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NEWSLETTER

Editor in Chief: Dr. Ejaz Sandhu
Editor: Sana Ahmed
Designer: Samra Naz



From the Desk of the Chairman

Educating the Pakistani Youth

The long-postponed 2017 Census produced a number of surprises; among them was the high rate of population growth. The census revealed that the population was growing much more rapidly than was assumed by policymakers - 2.4 percent a year rather than 1.8 percent. Pakistan is also urbanizing rapidly with the rate of growth of populations resident in large cities, defined as those with more than one million people, growing at a rate multiple of the national average. A rapidly growing population means a low median age, estimated at 23.8 years. A median age of 23.8

years means that one half of the population or 110 million is below that age. The world's average median age is 30.6 years; next-door India has a median age of 28.1 years. China's median age is 30 years; the United States, 38.1 years and Germany, at 47.1 years, is one of the world's oldest populations.

Pakistan not only has a very young population, but also poorly educated and trained. This poses a problem for the country's policymakers which needs to be the focus of the education policy being written by the Imran Khan government for 2021. The policy should cover both the roles of the federal and provincial governments as well as

Previous Publications



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those of the public and private sectors. These have changed over time and have not been fully factored into the ways the country educates its youth.

There were two important changes in the structure of the world economy that resulted from globalization. One was the restructuring of the industrial system; there was much greater reliance on supply chains for producing final products. The second was the growing share of the service sector in the global economy. Services account for at least 50 percent of the GDP in over half of the world's countries and about 65 percent of the world's GDP. The Service sector accounts for 53.3 percent of Pakistan's GDP; 56.4 percent for India; 79.6 percent for the United States. However, for Pakistan, bulk of the services provided is of low quality.

Amongst the large countries in the

world, Pakistan remains the least integrated into the global economy. The main reason for this is the poor quality of its large manpower. A comparison with India is interesting. Soon after gaining independence India responded to the United States offer of help to the newly decolonized South Asian nations. India requested the establishment of institutions of science and technologies duplicating the design of the MIT. Pakistan, on the other hand, asked for help in the area of economic policymaking. While Harvard University sent teams of economists to work in the Planning Commission and the two provincial Planning and Development Departments, East Pakistan and West Pakistan, India was able to set up its world-famous institutes of technology to educate and train its youth. India was able to build a lucrative export sector focusing on providing advanced technological services to the West. It should be noted that two of the largest IT firms in the world—Google and Microsoft—are now headed by persons of Indian origin. There is every reason to

attempt to catch up with India. The Education Policy 2021 should develop a plan of action to provide its youth with training in advanced technologies.

Relative to its stage of economic progress, Pakistan has done poorly in terms of educating its large and ethnically diverse population. According to UNESCO, the literacy rate of the Pakistani population was only 59.1 percent. It was 77.7 percent in India and 86.8 percent in Iran. These countries are two of Pakistan's four neighbors. The rate for the male population in Pakistan was 71.1 percent and for females only 46.5 percent. This meant a large gap of 24.6 percentage points. For India, the male literacy rate was 82.4 percent and for females, 65.8 percent. The sex gap for India was 16.6 percent, 8.2 percentage points lower than for neighboring Pakistan. The comparable literacy rates for Iran, also a Pakistani neighbor and a Muslim-majority country, were 86.8 percent overall; 91.2 percent for males and 82.5 percent for females. The literacy gap between the sexes is low, only 8.7 percentage points.

Shahid Javed Burki

The Shahid Javed Burki Institute of
Public Policy at NetSol, Pakistan



Message of the Month

Exports: The Only Hope of Our Economic Revival

Exports have a paramount importance in Pakistan's economy as they are the main source of

revenue generation and employment creation. Exports are also important for maintaining the balance of payment stability for our country. However, the export performance of Pakistan as compared to other regional economies has been below par in the last few decades. This can be well illustrated by the example of export comparison between

Pakistan and Turkey in 1980 when the exports of both countries were comparable. The situation is quite converse in recent times, with Turkey having exports of around US\$ 171 Billion in 2019 while Pakistan's exports are stagnant around US\$ 21 Billion.

The inability of Pakistan's exports to tap some of the most dynamic

world markets along with high concentration in a few products and low technological level meant that Pakistan's growth rate of exports remained stifled and considerably below than that of other economies. As Pakistan aims to become a competitive economy in the region and enhance its growth rate, it is imperative for us to enhance our export revenues to deal with multi-dimensional economic challenges that have confronted our nation.

COVID-19 has adversely impacted the Pakistan's economy which is already facing stiff economic challenges including high debt, Inflation, fiscal deficit and shrinking of GDP. The industrial sector has also been facing negative growth rates since the last couple of years.

Pakistan's export products are heavily concentrated in textiles, rice, leather and few other items. There is a need to diversify our exports, especially focusing on potential sectors like Pharmaceutical, Engineering Industry, Surgical Instruments, Sport Goods and Information Technology etc.

The lack of balance in the incentive structure is affecting our export competitiveness which needs to be addressed. The Taxation/other incentives which are currently provided to the five zero rated sectors should also be provided to other export sectors of the economy e.g. Pharmaceuticals, Rice, Halal Meat, Engineering etc. Engineering sector comprises of more than 50% of world trade but in Pakistan, no special tax incentives are given to engineering sector. Majority of the tax

incentives in Pakistan are given to Textile sector whose share in world trade is just around 4%.

There is also a need of collective actions for exploring new export markets as about 60% of the Pakistan's exports go to just 10 countries. We have to take concrete steps to fetch better export revenues from untapped potential markets like Africa, Russia, South America and Central Asia. Establishing Banking Channels and the exchange of export oriented business delegations can prove to be extremely vital in this regard.

Mian Tariq Misbah
President

Lahore Chamber of Commerce and Industries



Gender-sensitive Businesses to Reduce Poverty

Significant strides have been made to emancipate the humanity from the scourges of poverty and alleviate the living conditions of poor and marginalized segments of the society, a thumping majority of whom is women. The global extreme poverty rate fell to 9.2

percent in 2017, from 10.1 percent in 2015. That is equivalent to 689 million people living on less than \$1.90 a day.¹ However, extreme poverty is on the rise in 2020-21 for the first time in over 20 years as the disruption of the COVID-19 pandemic compounds the forces of conflict and climate change, which were already slowing poverty reduction progress.

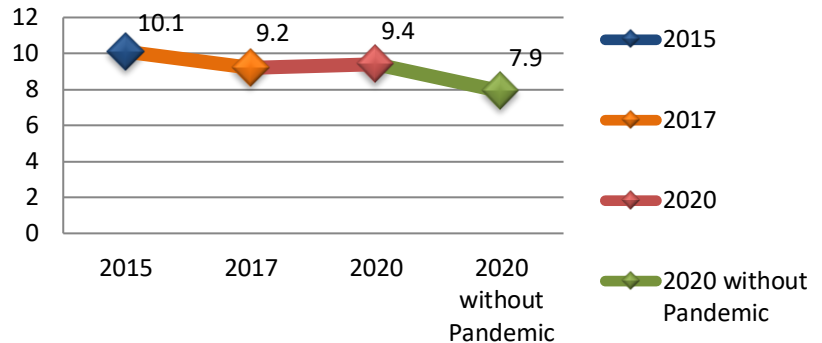
Extreme poverty affected between 9.1% and 9.4% of the world's population in 2020, which without the pandemic would have been reduced to 7.9% in 2020.

Over all, it was estimated that the COVID-19 pandemic would push an additional 88 million to 115 million people into extreme poverty in 2020 which was expected to increase to as many as 150 million by 2021, depending on the severity of the economic contraction. Women represent a majority of the poor in most regions and worst affected by the severity and rapidity of climate change, rising inequality, social disparity, economic uncertainty and increasing incidence of unemployment already.

Businesses have to play a pivotal role in meeting the enormity of poverty challenge especially related to the women and ensuring their sustainable development. Every aspect of the sustainability agenda overlaps with the core business and vital industries: energy, agriculture, water, mining, manufacturing, packaging, transport as well as the patterns of consumption. Gender inclusive business models hold the power to transform the lives and fate of the poor women who represent 50% of humanity's talent, potential, intellect and energy. There is thus a need to drive gender equality and sustainability throughout the business from the board to the factory floor, throughout the supply chain and in the communities where business is run and done.

Some of the guiding principles

Global Extreme Poverty Rate (%)



for facilitating women's integration in the job market and their empowerment include:

- Establishing high-level corporate leadership for gender equality and creating conducive work environment for women;
- Treating all women and men equally and fairly at work – respect and support human rights and non-discrimination; Ensuring the health, safety and well-being of all women and men workers;
- Promoting education, training and professional

development for women; and initiating market driven special training programs for women skills development;

- Implementing enterprise development, supply chain and marketing practices that empower women;
- Promoting equality through community initiatives and advocacy;
- Measure and publicly report on progress to achieve gender equality.

**Shahid Najam,
Vice Chairman**

The Shahid Javed Burki Institute of Public Policy at NetSol, Pakistan



Research and Consultancy Wing

The Cost of Uncontrolled Global Warming

Earlier research has identified the fact that global warming-related economic losses would be higher for poorer, hotter countries and that colder

countries might even get economic benefits from the rise in temperatures.

A recent (2020) study by National Bureau of Economic Research (NBER) has estimated the cost of uncontrolled global warming in terms of GDP loss if the 2015 Paris Climate Agreement conditions were not met by 195 countries.

The Paris Climate Agreement

requires adoption of a range of mitigation/adaptation actions by the 195 signatory countries to keep global temperature increases below 2.0 degrees Celsius during 2021 and beyond.

For the NBER study, Kamiar Mohaddes (University of Cambridge) and a team of economists compiled per capita gross domestic product (GDP) and temperature data for 174 countries, going back to 1960, to

assess how the above normal temperatures had impacted the GDP. They then projected the historical relationship to estimate the effect of further temperature rises on GDP under two scenarios:

- (1) When the Paris Climate Agreement conditions are adhered to; and
- (2) When they are not.

Their projections suggest that if the greenhouse gas emissions continue to grow along their current trajectory, about 7 percent of the Global GDP would be lost by 2100. Rich and poor countries, as well as those with hot or cold climates, all would experience GDP losses.

The table1 presents the region/country level effects of non-compliance with the

requirements of the Paris Climate Agreement.

The NBER study looked at how these countries or regions deviate from the “normal” conditions they would have encountered.

on competition and not cooperation, and thus the prospects of full compliance remain slim.

Under the former US President, the US withdrew from the Paris Agreement and the world thus has already lost four years. President Biden has to cover lost ground as well as to re-design foreign policy which is responsive to global welfare.

Table1 - Cost of Climate Change in Lost GDP (%)

Region/Country	Terms of Paris Agreement Met	Terms of Paris Agreement not met
World	1.0	7.0
European Union	0.1	4.5
Poor countries	1.0	6.0
Rich Countries	0.3	7.0
Cold countries	0.3	7.0
USA	2.0	10.5
China	0.1	4.5
India	2.1	10.0
Russia	0.0	9.0

The message is clear. Compliance by all participating countries to the Paris Climate Agreement will be good for all nations. Unfortunately, foreign policies of the major powers are still based

Tariq Husain
Member, BOD
The Shahid Javed Burki Institute of
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Education and Learning wing

Blockchain Technology for Business

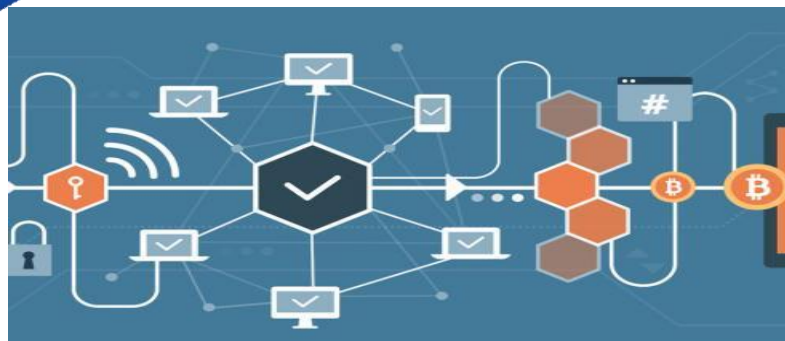
Blockchain can enable more transparent and accurate end-to-end tracking in the supply chain: Organizations can digitize physical assets and create a decentralized immutable record of all transactions, making it possible to track assets from

production to delivery or use by end user. This increased supply chain transparency provides more visibility to both businesses and consumers.

Blockchain can drive increased supply chain transparency to help reduce fraud for high value goods such as diamonds and pharmaceutical drugs. Blockchain could help companies understand how ingredients and finished goods are passed through each subcontractor and reduce profit losses from counterfeit and grey

market trading, as well as increase confidence in end-market users by reducing or eliminating the impact of counterfeit products.

Furthermore, businesses can maintain more control over outsourced contract manufacturing. Blockchain provides all parties within a respective supply chain with access to the same information, potentially reducing communication or transfer data errors. Less time can be spent



validating data and more can be spent on delivering goods and services—improving quality, reducing cost, or both.

Finally, blockchain can streamline administrative processes and reduce costs by enabling an effective audit of supply chain data. Processes involving manual checks for compliance or credit purposes that may currently take weeks can be accelerated through a distributed ledger of all relevant information.

Primary potential benefits

- Increase traceability of material supply chain to

- ensure corporate standards are met
- Lower losses from counterfeit/grey market trading
- Improve visibility and compliance over outsourced contract manufacturing
- Reduce paperwork and administrative costs

Secondary potential benefits

- Strengthen corporate reputation through providing transparency of materials used in products

- Improve creditability and public trust of data shared
- Reduce potential public relations risk from supply chain malpractice
- Engage stakeholders

Pakistan can get maximum benefits from Export of products and services by implementing blockchain technology.

Dr. Muhammad Ejaz Sandhu
Director Operations, Education & Learning

The Shahid Javed Burki Institute of Public Policy at NetSol



Education & Learning Wing

Impact of COVID 19 on Tourism Industry

Tourism industry was one of the fastest growing sectors; until the world met COVID 19 pandemic. A 59 percent growth was seen in international tourists' arrival from 1.5 billion in 2019 as compared to 880 million in 2009 during the past decade. This sector contributed 10.4 percent (\$8.9 trillion) to global Gross

Domestic Product (GDP) and provided 330 million jobs (1 in 10 jobs) worldwide. However, this tremendous growth has been halted due to COVID 19 pandemic. Now the tourism sector is among the most affected sectors due to an unprecedented fall in demand, widespread travel restrictions and closed borders. 100 percent of destinations worldwide had COVID-19 related travel restrictions as of May 2020 (UNTWO). At least 93 percent of the global population lived in countries with coronavirus-related travel restrictions, with approximately 3 billion people

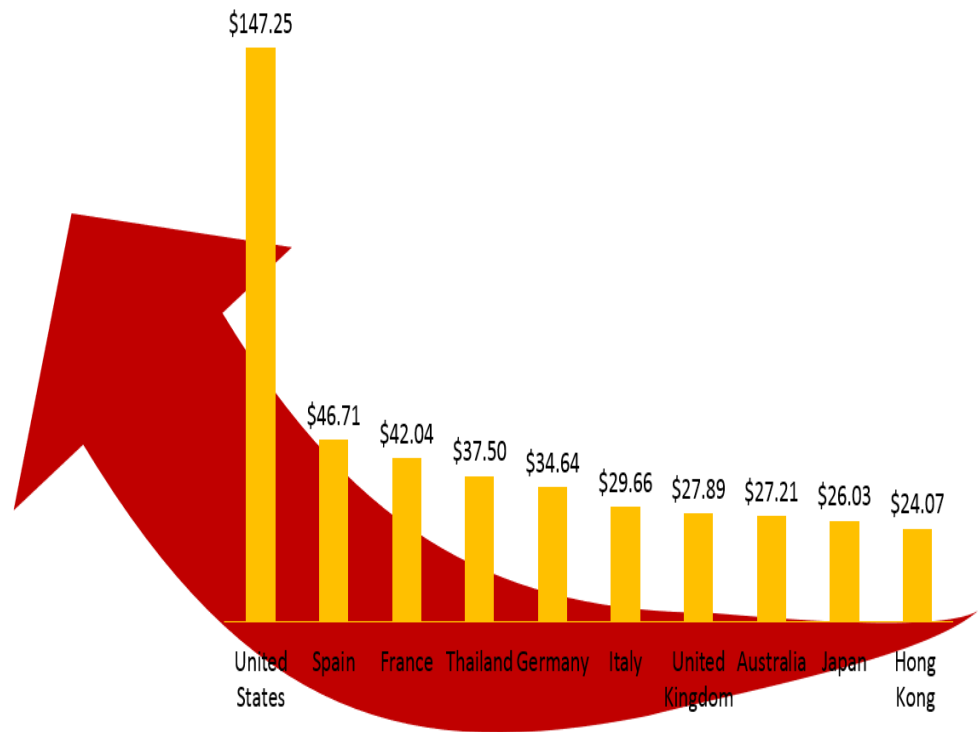
residing in countries enforcing complete border closures to foreigners in the first two quarters of 2020. International travel experienced an estimated loss of USD 1.3 trillion in export revenues - more than 11 times the loss recorded during the 2009 global economic crisis. The crisis has put between 100 and 120 million direct tourism jobs at risk, many of them in small and medium-sized enterprises. Asia and the Pacific saw an 84% decrease in international arrivals in 2020, about 300 million less than in the previous year. The Middle East and Africa both recorded a 75%

drop in arrivals, 70% decline in European arrivals, representing over 500 million fewer international tourists, while America saw a drop of 69%. (UNWTO).

Tourism dependent economies had to take major setbacks due to the Covid 19 pandemic. Electronic System for Travel Authorization (ESTA) identified the countries with the biggest tourism revenue loss by using data from the World Travel & Tourism Council (WTTC) and The World Bank. Top ten countries in terms of the total number of tourism dollars lost over the first ten months of 2020 includes United States, Spain, France, Thailand Germany, Italy, United Kingdom, Australia, Japan and Hong Kong (see the figure 1).

Revival of this industry depends on how governments deal with the crisis and develop policies to overcome the losses and ensure safe travel. Affected states should support their nations with finances in order the protect livelihood and should facilitate the enterprises by giving favorable loan schemes and tax concessions. States will need to incorporate safety and security measures in their policies in all tourism operations and introduce new guidelines on how to run the tourism industry with minimum health risks.

The top ten countries with tourism revenue lost over the first ten months of 2020 (dollar billion)



Atr un Nisa
Research Fellow

The Shahid Javed Burki Institute of Public Policy at NetSol, Pakistan



Education and Learning Wing

Lahore-From the City of Gardens to the City of Concrete

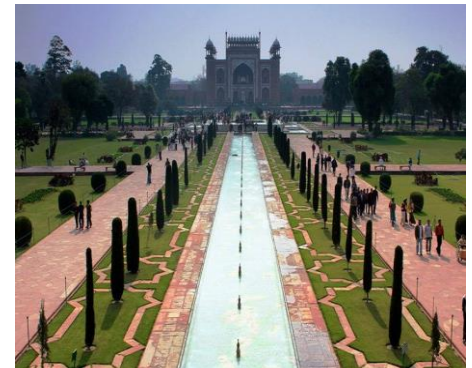
Lahore was once known as the 'city of gardens'. Although most of these gardens were planted and planned during the Mughal era, yet they had the most everlasting impression on the minds of tourists and passersby in Lahore.

The greenery and the plantations were its soul. They signified the culture and architecture of Lahore. Lately, there has been a lot of construction in this beautiful city for the sake of creating mass-transit, overpasses and bridges and signal-free road travel. More space is used up for widening of roads resulting in cutting down of trees on the greenbelts. It has been proven through scientific research that deforestation is actually one of the biggest sources of carbon dioxide. Slowly and gradually Lahore has been turning into a city of concrete and we must reclaim its beauty to retain the charm and attraction of this city. Parks, greenbelts, graveyards are under a serious threat to these expansionist policies.

The city's continuous growing population also needs space for rehabilitation and recreation and green infrastructure is as important as urban development. Also, climate change and pollution are one of the most pressing concerns of our times. We can slow it down through our collective efforts by planting trees outside and around our houses and in surrounding areas where there is space available for plantation. Plants and greenery improve mental and physical health. Also, we can moderate local climate by providing shade, regulate temperature extremes and improve the land's capacity to adapt to climate change. Plantation improves quality of life for people. Trees promote health and social well-being for people by removing air pollution, reducing stress, encourage physical activity and promoting social and community ties.

While cities are getting hotter, trees can reduce urban temperatures. Investing in trees, in the green environment, is an investment in meeting the United Nations Sustainable Development Goals and ultimately an investment for a better world. We can directly counter health issues related to pollution and smog. Plants are also used in traditional herbal and alternative therapies to treat various diseases like inflammation, stop internal bleeding, diabetes, to get rid of negative energy, and many other ailments in different countries of the world.

Lahore comes amongst the most densely polluted cities in the world and we must act now if we want to invest in our future and our health. The people of Lahore need efficient and effective solutions to these problems and to address these challenges. We need to prevent land degradation, provide people with green spaces, plant, maintain and protect trees.



Shalimar Garden Lahore

-Photo Credit History Hub

Sana Ahmad
Research Fellow

The Shahid Javed Burki Institute of
Public Policy at NetSol, Pakistan



Knowledge Management Wing

On 2nd March 2021, a memorandum of understanding (MoU) was signed between The Shahid Javed Burki Institute of Public Policy at NetSol (BIPP) and Punjab University (PU) at PU Lahore Campus. A team headed by Mr. Shahid Najam-Vice Chairman BIPP, Dr. M. Ejaz Sandhu-Director Operations Education and Learning, Mr. Haider Zedi, Mr. Shahzad Akhtar, Mr. Sajjad Haider, Mr. Ahsan Sarwar, Miss Asma Umer (Consortium Partners), and Miss Samra Naz (Assistant Manager IT) participated in the ceremony. MOU was signed by Vice-Chancellor Punjab University Prof. Dr. Niaz Ahmed Akhtar and Mr. Shahid Najam.

Both the parties agreed to make a time-bound work plan to make a result-oriented implementation framework. BIPP's team proposed to identify 5-6 mutually agreed focused areas including agriculture, gender equity, and health policy.

In addition, present at the MOU signing ceremony, Dr. Sobia

Khuram (Director-External Linkages PU), Dr. Ambreen Ahmed (Assistant Professor-Institute of Botany PU), Prof. Dr. Iram Khalid (Chairperson-Department of Political Science), Prof. Dr. Rubina Zakar (Director-Institute of Social & Cultural Studies), Prof. Dr. Yamina Salman (Director-Institute of Administrative Sciences), Prof. Dr. Rana Malik (Chairperson-Institute of Gender Studies) and Prof. Dr. M. Saleem Haider (Director Institute of Agricultural Science).

Both parties look forward to working positively for the betterment of education policies and the country in long run.



On 4th March 2021, senior management of Center for Global & Strategic Studies (CGSS) Islamabad had a meeting with Dr. Muhammad Ejaz Sandhu, Director Operations, Education & Learning BIPP. During the meeting areas of mutual interest and initiatives like women empowerment in entrepreneurship development and information technology were brought under discussion. Both the institutions decided to collaborate in the projects of mutual interest and in organizing joint conferences, seminars.



Samra Naz
Assistant Manager IT/KM
The Shahid Javed Burki Institute of Public Policy at NetSol, Pakistan



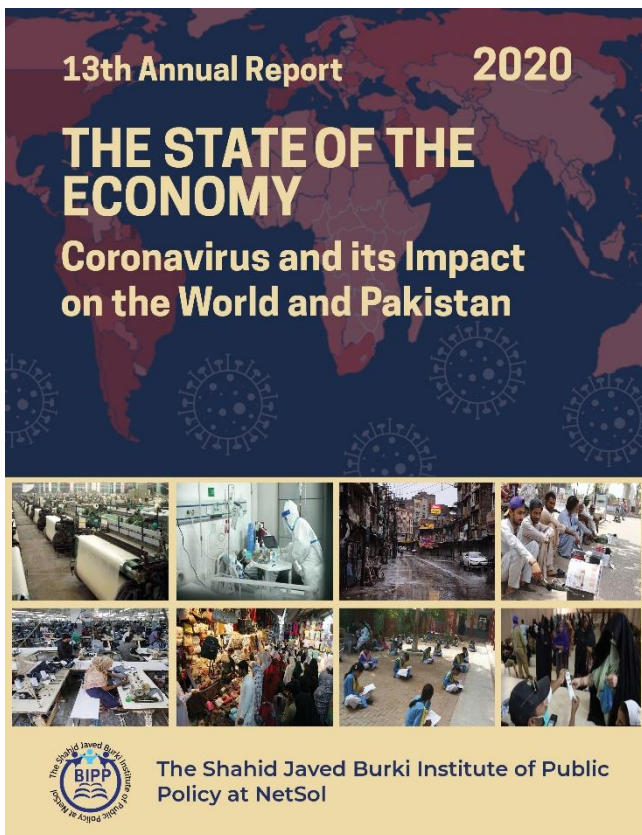
Mission Statement

IPP's mission is to improve welfare of the citizenry with particular emphasis on identifying policy measures that will lead to inclusive growth, socio-economic stability and sustainable development, besides fully harnessing the potential for regional and global integration.

Partners



The Shahid Javed Burki Institute of Public Policy at NetSol

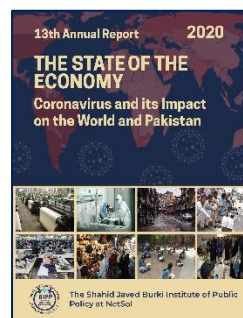


Who we are?

The Shahid Javed Burki Institute of Public Policy at NetSol (BIPP) is an independent, not for profit institution which aims at: promoting rights and evidence based inclusive policy making; filling institutional void and professionalizing the key public policy areas; serving as a knowledge hub for policy analysis, development and implementation. BIPP's aim is to minimize this rationality deficit and produce leaders to bring tangible welfare gains for the citizens. Integrity and Commitment, pursuit of excellence, expanding horizons of competence and knowledge, working as a highly motivated and dedicated team constitute our core values.

13th Annual Report:

The State of the Economy: Coronavirus and its Impact on the World and Pakistan



Introduction:

The Report provides an objective analysis of the economic performance, the interventions and strategies of the Government of Pakistan in dealing with COVID-19. Moreover, it provides an overview of the different approaches adopted by the world leaders to combat the crisis and of different realms associated with the 'new norms'. The Report also embodies specific recommendations and policy prescriptions which the Government could pursue for addressing the health and development challenges confronted by the country.

Contents:

This report comprises the following eleven chapters

1. Introduction
2. The Impact of COVID-19 on Pakistani Economy
3. Epidemics and Pandemics in World History
4. How COVID-19 Pandemic Arrived in Pakistan
5. Analyses for the Government's Performance: COVID-19 Impacts
6. COVID-19 and Climate Change
7. Jurisprudence in a Pandemic: Pakistan's Legal System in Uncharted Waters

8. The Virus' Impact on China Pakistan Economic Corridor
9. COVID-19: Agriculture and Food Security Analysis and Policy Options
10. Reeling from the Pandemic: The Doomed Cities of Pakistan
11. Where do we go from here?

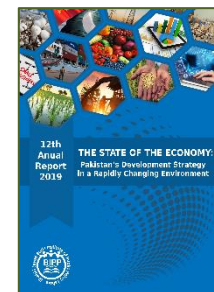
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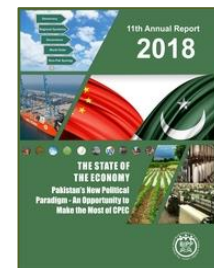
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- Our World in Data
- Nation command and operation center Pakistan
- Ministry of Finance Pakistan
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- United Nation Conference
- Ministry of Health Pakistan
- Government of Pakistan CPEC Website
- Government of Pakistan COVID-19 Website

Back Issues

12th Annual Report: The State of the Economy: Pakistan's Development Strategy in a Rapidly Changing Environment



11th Annual Report: The State of the Economy: Pakistan's New Political Paradigm- An Opportunity to Make Most of the CPEC



Editorial Board & Authors

Mr. Shahid Javed Burki

Mr. Burki is a prominent Pakistani economist and the Chairman of the Shahid Javed Burki Institute of Public Policy at NetSol (BIPP). He held prestigious positions during his professional career with Pakistan (1996-1997) including Chief Economist, Planning and Development Department Government of Punjab and the Finance Minister. With World Bank, he served as the first Director for the China Department (1987-1994) and the Regional Vice President for Latin America and the Caribbean during 1994-1999. He has also been a member of the faculty at Harvard University, USA. He has authored many books besides regularly contributing articles to the renowned newspapers on issues of vital national and global interest.

Mr. Shahid Najam

Mr. Najam is the Vice Chairman of BIPP. He has four Masters including LLM and MSc. Public Policy from London School of Economics, UK and MSc. Rural Development from Wye College London. He has more than 40 years of experience with Government of Pakistan and the UN System in policy and strategy formulation; and development planning and programming. He held important assignments as civil servant including Commissioner Lahore Division (1999- 2001) and the first Chief Operating Officer, of the Punjab Board of Investment and Trade (2009). With UN system, Mr. Najam served as FAO Representative, Iran (2007-2009) and the UN Resident Coordinator/Resident Representative Turkey (2009-2013).

Dr. Daud Ahmed

Dr. Daud Ahmad has to his credit PhD in Civil Engineering (Hydraulics) from Colorado State University, USA. He is a senior development professional and practitioner who worked for nearly 35 years with the World Bank on large scale infrastructure development projects in different countries, mostly in Asia.

Dr. Farrukh Iqbal

Dr. Iqbal has more than thirty years of research and management experience in the World Bank across a diverse range of countries and sectors involving various aspects of economic development e.g., poverty, small and medium enterprises, trade and foreign investment, local government development etc. He also served as the Executive Director of the Institute of Business Administration, Karachi.

Dr. Mahmood Ahmed

Dr. Ahmad is internationally renowned expert on agriculture, value-chain and water policy. He did his PhD from the University of Massachusetts in Resource Economics (1979). He carries an experience of around 40 years, including 24 years with the Food and Agriculture Organization of the United Nations, working in more than 15 countries. He, in particular spearheaded the World Bank assisted Regional Initiative on Water Scarcity of the FAO Regional Office in Cairo; and assisted in formulating the ECO national and regional food security policies and strategies.

Mr. Tariq Husain

Mr. Tariq Husain is a former staff member of the World Bank Group where he worked for thirty-five years in senior positions. His last assignment was as Director of the World Bank's Learning and Leadership Centre. He served as Director of the World Bank Resident Mission in Nigeria; and as Chief Economist of the Indus Basin Perspective Planning Project for the Government of Pakistan. After taking early retirement from the Bank in 1999 Mr. Husain worked on Pakistan's development issues—poverty; income distribution; sectoral development; public sector reforms.

Mr. Asad Ejaz Butt

Asad Ejaz Butt holds a Masters degree with double majors in Economics and International Development Studies from University of Guelph, Canada prior to which he completed his undergraduate studies in Economics at York University, Canada. He has worked with ICF International especially on modelling the energy efficiency products and demand-side management. He has also done consultancy and advisory assignments with several multilateral and bilateral donors including the UN, USAID, GTZ and state-owned utilities in the US. In BIPP, he served as Director, Research and Coordination from 2016 to 2018. He currently works for the Federal Govt. of Pakistan.

Barrister Afan Khan

Mr. Khan is an Advocate High Court practicing in Islamabad. He earned his LLB (Hon) from the University of London and was called to the Bar by Lincolns Inn and an LLM (Hons) from the City University London. He began his career at Fazle Ghani Advocates, the Chambers of former Attorney General for Pakistan. Currently, he is the founding partner of Afan Khan Law Associates

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