

Mavericks



IBA PU Alumni Canada

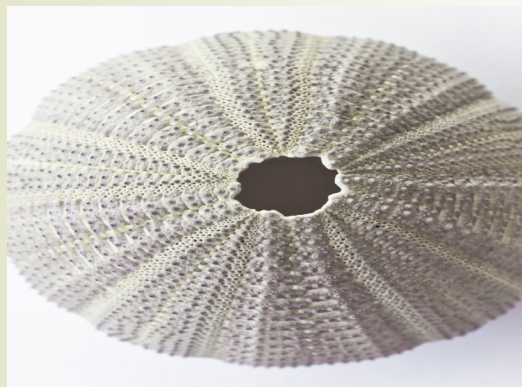
July- Sep 2024





The biggest problem of success is that the world conspires to stop you doing the thing that you do, because you are successful. There was a day when I looked up and realized that I had become someone who professionally replied to email, and who wrote as a hobby.

— Neil Gaiman



Insights and Inspirations

Dear Mavericks,

As we unveil the second quarterly edition of Mavericks, we celebrate not just the arrival of another issue, but the spirit of innovation, dedication, and excellence that fuels our journey. This edition stands as proof of hard work, insightful research, and commitment of all contributors who have shared their valuable perspectives and delivered their articles on time.

In this issue, you will find a rich tapestry of thought-provoking content, each piece meticulously crafted to spark reflection and inspire action. The research and insights presented are not just data and theories; they are the culmination of relentless curiosity and the pursuit of deeper understanding. From ideas to nuanced analyses, each article contributes to a broader conversation about progress, growth, and the future we are collectively shaping.

To all those who have shared their expertise and dedicated time to this endeavor, we extend our sincere gratitude. Your contributions have not only enriched this publication but have also set a high bar for excellence and engagement. Your commitment to delivering timely and impactful content is a driving force behind the success of Mavericks, and we are honored to feature your work.

As you delve into the pages of this edition, we encourage you to embrace the inspiration and insights it offers. Let the content challenge your perspectives, ignite your passions, and drive you to explore new horizons. The collective wisdom shared within these pages is a reflection of our shared values and our commitment to pushing the boundaries of what is possible.

Thank you for being an integral part of this journey. Together, let us continue to inspire, innovate, and lead with purpose.

Happy reading!

Mavericks of IBA PU Alumni Canada

“Good and evil both increase at compound interest. That is why the little decisions you and I make every day are of such infinite importance. The smallest good act today is the capture of a strategic point from which, a few months later, you may be able to go on to victories you never dreamed of. An apparently trivial indulgence in lust or anger today is the loss of a ridge or railway line or bridgehead from which the enemy may launch an attack otherwise impossible.”

— C.S. Lewis

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COOL CANADA

SHAHID ALI (1972-74)

Team Canada Olympics

In the summer of 2024, the streets of Paris buzzed with excitement as athletes from around the world gathered for the Olympics. Among the throngs of competitors, Team Canada stood out, capturing the hearts of fans back home and abroad with an extraordinary display of skill and determination.



Canada's athletes shone brightly, earning a total of 27 medals: 9 gold, 8 silver, and 10 bronze across 15 different sports. The nation celebrated as these achievements marked one of Canada's most successful Olympic performances in history. The air was electric as the women's 4x100m relay team stormed to victory, clinching gold and etching their names in the annals of Canadian sports history. The triumph didn't stop there—Canada secured its first-ever Olympic medal in women's pole vault, a moment of sheer elation that brought tears to the eyes of the athlete and her supporters.



Paris 2024



**Team Canada
Medal Count**



But perhaps the most awe-inspiring achievement was in the throwing events, where Canada broke a 120-year drought by capturing gold. This historic win was more than just a victory; it was a testament to the relentless pursuit of excellence that has become synonymous with Team Canada.



As the athletes stood on the podium, they were awarded medals that were not just symbols of their success, but also pieces of history. Inspired by the iconic Eiffel Tower, each medal contained original iron from the tower itself, embedded in a hexagon at its center—a representation of mainland France. The reverse side of the medal featured the Greek goddess of victory, Nike, a figure that has graced Olympic medals since 1928. Holding these medals, the Canadian athletes knew they were taking home not just a token of their triumph, but a unique piece of French heritage, forever linking their achievements to the storied history of Paris.

The 2024 Paris Olympics will be remembered not just for the records broken and the dreams realized, but for the way in which history, art, and athletic excellence converged. For Canada, these games were a testament to the power of perseverance and the unbreakable spirit of its athletes. As the Olympic flame dimmed and the games came to a close, Team Canada's legacy was solidified—not just in the record books, but in the very iron of Paris itself.

ECONOMIC ROUNDUP

SHAHID HASSAN (1972-74)

The paper "**Power Struggles and Fault Lines: Pakistan's Power Market**" offers a critical examination of the systemic failures within Pakistan's energy sector, focusing on the multifaceted issues contributing to the country's ongoing power crisis.

Exploding Circular Debt

The escalating circular debt is a central concern, having grown from almost zero in 2013 to Rs 1954 billion, with projections suggesting it could reach Rs 2112 billion for FY23-24. This debt is primarily driven by the need to meet capacity payments, which are obligations to pay power producers regardless of actual electricity consumption. The document identifies several factors exacerbating the circular debt, including inefficiencies in distribution companies (DISCOs), inadequate bill recovery, and the country's dependence on expensive energy sources.

Unmasking the Crisis: The True Cost of Pakistan's Power Struggles

Generation Challenges

The analysis criticizes the heavy reliance on thermal generation, particularly plants fueled by imported resources such as RLNG and coal. These plants were constructed in haste without proper planning for transmission infrastructure, resulting in a generation capacity that far exceeds the actual demand. This overcapacity has led to significant financial burdens, as the excess generation cannot be effectively utilized due to inadequate transmission lines. Furthermore, the cost of electricity from these thermal plants is prohibitively high, with the document warning that tariffs could soar to unsustainable levels, potentially reaching PKR 100 to 200 per kWh.

Transmission and Distribution Failures

The transmission and distribution segments of the power sector are highlighted as major contributors to the ongoing crisis. Transmission lines are described as inadequate, with the capacity to handle only about 25000 MW, despite an installed generation capacity of around 45000 MW. The distribution network, plagued by inefficiencies, corruption, and significant losses, further exacerbates the financial instability of the power sector. The document emphasizes that these systemic issues have resulted in an unsustainable situation where the cost of producing electricity far outweighs the revenue generated from its sale.

Overcapacity, Underutilized: The Hidden Burden of Pakistan's Power Market

Policy Missteps and Deviations

The paper delves into various policy missteps that have aggravated the power crisis. It criticizes the short-sighted approach to tariff decisions, which often focus only on unindexed reference tariffs, leading to skyrocketing costs due to currency devaluation and other macroeconomic factors. The document also discusses the government's controversial decision to ban solar projects in 2015, which many believe was intended to clear the way for RLNG thermal plants. These policy deviations, coupled with the inconsistent application of Power Purchase Agreements (PPAs), have contributed to the high electricity tariffs in Pakistan.

POLICY PITFALLS

How Missteps Led to Pakistan's Power Crisis

Public vs. Private Sector Performance

A significant portion of the document is dedicated to comparing the performance of public sector power plants with private Independent Power Producers (IPPs). The public sector is criticized for its inefficiencies, including significant delays in project completion, cost overruns, and low operational efficiency. In contrast, IPPs are described as more efficient, with tighter budget controls and higher operational efficiencies. The document argues that public sector inefficiencies, along with political and policy decisions, are the primary drivers of the high electricity tariffs, rather than the often-blamed IPPs.

Hydropower and Renewable Energy

The paper advocates for a shift towards hydropower and renewable energy sources as a more sustainable solution to Pakistan's energy crisis. It points out that Pakistan has a hydropower potential of 60000 MW, yet only a fraction of this has been developed. The analysis criticizes the lack of support for hydropower and renewables, attributing it to the influence of what the document refers to as the "Thermal Mafia" and political interests. Despite the challenges, the paper emphasizes the need to integrate wind and solar power in large volumes to lower the overall cost of power and ensure long-term energy security.

***Hydropower Potential: Unlocking
Pakistan's Sustainable Future***

From Crisis to Stability: Reimagining Pakistan's Power Sector

The paper concludes by calling for transparent and informed decision-making in the power sector. It warns that continued reliance on expensive, imported fuels and inefficient public sector plants will only further burden the economy and exacerbate the energy crisis. The analysis suggests that addressing the root causes of the power sector's problems, including the inefficiencies in the transmission and distribution networks, is essential for achieving long-term stability and sustainability in Pakistan's energy market.

[To Read the Complete Paper]

Visit our website:

www.ibapuac.ca

The paper is available in newsletter section

THE POET

HABIB ULLAH (2007-09)

With apologies to God

I admit that You are the God of colorful universes
But do You have any idea of my circumstances?

Come to my little room and spend a moment in my body
Feel the constant burden of failure on my shoulders.

Pass through the agony of my body and soul day and night,
See hope through my eyes and then,
Pick up its shards with wounded hands,

Walk with me on these paths,
The destination is just a few steps away, but the distance is unfinished,
My efforts are within my reach, Your power controls the passage of time.

Do You have any answers to my questions?

I admit that You are the God of colorful universes,
But do You have any idea of my circumstances?

Reply from God:

I understand your circumstances, be patient, things will change very soon. Your efforts and My power together will bring success.

ISLAMIC FINANCE

IDREES BUTT (1988-90)

Islamic Financing or Halal Financing

Islamic financing, also known as Halal financing, adheres to the principles of Sharia law, which governs many aspects of Muslim life, including financial transactions. The key feature of Islamic finance is its compliance with Sharia, which prohibits *riba*, or usury, defined as the payment or receipt of interest on loans. This prohibition distinguishes Islamic finance from conventional banking, making it a more ethical and fair system for those who adhere to Islamic principles.

Navigating the Challenges of Finding Halal Financing in Canada

Islamic finance operates through various modes, including:

Mudarabah (Profit Sharing and Loss Bearing):

This is a partnership where one party provides capital and the other provides expertise and management. Profits are shared according to a pre-agreed ratio, while losses are borne solely by the provider of the capital.

- **Musharaka (Joint Venture):**

In this mode, all partners contribute capital and share profits and losses based on their respective equity contributions.

- **Murabahah (Cost-Plus Financing):**

This is a popular form of Islamic financing where the bank purchases an asset and sells it to the customer at a marked-up price, with payments typically made in installments. The profit margin is agreed upon in advance, and no interest is charged.

- **Ijara (Leasing):**

Under this mode, the bank buys and leases out an asset to the client for a fixed rental payment. Ownership of the asset may eventually transfer to the client, depending on the lease agreement.

In Canada, the demand for Islamic financing is growing rapidly, driven by the increasing Muslim population and the desire for financial products that align with Islamic beliefs. However, despite this growing demand, the availability of Sharia-compliant financing products remains limited. This scarcity forces many potential homebuyers to opt for renting instead of purchasing a property through a conventional mortgage, even if they have the financial means to do so. These individuals choose to rent to avoid engaging in interest-based transactions, which are prohibited in Islam.

A Growing Demand with Limited Availability in Canada

Finding Halal or Islamic financing options in major Canadian cities such as Toronto, Ottawa, Vancouver, and Montreal can be challenging. The limited availability of Sharia-compliant mortgage products means that potential buyers may struggle to find a solution that meets their needs. However, there are some options available for those seeking riba-free financing in Canada, and with careful research and consultation, buyers can find affordable Islamic financing solutions that align with their values.

Aligning Your Finances with Your Faith

Some resources that buyers can explore include:

<https://ijaracdc.com/islamic-financing-canada/>

<https://zeromortgage.ca/>

<https://halalhomescanada.com/>

<https://tabuk.ca/home-buying/>

Idrees Butt is Real Estate Professional. He has received a Real Estate Licence from OREA College, and is a Certified Credit Professional. He has worked as a licensed broker with firms like Royal LePage Downsview Realty, Homelife G1 Realty Inc., and Cityscape Real Estate Ltd., earning multiple sales award

DEI VS MEI

GROUP DISCUSSION

Balancing DEI and MEI

In our group discussion on DEI (Diversity, Equity, and Inclusion) versus MEI (Merit, Excellence, and Intelligence), we explored the nuances and intersections between these two important frameworks. We recognized that DEI aims to create an inclusive environment where all individuals have equal opportunities, regardless of their background. It emphasizes the importance of acknowledging and addressing systemic barriers that may hinder certain groups from achieving their full potential.

DEI initiatives aim to create a work environment where all individuals have equal opportunities, regardless of their race, gender, socioeconomic background, or other aspects of their identity. These principles focus on recognizing and addressing systemic barriers that have historically marginalized certain groups. By promoting diversity, equity, and inclusion, organizations can tap into a broader range of perspectives, experiences, and ideas, which are essential for fostering creativity and innovation.



Inclusion is not just about numbers; it's about ensuring that every team member feels valued and that their contributions are recognized. Equity goes a step further, aiming to provide the resources and support needed for everyone to have a fair chance at success. Together, DEI initiatives work to build a workplace where

diversity is celebrated, and all employees can thrive.

"Empowering Success Through Diversity and Merit."



On the other side of the spectrum, MEI focuses on merit, excellence, and intelligence as the cornerstones of organizational success. It underscores the belief that the most qualified, capable, and high-performing individuals should be recognized, rewarded, and given opportunities to lead. This approach is crucial for maintaining high standards, driving innovation, and achieving the best possible outcomes for the organization.

Excellence and intelligence are often seen as the benchmarks of success in many industries, where competition is fierce, and only the best ideas and strategies survive. Merit-based recognition en-

sures that those who put in the hard work and demonstrate exceptional talent are acknowledged and encouraged to continue their contributions.

Through our exploration of DEI and MEI, it becomes clear that these concepts do not have to be in conflict. Instead, they can and should coexist in a balanced approach. A truly effective organization is one that embraces diversity while also upholding high standards of excellence.

When DEI and MEI are integrated, diversity enriches the pursuit of excellence. A diverse team brings a wide range of perspectives and ideas, which can lead to more innovative solutions and a more adaptable organization. Meanwhile, ensuring that merit and excellence are recognized allows an organization to maintain its competitive edge and achieve high levels of performance.

By fostering a culture that values both DEI and MEI, organizations can create an environment where all employees have the opportunity to succeed. This not only benefits individuals but also drives the overall success of the organization.



*Diversity Fuels Excellence
and Merit Drives
Innovation*

The integration of DEI and MEI is not only possible but necessary for organizations that want to thrive in today's competitive landscape. By balancing these principles, companies can create a more inclusive, innovative, and successful environment. This approach ensures that diversity is not just a checkbox but a key driver of excellence, while merit and intelligence continue to be recognized and celebrated. The path to success lies in embracing both DEI and MEI, leading to a future where all employees can contribute their best and achieve their full potential.



*Creating a Future Where Diversity
Enriches Excellence*

THE THOUGHT PROCESS

ABDUL HAYEE (1972-74)

Maulana Rumi's philosophy & its relevance in Modern times

Rumi is not a household name, but we all know him as a great sufi poet and many references in our literature of his moral stories, fables & historical anecdotes.

Iqbal also was greatly influenced by Rumi's philosophy & considered him his mentor, guide & a Pir who accompanies him in the spiritual journey to heavens in the epic poem & a masterpiece of Iqbal in Persian language 'JAVED NAMA' which has more than two thousand verses. Actually, after this poem most of our literati started learning more about Rumi & his great philosophical & mystical brilliance.

The common people started learning about the greatest sufi poet through translations & commentaries by orientalist scholars like Reynold A. Nicholson, Annemarie Schimmel or Coleman Barks. All of them have done commendable extensive research and played a major role in introducing & promoting Rumi's thoughts to world.

Rumi's Poetry: A Journey of Spiritual Transformation

It is said that After Shakespeare & John Milton Rumi is most read poet during these times across the Western world. Recently some scholars like Ikram Chughtai has also done a great research work in urdu language as well.

Rumi's Teachings on Love, Tolerance, and Humanity

It is to be noted that two of Rumi's books of excellent poetic verse are most famous. The first 'DIWAN SHAMS TABRIZ' contains lyrical poems in the style of Ghazal(odes) dedicated to his spiritual mentor in a profound spirituality & lyrical beauty & universal theme. By the title many people mistakenly thought that this is poetry of Sh. Shams but it is a tribute & deep respect that he had for his teacher who suddenly appeared & after two short stints of communion disappeared forever without any trace. Rumi never completely got out of this loss of companionship.

The most famous of his work is 'MASNAVI' which is far more popular & widely read throughout the world. It was composed at a later stage of life & has superb poetic metaphors, profound themes & ideas of love & exploration of spiritual transformation, a storehouse of sufi & folklore & fables.

The famous poet of his era Maulana Jami
says:

The mystic Masnavi of our Rumi;
Quran incarnate in Persian tongue!
How can I describe him & his majesty?
Nor Prophet but revealer of a book.

***Rumi: A Poet of Universal Love
and Mysticism***

It is because out of about 25000 verses ,six thousand are direct interpretations of Quranic Ayat !

It is because Rumi was every inch a religious Islamic scholar of high esteem as per his early education in every Islamic branch of knowledge & had a very large number of followers who gathered to listen his sermons before the unusual meetings with Shams Tabriz transformed him into a mystic & sufi who embarked on an inward journey in the basic spirit of Islamic teachings.

In his poetry he appears more of a philosopher of universal values of love, devotion & selflessness. It is rightly said that throughout history of world, no one understood love more than Rumi. He is not against earthly love & says that it brings us closer to the divine love .In simpler & clear terms he inculcates sense of love for all fellow humans & God.

How beautifully he invites all:

" Come,come,whoever you are,
Wonderer, idol worshipper, lover of leaving (absconder),
(It doesn't matter.)
Ours is not a caravan of despair.
Come even if you have broken your vow,
A thousand times.
Come yet again, come, come."

***Rumi's Legacy Through
Epic Poetry: 'Javed Nama'***

His message transcends countries & cultural limitations being reason for widespread popularity & acceptability. He says there are said to be around 72 factions amongst Muslims & I agree with all. Actually for the present polarised, divided & warring world teachings of Rumi are like a breath of fresh air for harmony, tolerance, and extreme regard for humanity without any prejudice.

(humanity is so powerful a feeling that it is one thousand years ahead of religion).

Here are just a few examples how his message educates our hearts, creates true awareness & purpose of our very existence & how he opens endless new vistas of wisdom, harmony and beauty of our surroundings in innumerable ways thru his verses:

"O Love,you who shapes the faces
of Turks,Europeans & Zanzibaris,

give me a glass from Your bottle,
or a handful of being from Your Branch.

Remove the Cork once more. "

"Beauty and Love are as body & soul.

Beauty is the mine, Love is the diamond!

"I have been born anew into the spiritual world of fragrant air & vivid colours. My religion is to live in the service of love ."

His ecstatic poetry ,luminous conscience & heart leads us to be part of a universal caravan of deep love, selflessness , mutual harmony & immense joy & timeless insight.

The language used in verses is lucid & easily intelligible having a cognitive appeal

(When it rains, plants & flowers grow & our tears bring divine favour.)

(Every human has been assigned a duty by nature according to his capacity & testing his ability.)

(Body & soul are continuously linked but no one cares to look at the soul).

Here are a few lines golden words of wisdom translated from MASNAVI which serve as guidelines for everyone who seeks the inner & outer peace , solace of mind & soul alike.

" The real treasure is inside of you.

You wander from room to room looking for the diamond necklace,

That is already around your neck.

Why are you so enchanted by this world?

When a mine of gold lies within you!"

" I questioned scholars & philosophers

But HE was beyond their understanding ,

I then looked into my heart & it was there,

Where HE dwelled that I saw HIM,

HE was no where else to be found."

"Raise your words , not your voice. It is rain that grows flowers , not thunder. "

"Never give up on yourself.

Sorrow prepares you for joy. Consider your grief as your grace."

"I,you,he,she,we.....In the garden of mystic lovers these are not true distinctions."

"In every religion there is love but love has no religion."

***Western Scholars
Bridging Rumi's
Teachings to the World***

INSIGHT-FORESIGHT-HINDSIGHT

Saqib Cheema (1992-94)

Embracing Uncertainty

Maggie Jackson's book, *Uncertain: The Wisdom and Wonder of Being Unsure*, explores the often-overlooked advantages of embracing uncertainty. She challenges the conventional perspective that uncertainty is something to fear, proposing instead that it is a crucial part of human experience that can foster growth, creativity, and deeper understanding.

Transform Uncertainty into Opportunity.

According to Maggie, embracing uncertainty involves recognizing it as a natural and beneficial aspect of life. Rather than avoiding uncertainty, accepting it can open new opportunities and perspectives. This acceptance is tied to cognitive flexibility, or the ability to adapt our thinking and problem-solving strategies in response to new, changing, or unexpected situations. This flexibility is essential for navigating the complexities of modern life.

Cultivating curiosity and maintaining an open mind are also emphasized as critical for learning and innovation. According to Maggie curiosity drives us to explore, ask questions, and expand our understanding. In terms of decision-making, especially in ambiguous situations, she advocates for balancing data-driven decisions with intuition, suggesting that being comfortable with ambiguity can lead to more thoughtful and innovative outcomes.

Another key theme in the book is interdisciplinary thinking, which involves integrating knowledge from various fields to better navigate complex problems and uncertainties. This approach broadens our perspectives and enhances our problem-solving abilities. Additionally, she promotes mindfulness and being present as ways to handle uncertainty better and reduce anxiety related to the unknown. Mindfulness practices can help us stay grounded amidst chaos.

Implementing these practices in real life involves adopting a growth mindset, seeing challenges as opportunities for growth rather than obstacles, and embracing risks while learning from failures. Practicing cognitive flexibility by thinking from different perspectives and considering alternative solutions can be enhanced through activities that challenge the brain, such as puzzles, learning new skills, or exploring new hobbies.

***Curiosity Fuels Innovation in
Uncertain Times***

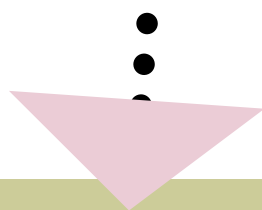
Cultivating curiosity by asking questions and seeking new experiences and knowledge, while promoting a culture of curiosity in both personal and professional life by encouraging inquiry and exploration. When faced with uncertainty, gathering relevant information and trusting one's instincts

can improve decision-making. Techniques like scenario planning can help explore different possible futures and outcomes, making decision-making in ambiguity more manageable.

*Cultivate Curiosity,
Embrace the
Unforeseen*

Interdisciplinary collaboration, working with people from diverse backgrounds and fields, can lead to innovative solutions to complex problems. Encouraging teamwork and sharing ideas across different disciplines fosters this collaboration. Incorporating mindfulness practices such as meditation, deep breathing, or mindful walking into daily routines can help stay grounded and calm in the face of uncertainty, reducing anxiety and improving the ability to handle the unknown.

By integrating these practices into daily life, one can become more comfortable with uncertainty and leverage it as a source of strength and innovation.



Key Take aways:

- Viewing uncertainty as a natural and beneficial part of life fosters personal and creative growth.
- Adapt your thinking and problem-solving strategies to navigate complex, changing situations effectively.
- Combine curiosity-driven exploration with intuition to make thoughtful decisions in ambiguous situations.
- Stay grounded through mindfulness and enhance problem-solving by integrating diverse perspectives and knowledge.

THE WEST COAST

DR. KAMRAN BASHIR (1992-94)

Reflections

Thinking of Pakistan, Living in Diaspora

(a few jottings out of inchoate ideas)

While it is true that any current time is often seen as more deteriorating than a past time, we can always think positively to build a better future. Given the economic, social, and political turmoil which Pakistani people are facing, there is a dire need to bind the people together. But the larger question stands: How can we do this? Let's have a quick look at what the masses are talking about on social media.

A glimpse at new forms of media through which people air their emotions, thoughts, and analysis reveals that criticizing each other and dismissing almost everything and every person has become a

***"Celebrate Contributions, Not Perfection –
Find Inspiration in Our Own."***

national habit. Starting from the founder of the country and the dreamers like the Poet of the East and stretching the censure to anybody, we can hardly find anybody who is above public critique. Ignoring their contributions to the public good, we are very fond of either finding fault in their characters, their decisions, or their relationships. All this has resulted in almost the absence of people whom the public can look up to as sources of inspiration. Instead, we welcome the facts and figures that dismiss any available persons who contributed something concrete to the development of any sphere of activity in the country. This apparent dearth of individuals, whose lives can motivate us for the public good, is depicted in our difficulty finding people to whom we may attribute our institutions. We are only left with naming our national institutions with either the founder or our national poet – even these two people are not beyond criticism, which is normally pointed towards their personal lives.

Given the seeming lack of inspiring persons, it seems compulsive to glean persons from the history of Pakistan who contributed something concrete. This will perhaps infuse an air of positive thinking in our public life and might give a new identity to a nation which is still struggling to identify its path to development. In this writing, I aim to outline a few criteria (though inchoate in character) that may help us identify people who can become our inspiration. I deliberately attempt to avoid using the word “hero” as it seems more of a rhetorically oriented epithet, emerging more out of media representations than out of actual circumstances. The very first thing we need to avoid categorically is a search for perfection. The larger aim of this exercise is to identify people who contributed something good in a sphere of human activity that benefited the people at large. Finding flawless people is a futile activity that can never result in any success.

"Highlighting Real Impact – Finding Role Models Among Us."

The first criterion can be the indigenous identity.

By indigenous identity, I mean either the person owes his or her formation to indigenous institutions or the person's decision to stay in Pakistan for his

or her contributions, even if the person was educated and trained elsewhere. The second criterion is the person's contributions to any area of human activity that benefited the community. It can be sports, education, politics, or any other sphere. This can be revealed in the person's choice to contribute his or her share of services for the development of institutions and practices. For example, being a good sportsman is great, but the important question is:

Did that person contributed to the development of the sport or not?

"Beyond Critique: Elevate Stories of Resilience and Contribution."

The third criterion can be the inspirational character of his or her achievements. This inspiration can be based on the person's struggles, excellence, perseverance or any other such feature. The fourth criterion can be

what I would call an overarching personal feature that can make a person truly inspirational. It may be revealed in an instance of moral strength, a sacrifice for the public good, perseverance in the

face of evil opposition. However, the underlying objective is not to eulogize rhetorically, but to acknowledge something truly inspirational and to try to follow him or her.

Finally, a most important guiding principle is to find good things that happened in our history – good things whose source was some person who was truly indigenous and who owned where he was born. The purpose of all this exercise is not to make things controversial by identifying problematic portions of people's lives. Nor is it important to debate on the issues of definitions of this and that criterion.

***"Shift the Narrative:
Recognize, Respect, and
Revive Our Legacy."***

Having outlined a few important criteria, I would try to apply them (in my future writings) to finding such people who can truly act as sources of inspiration for our people, particularly youth.



Dr. Kamran Bashir is a distinguished academic and educational consultant with a multifaceted career spanning over two decades. Currently serving as a Scholar-in-Residence at Simon Fraser University since July 2022, Dr. Bashir brings a wealth of experience and expertise to the Greater Vancouver community in British Columbia, Canada. He did MBA from the IBA ,University of the Punjab (1992-1994).

Dr. Kamran Bashir's diverse background and commitment to education and research make him a valuable asset to the IBA PU Alumni Canada

THRIVE

DR. KABEER MUHAMMAD (1994-96)

Assessment of Olympic Performance - Pakistan

After Arshad Nadeem's Olympic gold medal victory and the ensuing celebrations in Pakistan, it made me realize just how much the nation longs for moments of triumph. The pride that comes from seeing one's country's flag raised on the world stage is immense, and it is a moment of collective joy. In this context, we should examine Pakistan's historical performance, specifically in the Olympics but also in sports in general.

The Olympic Games originated in Olympia, Greece, in 776 BC as a religious festival honouring Zeus. The first modern Olympic Games were held in Athens in April 1896. Now, after 123 years, the Olympics returned to Paris for the 2024 Games. The Olympics showcase physical strength, skill, and endurance across a range of sports and athletic events.

Since its debut in Olympics in 1948, Pakistan has won 11 medals, and only three of them were individual medals granted to individual athletes as opposed to a team. The nation's first and only individual gold medal was won by Arshad Nadeem in the men's javelin throw at the 2024 Paris Olympics. Pakistan has also won three gold, three silver medals and two bronze in men's hockey, along with two bronze medals—one in men's 73kg wrestling and the other in men's middleweight boxing.

***"Institutional Reform: The Key to
Unlocking Pakistan's Athletic
Potential."***

It is interesting to note that according to the International Olympic Committee (IOC) Charter, "the Olympic Games are competitions between athletes in individual or team events and not between countries." However, newspapers across the globe, and even the IOC itself, publish medal rankings during the Olympic Games. The medal rankings are the main reference points for nation-states to consider the Games as a success or failure for their country.

There are two main streams of literature on Olympic success. The first generation of studies are concentrated on general independent variables such as GDP, geography, and population size. In contrast, the second generation has shifted its focus to policy-level factors. This shift reflects a broader move from quantitative measurements to qualitative explanations of Olympic success.

Many studies on Olympic success highlight the significance of a country's socio-economic conditions. Generally, nations with a higher gross domestic product (GDP) tend to achieve greater success in the Olympics, but there are notable outliers—countries with low GDP that perform exceptionally well, and those with high GDP that underperform. For instance, Pakistan ranks 62nd in Olym-

pic performance, while its GDP places it 45th among the world's largest economies. Socio-economic development impacts a country's sports landscape by shaping the availability and quality of facilities and equipment, advancing sports science, and enabling the practical application of its insights.

In one of the first academic articles on Olympic success, author argued that "if sporting talent is distributed evenly among populations, those nations which are population-rich have naturally better possibilities, especially if they have the economic resources to exploit the advantages which a large population provided" (Kiviaho and Mäkelä 1978, 15–16). Despite being the fifth most populous country with a significant proportion of youth, Pakistan's Olympic performance remains dismal. In contrast, the second and third most populous countries, China and the United States, consistently top the Olympic medal table. While China and India both have populations nearing 1.5 billion, there is a stark difference in their Olympic achievements, with China having won 18.2 times more medals than India.

"Geographical and climatic conditions are more influential for sporting success in the Winter Olympics" (Emrich et al. 2012, 1896), and "colder nations tend to outperform warmer ones" (Johnson and Ali 2000, 20). For instance, no African nation has ever won a medal at the Winter Olympics. Pakistan, however, has geography and climate conducive to both winter and summer sports, as well as oceans, rivers, and lakes suitable for water sports.

"Redefining Success: From Socioeconomic Challenges to Olympic Podiums."

Another significant factor influencing Olympic success is a country's ideology. When examining medal counts based on ideology, the overall performance of Muslim-majority countries is notably weaker compared to other nations. A critical reason for this disparity is the extremely low participation of women in sports. Research has shown that gender equality significantly enhances a country's Olympic performance. The study presents the first evidence that "higher levels of gender equality in a country predict significantly greater success at winning Olympic medals for both its female and male athletes." China, for example, has seen success in part due to its investments in female athletes.

"Gender Equality in Sports: A Catalyst for Pakistan's Olympic Success."

Women in Islamic countries do not fail due to a lack of talent, willpower, or commitment but because they face numerous obstacles and limitations, including inadequate training facilities, insufficient financial support,

and conflicts with family and social norms. Pakistan, for instance, ranks 142nd out of 146 countries on the World Economic Gender Gap Index (World Economic Gender Gap Report 2023). If countries continue to neglect the promotion of female sports, this could become an even greater barrier to future success.

The final point in our analysis concerns the institutionalization of sports within a country. Developing administrative capacities for promoting Olympic success has become a standard practice in nations aiming to win medals at the Games. This pattern of organizing high-performance sports centrally originates from the communist bloc during the 1960s and 1970s. In Pakistan, most sports are managed by Sport Federations, which are centrally affiliated by the Pakistan Olympic Association. These

federations are often led by administrators, typically retired military personnel, appointed by the government—a process frequently marred by nepotism. Political influence plays a significant role in team selections for the Olympics and other major events, with the unfortunate reality that, on international tours like the Olympics, the number of officials often exceeds the number of participating athletes. The entire sports structure in Pakistan is riddled with corruption.

***"Empowering Women in
Sports: Bridging Pakistan's
Olympic Gender Gap."***

In contrast, the United States, the most successful country in modern Olympics, has a unique system for sports promotion. Athletes are nurtured through the college system and state-funded universities. They begin their development in junior and high schools, with the best receiving college athletic scholarships. While some of the most renowned U.S. universities, such as Harvard, MIT, and Stanford, are private, there are also numerous public universities, such as Berkeley, UCLA, Virginia, and Michigan, that boast ambitious, publicly funded sports programs. In some cases, coaches at these public universities are among the highest-paid public servants in their respective states.

In the past, Pakistan also promoted sports through colleges and universities. However, nepotism undermined this effort, as many admissions were not based on merit, which ultimately crippled the entire system. Rather than enforcing a merit-based approach to nurture sports and develop top athletes, the system for promoting sports and players was abolished altogether.

The revival and promotion of sports in Pakistan hinges on the development of proper institutions. In my view, colleges and universities are the ideal environments to establish a system that nurtures athletes and teams. These relatively progressive environments can also serve to promote a greater population of female athletes, which will narrow the gender gap in Pakistani sports and increase the nation's chances for success. Responsibility falls on the government also, to create a central authority and allocate appropriate funding to support a variety of sports—not just cricket.

***"From Universities to Podiums:
Nurturing Pakistan's Next
Olympic Heroes."***

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Dr. Kabeer Muhammad is a seasoned economist and educator with a rich blend of experience in central banking and academia.

He holds an MBA (1994-96), an MSc in Economics from LUMS (awarded the State Bank of Pakistan scholarship), and a PhD in Economics from Dauphine University, Paris (HEC Scholarship).

Dr. Kabeer served as Senior Joint Director at the State Bank of Pakistan for 16 years (1997-2013), contributing significantly to economic policy and financial oversight. For the past decade, he has been a faculty member in the Economics Department at the Melville School of Business, Kwantlen Polytechnic University, Surrey, BC, Canada, where he continues to inspire and educate future economists.

DEMENTIA & ALZHEIMER

APARNA BHAN (M.SC, PMP,CCRP)

Dementia is an umbrella term for a range of cognitive impairments that interfere with daily life, affecting memory, thinking, and social abilities. Alzheimer's disease is the most common form of dementia, accounting for approximately 60-80% of cases. It is a progressive, neurodegenerative disorder that primarily affects older adults, though early-onset cases can occur.

Alzheimer's is characterized by the buildup of abnormal proteins in the brain, leading to the death of brain cells and a decline in cognitive functions such as memory, reasoning, and communication. Early symptoms include forgetfulness and confusion, but over time, the disease affects a person's ability to perform basic tasks, recognize loved ones, and maintain independence. While there is no cure, early diagnosis, and treatment can help manage symptoms and improve quality of life.

According to the latest statistics from the **Alzheimer Society of Canada**, over **600,000 Canadians** are currently living with dementia, and by 2030, this number is projected to reach **almost 1 million**. Alzheimer's disease not only affects those diagnosed but also takes a significant emotional, physical, and financial toll on families and caregivers. In fact, more than **1.6 million Canadians** have directly or indirectly experienced the impact of dementia in their lives.

Public awareness and support for research are crucial to advancing our understanding of Alzheimer's and developing effective treatments, with the goal of one day finding a cure.

About ADNI 4 study:

The Alzheimer's Disease Neuroimaging Initiative (ADNI) is one of the largest and most influential studies aimed at understanding Alzheimer's disease. It is conducted under the leadership of Dr. Michael Weiner. Now in its fourth phase, the **ADNI 4** study continues its critical mission to track the progression of Alzheimer's and related neurodegenerative disorders by collecting and analyzing brain scans, genetic information, cognitive tests, and biomarkers from participants over time.

ADNI 4 is crucial because it seeks to refine early detection methods and predict the progression from mild cognitive impairment (MCI) to Alzheimer's disease. The study uses advanced neuroimaging techniques and cutting-edge biomarkers to observe changes in the brain long before symptoms become severe, contributing valuable insights into how Alzheimer's progresses. The ultimate goal is to develop better diagnostic tools and treatments that can slow or prevent cognitive decline.

Participation in ADNI 4 is vital for several reasons:

1. **Advancing Research:** By joining the study, participants help researchers understand Alzheimer's in ways that could lead to earlier diagnosis, improved treatments, and ultimately, a cure.
2. **Personal and Family Impact:** Early detection and monitoring through studies like ADNI 4 can provide participants and their families with valuable information about their health, helping them make informed decisions about care and lifestyle adjustments.

3. Contributing to Global Efforts: Data from ADNI is shared worldwide, benefiting scientists and healthcare providers around the globe. This collaborative effort accelerates research progress and fosters innovation in Alzheimer's treatment and prevention strategies.

By participating in ADNI 4, individuals become part of a groundbreaking effort to combat Alzheimer's disease, contributing to a future where this devastating condition can be better understood, treated, and potentially prevented.

As of the latest phase (ADNI 4), there are approximately **60 to 70 active sites** participating in the study. These sites are located at leading universities, medical centers, and research institutions in the United States and Canada. Each site contributes to the collection of critical data, including brain scans, biomarkers, genetic samples, and cognitive assessments, which are used to advance our understanding of Alzheimer's disease.

The large network of sites allows for a diverse and comprehensive participant pool, making ADNI one of the most robust and wide-reaching studies in Alzheimer's research.

ADNI 4 study is being conducted at Sunnybrook Hospital in Toronto under the leadership of Dr. Sandra Black. We are looking to enroll underrepresented population with the following profile:

- Are 55 to 90 years of age
 - Have either: Normal memory or Mild Cognitive Impairment, Or Dementia
 - Have a study partner
 - Are willing to commit to the study for 5 years
 - Are available for in-person visits with some virtual options
- *Diagnosis is not required (testing is part of study screening)

Public is encouraged to visit the below websites for more awareness:

<https://www.adni4.org/>

<https://alzheimer.ca/en>

<https://www.alz.org/alzheimers-dementia/what-is-alzheimers>

<https://www.nia.nih.gov/health/alzheimers-and-dementia>

About Dr. Michael Weiner: <https://radiology.ucsf.edu/videos/michael-weiner-alzheimers-disease-neuroimaging-initiative>

About Dr. Sandra Black: <https://sunnybrook.ca/research/team/member.asp?t=10&m=28&page=1212>

Aparna Bhan (M.Sc., PMP, CCRP) is a Clinical Research Program Manager at Sunnybrook Research Institute. She has an extensive experience in managing and overseeing the progression of industry sponsored as well as investigator initiated observational and interventional Health Canada regulated studies in Neurology, Oncology and Ophthalmology. She has worked in various teaching hospitals within Toronto over the period of 15 years in Clinical research/trials management field. She obtained her Bachelors in Neuroscience from University of Toronto and Masters in Clinical Research & Health Administration from University of Liverpool. She is also a certified Project Management Professional (PMP) as well as Clinical Research Professional (CCRP). Her current role is focused towards ensuring successful execution of dementia/Alzheimer's research studies so the trials can be offered to the potential patients in a timely manner. Aparna functions as a catalyst to constantly optimize the research processes as well as build effective project teams by continuously re-evaluating the resources. She works in close collaboration with the clinical team along with neurologists, industry partners, senior leadership at Sunnybrook Hospital as well as Health Canada to ensure research embedded care is optimally facilitated ultimately leading to improving patient care and contributing to public health. Aparna works at the intersection of science and patient care, ensuring that clinical trials are conducted ethically, efficiently, and in accordance with strict regulatory standards.

BACK HOME

DR. ASGHAR NADEEM SYED

This is English translation of the article by Asghar Nadeem Syed:

I am a university professor. Upon completing my service, I was retired. I was gladly let go because I wasn't allowed to teach what I wanted to. Mediocre and sycophantic professors eyed me with suspicion. Jealous and frustrated professors conspired against me using incompetent students. I silently observed everything. Invitations from international universities and conferences were intercepted. Under martial law regimes, pamphlets were published against teachers like me. Sycophants took all kinds of promotions and were awarded "Best Teacher" awards. They served vice-chancellors' personal needs instead of teaching. Research papers filled with nonsense were published for promotions. They successfully provided moral justification to non-democratic regimes. Those who claimed to speak truth to tyrants were actually licking their boots. I watched all this and was forced to teach from their curated books. I witnessed the culture in universities shift from knowledge and transparency to prejudice, narrow-mindedness, and conspiracies. We considered the rise of mediocre figures among us as our success. "In the land of blinds-the one-eyed man is King"

What I wanted to teach, I could not, and what I did not want to teach, I was forced to.

"We considered the rise of mediocre figures among us as our success."

Today, I must confess that the students I produced became doctors, engineers, bankers, and teachers, but they lacked something vital. This became evident to me over time. When I was in the hospital for six days for my wounds, I was shocked by a bill of six lakhs. A former student whispered in my ear, "Sir, this is what you must pay, given what you taught us."

When I was admitted for angiography, my former student, now a doctor, whispered, "Sir, if you want government treatment, it will take two years, but if you pay out of pocket, you'll get it in ten minutes." I looked at him, and he said, "This is what is possible given what you taught us."

One day, I went to the Secretariat for some work. I sent my name to the Secretary, but he did not call me in. I stubbornly waited. When he came out for a meeting, I confronted him. He said, "Sir, this task is not possible. It took me a long time to unlearn what you taught us, and it was difficult to forget it all and reach this position. I can't do anything."

One day, my home's electricity was out for several hours. I went to the SDO, who looked at me and said, "Sir, given what you taught us, even the electricity you're receiving now shouldn't be available."

Today, I realize that I contributed to producing a crippled and despondent generation. Prejudice and narrow-mindedness found their way into the educated class. Then, extremism managed to gain credibility in our society. I feel responsible when a suicide bomber blinds his heart, mind, and eyes. When graduates from our universities blow up innocent minorities and Muslims in places of worship, I bear some responsibility.

Today, I confess that I should have taught differently. I had a deep desire to teach that God loves beauty, what aesthetics are, and the philosophy behind them. There were many books on the philosophy of aesthetics, but we did not refer to them. Without understanding aesthetics, we cannot truly appreciate the beauty of God's creation. No one allowed me to teach how to appreciate beauty, which involves discussions on all fine arts. I wanted to make geography mandatory, as it is a way to understand God. I wanted to study His lands, His seasons, His forests, His rivers, His seas, and then the life within the seas, life in the forests, birds, and animals—their species and habits. I wanted to dispel negative notions associated with animals. This is something we didn't do, but others did. National Geographic Channel is a better university than any of ours.

I wanted to teach the history, the human made to teach a hi-Pakistani history. sang praises of ty-crooked foundation building constructed dungeon. The cele-killers' execution turned teters and "gol gappas" be-of desensitizing humans began.

"Prejudice and narrow-mindedness found their way into the educated class."

true beginning of our history, but I was jacked version of The historians who rant kings laid the on which every afterward became a bration of Pappu's into a festival, with frit-ing sold, and the process

I wanted to expose those who distorted history, but I was stopped. I wanted to teach about those who stole the ideology of Pakistan from the entire nation and then engaged in extensive marketing, which continues to this day. I wanted to tell students who these people are and from which corners they emerged like worms. Moreover, I wanted to introduce students to the dwarfs and short-statured people who deceived Quaid-e-Azam. I was stopped from doing so.

I wanted to teach students how Ayub Khan became a Field Marshal and how his advisors appointed cronies to bribe writers and intellectuals. I wanted to explain how he martyred Hassan Nasir in the royal fort, how intellectuals, politicians, and conscientious people were tortured all night, and how their nails were pulled out with pliers. How their screams were suppressed. Zia-ul-Haq had the naked bodies of writers, poets, lawyers (of that time), farmers, and journalists whipped with lashes and then doused with hot water. How they went mad, and their families refused to accept them. In the Shabnam case, Zia-ul-Haq pardoned the criminals overnight. I wanted to tell students who went to Shabnam's house and brought back the pardon letter. I wanted to teach all this.

I wanted to teach students how we treated Saadat Hasan Manto when he came to Pakistan. How we humiliated him in lower courts, closed all doors of employment on him, and made him write stories under creative duress for ten rupees. He wasn't allowed to die in installments but forced to die all at once. Why did Qayyum Nazar and Shohrat Bukhari hide in the toilet at Pak Tea House when

they saw Manto? According to Manto, he never borrowed money from them. I wanted to teach Manto's stories: "Khol Do," "Thanda Gosht," "Mozail," "Babu Gopi Nath," "Toba Tek Singh," "Shaheed Saz," and "Nangi Awaazein." The curriculum designers stopped me, and those who obstructed this path are now professors emeritus at major universities.

I wanted to teach Faiz's poem "Returning from Dhaka" and explain this verse to students: "How many monsoons will it take to wash away the bloodstains?" I wanted to teach Nasir Kazmi's ghazal, written after 1971: "What happened to those who steered the boats?" I just wanted to explain how those boatmen faded from our consciousness and how the fifty-seven films from East Pakistan that were released here were about to transform our film industry, but the journey was halted. I wanted to tell how Qurratulain Hyder, Bade Ghulam Ali Khan, and Sahir Ludhianvi left Pakistan and why Sajjad Zaheer was imprisoned in Mach Jail. I wanted to teach all this: Intizar Hussain's "Shehr-e-Afsoos," "Basti," and "Hindustan se Aya Hua Khat." I wasn't allowed to. I wanted to teach Amar Jaleel's stories and Shaikh Ayaz's poems and all the world literature and our languages' literature that we hid from our students. I wanted to teach it all. This way, I too became short-sighted, and so did my students.

Eugene Ionesco wrote a play, "The Chairs." In it, a retired officer invites all the top-ranking officials of the city to a dinner. When they arrive one by one, instead of their presence, only their chairs are placed on stage. The host converses with these chairs, revealing that in reality, they are nothing but chairs. They have lost their identity in this system. I also want to confess at a dinner with all these officials why I couldn't teach what I wanted to teach. But my confession will only be to empty chairs, for none of them possess their own existence.

***"I contributed to producing a
crippled and despondent
generation."***



We are honored to announce that Dr. Asghar Nadeem Syed has graciously granted us permission to translate and publish his work in Quarterly Maverick. We extend our sincere thanks to him for this privilege.

Dr. Asghar Nadeem Syed is a distinguished Pakistani writer, playwright, and academic, known for his impactful contributions to Urdu literature and drama. In addition to his literary achievements, Dr. Syed has served as a distinguished professor at various universities, he has inspired many students with his intellectual rigor and passion for the arts. His legacy continues to shape contemporary literature and drama. Dr. Syed remains a respected voice in Pakistan's literary circles.

DEEP THINKING

MURTAZA FAISAL PAL (2008-10)

The Commercialization of Education

A Comprehensive Analysis of Private Sector Educational Institutions

In recent decades, private sector educational institutions have emerged as formidable entities within the educational landscape. Marketed as bastions of superior learning, these institutions often tout their advanced facilities, bespoke attention, and pedagogical excellence. However, a meticulous scrutiny reveals that many of these establishments are fundamentally oriented towards profit maximization rather than fostering genuine academic enrichment. This discourse provides an in-depth exploration of the commercial motivations underpinning private educational institutions, the ramifications for students and their families, and potential remedies to ameliorate these issues.

1. The Profit-Oriented Business Model

Private educational institutions are distinct from public counterparts due to their reliance on tuition fees and ancillary funding sources. This financial dependence engenders a profit-centric operational paradigm that can overshadow the commitment to pedagogical excellence.

"Beyond the Facade: The Financial and Ethical Pitfalls of Private Schools"

a. Elevated Tuition Fees and Ancillary Charges

A salient feature of the commercialization of education is the imposition of steep tuition fees by private institutions. Unlike public schools, which benefit from governmental funding and have regulated fee structures, private institutions determine their own tuition rates, often resulting in considerable financial demands on students and their families. Additional financial burdens may include:

- **Registration and Enrollment Fees:** Charged during admission and periodically thereafter.
- **Laboratory and Facility Usage Fees:** For access to specialized equipment and facilities.
- **Library and Technological Infrastructure Fees:** For the utilization of academic resources and technological tools.
- **Extracurricular and Activity Fees:** For participation in non-academic pursuits and organizational activities.

These supplementary charges exacerbate the financial strain on families, rendering education a privilege accessible primarily to those with substantial economic resources.

b. Marketing and Infrastructure Investments

To attract and retain students, private institutions often allocate substantial resources to marketing and infrastructure. This may encompass:

- **Aggressive Advertising Campaigns:** Utilizing diverse media platforms to enhance institutional visibility and appeal.
- **Luxurious Facilities:** Developing cutting-edge classrooms, laboratories, and recreational amenities to project an image of educational superiority.

While such investments may enhance the institution's appeal, they do not necessarily correlate with superior educational outcomes. The focus on aesthetic and infrastructural enhancements may detract from the core objective of delivering high-quality education.

2. Discrepancies in Educational Quality

Despite substantial investments in infrastructure and marketing, the actual educational experiences offered by many private institutions may fall short of expectations. Several factors contribute to this disparity:

"The Price of Prestige: What Private Schools Really Cost Students"

a. Faculty Qualifications and Remuneration

To maintain financial viability, some private institutions may curtail expenditures by employing faculty with lower qualifications or less experience. This practice can undermine the quality of instruction and academic support provided to students. Furthermore, insufficient faculty compensation may lead to:

- **High Turnover Rates:** Increased faculty attrition and instability within the academic staff.
- **Reduced Commitment:** Diminished dedication to the institution's educational mission.

b. Curriculum and Academic Rigor

The curriculum offered by private institutions may not always meet the rigorous standards observed in public institutions. Issues include:

- **Curricular Narrowing:** A focus on preparing students for standardized tests rather than fostering comprehensive intellectual development.
- **Limited Academic Offerings:** A narrower range of subjects and specializations compared to public institutions, which may restrict students' academic and professional growth.

3. Implications for Students and Families

The commercialization of education has profound implications for students and their families, affecting both financial stability and the overall educational experience.

a. Financial Burdens

The cost of attending a private institution can impose significant financial hardships on families, potentially leading to:

- **Debt Accumulation:** Families may incur substantial loans to cover tuition and associated expenses.
- **Economic Sacrifices:** Families might be compelled to make considerable lifestyle adjustments or forego other financial commitments to support the cost of education.

b. Disillusionment and Dissatisfaction

When the quality of education fails to justify the high costs, it can result in:

- **Disillusionment:** Students may become disenchanted with their educational investment, questioning the value of their financial expenditure.
- **Dissatisfaction:** Families may experience frustration with the perceived disparity between the cost of education and the quality received.

c. Ethical Considerations

The emphasis on profit over educational quality raises significant ethical concerns regarding the purpose of education. Traditionally, education is viewed as a means of personal and societal advancement. The prioritization of profit challenges this fundamental principle and calls into question the integrity of the educational mission.

"Educating for Profit: The Impact of Commercialized Learning on Families"

4. Potential Remedies and Solutions

Addressing the challenges posed by the commercialization of education requires a multifaceted approach involving regulatory oversight, consumer awareness, and reinforcement of public education systems.

a. Enhanced Regulation and Oversight

Governments and accrediting bodies should implement stringent regulatory measures to ensure that private institutions adhere to high educational standards. This could include:

- **Rigorous Inspections:** Regular audits and evaluations of institutional practices and educational outcomes.
- **Transparency Mandates:** Requirements for clear and detailed disclosure of fee structures and financial practices.

b. Heightened Consumer Awareness

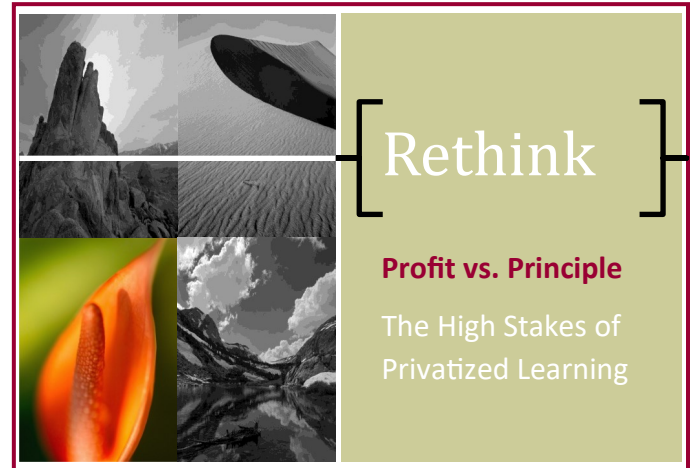
Prospective students and their families should undertake comprehensive research when selecting educational institutions. This involves:

- **Thorough Investigation:** Scrutinizing institutional accreditation, faculty credentials, and academic performance metrics.
- **Feedback Acquisition:** Seeking reviews and testimonials from current and former students to assess the quality of education and institutional reputation.

c. Strengthening Public Education

Investing in and enhancing public education systems can provide equitable access to quality education and diminish reliance on private institutions. Key actions include:

- **Increased Funding:** Allocating additional resources to public schools and universities to improve infrastructure and educational offerings.
- **Educational Reforms:** Implementing reforms to elevate the quality and accessibility of public education, ensuring it meets rigorous academic standards.



Conclusion

The commercialization of education within private sector institutions has redefined their role, transforming them into profit-driven enterprises that may prioritize financial gains over educational quality. This paradigm shift has significant implications for students and families, including financial burdens and diminished educational experiences. Addressing these issues necessitates a concerted effort from policymakers, educational institutions, and consumers to uphold the principles of education as a fundamental right. By instituting rigorous regulatory frameworks, enhancing consumer awareness, and fortifying public education systems, it is possible to foster a more equitable and effective educational environment.



ABOUT MURTAZA FAISAL PAL

Murtaza Faisal Pal is a seasoned HR and Business Development expert with 14+ years of experience across multinationals. He holds an MBA and MPhil in Management and currently leads HR at BluLightz Software LLP. His expertise includes talent acquisition, compliance, and strategic financial management.

MINDSET

SUMAIRA HAMEED

A Necessary Decision Worries, Problems, Fear, and Doubt

March was a very challenging month for me, marked by the news of one setback after another. There were already many issues at hand, and it felt like all of them were attacking me together. I desperately needed some relief, but things kept getting worse. I felt like a sinking ship. It reminded me of the Titanic — a ship that was destined to sink, carrying all the burdens of its passengers. I felt that my hopes and dreams were slipping away, weighed down by an unseen force.

Amidst these troubling times, I faced an intense decision — to hold on or let go, to take bold steps or stay where I was. This wasn't just any decision; it felt like the ultimate call, one that would determine my path forward. I felt overwhelmed, thinking about whether I wanted to move forward or stay stuck in my current circumstances.

It was during this time that I was invited to an event in Australia.

Initially, I didn't want to go, burdened by all the stress,

but something pushed me to take the trip. When I arrived, I was confronted with even more problems, making it feel like life was testing me at every turn. In this quiet confrontation, I realized I had to make a decision, a necessary decision.

When you decide something, it should come from a place of strength, not fear. It's a bold step, a commitment. I knew deep down that whatever the outcome, I had to stand firm in my decision. No matter what.

The Purpose of All These Thoughts:

To Understand Yourself

The first reason was that Australia had compelled my mind to think differently.

The second reason was the decision I made, which made my mind more cautious but also made my attempts even more worthwhile. Both reasons were the same, but my efforts required extra strength and determination from me.

***"Embrace the Bold Step:
Every Decision Shapes
Your Future"***

***"When Life Tests You,
Choose to Rise Stronger"***

It was as if my mind had weighed the decision well. At that time, my mind presented different scenarios to me, showing that whatever decision I made would have specific consequences. My mind kept warning me not to let those worries, fears, and doubts hold me back, as these feelings were only there to exhaust my thoughts. Now that I had made the decision, I was pleased with my choice. It was at that exact mo-

ment that I fully understood what my mind was doing to me; Australia had strengthened me, but it had also been exhausting.

The next thing that came to my mind was:

Why do you stay stuck?

The second important point:

Every moment is crucial.

When your mind throws you off, it's important to understand that you have to take action immediately; otherwise, you'll be trapped in the same old patterns. My mind showed me another way, a new path to take in this situation, to adapt and adjust. It wasn't enough to simply keep standing; the entire world was moving forward, and if I stayed still, I'd be left behind. Mistakes from the past had taught me a lot, and I needed to act wisely, decisively, and promptly.

**"Don't Just Stand Still:
Take Action, Embrace
Change"**

Deciding Meant Unpacking the Burden of Many Emotions, Allowing Me to See Things Clearly.

In the following moments, I felt completely relaxed. The next week was spent in a way that each of my days became brighter, and I was thankful for it. During that time, I realized how important it was to let go of some things to make room for new possibilities. This feeling came to me in Australia when, during a specific event, I felt something within me shift. It was like the decision I had made began to reflect on my face and my inner self started to shine. The bitterness that used to cloud my inner self had started to fade, and I felt lighter.

In any journey, we are often faced with decisions that test us. When we attempt to climb higher, the stakes increase, and the journey becomes tougher. But each time I tried to take a step back, life pushed me forward. That incident taught me that you have to confront your fears, understand them, and deal with them first before making any decision.

Key Point:

Whenever something goes wrong, it is crucial to identify the root cause and address it immediately. It is the gap between action and inaction that often makes us feel stuck.

Two Important Lessons:

- 1. Old Patterns Must End:** Old habits need to be replaced with new ones; otherwise, the balance of our lives remains disturbed.
- 2. Human Desire to Hold On:** It is natural for humans to cling to things, even when those things are no longer beneficial. The effort to let go seems hard because it requires us to go against our instincts. Letting go of the things that no longer serve us feels like tearing a part of our identity away, yet this is necessary to move forward.

We often hold on to things that no longer have any real value, afraid to leave the familiar behind. It's like holding onto a ticket for a train that's no longer moving; the journey will never progress unless we choose to leave behind what no longer serves us.

Believe That Every Difficulty is the Path to Success. Keep Reflecting on This Thought: Sometimes You Need a Loss for a Bigger Win.

(A loss that results in a greater benefit is not truly a loss; it is a gain.)

- When you feel like everything is falling apart, let it. Accept the pain and surrender yourself to it. Let go of the need to keep trying to control every aspect. Sometimes, when things don't work out, it's a test of your resilience, and in that, there is also a blessing.
- **Another truth is:** You don't need everyone around you. Some people are meant to leave. Let them go; not everyone is a friend, and not every friend is meant to stay.
- When you take someone for granted, you miss out on the chance to appreciate them. It's similar to the parable of losing blessings because of neglect. What you don't value can easily slip away, and once lost, you may never regain it. Learn to value people and the blessings they bring, as they are gifts that deserve gratitude.

An Important Truth:

- Allah's quality is to give more to those who are thankful. The Qur'an states that if you are grateful, He will surely increase your blessings. But the opposite is also true: a lack of gratitude closes doors of abundance. Allah's nature is generous, but it's up to us to recognize and appreciate it. Gratitude is a profound virtue, and we are reminded of its significance repeatedly.

So, embrace gratitude as an essential quality. Gratitude opens doors to greater blessings. Thank Allah for what you have and recognize the value of His gifts. Repeat this often... express gratitude, and let your heart find peace.

If You Don't Express Gratitude, the Blessing Gets Taken Away and Ends Up with Someone More Deserving.

It's like your power to appreciate is reduced, and you are left in the same situation until you learn to value what you have. Life does not let you move forward until you learn this lesson. Sometimes, you need to set things on fire to get a fresh start.

"Life's Trials Are Lessons in Disguise—Learn, Adapt, Succeed"

The things that seem difficult are meant to build strength, and those that we cling to end up becoming obstacles. Human beings are full of flaws, and sometimes it is only through trials that we can improve. The quality of letting go is powerful; learn to do it gracefully.

- **Another Important Truth:** I have come to believe one absolute truth: God does not change the condition of a person's life until they change what is within themselves. God replaces human suffering with blessings when they transform themselves from within. Human beings do not suffer without purpose; every trial, every loss teaches us to improve.
- It is often said that our lives are in God's hands, but it is actually within our control how we choose to respond. God has given us free will. If we handle our situations with wisdom, what we might perceive as punishment can turn out to be a great blessing.
- When God wants to change something, He often replaces our weaknesses with strength. Sometimes, what seems like a trial is actually a means to make us stronger and better.

- **Benefit Comes as:**

An Experience...

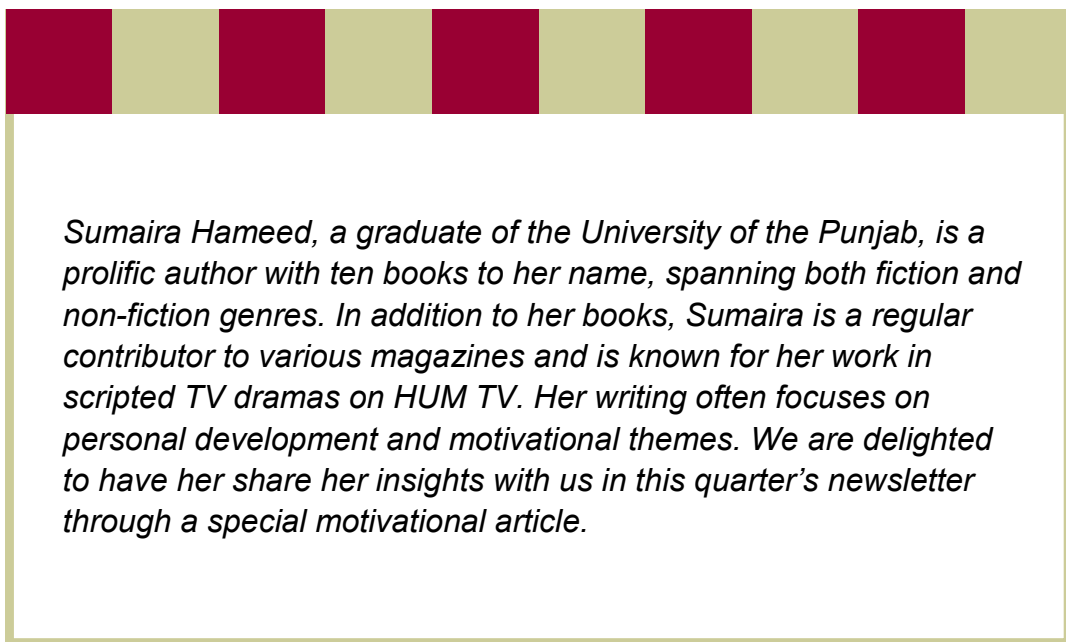
To Understand Human Nature and Life.

There Is a Place in My Heart; Wherever You Want to Go, You Can Sit There.

But in the end, understand this clearly: if you continue to hold onto the past for too long, then take a step forward, look around, and see. Perhaps the pain may diminish; perhaps things may seem clearer; perhaps they may even improve.

- The pain may subside...
- The discomfort may ease...
- Take a step forward...
- Make a decision...
- Distance a toxic person from your life...
- Leave a place where you no longer feel welcome...
- End a connection that is no longer healthy...
- Step away from an old habit...
- Start something new...
- Expand your vision and look towards the world in a new light...

*"Sometimes the suffering lasts for years, but no one tells you that:
If you don't look around, you won't realize how far you've come."*



CHASING DREAMS

MUHAMMAD YUSUF MIRZA (1981-83)

Chasing Dreams and Witnessing Change

After graduating from IBA, I was determined to carve a path in the banking industry of Pakistan. My goal was clear: to rise through the ranks and become a senior banking executive. Driven by ambition and passion, I joined Allied Bank and threw myself into the world of finance. I took on roles as diverse as Manager of Training and Development, Credit Manager, Team Leader of Audit, and Head of the Surveillance Team. Each position was a stepping stone, a new challenge to conquer as I worked tirelessly toward my goal.

Fifteen years of relentless hard work finally paid off when I was appointed as the Head of Monitoring and Evaluation—a significant milestone in my career. It was a moment of pride, a testament to my perseverance and dedication. I had achieved what I set out to do, and it was a reminder that dreams, no matter how big, are within reach if one is willing to put in the effort.

"Dream Big, Work Hard, Make a Difference."

However, while I celebrated my personal successes, I couldn't ignore the troubling shifts in the broader economic landscape of Pakistan. From my vantage point, I saw once-thriving organizations like PIA, WAPDA, and PSO struggling under the weight of mismanagement and neglect. The economy, which had once shown so much promise, seemed to be losing its way. I watched with a heavy heart as crucial economic projects, like the Kalabagh Dam, remained stalled, mired in political disputes and lack of vision.

*"Turning Challenges into Milestones:
A Journey of Ambition and Hope."*

The law-and-order situation in the country only worsened matters. The instability drove away investment, stifled growth, and led to the closure of many promising ventures. Industries like Lawrencepur Textiles, once pillars of the economy, were forced to shut their doors. It was painful to see opportunities slip away, not because of a lack of potential, but due to circumstances beyond the control of hard-working individuals.

Reflecting on this journey, I see a story not just of personal achievement but also of a nation's struggles and the impact they have on dreams and ambitions. My experience taught me that success is never just about individual accomplishments; it's deeply intertwined with the environment we operate in. I had fulfilled my dream, but I also realized that the true measure of success is contributing to a system that allows others to dream and succeed as well.

Despite the challenges, my journey in banking is a testament to the power of persistence. It re

minds me that while we may not be able to control the broader forces at play, we can still make a difference through our dedication, our decisions, and our commitment to excellence. It's a call to remain hopeful, to keep pushing forward, and to believe that with hard work, even the most daunting obstacles can be overcome.

*"More Than Personal
Success: Striving for a Better
Future for All."*

In the end, it's not just about achieving personal milestones but about striving to build a better future—for us and for the generations to come.

Key Takeaways:

- Persistence and Hard Work are Key to achieving career goals.
- Diverse roles build a strong skill set
- Success is possible even in challenging environments.
- Broader economic issues affect individual success.
- Success includes helping others succeed.
- Keep pushing despite external challenges.
- Dedication to excellence drives progress
- Strive to build a better future for all.



BOOK REVIEW

RAHMA KABEER

Book Review - Reverie

Reverie is a deeply personal poetry anthology that captures the essence of the author's journey through high school—a time of intense emotions, profound discoveries, and pivotal moments. As she navigates the complexities of adolescence, this collection serves as a testament to the closure of one chapter and the anticipation of new beginnings.

The book is thoughtfully divided into three sections, each offering a deeper dive into the author's life. In Chapter 1: Kindred, you'll explore the highs and lows of friendship, love, and betrayal—universal themes that resonate with anyone who has ever experienced the pain of losing a bond you thought would be forever. Chapter 2: Roots delves into the challenges of family dynamics and the trials of adulthood, revealing the struggles and triumphs of finding your place in the world. Finally, in Chapter 3: Epiphany, the author turns inward, offering profound reflections and realizations about her journey of self-discovery.

What makes Reverie truly unique is the inclusion of short explanations accompanying each poem, providing insight into the circumstances and emotions that inspired the words. These behind-the-scenes glimpses invite readers to not only connect with the poetry but also to see their own experiences mirrored in the author's narrative.

For anyone who has ever faced the bittersweet reality of saying goodbye to the past while stepping into the unknown, Reverie offers an excruciatingly relatable exploration of closure and growth. It is available on Amazon worldwide in both paperback and hardcover.

Author: Rahma Kabeer - 1st year student of Bachelor of Science at the University of British Columbia (UBC)

https://www.amazon.ca/Reverie-Rahma-Kabeer/dp/B0DFHNS5MM/ref=sr_1_1?crid=1FOINCZB61WU1&dib=eyJ2IjoiMSJ9.WtXrabF6sVT9AsggYFwzag.3IVPD66jynJfJqw94MaR1SK-hik8IEKoRz7oA-GmDkw&dib_tag=se&keywords=reverie+rahma+kabeer&qid=1725144795&srefix=%2Caps%2C183&sr=8-1



Closing Thoughts

As we conclude our second quarterly newsletter, we are deeply appreciative of the diversity of thoughts and stories shared by each of you. Your contributions have enriched our newsletter, offering fresh perspectives and inspiring ideas that reflect the vibrant nature of our alumni.

This newsletter stands as a testament to the power of our collective voices, showcasing the creativity, resilience, and passion that each of you brings to the table. Thank you for sharing your experiences and insights—your input not only informs but also strengthens our journey together.

We invite you to be a part of our next quarterly newsletter by sharing your stories, insights, and expertise. Whether it's a game-changing idea, a personal success story, or valuable lessons learned, your voice is important. Please submit your articles and content by November 15, 2024, to:

ibapuac@gmail.com.

Your feedback is equally essential as we shape the future of our newsletter. Tell us what you enjoyed, what can be improved, and any fresh ideas you have in mind. Your input is key to enhancing our content and ensuring it resonates with you.

Let's continue to celebrate our unique stories, learn from one another, and build on the strong foundation we've created. Together, we can continue to achieve extraordinary things.

This newsletter is also available on our website: www.ibapuac.ca

