فکری، روحانی اور عملی رہنمائی کا سرچشمہ ہے۔ اس کی تفہیم و تشریح کا سلسلہ عہد نبویؐ سے شروع ہو کر ہر دور میں مختلف زبانوں اور اسالیب میں جاری رہا ہے۔ زیر نظر تحقیق اسی تسلسل کی ایک اہم کڑی ہے جس میں مولانا قاضی عبدالہادی رستیؒ کے پشتو زبان میں قلمی صورت میں موجود تفسیری فوائد (تعلیقات) کو علمی قالب میں پیش کیا جا رہا ہے۔ یہ تعلیقات دراصل ان کے دروس قرآن کا نچوڑ ہیں، جو انہوں نے قرآن مجید کے حواشی پر تحریر کیے۔ ان میں تفسیر قرآن کے مختلف پہلوؤں عقائد، عبادت، معاملات اور اخلاقیات کا جامع احاطہ ملتا ہے، جس سے اس موضوع کی علمی اہمیت اور افادیت واضح ہوتی ہے۔

اس تحقیق کا بنیادی مسئلہ یہ ہے کہ مذکورہ تفسیری تعلیقات اب تک غیر مدون اور غیر محقق صورت میں موجود ہیں، جس کے باعث علمی دنیا ان کے فوائد سے مکمل طور پر مستفید نہیں ہو سکی۔ حالانکہ تعلیقات کی تدوین، تخریج اور ترجمہ علمی ورثے کے تحفظ اور اس کی اشاعت میں بنیادی کردار ادا کرتے ہیں۔ خصوصاً پشتو زبان میں موجود ایسے نادر علمی ذخائر کو تحقیق کے ذریعے منظر عام پر لانا نہایت ضروری ہے۔ اس تحقیق کے ذریعے نہ صرف ایک اہم علمی خلا پُر ہو گا بلکہ مفسر کے منہج تفسیر کو بھی واضح کیا جائے گا، جس سے تفسیری ادب میں ایک قابل قدر اضافہ متوقع ہے۔

زیر نظر مطالعہ میں استقرائی اور وصفی منہج تحقیق اختیار کیا جائے گا، جس کے تحت تعلیقات کی تدوین، ان میں مذکور روایات و اقوال کی تخریج و تحقیق، اور ان کا سلیس اردو ترجمہ پیش کیا جائے گا۔ اس کے لیے بنیادی و ثانوی مصادر سے استفادہ اور اہل علم سے رہنمائی حاصل کی جائے گی۔ تحقیق کو منظم انداز میں ابواب اور فصول میں تقسیم کیا گیا ہے تاکہ قاری کے لیے استفادہ آسان ہو۔ اس کاوش کے نتیجے میں ایک قیمتی تفسیری سرمایہ نہ صرف محفوظ ہو گا بلکہ عام فہم انداز میں علمی دنیا کے سامنے آئے گا، جو آئندہ تحقیق کے لیے بھی معاون ثابت ہو گا۔

کلیدی الفاظ: کامل کلام، قرآن مجید، آخری کلام

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تفسیر ماجدی (عبدالماجد دریابادی) اور تفسیر القرآن (سر سید احمد خان) سورہ الانفال تا سورہ طہ میں مذکور کلامی مباحث کا تقابلی و تحقیقی جائزہ

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یہ تحقیق تفسیر قرآن کے میدان میں دو نمایاں شخصیات، سر سید احمد خان اور مولانا عبدالماجد دریابادی کی تفاسیر تفسیر القرآن اور تفسیر ماجدی کا تقابلی و تحقیقی مطالعہ پیش کرتی ہے، جس میں سورہ الانفال سے لے کر سورہ طہ تک مذکور کلامی مباحث کو خاص طور پر موضوع بحث بنایا گیا ہے۔ دونوں مفسرین کا تعلق مختلف فکری رجحانات سے ہے؛ سر سید احمد خان نے عقلی و سائنسی طرز فکر کو اپناتے ہوئے نصوص کی تعبیر کی، جبکہ مولانا دریابادی نے روایتی، اعتدالی اور نصوص پر مبنی منہج اختیار کیا۔ اس پس منظر میں یہ تحقیق دونوں تفاسیر کے مناج، مصادر اور فکری بنیادوں کا تعارفی و تجزیاتی جائزہ فراہم کرتی ہے، جس سے ان کے علمی امتیازات واضح ہوتے ہیں۔ تحقیق کے مرکزی حصے میں مختلف سورتوں میں مذکور اہم کلامی مباحث—مثلاً معجزات، فرشتوں کا وجود، تقدیر و اختیار، معراج، شفاعت، اور انبیاء علیہم السلام سے متعلق واقعات—کا تفصیلی تقابلی مطالعہ کیا گیا ہے۔ اس ضمن میں ہر مسئلہ پر دونوں مفسرین کی آراء کو پیش کر کے ان کا علمی و تنقیدی جائزہ لیا گیا ہے، جس سے یہ بات سامنے آتی ہے کہ سر سید احمد خان بعض مقامات پر عقلی تاویلات کو ترجیح دیتے ہیں، جبکہ مولانا دریابادی نصوص شرعیہ اور جمہور مفسرین کے موقف کے زیادہ قریب نظر آتے ہیں۔ اس تقابل سے نہ صرف فکری اختلافات واضح ہوتے ہیں بلکہ ہر موقف کی قوت و کمزوری بھی سامنے آتی ہے۔ اس مطالعہ کا بنیادی مقصد یہ ہے کہ کلامی مباحث میں اعتدال، توازن اور علمی بصیرت کو فروغ دیا جائے اور قرآن مجید کی تعبیر میں مختلف مناج کے اثرات کو سمجھا جائے۔ تحقیق کے نتائج سے یہ واضح ہوتا ہے کہ اگرچہ دونوں تفاسیر اپنے اپنے اسلوب اور منہج کے اعتبار سے اہم ہیں، تاہم نصوص کے ساتھ ہم آہنگی اور امت کے اجماعی فہم کو ملحوظ رکھنا زیادہ مستحکم اور قابل قبول طریقہ ہے۔ یہ تحقیق تفسیری و کلامی مطالعات میں ایک مفید اضافہ ثابت ہوگی اور آئندہ علمی مباحث کے لیے رہنمائی فراہم کرے گی۔

کلیدی الفاظ: تفسیر القرآن، تفسیر ماجدی، تقابلی و تحقیقی مطالعہ، فکری اختلاف

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پشاور صرافہ بازار میں کرنسی کی خرید و فروخت کا جائزہ: شریعت اسلامی کے تناظر میں

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یہ تحقیقی مقالہ پشاور کے صرافہ بازار میں رائج کرنسی کی خرید و فروخت کے نظام کا اسلامی شریعت کی روشنی میں ایک جامع اور تنقیدی جائزہ پیش کرتا ہے۔ اس تحقیق کا بنیادی مقصد موجودہ مالیاتی نظام میں مروجہ کرنسی ٹریڈنگ کے عملی طریقہ کار کو اسلامی اصولوں، خصوصاً فقہ اسلامی کے قواعد، کے ساتھ پرکھنا اور اس کی شرعی حیثیت کو واضح کرنا ہے۔ مقالے کے پہلے باب میں پشاور صرافہ بازار کا تعارف، اس کا تاریخی پس منظر، ارتقائی

مراحل، اور موجودہ کاروباری ڈھانچے کو تفصیل سے بیان کیا گیا ہے، تاکہ قاری کو اس مارکیٹ کی عملی صورتِ حال کا واضح ادراک ہو سکے۔ دوسرے باب میں اسلامی شریعت میں کرنسی کے لین دین کے اصولوں، بیع صرف کے قواعد، ربا (سود) کی حرمت، اور کلاسیکی و معاصر فقہاء کے نظریات کا تحقیقی و تقابلی جائزہ پیش کیا گیا ہے۔ اس باب میں اسلامی مالیاتی نظام کی بنیادی روح کو بھی اجاگر کیا گیا ہے۔ تیسرے باب میں پشاور صرافہ بازار میں جاری عملی کاروباری طریقوں کا اسلامی احکام کے ساتھ تقابلی جائزہ لیا گیا ہے، جس کے ذریعے ان معاملات کی نشاندہی کی گئی ہے جو شریعت کے اصولوں سے متصادم ہیں، خصوصاً تاخیر، غیر یقینی (غرر)، اور سودی عناصر جیسے مسائل کو نمایاں کیا گیا ہے۔ مزید برآں، ان غیر شرعی پہلوؤں کے ازالے کے لیے اسلامی مالیاتی اصولوں کی روشنی میں قابل عمل اور موثر تجاویز بھی پیش کی گئی ہیں۔ تحقیق کے نتائج سے یہ بات سامنے آئی ہے کہ اگرچہ کرنسی کی خرید و فروخت اپنی اصل کے اعتبار سے جائز ہے، تاہم موجودہ عملی طریقوں میں متعدد ایسی خامیاں پائی جاتی ہیں جو اسلامی تعلیمات سے ہم آہنگ نہیں۔ لہذا اس امر کی اشد ضرورت ہے کہ صرافہ بازار کے کاروباری نظام کو اسلامی اصولوں کے مطابق اصلاح کیا جائے، تاکہ یہ نہ صرف شرعی تقاضوں کو پورا کرے بلکہ ایک منصفانہ اور شفاف مالیاتی نظام کے قیام میں بھی معاون ثابت ہو۔ یہ مقالہ پالیسی سازوں، علماء، اور مالیاتی ماہرین کے لیے رہنمائی فراہم کرتا ہے اور اسلامی مالیاتی نظام کے عملی نفاذ کی جانب ایک اہم قدم ہے۔

کلیدی الفاظ: کرنسی کی خرید و فروخت، اسلامی تعلیمات، مالیاتی نظام، ارتقائی مراحل

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حسن التاویل فی التفسیر والسزیل از قاضی فضل اللہ ایڈوکیٹ: اردو ترجمہ، تحقیق اور علمی جائزہ (سورۃ الکہف تا سورۃ النور)

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The science of Tafsir, or Quranic exegesis, occupies a foundational and highly esteemed place in Islamic studies. It has been a subject of devoted attention from the time of the Prophet's Companions (peace be upon him) until today, reflecting the Quran's central role in guiding the lives and beliefs of Muslims. Across generations, scholars have dedicated their lives to understanding and explaining the Quran, producing interpretations that cater to the needs of their times and the intellectual and spiritual demands of their communities. One such invaluable contribution is the manuscript Hasan al-Tawil fi al-Tafsir wa al-Tanzil by Qazi Fazlullah Saheb Advocate, a prominent Pakistani scholar and exegete residing in North America. Written in the Pashto language, this manuscript showcases Qazi Saheb's deep understanding of the Quran and his dedication to its study. For over 21 years, he served the field of Quranic sciences in Swabi (Chhota Lahore), earning a distinguished place among scholars for his contributions and efforts. Qazi Saheb's manuscript reflects a comprehensive, engaging, and methodical approach to Tafsir. He addresses the principles and benefits of Tafsir while delving into critical jurisprudential and theological issues with remarkable clarity. For the purpose of research, seven chapters from the manuscript—Al-Kahf, Maryam, Taa Haa, Al-Anbiya, Al-Hajj, Al-Mu'minoon, and An-Noor—have been selected. These chapters are accompanied by a precise Urdu translation, making the material accessible to a broader audience. The manuscript organizes key topics under clear headings, summarizing and highlighting

significant exegetical points and benefits. It includes extensive references to narrated Hadiths and Aathar (Discontinued Traditions), all of which have been thoroughly verified with their respective chains of narration. Supporting evidence has been systematically provided, ensuring academic rigor and reliability. In addition to this, the manuscript explores general and complex topics with detailed explanations. Legal verses (Ayat al-Ahkam) are discussed with a focus on jurisprudential issues, presenting the opinions of the four major Imams of jurisprudence—Imam Abu Hanifa, Imam Malik, Imam Shafi'i, and Imam Ahmad ibn Hanbal—along with their supporting evidence. Differences of opinion among the Imams have been analyzed with depth and clarity, and efforts have been made to identify the mufta-bihi (preferred) opinion in cases of disagreement. Moreover, Qazi Saheb has carefully addressed errors in the transmission of the Imams' opinions, providing corrections and clarifications where necessary. His balanced approach combines scholarly precision with a deep understanding of theological and jurisprudential issues, his manuscript a significant contribution to the field of Tafsir and an invaluable resource for researchers, students and scholars alike.

Keywords: Quranic exegesis; Islamic jurisprudence; interpretation; Hadiths

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احیاء علوم الدین کے مضامین کی علمی ترتیب: ایک تجزیاتی مطالعہ

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کتاب احیاء علوم الدین از امام ابو حامد الغزالی اسلامی فکری روایت میں ایک جامع اور ہمہ جہت تصنیف کی حیثیت رکھتی ہے، جس میں دین کو محض عبادت تک محدود نہیں رکھا گیا بلکہ اسے ایک مکمل اخلاقی، روحانی اور معاشرتی نظام کے طور پر پیش کیا گیا ہے۔ یہ مقالہ احیاء علوم الدین کے مضامین کی درجہ بندی اور ان کے پس منظر میں موجود فکری و تربیتی نظام کا تجزیاتی مطالعہ پیش کرتا ہے۔ تحقیق کا بنیادی مقصد یہ واضح کرنا ہے کہ امام غزالی نے اپنی اس تصنیف میں علوم کو چار بنیادی حصوں عبادت، عادات، مہلکات اور مہلکات میں تقسیم کر کے ایک مربوط (integrated) تربیتی خاکہ پیش کیا ہے، جو انسان کی ظاہری اور باطنی دونوں جہات کی اصلاح پر مبنی ہے۔ اس تقسیم کے ذریعے نہ صرف لوگوں کی روحانی تربیت بلکہ ان کی معاشرتی اور اخلاقی اصلاح بھی ممکن بنائی گئی ہے۔ یہ مقالہ اس امر کا بھی جائزہ لیتا ہے کہ احیاء علوم الدین کی یہ موضوعاتی ترتیب جدید تعلیمی و اخلاقی نظاموں کے مقابلے میں کس قدر جامع اور ہمہ گیر ہے، اور کس طرح یہ ایک متوازن انسانی شخصیت کی تشکیل میں معاون ثابت ہوتی ہے۔ مزید برآں، تحقیق میں اس بات پر بھی روشنی ڈالی گئی ہے کہ امام غزالی کا یہ فکری ماڈل عصر حاضر میں اخلاقی بحران اور روحانی خلا کے تناظر میں کس طرح قابل اطلاق ہے۔ یہ مطالعہ کلاسیکی اسلامی فکر کو ایک منظم علمی نظام کے طور پر سمجھنے اور اسے معاصر علمی مباحث کے ساتھ مربوط کرنے کی ایک سنجیدہ کاوش ہے، جو نہ صرف اسلامیات بلکہ بین الشعبہ جاتی (interdisciplinary) تحقیق کے لیے بھی نئی جہات فراہم کرتا ہے۔

کلیدی الفاظ: روحانی و اخلاقی تربیت، عبادت، عادات، مہلکات، منہیات

ABSTRACT NO. CEMS-19-SS-121

مولانا رکن الدین موسیٰ زئی کی پشتو تفسیر "افضلیہ" کا علمی جائزہ (05 پارہ نمبر)

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Tafsīr Afzaliyyah is regarded as one of the earliest Pashto exegeses of the Holy Qur'an, written by Maulana Rukn al-Dīn Mūsāzai in 1759. It is a comprehensive work that covers the entire Qur'an and includes additional discussions on Qur'anic sciences and recitation. This paper presents a brief scholarly analysis of Chapter No. 05 of this Tafsīr. It examines the Qur'anic teachings in Surah al-Nisā', focusing on family laws, marriage and divorce, inheritance, justice, women's rights, and the protection of orphans. The study also highlights the author's methodology, linguistic style, treatment of contexts of revelation, and juristic discussions. The research follows a descriptive and analytical approach. Structurally, the study is divided into three main chapters, each analyzing selected verses of Surah al-Nisā', followed by a conclusion including findings and recommendations. The study aims to highlight the scholarly significance and distinctive methodology of *Tafsīr Afzaliyyah*.

Keywords: Holy Qur'an, Tafsīr Afzaliyyah, Surah al-Nisā', Juristic Issues, Pashto Exegesis

ABSTRACT NO. CEMS-19-SS-122

شیخ القرآن قاضی عبدالہادی رستی رح کے مخطوط "گنج الہادی" کی تدوین، تخریج و تحقیق اور اردو ترجمہ

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This dissertation presents a critical academic study of the rare manuscript Ganj al-Hadi authored by Shaykh al-Qur'an Qazi Abdul Hadi Rustami (RA), focusing on its editing, verification, translation, and analytical evaluation. Written in Persianized classical Urdu, the manuscript encompasses religious, ethical, legal, and social guidance in a distinctive question-answer format. The research begins with a comprehensive biographical account of the author, situating him within his scholarly and historical context to highlight his intellectual contributions. The thesis is organized into five chapters, each addressing specific sections of the manuscript, including discussions on fasting, i'tikāf, Hajj, business ethics, family laws, and moral teachings. The study provides a carefully edited text alongside an annotated Urdu translation, supported by references from classical Islamic jurisprudential sources such as al-Hidayah, Fath al-Qadir, and Majallat al-Ahkam al-Adliyah. It further examines key legal rulings in light of contemporary applications, demonstrating the continuity and evolution of Islamic legal thought. A distinctive aspect of the manuscript is its integration of jurisprudence with ethical purification (tazkiyah),

linking legal injunctions with moral and societal consequences. The research employs both traditional methods such as tahqiq, takhreej, and taḥshiyah, and modern academic approaches including textual criticism and comparative analysis. It also explores the contemporary relevance of Ganj al-Hadi in discussions related to Islamic ethics, law, and socio-economic conduct. Ultimately, this work contributes to Islamic studies by reviving an overlooked scholarly legacy and opening avenues for further interdisciplinary research in fields such as comparative fiqh, manuscript studies, translation, and Islamic thought.

Keywords: Ganj al-Hadi; Qazi Abdul Hadi Rustami; Islamic manuscripts, tahqiq; Islamic jurisprudence; tazkiyah; comparative fiqh; Islamic ethics

ABSTRACT NO. CEMS-19-SS-123

فقہ حنفی میں صاحبینؒ کے نقطہ ہائے نظر کا (علامہ مرغینانیؒ کی کتاب الہدایہ کے کتاب اللقیط تا کتاب الرجوع عن الشہادۃ کے تناظر میں) ایک علمی جائزہ

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یہ تحقیق فقہ حنفی میں امام اعظم ابو حنیفہؒ اور ان کے دو جلیل القدر شاگردوں امام ابو یوسفؒ اور امام محمدؒ (المعرفان ب- "صاحبین") کے فقہی اختلافات کا علمی و تحقیقی مطالعہ ہے۔ اس مطالعہ کا دائرہ علامہ برہان الدین مرغینانیؒ کی شہرہ آفاق تصنیف الہدایہ کی کتاب اللقیط تا کتاب الرجوع عن الشہادۃ تک محدود رکھا گیا ہے۔ تحقیق کا بنیادی مقصد اس اعتراض کا علمی جائزہ لینا ہے کہ فقہ حنفی "تقلید جامد" پر مبنی ہے۔ اس مقصد کے لیے محقق نے الہدایہ کے مذکورہ ابواب میں موجود 104 فقہی مسائل کا انتخاب کیا، جہاں امام ابو حنیفہؒ اور صاحبینؒ کے درمیان اختلاف پایا جاتا ہے۔ ان تمام مسائل کا تفصیلی تجزیہ کرنے کے بعد یہ نتیجہ سامنے آیا کہ فقہ حنفی کی بنیاد محض تقلید پر نہیں بلکہ دلائل اور اجتہاد پر ہے۔ مقالہ ہذا کے 104 مسائل پر تحقیق کی گئی ہے ان میں سے امام ابو حنیفہؒ کا قول 41 مسائل میں، شیخینؒ کا قول 11 مسائل میں، امام ابو یوسفؒ کا قول بھی 11 مسائل میں، طرفینؒ کا قول 10 مسائل میں، صاحبینؒ کا قول 21 مسائل میں اور امام محمدؒ کا قول 10 مسائل میں مفتی بہ قرار دیا گیا ہے۔ تحقیق سے یہ امر واضح ہوا کہ فقہ حنفی میں صرف امام اعظمؒ ہی کے اقوال معتبر نہیں، بلکہ صاحبینؒ کے اقوال پر بھی فتویٰ دیا گیا ہے، بلکہ بعض مواقع پر صرف امام ابو یوسفؒ یا صرف امام محمدؒ کے منفرد اقوال پر بھی فتویٰ موجود ہے۔ یہ امر فقہ حنفی کے اجتہادی تنوع، فکری وسعت، اور علمی استقلال کا مظہر ہے۔ مزید برآں، الہدایہ کے مطالعے سے معلوم ہوتا ہے کہ فقہ حنفی میں اختلاف کا منبع ضدا تعصب نہیں بلکہ دلائل، اصولی تعبیرات، اور عملی تقاضوں کا فرق ہے۔ یوں یہ تحقیق اس حقیقت کو اجاگر کرتی ہے کہ فقہ حنفی کوئی جامد فقہ نہیں بلکہ ایک متحرک، استدلالی اور اجتہادی فقہی نظام ہے، جو اپنے اصول و قواعد کے ساتھ بدلتے حالات میں رہنمائی فراہم کرنے کی صلاحیت رکھتا ہے۔

کلیدی الفاظ: فقہ حنفی، صاحبین، الہدایہ، امام ابو حنیفہؒ، اجتہاد، تقلید جامد، اختلاف فقہاء، فقہی تنوع

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مولانا قاضی حمید اللہ خان کے مواعظ کا علمی و تحقیقی جائزہ

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This study presents a formal and analytical examination of the preaching methodology and intellectual contributions of Maulana Qazi Hamidullah Khan, a distinguished Islamic scholar. The research aims to explore how he effectively communicated Islamic teachings while maintaining a strong connection with classical sources and addressing contemporary societal needs. Through a careful analysis of his sermons and writings, the study highlights his engagement with moral, social, and spiritual issues. The research adopts a qualitative and analytical approach, utilizing both primary and secondary sources. Particular emphasis is placed on his use of the Qur'ān, Aḥādīth, and historical narratives, along with the application of scholarly principles to ensure authenticity. His clear, persuasive, and accessible style of communication is also examined to understand its impact on diverse audiences. The findings indicate that his methodology successfully bridges the gap between traditional Islamic scholarship and practical life. His teachings promote moral development, spiritual awareness, and social responsibility, making them highly relevant in the modern context. This study contributes to the field of Islamic Studies by offering a structured and formal analysis of his intellectual legacy and its continuing significance.

Keywords: Preaching; moral development; Islamic scholarship; da'wah; social values

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البرہان سیرت سرکلز کی علمی و اصلاحی خدمات: ضلع سوات کے حوالے سے اختصامی جائزہ

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This research study, titled "Al-Burhan Seerat Circles' Educational and Reformatory Services: A Focus on Swat District", critically examines the intellectual and reformatory contributions of Al-Burhan Seerat Circles in Swat. A region historically significant for its religious and cultural heritage. The primary objective of this study is to highlight the educational and social reforms initiated by this Seerat Circles movement, which has played a pivotal role in promoting the teachings of the Prophet Muhammad (PBUH) and fostering Islamic ethics in contemporary society. Al-Burhan Seerat Circles, as a dynamic Islamic educational movement, has been instrumental in disseminating authentic knowledge of the Seerah (Prophetic biography) while countering religious extremism and moral decline. Through structured Seerat circles, Seerat lectures, and community engagement programs, it has contributed to intellectual enlightenment, youth guidance, and social cohesion in Swat. These Seerat Circles provides a detailed analysis of its

pedagogical approaches, reformatory methodologies, and impact on local religious discourse, with the aim of preserving its legacy for future generations. The research employs both descriptive and analytical methods, drawing upon primary sources such as the movement's publications, interviews with its scholars, and field observations, as well as secondary sources including Islamic literature, historical records, and scholarly critiques. By doing so, this study ensures academic rigor and serves as a reliable reference for researchers in Islamic studies, education, and social reform.

Keywords: Al-Burhan Seerat Circles; Seerah; Islamic education; social reforms; religious revival

ABSTRACT NO. CEMS-19-SS-128

تفسیر المراغی میں علامہ احمد بن مصطفیٰ المرغی متوفی: 1371ھ (کا اسلوب نگارش اور امتیازی خصوصیات کا تحقیقی جائزہ

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This study examines the writing style and distinctive characteristics of Tafsir al-Maraghi, authored by the prominent Egyptian scholar Ahmad ibn Mustafa al-Maraghi (d. 1371 AH/1952 CE). The work is widely recognized as one of the significant modern Qur'anic exegeses that aim to bridge classical scholarship with contemporary intellectual and social concerns. The research highlights al-Marāghī's simple and accessible language, structured thematic approach, and gradual explanatory method, which collectively make the Qur'anic message more comprehensible to modern readers. It further explores his reformist and rational inclination, his cautious approach toward Isra'iliyyat (unverified narrations), and his effort to address contemporary socio-moral issues in light of Qur'anic guidance. Moreover, the study identifies key features such as moderation in juristic discussions, selective engagement with earlier exegetical traditions, and a balanced use of reason alongside transmitted knowledge. While appreciating its strengths—clarity, relevance, and intellectual balance—the paper also points out certain limitations, including occasional interpretive liberties and relatively limited use of hadith evidence in some contexts.

Keywords: Tafsir al-Maraghi; writing style; distinctive characteristics; exegetical traditions; social concern.

ABSTRACT NO. CEMS-19-SS-129

مولانا سرفراز خان صفدر کے تفسیر "ذخیرۃ الجنان فی فہم القرآن" میں مذکور مباحث سیرت کا تحقیقی جائزہ اور عصری معنویت
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قرآن مجید روئے زمین پر انسانوں کی رہنمائی کے لئے اللہ تعالیٰ کا آخری پیغام ہے جو اللہ تعالیٰ نے اپنے آخری پیغمبر محمد ﷺ پر نازل فرمایا۔ اللہ تعالیٰ نے آپ ﷺ کے فرائض منصبی میں جس طرح قرآن کریم کے الفاظ کو من و عن ائمت کی طرف منتقل کرنا شامل فرمایا اسی طرح قرآن کریم کی تفسیر و تشریح بھی آپکی ذمہ داریوں میں داخل کیا۔ ارشاد باری تعالیٰ ہے:

"لَقَدْ مَنَّ اللَّهُ عَلَى الْمُؤْمِنِينَ إِذْ بَعَثَ فِيهِمْ رَسُولًا مِنْ أَنْفُسِهِمْ يَتْلُو عَلَيْهِمْ آيَاتِهِ وَيُزَكِّيهِمْ وَيُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ وَإِنْ كَانُوا مِنْ قَبْلِ لَيْلٍ ضَلَالٍ مُبِينٍ"

"حقیقت یہ ہے کہ اللہ نے مومنوں پر بڑا احسان کیا کہ ان کے درمیان انہی میں سے ایک رسول بھیجا جو ان کے سامنے اللہ کی آیتوں کی تلاوت کرے، انہیں پاک صاف بنائے اور انہیں کتاب اور حکمت کی تعلیم دے، چہکے یہ لوگ اس سے پہلے یقیناً کھلی گمراہی میں مبتلا تھے۔"

دوسری جگہ ارشاد ہے: "وَ أَنْزَلْنَا إِلَيْكَ الذِّكْرَ لِتُبَيِّنَ لِلنَّاسِ مَا نُزِّلَ إِلَيْهِمْ وَلَعَلَّهُمْ يَسْكُرُونَ"

"اور (اے پیغمبر!) ہم نے تم پر بھی یہ قرآن اس لئے نازل کیا ہے تاکہ تم لوگوں کے سامنے ان باتوں کی واضح تشریح کر دو جو ان کیلئے اتاری گئی ہیں، اور تاکہ وہ غور و فکر سے کام لیں۔"

پھر جس طرح آپ ﷺ نے اپنے اقوال کے ساتھ قرآن کریم کی تفسیر کی اسی طرح آپ ﷺ نے خود قرآن کریم پر عمل کر کے اسکی عملی تفسیر بھی کی۔ آپ ﷺ کے اخلاق و کردار کے بارے میں کسی نے حضرت عائشہ صدیقہ رضی اللہ عنہا سے پوچھا کہ رسول اللہ ﷺ کے اخلاق کیسے تھے تو انہوں نے تعجب سے جواب دیا: كَانَ خُلُقَهُ الْقُرْآنُ۔ ترجمہ: آپ ﷺ کے اخلاق قرآن ہے۔

چنانچہ قرآن کو سمجھنے کے لئے آپ ﷺ کی سیرت سے آگاہی کے بغیر کوئی چارہ نہیں۔ ایک کامیاب مفسر وہی شخص ہو سکتا ہے جو علم تفسیر کے لئے درکار دیگر کئی سارے علوم کے ساتھ ساتھ آپ ﷺ کی سیرت سے بھی مکمل طور پر آگاہ ہو۔ قرآن کریم چونکہ قیامت تک کے تمام انسانوں کے لئے ہے اس لئے ہر دور میں علماء کرام اور مفسرین اپنے دور اور زمانہ کے حالات کے موافق قرآن کریم اور سیرت نبویہ کے باہمی انطباق سے عصری معنویت کو تلاش اور اس کی جستجو کرتے ہیں۔

رسول اللہ ﷺ کے اخلاق ہی قرآن مجید کی عملی شکل و صورت تھی۔ قرآن مجید کا نزول مختلف حالات اور واقعات کے تناظر میں ہوا جس میں اکثر و بیشتر رسول اللہ ﷺ کی زندگی کے مبارک عہد کے مختلف پہلوؤں مثلاً آپ ﷺ کی خانگی، معاشرتی، دعوتی، سماجی، معاشی، علاقائی، بین الاقوامی، نفسیاتی زندگی جیسے مباحث سے متعلق ہیں۔ رسول اللہ ﷺ کی سیرت مبارکہ ایک مکمل اور محفوظ دستاویز ہے جس کو سیرت کے ماہرین نے مصادر سیرت میں محفوظ کیا ہے۔ اس کے علاوہ یہی رنگ تفسیر میں بھی نمایاں ہے، چنانچہ متقدمین سے لے کر عصر حاضر تک علمائے تفسیر نے تفسیر میں سیرت نگاری کو برابر جگہ دی ہے۔ پاک و ہند کے مفسرین علما کی فہرست میں ایک نمایاں شخصیت سرفراز خان صفدر کی ہے جن کا شمار کثیر التصانیف علماء دیوبند میں ہوتا ہے آپ کی تصانیف نصف صد (پچاس) سے زیادہ ہے ان تصانیف میں آپ کی سب سے بلند تصنیف آپ کی تفسیر ہے جس کا نام "ذخیرۃ الجنان فی فہم القرآن" ہے جو آٹھ جلدوں پر مشتمل ہے۔ یہ تفسیر گونا گوں خصوصیات کی حامل ہے، جس میں لغات کا حل، مشکلات کی تسہیل، فقہی اور کلامی مباحث وغیرہ موجود ہیں۔ اس تفسیر کی ایک واضح اور نمایاں پہلو تفسیری مباحث بھی ہیں۔ مفسر نے جگہ جگہ

سیرت کے مباحث تفسیر کے ضمن میں بیان کئے ہیں اور یہ منہج انہوں نے تقریباً پوری تفسیر میں اپنایا ہے۔ اب ضرورت محسوس کی گئی کہ اس تفسیر کے سیرت کی جانب کا تحقیقی مطالعہ کیا جائے، چنانچہ پی ایچ ڈی سطح پر تحقیقی مقالہ لکھنے کے لیے اس موضوع کو منتخب کیا گیا۔ مولانا سرفراز خان صفدر عصر حاضر کے ایک مقتدر عالم دین ہیں جن کی تصنیفی اور تدریسی خدمات کا دائرہ بہت وسیع ہے، خصوصاً تفسیر کے میدان میں انہوں نے "ذخیرۃ الجنان فی فہم القرآن" کے نام سے جو مجموعہ مرتب کیا ہے وہ ایک مفید علمی کام ہے۔ چونکہ مولانا موصوف کی اس تفسیر پر سیرت نگاری کی جہت ابھی تک تشنہ تحقیق ہے چونکہ رسول اللہ ﷺ کی مبارک زندگی ایک جامع ضابطہ ہے جو ہر زمانے اور ہر قسم کے حالات سے ہم آہنگ ہے اس لیے معاصر حالات میں سیرت طیبہ سے رہنمائی کی اشد ضرورت ہے۔ اس تفسیر پر اس جہت سے کام کرنے سے یہ قضیہ بھی حل ہو سکے گا اور تحقیق کے لیے ایک نئی جہت ثابت ہوگی۔

کلیدی الفاظ: رہنمائی، عصر حاضر، تفسیر، علم تفسیر

ABSTRACT NO. CEMS-19-SS-130

"تفسیر ذخیرۃ الجنان فی فہم القرآن" از مولانا سرفراز خان صفدر میں مذکور مباحث سیرت کا تحقیقی جائزہ اور عصری معنویت
(سورۃ الفاتحہ تا سورۃ التوبۃ)

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زیر نظر تحقیقی مقالہ "تفسیر ذخیرۃ الجنان فی فہم القرآن" از مولانا سرفراز خان صفدر میں مذکور مباحث سیرت کے تجزیاتی مطالعہ اور ان کی عصری معنویت پر مبنی ہے، جس میں سورۃ الفاتحہ سے سورۃ التوبۃ تک کے تفسیری مباحث سیرت کو موضوع تحقیق بنایا گیا ہے۔ اس تحقیق کا بنیادی دائرہ کار یہ ہے کہ مولانا موصوف نے سیرت بونی صلی اللہ علیہ وسلم کو محض تاریخی واقعات کے بیان تک محدود نہیں رکھا بلکہ اسے قرآنی فہم، دعوتی بصیرت، اخلاقی تربیت اور معاشرتی اصلاح کے ایک جامع فکری نظام کے طور پر پیش کیا ہے۔ اس ضمن میں ان کے تفسیری منہج، استدلالی طرز، مصادر و مراجع کے استعمال اور آیات قرآنیہ کے ساتھ سیرت کے ربط و تطبیق کا گہرا مطالعہ کیا گیا ہے۔ اس تفسیر میں مباحث سیرت نہایت مربوط اور منظم انداز میں مختلف پہلوؤں کے ساتھ سامنے آتے ہیں، جن میں دعوت و تبلیغ، جہاد و صلح، بین المذاہب مکالمہ، ریاستی نظم و نسق، اخلاقی اصلاح اور اجتماعی تربیت جیسے اہم موضوعات شامل ہیں۔ مولانا سرفراز خان صفدر نے سیرت بونی صلی اللہ علیہ وسلم کے واقعات کو محض روایت کے طور پر بیان کرنے کے بجائے ان کے اندر موجود فکری و عملی رہنمائی کو اجاگر کیا ہے، جس سے تفسیر کا دعوتی اور اصلاحی پہلو مزید نکھر کر سامنے آتا ہے۔ اس مطالعے سے یہ پہلو بھی واضح ہوتا ہے کہ "ذخیرۃ الجنان" میں پیش کردہ مباحث سیرت عصر حاضر کے فکری، سماجی اور سیاسی مسائل کے حل کے لیے ایک مضبوط علمی اساس فراہم کرتے ہیں۔ مولانا نے قرآنی تفسیر کے ذریعے سیرت بونی صلی اللہ علیہ وسلم کو عملی زندگی سے جوڑ کر ایک ایسا فکری سرمایہ پیش کیا ہے جو نہ صرف روایتی دینی تفہیم کو تقویت دیتا ہے بلکہ جدید دور کے تقاضوں کے ساتھ ہم آہنگ رہنمائی بھی فراہم کرتا ہے۔

کلیدی الفاظ: سیرت، عصری معنویت، آیات قرآنیہ، استدلال، تفسیر

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تفسیر "محاسن المأویل" از جمال الدین قاسمیؒ میں کلامی مباحث کا تحقیقی جائزہ اور عصری معنویت

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زیر نظر تحقیقی مقالہ جمال الدین قاسمیؒ کی ماہیہ ناز تفسیر "محاسن المأویل" میں موجود کلامی مباحث کے تجزیاتی مطالعے اور ان کی عصری معنویت پر مبنی ہے۔ تحقیق کا بنیادی مقصد قرآن کریم کی روشنی میں الہیات (ذات و صفات الہی)، نبوات (عصمت انبیاء و معجزات) اور سمعیات (روح، جنت و دوزخ، حشر) جیسے اہم موضوعات پر امام قاسمی کے مخصوص تفسیری منہج اور استدلال کا علمی جائزہ لینا ہے۔ امت مسلمہ میں پیدا ہونے والے مختلف کلامی مکاتب فکر اور فکری انتشار کے تناظر میں یہ مقالہ اس بات کی نشاندہی کرتا ہے کہ کس طرح امام قاسمی نے باطل افکار کی تردید کرتے ہوئے دین حنیف کی حفاظت کی ہے۔ اس مطالعے میں استقرائی اور استخراجی طریقہ ہائے تحقیق (Methodology) کو اپنایا گیا ہے تاکہ دور حاضر کے پیچیدہ اعتقادی سوالات کے جوابات فراہم کیے جاسکیں۔ مقالہ چار ابواب پر مشتمل ہے، جس میں صاحب تفسیر کی سوانح، علمی خدمات اور تفسیر کے خصائص کے ساتھ کلامی مباحث کی دور جدید میں افادیت کو تفصیل سے بیان کیا گیا ہے۔ یہ کاوش اسلامی علوم کے محققین اور طلباء کے لیے ایک جامع علمی مواد فراہم کرتی ہے۔

کلیدی الفاظ: تفسیر محاسن المأویل، جمال الدین قاسمیؒ، کلامی مباحث، عصری معنویت، الہیات، نبوات، سمعیات، علمی جائزہ۔

ABSTRACT NO. CEMS-19-SS-133

عصر حاضر میں مسئلہ غربت اور اس کا حل: منتخب ماہرین معیشت کے افکار کے تناظر میں تنقیدی و تحقیقی جائزہ

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غربت عصر حاضر کے پیچیدہ ترین عالمی چیلنجوں میں سے ایک ہے، جو محض مالی کمی کا نام نہیں بلکہ ایک کثیر جہتی (Multidimensional) مسئلہ ہے جس کے اثرات انسانی و قار، سماجی انصاف اور عالمی استحکام پر مرتب ہوتے ہیں۔ زیر نظر مقالہ غربت کے تصور کا لغوی، اصطلاحی اور مذہبی تناظر میں تجزیہ کرتے ہوئے جدید معاشی نظریات کے ساتھ اس کا موازنہ پیش کرتا ہے۔ تحقیق میں جہاں قرآن و سنت اور کلاسیکی مسلم مفکرین کے تصور غربت کو واضح کیا گیا ہے، وہاں مغربی فکر کے "صلاحیتوں کے فقدان" اور "سماجی اخراج" جیسے جدید پیمانوں کو بھی زیر بحث لایا گیا ہے۔ مقالے میں غربت کے تاریخی سفر کا جائزہ لیتے ہوئے یہ ثابت کیا گیا ہے کہ یہ مسئلہ محض اتفاقی نہیں بلکہ مخصوص ساختی، سیاسی اور اخلاقی تبدیلیوں کا شاخسانہ ہے۔ تحقیق میں غیر مسلم ماہرین معاشیات (جیسے ایڈم اسمتھ، مارکس، کسنز، امرتیا سین اور پکیسی) اور نامور مسلم معیشت دانوں (جیسے ابن خلدون، عمر چچرا، نجات اللہ صدیقی اور محمد یونس) کے پیش کردہ حل کا تقابلی مطالعہ کیا گیا ہے۔ مطالعہ اس نتیجے پر پہنچتا ہے کہ غربت کا پائیدار حل صرف تکنیکی اصلاحات میں نہیں، بلکہ ایک ایسے مربوط نظام میں ہے جو معاشی کارکردگی کو اخلاقی اقدار، سماجی یکجہتی اور منصفانہ تقسیم دولت کے ساتھ ہم آہنگ کرے۔ یہ تحقیق عالمی سطح پر غربت کے خاتمے کے لیے ایک جامع، انسانی اور پائیدار فریم ورک تجویز کرتی ہے۔

کلیدی الفاظ: غربت، معاشی انصاف، اسلامی معاشیات، تقابلی جائزہ، انسانی ترقی، دولت کی تقسیم، کثیر جہتی غربت۔

ABSTRACT NO. CEMS-19-SS-134

تفسیر "اضواء البیان فی ایضاح القرآن بالقرآن" کا اردو ترجمہ، تخریج اور تحقیق: (سورۃ یونس اور سورۃ ہود مکمل)

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قرآن مجید کی تفسیر و توضیح کے لیے علمائے کرام نے مختلف مناہج اپنائے ہیں، جن میں ایک اہم منہج "تفسیر القرآن بالقرآن" (یعنی قرآن کی تفسیر قرآن ہی کی آیات سے کرنا) ہے۔ دورِ حاضر میں اسی منہج پر لکھی گئی تفاسیر میں علامہ محمد امین الشنقٹیؒ کی مایہ ناز تصنیف "اضواء البیان فی ایضاح القرآن بالقرآن" کو عالمی سطح پر انتہائی شہرت اور اہمیت حاصل ہے۔ زیرِ نظر تحقیق کا بنیادی قضیہ (Problem Statement) اس عظیم عربی تفسیری خزانے کو اردو دان طبقے اور عوام الناس کے لیے قابلِ فہم بنانا ہے، کیونکہ ناواقفیتِ زبان کی وجہ سے عام افراد کا اس سے براہِ راست استفادہ مشکل ہے۔ اس مقالے میں تفسیر "اضواء البیان" کے منتخب حصے، یعنی سورۃ یونس اور سورۃ ہود، کا سلیس اور عام فہم اردو ترجمہ، تخریج اور تحقیق پیش کی گئی ہے۔ تحقیق کے بنیادی اہداف میں مفسر (علامہ شنقٹیؒ) کا مختصر تعارف، ان کے تفسیری منہج کی وضاحت، تفسیر مرتب کرنے کا پس منظر، منتخب حصے کا اردو ترجمہ اور متن میں موجود روایات کی باقاعدہ تخریج شامل ہیں۔ اس تحقیقی کام کو پایہ تکمیل تک پہنچانے کے لیے اصولِ تحقیق کے مطابق استقرائی، تجزیاتی اور وصفی بیانیہ منہج (Methodology) اپنایا گیا ہے، اور بنیادی مصادر و مراجع سے بھرپور استفادہ کیا گیا ہے۔ یہ کاوش نہ صرف علمی و تحقیقی حلقوں کے لیے سود مند ثابت ہوگی بلکہ عام قاری کی قرآنی فہم میں بھی گراں قدر اضافہ کرے گی۔

کلیدی الفاظ: اضواء البیان، تفسیر القرآن بالقرآن، علامہ شنقٹیؒ، اردو ترجمہ، تخریج، سورۃ یونس، سورۃ ہود۔

ABSTRACT NO. CEMS-19-SS-135

مشاورتی مجالس کے اصول و آداب قرآن و سنت کے تناظر اور عصری معنویت: ایک تجزیاتی مطالعہ

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پس منظر و اہمیت: اجلاس، مشاورت اور اجتماعی غور و فکر سماجی، انتظامی اور تنظیمی زندگی کے بنیادی اور ناگزیر عناصر ہیں۔ خاندانی امور سے لے کر ریاستی سطح پر فیصلوں تک، انسانی معاشرے باخبر، متوازن اور منصفانہ نتائج تک پہنچنے کے لیے منظم مشاورت پر انحصار کرتے ہیں۔ اسلامی نقطہ نظر میں اجتماعی فیصلہ سازی محض ایک رسمی عمل نہیں بلکہ یہ براہِ راست الہامی ہدایت اور سنتِ نبوی ﷺ سے ماخوذ ہے۔ قرآن مجید باہمی مشاورت کو ایک حقیقی مؤمن معاشرے کی امتیازی صفت اور ایک بنیادی اخلاقی و انتظامی اصول کے طور پر متعین کرتا ہے۔ مسئلہ تحقیق: ہمارے گھروں سے لے کر ریاستی اداروں تک جو بد نظمی اور بے ترتیبی نظر آتی ہے، اس کی بنیادی وجہ مشورے کا فقدان اور افرادی فیصلے ہیں۔ اس کے علاوہ اجتماعی فیصلوں میں اصول مشورہ اور اس کے آداب کو فراموش کر دیا جانا بھی اس بحران کی ایک بڑی وجہ ہے۔ مقاصدِ تحقیق: اس مطالعے کے بنیادی اہداف میں شریعتِ اسلامی کی روشنی میں مشاورت کی اہمیت اور اس کے اصولوں کی نشاندہی کرنا شامل ہے۔ نیز، اسلامی شریعت کے تناظر میں

ممبرانِ شوریٰ کے انتخاب کے کوائف بیان کرنا، مشورے کے آداب کا تفصیلی جائزہ پیش کرنا، اور موجودہ دور میں مجالس کے باوجود بد نظمی کے عوامل کا تجزیہ کرنا اس تحقیق کا حصہ ہے۔ منہج تحقیق: اس تحقیق میں معیاری، تجزیاتی اور وضاحتی طریقہ کار اپنایا گیا ہے تاکہ مجالس کے آداب اور انتظامی اصولوں کا جامع مطالعہ کیا جاسکے۔ اس کا مقصد کلاسیکی اسلامی مصادر (قرآن کریم، احادیثِ نبوی ﷺ اور فقہی لٹریچر) کا منظم اور تنقیدی تجزیہ کرتے ہوئے مجالس کے لیے ایک اخلاقی اور عملی رہنما فریم ورک تیار کرنا ہے۔ عصری معنویت اور متوقع نتائج: یہ مقالہ اس سوال کا جواب فراہم کرے گا کہ معاشرتی اور تنظیمی ماحول کو کیسے منظم اور مرتب کیا جائے۔ مزید برآں، یہ مطالعہ عالمی، ریاستی اور دفاعی امور میں مشورے کے اصولوں کے عملی اطلاق اور جدید تنظیمی و سماجی ماحول میں ان کی معنویت کو واضح کرے گا۔

کلیدی الفاظ: اجلاس، مشاورت، اخلاق، عصری معنویت، خاندانی امور

ABSTRACT NO. CEMS-19-SS-136

تفسیر "اضواء البیان فی ایضاح القرآن بالقرآن" کا اردو ترجمہ، تخریج اور تحقیق: (سورۃ انفال اور سورۃ توبہ)

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قرآن مجید کی تفہیم و تشریح کے لیے ہر دور میں مفسرین نے مختلف مناہج اپنائے ہیں، جن میں "تفسیر القرآن بالقرآن" کو سب سے مستند اور معتبر منہج تسلیم کیا جاتا ہے۔ عصر حاضر میں اس اسلوب پر لکھی گئی تفاسیر میں علامہ محمد امین الشنقیطی (المتوفی: 1393ھ) کی ماہیہ ناز تصنیف "اضواء البیان فی ایضاح القرآن بالقرآن" کو عالمی سطح پر غیر معمولی شہرت حاصل ہے۔ چونکہ یہ تفسیر اصل میں عربی زبان میں ہے، اس لیے اردو داں طبقہ اور عوام الناس کے لیے اس سے براہ راست استفادہ کرنا مشکل ہے۔ زیر نظر تحقیقی مقالے کا مقصد اس عظیم تفسیر کے ایک مخصوص حصے (سورۃ الانفال اور سورۃ التوبہ) کو سلیس اور عام فہم اردو زبان میں منتقل کرنا ہے۔ تحقیق کے دوران نہ صرف عبارت کا ترجمہ کیا گیا ہے بلکہ متن میں موجود روایات کی مکمل تخریج اور علمی و تحقیقی جائزہ بھی پیش کیا گیا ہے۔ اس مطالعے میں منہج استقرائی، تجزیاتی اور وصفی بیانیہ اپنایا گیا ہے تاکہ علامہ شنقیطی کے تفسیری اسلوب اور علمی نکات کو واضح کیا جاسکے۔ یہ تحقیق عبد الولی خان یونیورسٹی مردان میں جاری اس سلسلے کا تسلسل ہے جس کے تحت اس تفسیر کے ابتدائی حصوں (سورۃ الاعراف تک) پر کام ہو چکا ہے۔ اس مقالے کی تکمیل سے اردو زبان میں تفسیری ادب کے ذخیرے میں اضافہ ہوگا اور محققین و طلبہ کے لیے "تفسیر القرآن بالقرآن" کے منہج کو سمجھنے میں آسانی پیدا ہوگی۔

کلیدی الفاظ: اضواء البیان، علامہ شنقیطی، اردو ترجمہ، تخریج، سورۃ انفال، سورۃ التوبہ، تفسیر القرآن بالقرآن۔

ABSTRACT NO. CEMS-19-SS-137

نبی کریم صلی اللہ علیہ وآلہ وسلم کا نماز میں قرأت کا معمول: احادیث صحیحہ کی روشنی میں تحقیقی و تجرباتی مطالعہ

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احادیث صحیحہ کی روشنی میں تحقیقی و تجرباتی مطالعہ " کے عنوان پر مشتمل ہے۔ اس تحقیق کا بنیادی مقصد احادیث صحیحہ کی روشنی میں نماز کے ایک اہم رکن یعنی "قرأت" کے نبوی معمولات کو واضح کرنا ہے۔ مقالے میں اس امر پر غور کیا گیا ہے کہ آپ ﷺ مختلف نمازوں میں قرأت کی مقدار، سورتوں کے انتخاب اور تلاوت کے اسلوب (جہر و اخفات) میں کیا طریقہ کار اختیار فرماتے تھے۔ مثلاً فجر میں طوالت اور مغرب میں اختصار آپ ﷺ کا معمول رہا ہے۔

تحقیق کا قضیہ یہ ہے کہ قرأت کے حوالے سے مختلف روایات میں پائے جانے والے ظاہری اختلاف اور عوامی سطح پر موجود ابہام کو دور کیا جائے۔ اس مقصد کے لیے استقرائی اور تجرباتی منہج تحقیق اختیار کیا گیا ہے، جس میں صحاح ستہ سے احادیث جمع کر کے ان کی تخریج، صحت کا جائزہ اور بظاہر متعارض روایات میں تطبیق و ترجیح کے اصول اپنائے گئے ہیں۔ مقالے کے نتائج سنت نبوی کے مطابق عبادت کی اصلاح، خشوع و خضوع میں اضافے اور فقہی ہم آہنگی کے لیے کلیدی اہمیت رکھتے ہیں۔ آخر میں ائمہ کرام کی تربیت اور مساجد میں صحیح احادیث کے مطابق قرأت کے رواج کی تجاویز پیش کی گئی ہیں۔

کلیدی الفاظ: قرأت نبوی، احادیث صحیحہ، نماز کے معمولات، سنت نبوی، استقرائی منہج، جہر و اخفات، سورتوں کا انتخاب، اصلاح عبادت۔

ABSTRACT NO. CEMS-19-SS-138

تفسیر ماجدی (عبد الماجد دریابادی) اور تفسیر القرآن (سر سید احمد خان) "سورۃ الفاتحہ تا آخر سورۃ الاعراف" میں مذکور کلامی
مباحث کا تقابلی و تحقیقی جائزہ

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اسلامی علوم میں علم تفسیر کو بنیادی اور مرکزی حیثیت حاصل ہے، جس کا مقصد قرآن مجید کی آیات کی وضاحت، تفہیم اور تشریح ہے۔ برصغیر پاک و ہند میں اس علم کی ایک زرخیز روایت موجود رہی ہے، جہاں مختلف زبانوں میں نمایاں تفاسیر تصنیف ہوئیں، جن میں سر سید احمد خان کی "تفسیر القرآن" اور مولانا عبد الماجد دریابادی کی تفسیر ماجدی کو خاص اہمیت حاصل ہے۔ ان دونوں تفاسیر میں کلامی مباحث، خصوصاً الہیات،

نبوت اور سمعیات سے متعلق مسائل کو مختلف فکری اور اسلوبی انداز میں پیش کیا گیا ہے۔ زیر نظر تحقیق کا مقصد ان دونوں تفاسیر کا تقابلی و تحقیقی جائزہ لینا ہے، تاکہ ان کے درمیان فکری اشتراکات اور اختلافات کو واضح کیا جاسکے۔ اس مطالعہ میں دونوں مفسرین کے تفسیری مناہج، علمی رجحانات اور کلامی دلائل کا تجزیہ کیا گیا ہے، جبکہ قرآن کریم کی مختلف سورتوں (الفاتحہ تا الاعراف) کی آیات کی روشنی میں جبر و قدر، وحی، معجزات، محکم و متشابہ، اور دیگر اہم کلامی موضوعات کا تقابلی مطالعہ پیش کیا گیا ہے۔ یہ تحقیق چار ابواب پر مشتمل ہے۔ باب اول میں دونوں مفسرین کی سوانح حیات، علمی خدمات اور تفسیری منہج کا تعارف پیش کیا گیا ہے۔ باب دوم میں سورۃ الفاتحہ سے سورۃ البقرہ تک کے کلامی مباحث کا تقابلی جائزہ لیا گیا ہے۔ باب سوم میں سورۃ آل عمران سے سورۃ المائدہ تک کے مسائل کا تحقیقی مطالعہ کیا گیا ہے؛ جبکہ باب چہارم میں سورۃ الانعام اور سورۃ الاعراف کے کلامی موضوعات کا تفصیلی تقابلی تجزیہ پیش کیا گیا ہے۔ یہ تحقیق نہ صرف دونوں تفاسیر کی علمی قدر و قیمت کو اجاگر کرتی ہے بلکہ علم کلام اور تفسیر کے باہمی تعلق کو بھی نمایاں کرتی ہے۔

کلیدی الفاظ: قرآن مجید، تفہیم اور تشریح، علمی رجحانات، کلامی دلائل

ABSTRACT NO. CEMS-19-SS-139

ضلع صوابی میں عمر رسیدہ غیر شادی شدہ خواتین کی عدم نکاح کے اسباب اور ان کا سدباب شریعت کے تناظر میں: ایک تجزیاتی مطالعہ

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تعارف و اہمیت: اسلام ایک مکمل ضابطہ حیات ہے، جو انسانی زندگی کے ہر پہلو کو منظم کرنے کی تعلیم دیتا ہے۔ نکاح اسلامی معاشرت کی بنیاد اور انسانی فطرت کی تکمیل کے ساتھ نسل انسانی کے سلسلے کو برقرار رکھنے، اور آگے بڑھانے کا ایک ذریعہ ہے۔ نکاح معاشرتی استحکام، اخلاقی حفاظت اور عفت و پاکدامنی کے فروغ میں بنیادی کردار ادا کرتا ہے۔ قرآن مجید میں تخلیق انسان کی اہمیت کے ساتھ ساتھ نکاح کی اہمیت کو بھی واضح طور پر بیان کیا گیا ہے۔ عصر حاضر میں مردوں کی بنسبت خواتین میں عدم نکاح کا رجحان بڑھ رہا ہے، جس کی مختلف وجوہات ہو سکتی ہیں، جیسے غربت یا مالی کمزوری، جہیز کا دباؤ، اعلیٰ تعلیم حاصل کرنے کی خواہش، مناسب رشتہ نہ ملنا، ذات برادری یا خاندانی مسائل وغیرہ۔ یہ مقالہ خواتین کے عدم نکاح کے اسباب اور شرعی حل پیش کرنے میں معاون ثابت ہوگی۔ مسئلہ تحقیق: عصر حاضر میں خواتین میں عدم نکاح کا رجحان بڑھ رہا ہے۔ اور کثیر تعداد میں خواتین نکاح کے انتظار میں بیٹھی ہوئی ہے، جس کی وجہ سے ان کی عمریں گزر رہی ہے۔ اقوام متحدہ کی رپورٹ کے مطابق اس وقت پاکستان میں 35 سال سے زائد عمر کی ایک کروڑ خواتین شادیوں کی انتظار میں بیٹھی ہیں۔ اس طرح ملک میں غیر شادی شدہ افراد کی تعداد 4 کروڑ 25 لاکھ جبکہ خیبر پختونخوا میں غیر شادی شدہ افراد کی تعداد 66 لاکھ 72 ہزار ریکارڈ کی گئی۔ اس موضوع پر لکھنے کا مقصد یہی ہے کہ خواتین میں عدم نکاح کے بنیادی عامل کیا ہے؟ ضلع صوابی کے خصوصی مطالعے کے تناظر میں اور شریعت کی روشنی میں ان کا سدباب کیا ہے؟

منہج تحقیق: زیر بحث تحقیق تجزیاتی منہج (Analytical Method) اپنایا گیا ہے۔ مواد کی جمع آوری کے لیے مختلف دینی مکملات اور اسلامی مصادر (قرآن کریم، احادیث نبوی ﷺ اور فقہی لٹریچر) کا جائزہ لے کر فریم ورک تیار کرنا ہے۔ اس کے علاوہ ضلع صوابی میں خواتین کے عدم نکاح کے اسباب کا مقامی سروے کے ذریعے تجزیہ کیا جائے گا۔

متوقع نتائج: ضلع صوابی میں عمر رسیدہ غیر شادی شدہ خواتین کے عدم نکاح کے بنیادی اسباب سامنے آئیں گے؛ سماجی، معاشرتی اور معاشی رکاوٹوں کی واضح نشاندہی ہوگی؛ شریعت کی روشنی میں قابل عمل حل سامنے آئیں گے؛ آسان نکاح کے فروغ کے لیے عملی سفارشات پیش کی جائیں گی؛ اور معاشرے میں نکاح کے حوالے سے مثبت شعور پیدا کرنے میں مدد ملے گی۔

کلیدی الفاظ: عمر رسیدہ، غیر شادی شدہ خواتین، عدم نکاح، اسلامی مصادر

ABSTRACT NO. CEMS-19-SS-144

مولانا محمد اسحاق صدیقی سندیلوی (1913ء-1995ء) کی منتخب اُردو تصانیف کا تعارف نمایاں خصوصیات اور منہج: ایک تحقیقی جائزہ

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برصغیر پاک و ہند کی علمی تاریخ میں ایسی عبقری شخصیات ابھریں جنہوں نے اسلامی علوم کی ترویج اور باطل افکار کے رد میں گراں قدر خدمات سر انجام دیں۔ ان میں ایک ممتاز نام حضرت مولانا محمد اسحاق سندیلویؒ کا ہے، جو بیک وقت محدث، فقیہ، مفکر اور قادر الکلام شاعر تھے۔ زیر نظر مقالے میں مولانا سندیلویؒ کی منتخب تصانیف کا تعارف، ان کی نمایاں خصوصیات اور ان کے مخصوص تحقیقی و استدلالی منہج کا تجزیہ کیا گیا ہے۔

مولانا سندیلویؒ نے اسلامی علوم کے ساتھ ساتھ نفسیات، فلسفہ اور سیاسیات پر بھی عمیق نظر رکھی اور عصری فتنوں کے خلاف قلمی جہاد کیا۔ اس تحقیق کا بنیادی مقصد مولانا کے تحریری مآخذ، زبان و بیان اور فکری اسلوب کا فنی جائزہ لینا ہے تاکہ یہ واضح ہو سکے کہ وہ عقلی و نقلی دلائل کے مابین کس طرح توازن قائم کرتے ہیں۔ تحقیق میں خاص طور پر عقائد و ایمانیات، سیرت طیبہ، تحفظ ختم نبوت اور اسلامی نظام سیاست کے باب میں ان کے تصنیفی اسلوب کو زیر بحث لایا گیا ہے۔ یہ مقالہ مولانا سندیلویؒ کے اس علمی ورثے کو اجاگر کرتا ہے جو تاحال ایک جامع اور مستقل تحقیق کا متقاضی تھا۔

کلیدی الفاظ: عقائد، سیرت، طرز استدلال، باطل افکار

ABSTRACT NO. CEMS-19-SS-146

قاضی عبدالغفور کے مخطوط "الیا قوت والمرجان" کی تدوین اور علمی و تحقیقی جائزہ (سورۃ الفاتحہ و سورۃ البقرہ)

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قرآن مجید تدبر، فہم اور عمل کی دعوت دیتا ہے، اور اس کی صحیح تعبیر و تشریح کے لیے علم تفسیر بنیادی حیثیت رکھتا ہے۔ برصغیر پاک و ہند میں دیگر اسلامی علوم کی طرح علم تفسیر میں بھی قابل قدر خدمات انجام دی گئی ہیں، جن میں اردو اور پشتو زبانوں میں متعدد تفسیری ذخائر شامل ہیں۔ انہی علمی کاوشوں میں قاضی عبدالغفور کا تفسیری درس "الیا قوت والمرجان" ایک اہم مقام رکھتا ہے، جو پشتو زبان میں قرآن کریم کی تدریسی و تفسیری روایت کا نمایاں مظہر ہے۔ قاضی عبدالغفور نے قرآن مجید کی تدریس کو سہل اور عام فہم انداز میں پیش کیا، جس سے پشتو دان طبقے کی بڑی تعداد نے استفادہ کیا۔ تاہم ان کے یہ دروس چونکہ مخطوط اور صوتی صورت میں موجود تھے، اس لیے اردو دان طبقہ اور علمی تحقیق کے جدید تقاضوں سے ہم آہنگ قارئین اس نادر علمی ورثے سے مکمل استفادہ نہ کر سکے۔ اس علمی خلا کو پر کرنے کے لیے زیر نظر تحقیقی مقالہ ترتیب دیا گیا ہے، جس کا مقصد سورۃ الفاتحہ سے سورۃ البقرہ کے اختتام تک "الیا قوت والمرجان" کا اردو ترجمہ، تخریج اور تحقیقی و تنقیدی مطالعہ پیش کرنا ہے۔ یہ مقالہ چار ابواب پر مشتمل ہے۔ پہلے باب میں قاضی عبدالغفور کی سوانح حیات، ابتدائی تعلیم، علمی و دعوتی خدمات، اساتذہ و تلامذہ اور علمی مقام کا تفصیلی تعارف پیش کیا گیا ہے۔ دوسرے، تیسرے اور چوتھے ابواب میں بالترتیب سورۃ الفاتحہ سے سورۃ البقرہ کی مختلف آیات (1 تا آخر) کا اردو ترجمہ، تخریج احادیث اور تحقیقی تجزیہ پیش کیا گیا ہے، جس کے ذریعے اس تفسیری ذخیرے کو علمی معیار پر جانچنے اور قابل استفادہ بنانے کی کوشش کی گئی ہے۔ اس تحقیق کا بنیادی مقصد نہ صرف ایک مخطوط تفسیری ورثے کو محفوظ اور منظم انداز میں پیش کرنا ہے بلکہ اسے اردو علمی حلقوں کے لیے قابل فہم اور قابل استفادہ بنانا بھی ہے، تاکہ قرآن فہمی کے دائرے کو مزید وسعت دی جاسکے اور برصغیر کے علمی و تفسیری سرمائے کی افادیت کو عام کیا جاسکے۔

کلیدی الفاظ: اسلامی علوم، قرآن مجید، تدریس، استفادہ

ABSTRACT NO. CEMS-19-SS-147

قرآن کریم اور طبیعیاتی سائنس (فزکس) میں نقاط اتصال اور ابتعاد کا تحقیقی جائزہ

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This study examines how the Holy Qur'an presents natural phenomena as Ayat-e-Ilahiya purposeful signs meant to inspire reflection, not merely physical processes to be explained. While the Qur'an's primary role is moral and spiritual guidance, it consistently directs human attention to the design of the cosmos, the earth, and living systems as a means of developing intellect and awareness. The paper analyzes five domains: *cosmology*, including the initial unity of the heavens and earth and the expansion of the

universe; *celestial mechanics*, distinguishing the sun's radiant light from the moon's reflected light and their precision in timekeeping; *geology*, where mountains function as stabilizers and the earth's motion is likened to drifting clouds; *hydrology*, detailing winds, cloud formation, and precipitation as an integrated cycle; and *biology*, highlighting plant diversity and the production of milk in livestock. The findings indicate that Qur'anic descriptions correspond with principles confirmed by modern science, without positioning the text as a scientific manual. These phenomena serve a dual function: affirming the oneness of the Creator and cultivating human reasoning, gratitude, and humility. Thus, the Qur'an bridges revelation and observation, treating scientific inquiry as an extension of spiritual reflection.

Keywords: Qur'an and science; Ayat-e-Ilahiya; cosmology; geology; water cycle; Tawhid; reflection

ABSTRACT NO. CEMS-19-SS-159

شیخ القرآن مولانا عبد السلام (ہشمنغرملا) کی تفسیر "فخر الاسلام" کا تحقیقی جائزہ (پارہ نمبر 23)

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زیر نظر عنوان ایم۔ فل علوم اسلامیہ کے مقالہ کے لیے تجویز کیا گیا ہے، جس کا موضوع مولانا عبد السلام (ہشمنغرملا) کی پشتو تفسیر "فخر الاسلام" کا پارہ نمبر 23 کے تناظر میں علمی و تحقیقی جائزہ ہے۔ اس تحقیقی کام کا مقصد برصغیر پاک و ہند بالخصوص خیبر پختونخوا کے علمی ورثے کو جدید تحقیقی معیار پر پرکھنا اور اسے علمی دنیا میں متعارف کرانا ہے۔

مولانا عبد السلام (ہشمنغرملا) ایک تبحر عالم دین، مفسر اور بااثر داعی تھے۔ ان کی تصنیف "تفسیر فخر الاسلام" پشتو زبان کی ایک جامع تفسیر ہے جو تین جلدوں پر مشتمل ہے، جس کا پہلا ایڈیشن 2008ء میں منظر عام پر آیا۔ اس تفسیر کی نمایاں خصوصیات میں قرآنی الفاظ کا ترجمہ، سورتوں کا ربط، شان نزول اور فقہی مسائل کا اعتدال پسندانہ حل شامل ہے، جو نہایت سادہ اور عام فہم پشتو زبان میں پیش کیا گیا ہے۔

تقصیر: تحقیق پاکستان کے جید علماء نے تصنیف و تالیف کے میدان میں گراں قدر خدمات انجام دی ہیں، جن کی علمی توثیق اور جدید تحقیقی معیار پر جانچ ابھی تشنہ ہے۔ اگر ان علمی شاہکاروں کو تحقیقی پیرائے میں دنیا کے سامنے نہ لایا گیا تو مستقبل کے محققین ان نادر علمی جواہر سے محروم رہ سکتے ہیں۔ مولانا عبد السلام کی پشتو تفسیر "فخر الاسلام" بھی انہی قیمتی علمی اثاثوں میں سے ایک ہے۔ اس معاصر علاقائی عالم کی اس عظیم خدمت کو علمی دنیا میں متعارف کرانے کے لیے ایم۔ فل سطح پر اس کے پارہ نمبر 23 پر تحقیقی کام کی ضرورت کو شدت سے محسوس کیا گیا۔

کلیدی الفاظ: اسلامی علوم، قرآن مجید، تدریس، استفادہ

ABSTRACT NO. CEMS-19-SS-162

پاکستان کے سیاسی و نظریاتی استحکام میں مولانا یوسف بنوری کی خدمات: ماہنامہ 'بینات' کے اداروں کی روشنی میں ایک تحقیقی مطالعہ

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زیر نظر تحقیقی مقالہ "پاکستان کے سیاسی و نظریاتی استحکام میں مولانا محمد یوسف بنوری کی خدمات: ماہنامہ بینات کے اداروں کی روشنی میں ایک تحقیقی مطالعہ" کے عنوان پر مبنی ہے۔ اس تحقیق کا مرکزی نکتہ مولانا بنوری (1908ء-1977ء) کی ان سیاسی و فکری کوششوں کو اجاگر کرنا ہے جو انہوں نے قیام پاکستان کے بعد پیدا ہونے والے دستوری اور نظریاتی بحرانوں کے حل کے لیے انجام دیں۔ مطالعہ کا بنیادی ماخذ ماہنامہ بینات کے وہ علمی ادارے ہیں جنہیں مولانا نے ریاست کو لادینیت سے بچانے اور اسے اسلامی اساس پر استوار کرنے کے لیے ایک فکری محاذ کے طور پر استعمال کیا۔ تحقیق میں استقرائی اور تجزیاتی مناہج کو اپناتے ہوئے یہ واضح کیا گیا ہے کہ مولانا بنوری نے کس طرح دستور پاکستان کی اسلامی سازی، قرارداد مقاصد کے تحفظ اور تحریک ختم نبوت (1974ء) میں کلیدی کردار ادا کیا۔ قضیہ تحقیق یہ ہے کہ مولانا کی علمی و حدیثی خدمات (مثلاً معارف السنن) پر تو کام ہوا ہے، مگر ان کی سیاسی بصیرت اور 'بینات' کے اداروں میں بکھرے ہوئے نظریاتی افکار پر جامع کام کی ضرورت تھی۔ یہ مقالہ نہ صرف قیام پاکستان کے حقیقی مقاصد کو واضح کرتا ہے بلکہ موجودہ دور کے سیاسی عدم استحکام اور فکری تضادات کے حل کے لیے مولانا بنوری کے افکار کی روشنی میں تجاویز بھی پیش کرتا ہے۔

کلیدی الفاظ: مولانا محمد یوسف بنوری، ماہنامہ بینات، سیاسی و نظریاتی استحکام، تحریک ختم نبوت، دستور پاکستان، اسلامی سازی، لادینیت۔

ABSTRACT NO. CEMS-19-SS-166

تہذیب و تمدن کا قرآنی تصور اور اس کی عصری معنویت: سورت الفرقان اور سورت لقمان کی روشنی میں تحقیقی مطالعہ

Kiran Begum & Dr. Muhammad Zakriya, Abdul Wali Khan University Mardan

زیر نظر تحقیقی مقالہ "تہذیب و تمدن کا قرآنی تصور اور اس کی عصری معنویت: سورت الفرقان اور سورت لقمان کی روشنی میں تحقیقی مطالعہ" کے عنوان پر مبنی ہے۔ اس تحقیق کا بنیادی مقصد قرآن کریم کی روشنی میں ایک مثالی، اخلاقی اور تمدنی معاشرے کے قیام کے اصولوں کو واضح کرنا ہے۔ اگرچہ ان سورتوں پر الگ الگ تناظر میں تفسیری مواد موجود ہے، مگر ایم فل سطح پر ان دونوں سورتوں کا ایک مشترکہ تہذیبی و تمدنی ماڈل کے طور پر تقابلی مطالعہ اور جدید مسلم معاشرے کے مسائل پر اس کا اطلاق ایک نمایاں تحقیقی خلا تھا، جسے یہ تحقیق پر کرنے کی کوشش کرتی ہے۔

اس مطالعہ کے بنیادی اہداف میں تہذیب و تمدن کے لغوی و اصطلاحی مفہوم کی وضاحت، سورت الفرقان اور سورت لقمان کا تعارف، اور ان سورتوں میں بیان کردہ اصولوں کی عصری معنویت کو اجاگر کرنا شامل ہے۔ تحقیق میں معیاری طریقہ کار کے تحت استقرائی اور وصفی منہج کو بروئے کار لایا گیا ہے۔ مقالہ مقدمہ، تین بنیادی ابواب اور فصول پر مشتمل ہے۔ باب اول تہذیب و تمدن اور سورتوں کے تعارف پر مبنی ہے۔ باب دوم میں سورت الفرقان کی روشنی میں ابعاد الرحمن کے اوصاف، مثالی معاشرے کی تشکیل، اور معاشرتی برائیوں کے سدباب پر بحث کی گئی ہے۔ باب سوم میں

سورۃ لقمان میں مذکور تربیتی اصول، ایمانیات کا تمدنی ڈھانچے پر اثر، اور تکبر و فساد سے بچنے کی اہمیت کو آشکار کیا گیا ہے۔ یہ تحقیق معاصر مسلمانوں کو جدید فکری و سماجی مسائل کے حل اور اپنی زندگی کا رخ درست کرنے میں اہم رہنمائی فراہم کرتی ہے۔

کلیدی الفاظ: قرآنی تصور تہذیب، تمدن، سورۃ الفرقان، سورۃ لقمان، عصری معنویت، عباد الرحمن، اخلاقی اقدار، سماجی مسائل، استقرائی منہج۔

ABSTRACT NO. CEMS-19-SS-167

تفسیر حبیبی (پشتو) از مولانا حبیب الرحمن (کوثرپان استاد) کا اردو ترجمہ، تخریج و تحقیق: (پارہ نمبر 10 نصف اول)

Rahmatullah & Hafiz Salahuddin, Abdul Wali Khan University Mardan

زیر نظر تحقیق پشتو زبان کی معروف تفسیر حبیبی از مولانا حبیب الرحمن المعروف کوثرپان استاد کے پارہ نمبر 10 کے نصف اول کے اردو ترجمہ، تخریج اور تحقیقی مطالعہ پر مشتمل ہے۔ یہ تفسیر اپنی سادہ اسلوب، علمی انداز اور عوامی فہم کے اعتبار سے پشتو تفاسیر میں ایک نمایاں مقام رکھتی ہے۔ چونکہ اردو دان طبقہ اس علمی سرمایہ سے مکمل طور پر استفادہ نہیں کر پاتا، اس لیے اس تحقیق میں مذکورہ حصے کارواں اور با محاورہ اردو ترجمہ پیش کیا گیا ہے تاکہ زیادہ سے زیادہ اہل علم اس سے فائدہ اٹھا سکیں۔

اس تحقیق میں تفسیری مباحث کے ساتھ ساتھ آیات قرآنیہ، احادیث نبویہ، آثار صحابہ اور دیگر روایات کی تخریج بھی کی گئی ہے، اور ان کے اصل مصادر کی نشاندہی کرتے ہوئے اصول حدیث کی روشنی میں ان کی تحقیق و جانچ کی گئی ہے۔ مزید برآں، مصنف کے تفسیری منہج، فقہی رجحانات، لغوی تشریحات اور اصلاحی پہلوؤں کا بھی تجزیاتی مطالعہ کیا گیا ہے۔

تحقیق میں یہ واضح کیا گیا ہے کہ مولانا حبیب الرحمن نے تفسیر میں قرآن و سنت کی روشنی میں آسان اور مؤثر انداز اختیار کیا ہے، جس سے عام قاری بھی با آسانی استفادہ کر سکتا ہے۔ نیز، یہ مطالعہ پشتو تفسیری ادب کی علمی اہمیت اور اس کے معاصر دینی و تحقیقی میدان میں کردار کو بھی اجاگر کرتا ہے۔

یہ تحقیق علوم قرآن، تفسیر، ترجمہ نگاری اور پشتو اسلامی ادب کے طلبہ و محققین کے لیے مفید ثابت ہوگی، اور امید کی جاتی ہے کہ یہ کام علاقائی زبانوں میں لکھی گئی تفاسیر پر مزید تحقیقی کام کی راہ ہموار کرے گا۔

کلیدی الفاظ: تفسیر حبیبی، مولانا حبیب الرحمن، پشتو تفسیر، اردو ترجمہ، تخریج احادیث، علوم قرآن، تحقیقی مطالعہ، پشتو اسلامی ادب۔

CONFERENCE POLICY BRIEFINGS

Executive Summary

True sustainable prosperity requires moving away from heavy state management toward structural frameworks rooted in market liberalism, individual liberty, and institutional agility. The 19th EMS International Research Conference brought together multidisciplinary evidence demonstrating that top-down, centralized interventions often stifle growth and create unnecessary fiscal strain.

To build a resilient and competitive economy, policies must prioritize expanding economic freedom. This brief provides actionable, market-oriented recommendations derived from the conference proceedings: leveraging private capital and fintech to drive environmental and financial sustainability; lowering barriers to trade and investment in the service sector; modernizing public administration into a lean, performance-driven apparatus; removing infrastructural bottlenecks that limit flexible work and digital literacy; and aligning institutional educational curricula with personal responsibility and modern civic life.

1. MACROECONOMICS, ENTREPRENEURIAL FINANCE, & DIGITAL LIBERTY

1.1. Empirical Findings & Key Insights

Market-Driven Corporate Sustainability: Proactive Corporate Sustainability Practices (CSP) positively impact Corporate Financial Performance (CFP) among domestic firms. This relationship is significantly strengthened by executive human capital (CEO capability) and private Research & Development (R&D) investments. This confirms that value-driven corporate governance and decentralized market innovation—rather than rigid state mandates—are the primary drivers of sustainable industrial development.

The Pitfalls of Debt-Fueled Expansion: Cross-country evidence from South Asian economies indicates that expanding digital and traditional financial inclusion can initially strain environmental sustainability if financed through distortive macroeconomic structures. Crucially, heavy foreign debt exacerbates these strains. This demonstrates that sustainable development requires deep private credit market depth and voluntary capital formation rather than reliance on public sovereign debt.

Venture Capital as a Quality Certifier: Empirical data from initial public offerings (IPOs) shows that private venture capital (VC) backing dramatically reduces corporate financial distress, optimizes capital efficiency, and lowers financing costs. Independent private venture capital firms show the strongest certification effect, confirming that decentralized capital markets are far more efficient at auditing and filtering viable enterprises than state-directed credit allocation.

Removing Constraints on Service Sector Growth: The domestic service sector remains highly sensitive to macroeconomic shocks. Monotonic expansions of the money supply, unpredictable exchange rate fluctuations, and excessive government spending are the primary structural drivers of inflation. This inflation directly devalues household purchasing power and raises small-business costs. Conversely, lowering barriers to Foreign Direct Investment (FDI) and expanding digital financial intermediation act as core accelerators for economic growth.

1.2. Policy Action Suggested/Recommended

1. Adopt Rules-Based Monetary and Fiscal Frameworks: Tighten local credit creation by constraining the money supply (M₂) and capping public expenditures to stabilize currency values and protect private savings from inflationary erosion; and
2. Liberalize Cross-Border Capital and Fintech Corridors: Remove regulatory limits on digital finance platforms and streamline investment frameworks for foreign venture capital to expand private sector liquidity without accumulating sovereign debt.

2. INSTITUTIONAL REFORM, LEAN PUBLIC GOVERNANCE, & DECENTRALIZATION

2.1. Empirical Findings & Key Insights

The Coordination Costs of Bureaucracy: Following landmark constitutional devolution reforms, provincial policy implementation is frequently blocked by institutional fragmentation, administrative capacity gaps, and jurisdictional overlaps within the Inter-Provincial Coordination (IPC) Department. Centralized, compliance-heavy administrative setups struggle to manage devolved responsibilities, pointing to a need for clear, data-driven, and decentralized governance frameworks.

Performance-Driven Public Leadership: Quantitative evaluations within public monitoring entities (e.g., the Education Monitoring Authority) reveal distinct operational outcomes from different management styles. While command-and-control transactional styles ensure short-term compliance with rigid rules, transformational leadership directly drives internal motivation, structural efficiency, and institutional trust. This underscores the value of moving away from bureaucratic rent-seeking toward outcome-oriented, flexible management models.

2.2. Policy Action Suggested/Recommended

1. Streamline Inter-Provincial Administrative Overlaps: Restructure provincial line departments using structural equation modeling (SEM) performance metrics to eliminate redundant administrative offices, lower transaction costs, and fully clarify localized property and regulatory jurisdictions; and
2. Shift Civil Service Training toward Strategic Foresight: Replace tenure-based public management processes with professional capacity-building frameworks that tie administrative authority directly to measurable organizational performance, forecasting accuracy, and data-driven accountability.

3. DIGITAL ECONOMY, REMOTE WORK, & INFRASTRUCTURAL LIBERATION

3.1. Empirical Findings & Key Insights

The Structural Foundations of Remote Work: Multidimensional analysis within knowledge-intensive sectors confirms that remote work models significantly enhance task, cognitive, and affective employee productivity by expanding personal autonomy. However, these productivity gains are severely undermined by state-managed infrastructural deficits—specifically, unstable digital networks and chronic electricity interruptions. Individuals cannot fully exercise economic freedom when foundational utility infrastructure remains unreliable.

Adapting Human Capital to Technological Shifts: The rapid integration of Artificial Intelligence (AI) is shifting modern organizational demand away from routine administrative compliance toward data-driven, flexible, and human-centered capability models. Survival in the modern market demands rapid, voluntary upskilling in digital literacy, cognitive adaptability, and ethical tech utilization.

The High Return on Private Human Capital Investment: Empirical assessments in the service sector show that structured, continuous investments in employee training directly improve task performance and occupational efficiency. This confirms that human capital accumulation is a principal asset for market competitiveness.

3.2. Policy Action Suggested/Recommended

1. **Deregulate the Energy and Telecommunications Retail Markets:** End state-sanctioned utility monopolies and allow private, decentralized energy providers (such as solar microgrids) and competitive telecom firms to invest directly in infrastructure, ensuring the stable power and broadband required for digital remote commerce; and
2. **Encourage Decentralized Corporate Training Tax Offsets:** Allow businesses to claim direct tax deductions for investments in advanced digital literacy, AI integration, and technical human capital development.

4. PATIENT-CENTRIC HEALTHCARE, REVOLUTIONARY E-COMMERCE, & LOCAL SAFETY

4.1. Empirical Findings & Key Insights

The E-Health Usability Gap: Field evaluations of digital health rollouts (such as studies in District Mardan) show a clear disconnect in user adoption: while consumer/patient utilization is growing, physician adoption lags behind due to interface complexities and technical friction.

The Quality Signaling Paradox: Consumer trust and patient satisfaction are driven by functional and relational quality—such as clear communication and platform interface ease of use—rather than basic cost-saving strategies. Public health campaigns that focus entirely on low costs often inadvertently signal low quality, discouraging adoption among younger and more literate demographics.

Public Health Security as an Economic Baseline: Continued biochemical and clinical investigations expose severe vulnerabilities within local food supply chains, notably the presence of foodborne pathogens in public commodity markets and complex interactions in chronic diseases (e.g., pulmonary tuberculosis among diabetic patients). Protecting basic public health and food security is essential to maintaining robust, productive human capital for the market economy.

4.2. Policy Action Suggested/Recommended

1. **Pivot to User-Centric, Open-Market Health Interfaces:** Transition public health portals toward simplified, user-designed software frameworks that reduce administrative strain on medical practitioners and emphasize service reliability over cost metrics; and

2. De-bureaucratize and Localize Food Safety Compliance: Replace corrupt, centralized inspection bureaucracies with independent, localized testing laboratories, empowering local merchant associations to self-certify compliance and maintain supply chain hygiene.

5. CURRICULAR MODERNIZATION, PROPERTY RIGHTS, & FAMILY COHESION

5.1. Empirical Findings & Key Insights

Reforming Educational Foundations: Scholarly analysis of social science and foundational curricula highlights a critical gap between traditional educational texts and the practical demands of modern civic life. Keynotes emphasized an urgent need to reform school-level moral and ethical education to focus on personal human rights, shared social harmony, and practical civic responsibilities.

Socioeconomic Heterogeneity and Inflation Vulnerability: Micro-level demographic assessments (such as evaluations in District Swabi) show that aggregate inflation indices mask severe distributional variations. Poorer households are disproportionately harmed by price spikes in basic food items, whereas higher-income households can easily adapt their consumption patterns.

Empowering Vulnerable Demographics via Financial Literacy: Single mothers, unmarried women, and smallholder farmers face severe structural barriers when dealing with centralized financial and medical institutions. Empirical survey data reveals that general access to services alone does not guarantee better livelihoods. Instead, practical financial literacy and proactive risk-planning behavior are the strongest statistical predictors of income stability and long-term economic resilience.

5.2. Policy Action Suggested/Recommended

1. Overhaul Curricula to Focus on Civic Responsibility and Liberty: Revise primary and secondary school textbooks to integrate practical concepts of individual liberty, personal financial accountability, property rights, and community cooperation; and
2. Deploy Community-Led Financial Capability and Risk-Planning Initiatives: Shift public welfare strategies from direct cash handouts toward voluntary, community-led training programs that equip micro-entrepreneurs, rural farmers, and marginalized households with practical tools for budgeting, contract enforcement, and market risk management.

Conference Statistics

Total Received Abstracts	131
Total Accepted	77
Total Registered (in Person)	21
Total Registered (Virtual)	43
Total Presented	64