

3RD

INTERNATIONAL
CONFERENCE ON

ARTIFICIAL INTELLIGENCE, SOCIAL TRANSFORMATION AND SCIENTIFIC PROGRESS



29–30 APRIL



Organized by
University of the Punjab
Department of Social Work



In collaboration with
**Research Consultancy on
Social and Management
Development**



PROCEEDINGS

Uniting Technology, Society and Knowledge
for Global Impact and Inclusive Progress



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ICASST 2026
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Dedication

The University of the Punjab, Lahore, Pakistan, in collaboration with the Research Consultancy on Social and Management Development (RCSMD), is honored to dedicate this proceedings volume of the 3rd International Conference on Artificial Intelligence, Social Transformation and Scientific Progress

To

Malik Muhammad Ahmad Khan

Speaker, Provincial Assembly of the Punjab

in recognition of his gracious presence, special address, and continued encouragement of academic research, innovation, social transformation, and policy-oriented dialogue. His support for knowledge-based initiatives reflects a strong commitment to strengthening the role of research, technology, and education in the advancement of society.

Advancing Knowledge Innovation and Social Progress



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SELECTED ABSTRACTS FROM THE PROCEEDINGS OF THE INTERNATIONAL
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April 29-30

University of Punjab, Lahore, Pakistan

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Department of Social Work

&

Research Consultancy of Social and Management Development

EDITED BY

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Preface

The 3rd International Conference on Artificial Intelligence, Social Transformation and Scientific Progress was held at the University of the Punjab, Lahore, Pakistan, in collaboration with the Research Consultancy of Social and Management Development (RCSMD). The conference provided a multidisciplinary platform for researchers, academicians, policymakers, professionals, practitioners, and students to exchange knowledge and discuss the growing role of artificial intelligence in social transformation, scientific advancement, governance, education, innovation, and sustainable development.

In the contemporary era, artificial intelligence is rapidly reshaping societies, institutions, research practices, and public systems. Therefore, this conference offered a timely academic forum to explore the opportunities, challenges, and ethical dimensions of AI-driven change. The conference theme emphasized the responsible use of artificial intelligence for inclusive development, social welfare, evidence-based decision-making, and scientific progress.

The conference received more than 700 abstracts from around the world. After a rigorous peer-review and screening process, selected abstracts and papers were accepted for presentation and inclusion in this proceedings volume. The accepted contributions represent diverse areas, including artificial intelligence, digital transformation, social sciences, management, education, public policy, innovation, community development, and interdisciplinary research.

The conference was honored by the support and presence of distinguished academic and public figures, including Prof. Dr. Muhammad Ali, Vice Chancellor, University of the Punjab; Dr. Aamir Sohail, Managing Director, RCSMD; and Prof. Dr. Uzma Ashiq, Head, Department of Social Work. A special address was delivered by Malik Muhammad Ahmad Khan, Speaker of the Provincial Assembly of the Punjab. The participation of Mr. Muhammad Shahid Iqbal, Director General, Punjab Probation and Parole Service, further enriched the conference by highlighting the relevance of research, governance, rehabilitation, and social development.

The Editors sincerely appreciate the organizing committee, scientific committee, reviewers, session chairs, authors, presenters, volunteers, and all participating institutions for their valuable contributions. It is hoped that this proceedings volume will promote interdisciplinary scholarship, responsible innovation, and meaningful collaboration for the advancement of society, science, and knowledge.



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Acknowledgement

The Organizing Committee of the *3rd International Conference on Artificial Intelligence, Social Transformation and Scientific Progress* expresses its sincere appreciation to the *Department of Social Work*, University of the Punjab, for its integral role in hosting this scholarly gathering. We extend deep gratitude to **Prof. Dr. Uzma Ashiq**, Head of Department, for her strategic leadership. We also recognize the significant academic contributions of the department's faculty members: Dr. Tahira Jabeen, Dr. Aliya Khalid, Dr. Sonia Omer, and Mr. Muhammad Arshad, whose expertise in social transformation provided the necessary intellectual framework for this volume.

Special acknowledgement is due to *the Research Consultancy on Social and Management Development (RCSMD)* for its technical and professional collaboration. RCSMD has established a reputation for excellence through its diverse research initiatives, encompassing high-impact national and international projects and comprehensive research services. Its prolific record of publications in peer-reviewed journals underscores its commitment to evidence-based development. We thank **Ms. Izza Fatima (Director)** for her guidance, alongside Dr. Aamir Sohail and Dr. Mussarat Hussain (Managing Directors) for their executive management. Further appreciation is extended to Dr. Sharafat Hussain (Advisor) for his scholarly oversight, Muhammad Usman Arshad for media and coordination efforts, and Muhammad Anas (Marketing Manager) for his dedicated outreach.

This conference represents the fourth installment in a growing international series. Building upon the foundations established in collaboration with Thal University Bhakkar, the University of Karachi, and the University of Lahore (Sargodha Campus), this current edition at the University of the Punjab reflects a trajectory of increasing academic rigor. The consultancy is currently finalizing plans for upcoming conferences in Medina, Saudi Arabia, and Baku, Azerbaijan, to further globalize these critical dialogues.

Finally, we thank the reviewers, session chairs, and authors whose research forms the basis of this proceedings volume, advancing the cause of responsible innovation for societal benefit.



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Human Rights: Age of Algorithms and Artificial Intelligence

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Abstract

The rising development of digital technologies has disrupted the interaction pattern between people, their involvement in the life of the community, and the exercise of the essential freedom. Although the contemporary model of human rights, which rests on the United Nations framework and policies on human rights expressed through the Universal Declaration of Human Rights, was created to defend human dignity within the physical and political domain, it currently faces ex post facto challenges of protecting it in the stringent and computationally-driven digital sphere. The article is a critical representation of the impact of digitalization on the interpretation, understanding and application of human rights. It investigates new issues such as privacy of data, surveillance, bias in algorithms, online inequality, expression, and governance of the platform. Based on the rights-based and ethical governance approaches, the paper will propose that the current human rights norms are still fundamental but should be re-read and extended to cover new forms of power held by the states and by technology corporations. The paper suggests a new digital rights paradigm that incorporates transparency, accountability, equity and human considerate technological design. This paper will add to the current argument that digital citizenship, ethical governance, and the future of human dignity in the world that is growing more interconnected.

Keywords: Data Justice; Digital Citizenship; Digital Rights; Freedom of Expression; Technology Ethics



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Weaponizing Deepfakes: Modeling Gendered Based Political Violence and the Crisis of Legitimacy of Women in Governance

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Abstract

This research examines the emergence of deepfakes as a mechanized instrument of gender-based political violence and its subsequent impact on democratic stability. Grounded in feminist institutionalism and political psychology, the study investigates how synthetic media weaponizes traditional gender stereotypes to undermine the perceived political legitimacy of women in governance. The inquiry is guided by two primary questions: first, the extent to which exposure to deepfake-mediated disinformation correlates with a decline in the perceived credibility of female leaders, and second, how these digital interventions function as informal institutional constraints that increase the structural costs of political entry for women. Utilizing a mixed method approach, the quantitative phase employs a survey experiment analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS to map the mediating pathways between stereotype activation and legitimacy erosion, while the qualitative phase incorporates semi-structured interviews with political stakeholders processed via thematic analysis in NVivo to capture the lived experiences of digital image-based abuse. The implications of this study suggest that without robust regulatory frameworks and institutional safeguards against generative AI, deepfake-mediated violence will continue to function as a systemic barrier that erodes the representative integrity of modern democracies and permanently chills women's political participation.

Keywords: *Deepfake-Mediated Political Violence; Gender-Based Political Violence; Political Legitimacy; Mixed Method Approach; Feminist Institutionalism*



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Learning Strategies and English Language Proficiency of Commerce Students in Government Colleges

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Abstract

This study investigates ‘the language learning strategies used by commerce students at Government Commerce College Sargodha and English language achievement’. It does not matter whether Pakistani students’ study in English or not, as English proficiency is always going to be a challenge. A quantitative approach was adopted in the study based on survey methods to collect data on students' language learning strategies; a focus is on cognitive, metacognitive and social strategies. The research involved 148 students from intermediate and degree programs. Structured questionnaire was used to collect the data and then descriptive statistics, and correlation technique was used to analyze the data. The outcomes uncovered that learners who made use of a mix of strategies, specifically metacognitive and cognitive, achieved greater proficiency in oral communication, listening, reading and writing. Significantly, the reading and listening skill correlations were positive and $r = 0.663$. The findings emphasize the importance of strategic learning in enhancing English language achievement and suggest that explicit incorporation of effective language learning strategies into classroom practices can improve overall student outcomes.

Keywords: *Language Learning Strategies, English Language Achievement, Commerce Students, Cognitive Strategies, Metacognitive Strategies*



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Influence of Green Marketing, Ethical Branding, and Sustainability Awareness on Customer Loyalty in E-Commerce

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Abstract

The study aims to examine the influence of green marketing practices, ethical branding, and sustainability awareness on customer loyalty within e-commerce platforms. With growing environmental consciousness among online consumers, businesses are increasingly integrating sustainable and ethical initiatives into their marketing strategies. This research investigates how these practices contribute to fostering stronger customer loyalty and long-term relationships in the digital marketplace. A quantitative research design was employed, using a structured questionnaire distributed to 250 e-commerce customers across various online platforms. The study utilized a 5-point Likert scale to measure perceptions of green marketing practices, ethical branding, sustainability awareness, and customer loyalty. Data were analyzed using statistical tools such as regression and correlation analysis to determine the strength and significance of relationships among variables. The findings revealed that green marketing practices and ethical branding have a significant positive impact on customer loyalty in e-commerce. Sustainability awareness also plays a crucial mediating role, enhancing customers' emotional attachment and trust toward brands that actively promote environmental and ethical responsibility. Together, these factors contribute to higher repurchase intentions and positive word-of-mouth behavior. The study concludes that incorporating environmentally responsible marketing, ethical brand communication, and sustainability education into e-commerce strategies is essential for building and maintaining customer loyalty. Businesses that align their values with consumer expectations of sustainability can gain a competitive advantage and strengthen their long-term market position.

Keywords: *Marketing Practices, Ethical Branding, Customer Loyalty*



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Artificial Intelligence and the Transformation of Social Work Practice: Opportunities, Ethical Challenges, and Future Directions

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Abstract

The rapid development of Artificial Intelligence (AI) is transforming social work, social welfare administration, and service delivery systems through tools such as predictive analytics, automated case management, natural language processing, and digital counseling. These technologies enhance efficiency, decision-making, early intervention, and service accessibility, particularly for marginalized and vulnerable populations. AI supports evidence-based practice by identifying risks related to issues like child maltreatment, domestic violence, and mental health, while reducing administrative burdens and expanding outreach through virtual platforms. However, its integration raises critical ethical concerns, including data privacy, algorithmic bias, transparency, and the potential erosion of human-centered practice. Biased data may reinforce inequalities, while overreliance on automation can undermine professional judgment and empathy. Therefore, strong ethical governance frameworks grounded in human rights principles—such as fairness, accountability, and non-discrimination—are essential. A qualitative thematic analysis of literature and policy documents highlights the need for responsible AI adoption. The study concludes that AI should complement, not replace, human interaction, ensuring that technological advancement aligns with social justice and professional values.

Keywords: *Artificial Intelligence, Social Work, Ethical Governance, Data Privacy, Algorithmic Bias*



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Digital Islamic Banking Services and Customer Adoption Behavior in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examines how customers in semi-urban areas of Pakistan adopt and perceive digital Islamic banking services within the broader context of social transformation. With the rapid expansion of mobile banking applications, online account access, and digital transaction facilities, Islamic banks are increasingly integrating technology into Shariah-compliant financial services. The study employed a qualitative research design using semi-structured interviews with customers who actively use digital Islamic banking platforms, including mobile applications, online fund transfers, and digital account monitoring systems. Findings indicate that digital banking significantly enhances convenience, reduces reliance on physical branch visits, and improves access to financial information. Participants also expressed that these services strengthen their engagement with Islamic banking while maintaining religious trust and compliance. However, several challenges were identified, including limited digital literacy, concerns regarding transaction security, and difficulties in navigating application features. Some users still prefer in-person branch services for complex financial transactions due to perceived trust and clarity. Despite these barriers, digital Islamic banking is viewed as a key driver of social transformation by improving financial inclusion, modernizing service delivery, and encouraging wider participation in formal Islamic financial systems across semi-urban communities.

Keywords: Digital Islamic banking, semi-urban Pakistan, financial inclusion, social transformation, qualitative study



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Financial Decision-Making and Sustainability of Small Entrepreneurs in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examines how financial decision-making practices influence the sustainability of small entrepreneurial ventures in semi-urban areas of Pakistan within the context of social transformation. In areas where access to professional financial advisory services is limited, small entrepreneurs often depend on personal experience, informal guidance, and basic financial knowledge to manage their business activities. The study employed a qualitative research design, conducting semi-structured interviews with small shop owners, service providers, and self-employed individuals operating in semi-urban communities. Findings indicate that entrepreneurs who engage in systematic expense planning, cost control, and separation of personal and business finances demonstrate greater business sustainability and income stability. Participants further reported reduced financial stress and improved confidence in managing their ventures. However, challenges such as low financial literacy, weak record-keeping practices, and difficulties in cash flow management during low-income periods were widely observed. Many entrepreneurs also relied on short-term financial decisions, which negatively affected long-term sustainability. Despite these constraints, effective financial decision-making was perceived as a key driver of social transformation by enhancing self-reliance, promoting responsible entrepreneurship, and contributing to local economic stability in semi-urban settings.

Keywords: *Financial Decision-Making, Entrepreneurship, Business Sustainability, Semi-Urban Pakistan, Social Transformation*



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AI In Marketing & Customer Behavior Prediction

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Abstract

This study examines the impact of artificial intelligence (AI)-based marketing on organizational marketing performance, with customer behavior prediction acting as a mediating variable. The advancement of AI has transformed modern marketing by enabling data-driven decision-making, improving targeting accuracy, and enhancing customer insights. AI tools such as machine learning algorithms and predictive analytics help organizations analyze large volumes of consumer data to forecast purchase intentions and engagement patterns more effectively. These predictive models enhance marketing performance by delivering personalized content tailored to individual customer needs, thereby improving customer engagement and retention. As a result, accurate prediction of customer behavior contributes significantly to organizational outcomes such as increased customer satisfaction, higher sales growth, improved market share, and better firm valuation. The study also highlights ethical concerns including data privacy, transparency, and responsible use of AI in marketing practices. Overall, AI-based predictive marketing provides organizations with a strategic advantage by improving customer experience, increasing operational efficiency, and supporting long-term competitive growth in the digital economy.

Keywords: Artificial Intelligence Marketing, Customer Behavior Prediction, Marketing Performance, Machine Learning, Predictive Analytics



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Impact of Parental Involvement on Academic Performance of Students

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Abstract

The present study was an attempt to find out the impact of parental involvement on academic performance of students who studied in public higher secondary schools. For this purpose, a sample of 230 students from public higher secondary schools of Tehsil Muridkay, district Sheikhpura was selected. Sample included both (male & female) students of 1st year and 2nd year classes. Students were taken as respondents. Seven schools were selected randomly including both (boys & and girls) public higher secondary schools for equal representation of both students included in sample frame of the study. Questionnaire was used as a tool of data collection. In case of literate respondents, like students etc., questionnaire scale is justified as the most appropriate research tool for data collection process. Data was collected from students (male & female students) who studied in public higher secondary schools of Tehsil Muridkey, district sheikhpura included in sample frame of the study. Collected data was analyzed through descriptive statistics; (Frequency, percentage along with graphs) and inferential Statistics ;(Pearson correlation, linear regression analysis, independent sample t-test, and chi-square; cross-table analysis) considering the suitability of tests towards the research objectives. Findings of the study indicate that there is a positive relation between parental involvement and students academic performance who studied in public higher secondary schools. Results of the study also revealed that parental involvement was found as significant predictor of improved academic performance of the students. The present study has validated the fact that parental involvements increase academic achievements of the children. On the base of conclusions, it is recommended that parents should actively participate in home-school circles and social life of the children so that they can experience better and vigorous academic outcomes in future.

Keywords: *Parental Involvement, Academic Performance, Higher Secondary Students, Public Schools, Student Achievement*



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Social Transformation through Microfinance Service: Experience of Semi-Urban Communities in Pakistan

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Abstract

This qualitative exploratory study examines how microfinance services contribute to social and financial transformation in semi-urban communities of Pakistan. In regions where access to formal corporate finance and large-scale employment opportunities is limited, microfinance institutions and bank-led small financing schemes play a significant role in promoting income generation and financial inclusion. The study employed a qualitative research design, conducting semi-structured interviews with microfinance borrowers, small entrepreneurs, and salaried individuals who had accessed microfinance or small loan facilities. Findings indicate that microfinance improves participants' ability to manage short-term financial needs, initiate small business activities, and cope with financial shocks. Respondents also reported positive social outcomes, including increased financial independence, enhanced self-confidence, and improved household decision-making. However, challenges such as high repayment pressure, limited understanding of financing terms, and difficulties in sustaining businesses after initial funding were also identified. Some participants expressed concerns about dependency on repeated borrowing. Despite these issues, microfinance is widely perceived as a catalyst for gradual social transformation by expanding financial access and promoting economic participation in semi-urban communities. The study highlights how microfinance shapes financial behavior, social empowerment, and economic resilience beyond major urban centers.

Keywords: *Microfinance Services, Financial Inclusion, Social Transformation, Semi-Urban Communities, Economic Empowerment*



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Assessing the Effectiveness Women Protection Law in Lahore City

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Abstract

This study explores how effective women protection laws are in Lahore, Pakistan, with particular focus on the Punjab Protection of Women Against Violence Act, 2016 and related legal frameworks. Although these laws were introduced to ensure safety and justice for women facing violence and harassment, their practical impact remains limited. Many women in Lahore continue to face barriers in accessing legal protection due to social pressure, lack of awareness, and reluctance to report incidents. The study aims to examine not only the legal provisions but also their implementation at the ground level. A mixed-methods approach was used, combining quantitative data from questionnaires distributed among women in different areas of Lahore with qualitative insights from semi-structured interviews with lawyers, police officers, and social workers. Secondary sources such as research articles, reports, and legal documents were also reviewed. Data was analyzed using simple statistical tools and thematic analysis to identify recurring patterns. Findings reveal that while the legal framework is comprehensive, its effectiveness is constrained by weak enforcement, limited awareness, and socio-cultural barriers. The study emphasizes the need for stronger implementation mechanisms, public awareness, and social change to make women protection laws more effective in practice.

Keywords: *Women Protection Laws, Legal Implementation, Gender-Based Violence, Legal Awareness, Social Barriers*



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Digital Payment Adoption and Financial Growth of Small Entrepreneurs in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examines how the adoption of digital payment systems influences financial growth and social transformation among small entrepreneurs in semi-urban areas of Pakistan. As consumers increasingly prefer cashless transactions, entrepreneurs are gradually adopting mobile wallets, online transfers, and QR-based payment systems to manage business operations. The study employed a qualitative research design, conducting semi-structured interviews with small shop owners, service providers, and home-based entrepreneurs who actively use digital payment methods in their businesses. Findings indicate that the adoption of digital payment systems improves transaction convenience, reduces risks associated with cash handling, and supports more effective financial record keeping. Participants also reported better cash flow management and increased customer satisfaction. However, challenges such as transaction fees, technical disruptions, and limited understanding of digital payment technologies were also identified. Some entrepreneurs still prefer cash transactions due to trust issues and connectivity limitations. Despite these constraints, digital payment adoption is widely perceived as a driver of social transformation by enhancing financial inclusion, promoting business professionalism, and supporting economic growth in semi-urban communities.

Keywords: *Digital Payment Systems, Financial Inclusion, Social Transformation, Small Entrepreneurs, Cashless Economy*



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Artificial Intelligence and E-Governance in Pakistan: Rethinking Policy Frameworks for Democratic Accountability and Institutional Reform

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Abstract

This study investigates the integration of artificial intelligence (AI) into Pakistan's governance and policy framework by examining its implications for democratic accountability and institutional reform. In a context where governance structures are often characterized by bureaucratic inefficiency, weak institutional oversight, and limited citizen participation, AI presents both opportunities and challenges for reshaping state-citizen interactions. The study specifically explores national initiatives such as the Digital Pakistan Vision and the National Centre for Artificial Intelligence, focusing on how AI-enabled e-governance is influencing administrative efficiency, transparency, and decision-making processes within public institutions. A qualitative analytical approach was employed, drawing on policy documents, institutional reforms, and comparative evidence from South Asian countries. Findings suggest that while AI technologies can enhance public service delivery and administrative performance, their unregulated application may reinforce existing structural inequalities and strengthen technocratic control. The study concludes that effective governance reform in Pakistan requires aligning digital transformation with ethical regulation, citizen inclusion, and democratic accountability. It further proposes a rights-based and constitutionally grounded framework for AI governance. Overall, the research contributes to understanding AI-driven e-governance and offers policy-relevant insights for improving institutional reform in Pakistan.

Keywords: *Accountability, Artificial Intelligence, E-Governance, Institutional Reform, Pakistan*



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A Qualitative Analysis of Graduates of the University of Sargodha on the Role of the Prime Minister's Youth Program and Sustainable Development

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Abstract

Unemployment and lack of access to economic opportunities among youth are issues that have been lingering in Pakistan, and as a result, the Government has embarked on establishing youth-driven public policy initiatives that are geared towards empowerment and sustainable development. The Prime Minister Youth Program is a significant government intervention that aims to increase employability, entrepreneurship, as well as developing skills among the youth via various schemes. PMYP is applied to institutions in the public sector, such as institutions of higher learning, as part of the national policy framework on youth to ensure that the youths are included in the economic and social development processes. One such institution is the University of Sargodha, where the graduates have been the beneficiaries of the PMYP schemes as part of this public policy initiative. Overall, although PMYP has a broad reach, there have been a number of opportunities and obstacles that are related to governance and which affect its performance at both the institutional and recipient levels. Within the context of e-governance and the realization of public policies, the study will follow the qualitative approach to research with a view to determining the perceptions of graduates about the role of PMYP in youth empowerment and sustainable development in accordance with the e-governance and public policy implementation. This paper has a descriptive, exploratory research design and is informed by the Critical Social Theory of Youth Empowerment. The sample of graduates who have been a direct beneficiary of PMYP schemes was chosen using purposive sampling, and data were gathered using semi-structured interviews. Thematic analysis was employed to analyze the data collected and identify major patterns and experiences in terms of policy access, implementation, and outcomes. The themes that emerged are youth empowerment with intervention of the public policies, governance and implementation challenges of PMYP, and implication to the strengthening of the youth-oriented public policy frameworks in Pakistan.

Keywords: *Prime Minister's Youth Program, Youth Empowerment, Public Policy Frameworks, E Governance, Sustainable Development*



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Digital Financial Literacy and Social Transformation: Experiences from Semi-Urban Communities in Pakistan

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Abstract

This qualitative exploratory study examined the role of digital financial literacy in driving social and economic transformation within semi-urban communities of Pakistan. In regions with limited industrial development, access to digital financial services such as mobile banking, online payments, and branch-level digital platforms has increased; however, effective usage largely depends on individuals' financial understanding and adaptability to digital systems. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with educated community members and working professionals, including bank users and salaried individuals, who regularly interacted with digital financial services. The findings revealed that improved digital financial literacy enhanced individuals' confidence in managing personal finances, accessing banking services, and making informed financial decisions. Participants highlighted positive social changes, such as increased financial independence, reduced reliance on informal borrowing, and greater trust in formal financial institutions. At the same time, the findings identified challenges related to limited awareness of advanced digital features, fear of financial fraud, and dependence on bank staff for technical guidance. These limitations restricted the full realization of the social benefits associated with digital finance. Despite these barriers, respondents perceived digital financial literacy as a key factor contributing to gradual social transformation by improving financial inclusion, transparency, and economic participation in semi-urban settings. The study contributes to the broader discussion on social transformation by providing empirical insights into how financial knowledge and digital access together shape financial behavior and social empowerment outside major urban centers.

Keywords: *Digital Financial Literacy, Social Transformation, Financial Inclusion, Semi-Urban Communities, Digital Banking*



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The Impact of IT Audit on Organizational Risk Management and Compliance

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Abstract:

In today's digital business environment, organizations increasingly rely on computerized accounting systems and digital financial records. This shift has increased the importance of IT audit in managing risks and ensuring regulatory compliance. IT audit evaluates information systems, cybersecurity controls, and data management processes to reduce the risk of fraud, data breaches, and financial misstatements. This study aims to explore the impact of IT audit on organizational risk management and compliance from the perspectives of auditors and accountants. Using a qualitative approach, interviews will be conducted to gather professional insights regarding the effectiveness, challenges, and future scope of IT audit practices. The findings will highlight the growing significance of IT audit in strengthening governance and financial accountability.

Keywords: *IT Audit, Risk Management, Regulatory Compliance, Cybersecurity Controls, Financial Accountability*



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Entrepreneurial Resilience and Social Transformation in Semi-Urban Pakistan

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Abstract:

This qualitative exploratory study examined how entrepreneurial resilience supports business continuity and social transformation in semi-urban areas of Pakistan. In environments characterized by limited resources, market uncertainty, and economic fluctuations, small entrepreneurs rely heavily on resilience, adaptability, and problem-solving skills to sustain their ventures. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with small business owners and self-employed individuals operating in retail, services, and home-based businesses. The findings revealed that resilient entrepreneurs were better able to manage financial shocks, adapt business strategies, and continue operations during difficult periods. Participants reported that resilience contributed to income stability, personal confidence, and long-term commitment to entrepreneurship. However, the findings also highlighted challenges such as emotional stress, limited external support, and lack of formal training in crisis management. Many entrepreneurs developed resilience through experience rather than structured guidance. Despite these difficulties, entrepreneurial resilience was perceived as contributing to social transformation by strengthening self-reliance, encouraging persistence, and promoting sustainable economic participation in semi-urban communities.

Keywords: *Entrepreneurial Resilience, Social Transformation, Semi-Urban Pakistan, Small Entrepreneurs, Business Continuity*



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Social Transformation through Women's Financial Participation in Semi Urban Pakistan

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Abstract:

This qualitative exploratory study examines how women's participation in financial activities contributes to social transformation in semi-urban areas of Pakistan. In communities where traditional social norms often limit women's economic roles, increased access to banking services, income-generating opportunities, and basic financial knowledge has gradually reshaped women's financial behaviour and social positioning. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with working women, self-employed females, and women involved in household financial decision-making who had experience with formal financial services such as bank accounts, savings schemes, or small-scale income activities. The findings reveal that women's financial participation enhances their confidence, decision-making power, and ability to contribute to household financial planning. Participants reported improved control over personal savings, greater involvement in budgeting, and increased awareness of financial rights and responsibilities. At the same time, the study highlights challenges including social constraints, limited mobility, lack of financial education, and dependence on male family members for access to financial services. Despite these barriers, women's engagement in financial activities is widely perceived as a catalyst for social transformation by improving economic inclusion, strengthening household financial resilience, and gradually changing community perceptions regarding women's economic roles. The study provides empirical insights into the relationship between women's financial participation and social change in semi-urban contexts and offers implications for policies and programs.

Keywords: *Women Financial Participation, Social Transformation, Financial Inclusion, Semi-Urban Pakistan, Women Empowerment*



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Social Media Influencers and Teen Health Practices: A Qualitative Study of Urban Youth in Lahore

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Abstract:

Social media influencers increasingly shape adolescent health behaviors worldwide, yet limited qualitative research explains how youth in non-Western contexts interpret such content. In Pakistan, where a large youth population and expanding digital access intersect, understanding these meaning-making processes is essential for culturally responsive health interventions. This study explored how urban adolescents in Lahore interpret and internalize influencer-shared health content through their lived experiences within local sociocultural settings. Using Interpretative Phenomenological Analysis (IPA), semi-structured interviews were conducted with 14 adolescents aged 15–19 from secondary schools and intermediate colleges. Participants were purposively selected based on active engagement with health or lifestyle influencers. Data were analyzed idiographically following Smith, Flowers, and Larkin (2009). Four interconnected themes emerged: The Paradox of Proximity described strong parasocial closeness to influencers despite awareness of commercial intent; The Embodied Gaze showed how idealized online representations became internal standards, encouraging self-monitoring; Negotiating Competing Knowledge Systems highlighted tensions between family health traditions and influencer messaging; and Peer Mediation of Digital Influence revealed peers as spaces for shared interpretation and critique. Across themes, a cognitive-affective disconnection was evident, where adolescents recognized curated content yet remained emotionally responsive. The study extends understanding of digital health influence in South Asian contexts and informs media literacy and policy.

Keywords: Social Media Influencers, Adolescent Health, Interpretative Phenomenological Analysis, Pakistan, Digital Health, Parasocial Relationships



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Social Transformation for Economic Development: Unlocking Synergies for Sustainable Growth

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Abstract

This study investigates the dynamic relationship between social transformation and economic development, emphasizing how structural social changes can serve as catalysts for sustainable growth. Using panel data analysis in EViews, the research empirically examines the impact of key social transformation indicators—including school enrolment, female labor force participation, income inequality (proxied by the Gini Index), healthcare access, and foreign direct investment—on economic performance, measured by GDP, across Central European countries. Grounded in human capital and social development theories, the study highlights how improvements in education and health enhance productivity, while greater female participation in the labor market contributes to inclusive growth. Conversely, high income inequality is found to hinder social mobility and limit economic potential. The inclusion of foreign direct investment further captures the role of external capital flows in reinforcing development trajectories. The findings reveal strong, statistically significant relationships between social transformation variables and economic growth, underscoring the importance of integrated policy frameworks that simultaneously address social equity and economic efficiency. The results suggest that countries fostering inclusive education systems, gender equality, equitable income distribution, and accessible healthcare are better positioned to achieve sustained economic development. This research contributes to the growing body of literature by providing robust empirical evidence from Central Europe, offering policy-relevant insights for both developed and developing economies seeking to unlock the synergies between social transformation and long-term economic growth.

Keywords: *Social Transformation, Economic Development, Panel Data Analysis, Human Capital, Income Inequality*



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Technology-Facilitated Gender-Based Violence against Girls In Pakistan: Legal Gaps In Implementing The Prevention Of Electronic Crimes Act

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Abstract

Gender-based violence (TFGBV) enabled by technology has become an extensive phenomenon of patriarchal domination into digital representations, where girls in Pakistan disproportionately suffer the violence. Cyber harassment, online stalking, identity manipulation, and non-consent sharing intimate images are some of the forms of TFGBV with profound psychological, social and educational implications in a socio-cultural environment where family honor and female decency receive strong emphasis. The main statute that the country can use to fight cybercrime is the Prevention of Electronic Crimes Act (PECA) 2016, which has a gender-neutral language, little definition, and concentrates on technological threats and risks instead of human-related damages, which limits its capabilities to safeguard girls. Underreporting and impunity of criminals is enhanced by factors like lack of law enforcement training, inability to undertake digital forensics, cultural stigma and absence of survivor oriented reporting systems. The relevance of gender-sensitive laws, procedures based on the victim, and specialized cyber departments can be proven with reference to comparative international frameworks such as the Budapest Convention on Cybercrime and the UN guidelines on violence against women. The paper analyses the manifestations and consequences of TFGBV on girls, evaluates the shortcomings in PECA 2016, and offers holistic reforms, including legislative clarity, strengthening of the institution, judicial capacity building and societal awareness. It would be crucial to align domestic policies on cybercrime with the international human rights standards to make the concerned parties accountable, secure the safety of girls in the digital world, and promote gender equality in the online realm in Pakistan.

Keywords: *Technology-Facilitated Gender-Based Violence, Internet-based Harassment, Prevention of Electronic Crimes Act, Cyber Abuse of Girls, Legal Loopholes and Law Enforcement*



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Artificial Intelligence as a Catalyst for Social Transformation and Scientific Progress: Opportunities, Challenges, and Policy Pathways

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Abstract

Artificial Intelligence (AI) is increasingly becoming a powerful instrument for change, revolutionizing the social landscape and boosting scientific discoveries at an unprecedented rate. This paper provides an integrative exploration of the interplay between AI innovations and social transformation while promoting scientific progress. Specifically, it assesses the ways in which advances in intelligent machines, machine learning techniques, and big data analysis are influencing sectors like health care, education, finance, and environment, contributing to greater efficiency, innovation, and informed decision-making. The research analyzes both the potential and risks associated with the use of AI as a catalyst for social transformation. Among the risks are the possibilities of exacerbating existing inequalities, compromising data security, raising ethical questions, and fostering biases within algorithms. In addition, the paper adopts a conceptual approach, combining theories from science, technology studies, and social sciences to analyze the effects of AI on society. In light of this, the study recognizes the importance of responsible innovation through appropriate policy instruments that can enhance the benefits of AI innovations while mitigating their risks. The results provide important insights for stakeholders in policymaking, research, and practice interested in leveraging AI for sustainable development and scientific progress. In the end, this study makes an important contribution toward better understanding the role that AI can play in promoting equitable social change and scientific progress.

Keywords: AI Frameworks; Digital Transformation; Digital Governance; Ethical AI; Sustainable Development



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Contribution of CPEC Project to SDGs: A Content Analysis of Pakistan, United States, and United Arab Emirates English Print Media

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Abstract

This study aims to explore the contribution of mega projects to Sustainable Development Goals (SDGs). This study is based on China-Pakistan mega project named China-Pakistan Economic Corridor (CPEC) to find out the contribution to SDGs developed by United Nations Organization (UNO). For this purpose, Mixed-Method content Analysis Procedure were adopted, where both qualitative and quantitative content analysis sheet was applied. In this study the unit of analysis were news stories of the selected newspapers of Pakistan, United States, and United Arab Emirates about CPEC project. Two years data was collected from August 1, 2017 to July 31, 2019. Data was collected from the selected newspaper through coding sheet that was based on deductive coding approach where UNO established SDGs codes were applied used for data collection. Due to availability of online newspapers news items and pages therefore the data was recorded in hard form coding sheet as well excel form. The results revealed that CPEC is contributing almost all the SDGs but commonly to alleviate poverty, hunger, health & well-being, quality education, industry, innovation & infrastructure, sustainable cities & communities, climate action and partnership for the goals. This study applies to the government policies, international relations, trade and industry, mutual cooperation and sustainable cities and communities studies. It is recommended to developed countries to initiate mega projects in developing countries to improve the life style and condition of their people, because it will boost education, equality and inclusion among the residents.

Keywords: CPEC Project, Contribution, SDGs, Print Media, Content Analysis, Pakistan, United States English, United Arab Emirates



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Invisible Citizen: Sectarian Violence and Social Exclusion of the Hazara Community in Quetta, Pakistan

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Abstract

Sectarian violence has profound consequences for individuals, social groups, and community life in Pakistan. This research examines how prolonged sectarian violence has shaped processes of social exclusion among the Hazara community in Quetta, interpreting them as increasingly invisible within mainstream societal structures. Grounded in Huntington's concept of the Clash of Civilizations and Silver's Solidarity paradigm of social inclusion and exclusion, the study investigates the multidimensional nature of social exclusion across social, political, economic, and cultural domains. A phenomenological research design under the umbrella of a qualitative approach was employed to capture lived experiences. The researcher conducted in-depth interviews with 20 participants representing diverse strata of the Hazara community through purposive sampling. Thematic analysis was used to interpret and analyze the field data. The results reveal that sustained sectarian violence has produced deep-rooted patterns of social exclusion that are mutually reinforcing across different spheres of life. Restricted mobility, diminished political participation, economic marginalization, and cultural isolation emerged as key manifestations of this exclusion. These processes raise critical ethical and governance concerns regarding citizenship rights, social protection, and inclusive policymaking in conflict-affected urban settings. Sectarian violence was identified as the central driver undermining the Hazara community's participation in public and civic life, effectively positioning them as invisible citizens. The research highlights the urgent need for coordinated policy interventions by provincial and federal governments to address structural exclusion and prevent further social fragmentation.

Keywords: Sectarian Violence, Social Exclusion, Hazara Community, Citizenship Rights, Political Marginalization



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Social Transformation through Employment Readiness and Financial Skills among Graduates in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how employment readiness and financial skills among university graduates contribute to social and economic transformation in semi-urban areas of Pakistan. In regions with limited corporate and industrial employment opportunities, graduates increasingly rely on practical financial understanding and adaptability to navigate early career challenges. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with university graduates who had entered the workforce or were engaged in self-employment. The findings revealed that graduates with stronger financial skills, such as income planning, expense management, and understanding of employment contracts, demonstrated better financial control and reduced dependence on family support. Participants reported improved confidence, social mobility, and decision-making ability in managing career-related financial matters. However, the findings also highlighted gaps between academic learning and practical financial preparedness. Many respondents indicated limited exposure to real-world financial planning, taxation, and employment-related financial responsibilities during their education. Despite these challenges, employment readiness supported by basic financial skills was perceived as a contributor to social transformation by enabling smoother transitions from education to economic participation. The study provides empirical insights into how financial preparedness among graduates supports social mobility and economic inclusion in semi-urban contexts and highlights the need for stronger integration of practical financial education within higher education institutions.

Keywords: Employment Readiness; Financial Skills; University Graduates; Social Transformation; Economic Transformation



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Fintech Adoption under Uncertainty: The Effect of Risk Awareness on User Intentions

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Abstract

The rapid expansion of financial technology (FinTech) has transformed the way financial services are delivered. Despite its benefits, uncertainty and perceived risks remain major challenges that influence users' intention to adopt FinTech services. This study examines the effect of risk awareness on user intention to adopt FinTech under conditions of uncertainty. Using a descriptive research design, data were collected from users of digital banking and FinTech applications through a structured questionnaire. Descriptive statistics and correlation analysis were employed to analyze the relationship between risk awareness and user intention. The findings reveal that higher levels of risk awareness significantly influence users' intention to adopt FinTech services. While awareness of potential risks increases caution among users, it also enhances informed decision-making and encourages adoption when adequate security and risk management measures are perceived to be in place. The study highlights the importance of transparent communication, user education, and effective risk mitigation strategies in reducing uncertainty and promoting FinTech adoption. The results offer valuable insights for financial institutions, FinTech firms, and policymakers seeking to build user confidence and foster sustainable growth in digital financial services.

Keywords: Fintech Technology, Risk Awareness, User Intentions



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Frugal innovation in healthcare: redefining the role of Technology applications via Smart HRM, Internet of Things and Informatics leadership

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Abstract

The proposed research paper focuses on exploring how the technology may lead to frugal innovation in healthcare for providing quality healthcare delivery by mediated Smart Human Resource Management (SHRM) and Internet of Things (IoT) in resource-scarce. A quantitative research design with the Lense of RBV and TOE model and a standard questionnaire was used to test the hypothesized relationships between the IoT-enabled technology applications, SHRM, frugal innovation, based on the analysis of data through Structural Equation Modeling (SEM). Findings have shown that the implications of this relationship between technology utilization and frugal innovation outcomes are significantly mediated by the Strategic Human Resource Management (SHRM). Strategic HRM practices when integrated with IoT increase levels of innovation significantly. This paper synergies RBV and TOE to demonstrate the role of IoT and SHRM, in creating sustainable frugal innovation in the healthcare field, providing new and different sources of technology to policymakers and management. Keywords: Frugal innovation, Technology applications, Internet of Things (IoT), Smart Human Resource Management (SHRM), Resource-based View (RBV), Technology Organization Environment (TOE) model and structural equation modeling (SEM)

Keyword: HRM, Frugal Innovation, Informatic Leadership, Iot, Resource Based View (RBV) And Structural Equation Modeling (SEM)



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Challenges faced by Social Service Providers in Crisis Centers: A Qualitative Study of Gender-Based Violence Information Management System in Punjab, Pakistan

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Abstract

Gender-Based Violence (GBV) is a long-standing human rights and public health issue affecting the world, and in Pakistan, especially in the Punjab province, the issue is characterized by underreporting, stigmatization, and institutional restraint that restrict the chance of effective response mechanisms. In order to enhance coordination, ethical data management, and service delivery to survivors with a focus on girls, the Gender-Based Violence Information Management System (GBVIMS) was launched, based on the partnership between UN agencies, NGOs, and the Government of Pakistan. This paper seeks to discuss the issue of instituting GBVIMS by social service providers in selected crisis centers in Punjab. The paper used qualitative research approach with a descriptive design where purposive sampling is used to recruit officials and frontline employees who deal directly with the work of GBVIMS. To gather information on the operating barriers, situational constraints, and institutional gaps that determine the performance of the systems, the information was collected by in-depth semi-structured interviews and analyzed by the use of thematic analysis. Early evidence indicates that lack of adequate technical training, digital illiteracy, infrastructural issues, inconsistent system use, and insufficient institutional ownership could be problems in the way it is best implemented. The findings are expected to enhance social work, inform policy changes, and promote sustainable digital governance systems to GBV response systems in Punjab.

Keywords: Gender-Based Violence, Gender-Based Violence Information Management System, social service providers, Punjab.



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Islamic Banking and Ethical Financial Behavior: A Customer Perspective in Semi-Urban Pakistan

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Abstract

The abstract clearly lays out the study's purpose, methodology, and key findings, highlighting both the strengths (alignment with religious values, perceived honesty, fairness) and the areas for improvement (limited understanding of broader ethical principles beyond interest prohibition). Interview guide is also pretty comprehensive, with a good flow from introductory questions to more in-depth probes about ethical perceptions, influences on financial decisions, and perceived differences from conventional banking. The concluding question about how Islamic banking can further promote ethical behavior and social transformation is a great way to end and gather forward-looking insights.

Keywords: *Islamic Banking, Ethical Financial Behavior, Semi-Urban Pakistan, Customer Perspective, Shariah Compliance*



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AI-Enabled Freelancing and Financial Stability in Semi-Urban Pakistan: A Qualitative Exploratory Study

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Abstract

The study further investigates how AI-driven digital platforms and automation tools are transforming the nature of freelance work by increasing productivity, expanding access to global markets, and reducing traditional barriers to employment. It examines whether AI-enabled freelancing contributes to sustainable income generation, savings behavior, and improved financial planning among educated youth. In addition, the research highlights the socio-economic significance of freelancing in semi-urban regions where unemployment and underemployment remain persistent challenges. The study also seeks to understand the opportunities and risks associated with dependence on digital freelance income, including income instability, skill adaptation, and market competition. By focusing on semi-urban Pakistan, the research aims to provide insights into the potential of AI-supported freelancing as a pathway toward economic empowerment and local economic development.

Keywords: *Artificial Intelligence (AI), Freelancing, Financial Stability, Income Management, Semi-Urban Pakistan, Digital Economy, Financial Inclusion, Income Volatility, Digital Labor, Socio-Economic Transformation*



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Digital Risks, Ethical Dilemmas and Social Work Interventions: Child Protection in the Era of AI

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Abstract

The fast integration of Artificial Intelligence (AI) into the digital space has changed the landscape of the contexts in which children learn, engage, and socialize, and has caused emerging types of vulnerability at the same time. Since there is algorithmic targeting and online grooming through automated cyberbullying and deepfake exploitation, AI-driven systems have increased digital perils in a manner that would question the conventional child protection systems. This article has discussed the digital threats of the era of AI and critically evaluated the ethical issues that have arisen due to it in the field of social work practice such as the problem of data privacy, predictive risk, algorithmic discrimination, and the contradiction between surveillance and the rights of children. Based on the concepts of child rights, ecological system, and AI ethical frameworks, the paper proposes the reorganization of child protection policy to deal with the harm caused by technologies. It emphasizes the necessity of AI literacy in social workers, the creation of digital risk assessment instruments, and collaboration between welfare agencies, educators, and technology companies in other areas. The approach created in the study is a rights-based, human-centered approach to protection which balances innovation and accountability as well as social justice. This paper will play a role in the further debate on ethical governance, professional readiness, and policy change in AI-mediated societies by reframing child protection in digitally mediated societies

Keywords: *AI Ethics; Child Rights; Digital Safeguarding; Online Exploitation; Social Work Practice*



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Living as a Strangers Within Society: Social Exclusion and Deviant Behaviour among Eunuchs in Pakistan

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Abstract

Social exclusion has profound consequences for marginalized communities, often shaping patterns of behavior that deviate from socially accepted norms. This study examines the relationship between social exclusion and deviant behavior among eunuchs in Pakistan, focusing on how persistent marginalization contributes to rebellious and socially stigmatized practices. The study is theoretically grounded in Georg Simmel's concept of the stranger, which conceptualizes individuals who are physically present within society yet socially distant and excluded from full participation. Adopting a qualitative research methodology, data were collected through in-depth interviews using a semi-structured interview guide. A purposive sample of ten eunuchs was selected from the urban areas of Islamabad and Rawalpindi. Thematic analysis was employed to analyze the data. The findings reveal that lack of education, limited awareness, and persistent social discrimination significantly contribute to the social exclusion of eunuchs. Participants reported feeling invisible and unrecognized by both society and state institutions, which reinforces patterns of marginalization. The study also found that prolonged exclusion has normalized certain survival-oriented lifestyles, reducing motivation for social change among some individuals. Furthermore, the absence of supportive government policies and societal awareness initiatives perpetuate exclusion and limits opportunities for social integration. The study recommends awareness programs, educational initiatives, and skill-based training to promote social inclusion, motivation, and improved life chances for eunuchs. Key words: Social Exclusion, deviant behavior, Eunuchs, Pakistan

Keywords: Social Exclusion, Deviant Behaviour, Eunuchs, Pakistan



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Cultural Identity and Integration of Baloch Students in Pakistan Higher Education: A Case Study of the University of Sargodha

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Abstract

The social integration and cultural identity of students is an important part of the higher education experience, especially when students have ethnically different backgrounds. This qualitative case study explores the cultural identity and integration experience of Baloch students at the Institute of Education, University of Sargodha, focusing on how they negotiate their cultural heritage within a predominantly Punjabi academic environment. The population comprised Baloch students enrolled during the 2025 academic year, from which ten male students were selected through purposive sampling to provide information rich insights. Data were collected through semi structured interviews, audio recorded with consent and transcribed verbatim. Thematic analysis, following Braun and Clark's framework was used to identify recurring patterns and meanings related to cultural identity, linguistic challenges, adaptation strategies, and institutional support. Findings indicate that participant's maintain a strong sense of cultural identity shaped by distinct traditions, values, and linguistic diversity, including Balochi, Pashto, and Brahvi. However, they encounter significant challenges such as language barriers, cultural marginalization, and experiences of discrimination. Educational disparities and gender inequality in their home regions further shape their academic journeys. Despite these obstacles, participants demonstrate resilience and adaptability while preserving cultural pride. Peer mentorship and institutional support emerge as critical facilitators of successful integration. The findings underscore the need for inclusive university policies, including enhanced language support services, culturally responsive counseling and co-curricular initiatives that promote intercultural engagement. These insights contribute to broader discussion on ethnic minority student's experiences in higher education and inform strategies to strengthen both academic and social integration

Keywords: *Cultural identity, Higher education, Social integration, Linguistic barriers, Educational challenges, Diversity, Inclusion.*



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Bridging the Digital Divide: Digital Pedagogy in Social Work Education in Pakistan

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Abstract:

Digital pedagogy is an increasingly evident aspect of social work education, but its pedagogical features, ethical aspects and contextual issues are not systematically perceived, especially in Global South contexts. This scoping review identifies and summarizes the available literature on the topic of digital pedagogy in the social work educational field, including the practice of teaching, student interaction, learning in a digital field, structural inequalities, and support of professional values. In line with a PRISMA-ScR-based strategy, a search process was conducted to find potentially relevant peer-reviewed studies, which were then screened and analyzed thematically. The results can be summarized by the fact that digital pedagogy provides flexibility and innovative learning opportunities, as well as increased access but also brings up the issues of relational learning, professional identity development, digital inequality, and ethical practice. The literature on evidence-based practice in low-resource settings is still scarce, and there is a geographic gap in the literature. The review is able to conclude that digital pedagogy should be informed by the intentionality of pedagogy, equity-related policies, and the ethical commitments of social work. Educators, policy makers, and researchers are offered implications of seeking contextual responsive and socially just methods of digital social work education.

Keywords: *Blended Learning; Pakistan Higher Education; Social Work Pedagogy; Social Work Training; Technology-Enhanced Learning*



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Audit Procedures, AI Support, and Compliance Culture in Semi-Urban Educational Institutions of Pakistan

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Abstract

The study further explored how these evolving audit mechanisms influence transparency, accountability, and institutional trust within educational organizations. It examined the perceptions of administrative staff, finance officers, and auditors regarding the effectiveness of AI-assisted audit practices in reducing financial irregularities and improving procedural compliance. The research also investigated the challenges faced by semi-urban institutions in adopting digital audit technologies, including limited technical expertise, inadequate infrastructure, and resistance to technological change. Findings aimed to highlight the role of digital auditing in strengthening governance practices and promoting ethical financial management. In addition, the study considered how technology-driven compliance systems may contribute to broader social transformation by encouraging organizational discipline, institutional efficiency, and public confidence in educational administration. The research provides insights into the growing intersection between AI, auditing practices, and institutional development in under-resourced regions of Pakistan

Keyword: *Audit Procedures, Artificial Intelligence (AI), Digital Accounting Systems, Compliance Culture, Semi-Urban Educational Institutions, Pakistan, Internal Controls*



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Social Transformation through Digital Entrepreneurship in Semi-Urban Pakistan

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Abstract

The study explored how digital entrepreneurship influences economic independence, employment generation, and social mobility among individuals living in semi-urban communities. It examined the experiences of small business owners who use social media platforms, e-commerce applications, and digital payment systems to expand their businesses and connect with wider markets. The research also investigated the challenges faced by digital entrepreneurs, including limited internet access, lack of technical skills, financial constraints, and market competition. Particular attention was given to the role of digital entrepreneurship in empowering youth and women by creating flexible income-generating opportunities. The study further analyzed how the increasing use of digital technologies is reshaping local business practices, consumer behavior, and community interactions. By focusing on semi-urban Pakistan, the research aimed to understand the broader social and economic implications of digital entrepreneurship in emerging digital economies.

Keywords: *Social Transformation & Digital Entrepreneurship*



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Artificial Intelligence and Financial Decision-Making in Semi-Urban Banking Practices

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Abstract

This qualitative exploratory study investigated the role of Artificial Intelligence (AI) in shaping financial decision-making practices within commercial banks operating in semi-urban areas of Pakistan. In regions where financial services are primarily delivered through branch-level banking and customer awareness of advanced technologies remains limited, AI has gradually been introduced to support operational and financial decisions. The study was conducted using a qualitative research approach. Semi-structured interviews were carried out with banking professionals working in branch-level positions, including operations staff and relationship managers. The findings indicated that AI-based systems were mainly used to support credit assessment, customer profiling, transaction monitoring, and routine financial evaluations. Participants reported that AI tools improved decision-making speed, reduced manual workload, and increased consistency in basic financial judgments. However, the findings also revealed concerns related to excessive reliance on automated recommendations, limited transparency of AI systems, and the continued importance of human judgment in complex or high-risk financial decisions. Respondents emphasized that AI functioned as a decision-support tool rather than a substitute for professional expertise. Additionally, the study highlighted broader social implications, including changing skill requirements, evolving employee roles, and shifts in customer interaction within semi-urban banking environments. Overall, the study demonstrates that AI has contributed to both financial and social transformation in banking practices by reshaping how financial decisions are supported and executed at the branch level in semi-urban communities.

Keywords: *Artificial Intelligence; Financial Decision-Making; Decision Support Systems; Credit Risk Assessment; Commercial Banking; Semi-Urban Banking; Human Judgment; Banking Automation; Employee Role Transformation; Pakistan*



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Digital Audit Practices and Transparency in Semi-Urban Institutions of Pakistan

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Abstract

The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors, accounts staff, and administrative personnel working in banks and educational institutions. The findings revealed that the use of digital records improved access to financial information, reduced manual errors, and supported clearer audit trails. Participants reported that digital audit practices increased transparency and made financial reporting easier to understand for management. However, the findings also highlighted challenges such as limited technical skills, partial digitalization, and reliance on manual procedures alongside digital systems. Despite these limitations, digital audit practices were perceived as supporting social transformation by strengthening accountability, transparency, and trust in semi-urban institutions.

Keywords: *Digital Audit, Transparency*



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Entrepreneurship Networking and social Transformation in semi-urban Pakistan

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Abstract

This qualitative exploratory study examined how entrepreneurial networking contributes to business development and social transformation in semi-urban areas of Pakistan. In regions with limited formal business ecosystems, entrepreneurs rely heavily on personal networks, community relationships, and informal connections to access resources, information, and opportunities. The study was conducted using a qualitative research design in which semi-structured interviews were carried out with small entrepreneurs, self-employed individuals, and service providers engaged in local and online business activities. The findings revealed that entrepreneurial networking supported access to customers, suppliers, informal financing, and business advice. Participants reported that strong networks helped them manage business risks, share knowledge, and identify new opportunities while also contributing to social recognition and trust within the community. However, the findings also highlighted challenges such as limited exposure beyond local networks, reliance on informal arrangements, and difficulty in building professional connections. Some entrepreneurs lacked access to wider markets due to weak networking skills or limited digital presence. Despite these challenges, entrepreneurial networking was perceived as contributing to social transformation by strengthening collaboration, promoting shared economic growth, and enhancing social cohesion in semi-urban communities

Keywords: Networking, Social Transformation, Semi Urban Area



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AI-Supported Fraud Detection and Social Trust in Semi-Urban Organizations of Pakistan

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Abstract

This qualitative exploratory study examined how AI-supported fraud detection practices influence audit effectiveness and social trust in semi-urban organizations of Pakistan. With the increasing use of computerized accounting systems, basic AI-supported features such as anomaly detection, automated comparisons, and exception alerts are gradually being used to identify unusual financial activities. The study explored how these digital practices assist auditors and administrative personnel in improving financial monitoring, reducing human error, and strengthening accountability within organizations. Semi-structured interviews were conducted with auditors, finance officers, and administrative staff working in educational institutions, small businesses, and local organizations. Findings indicated that AI-supported fraud detection practices improved confidence in financial procedures by enhancing transparency and supporting timely identification of irregularities. Participants also reported that automated systems reduced manual workload and increased efficiency in record verification and reporting processes. However, challenges such as limited technical expertise, inadequate digital infrastructure, and concerns regarding system reliability and data security were also identified. Despite these limitations, the findings suggested that AI-supported fraud detection contributes to stronger compliance culture, institutional trust, and social confidence in organizational governance within semi-urban communities.

Keywords: *AI-supported fraud detection, audit effectiveness, social trust, semi-urban organizations, Pakistan, computerized accounting systems*



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Audit Procedures, AI Support, and Compliance Culture in Semi-Urban Educational Institutions of Pakistan

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Abstract:

This qualitative exploratory study examined how audit procedures, supported by basic Artificial Intelligence (AI) and digital tools, contribute to compliance culture and social transformation in semi-urban educational institutions of Pakistan. With the gradual introduction of computerized accounting systems and AI-supported features such as automated reporting, data matching, and error alerts, audit practices in colleges and universities are slowly evolving. The study explored how these emerging audit mechanisms influence transparency, accountability, and institutional trust within educational organizations. Semi-structured interviews were conducted with administrative staff, finance officers, and auditors working in semi-urban educational institutions. Findings revealed that AI-supported audit practices helped improve record management, reduce procedural errors, and strengthen financial monitoring processes. Participants also highlighted that digital audit systems encouraged greater compliance with institutional policies and promoted more disciplined administrative practices. However, the study also identified challenges including limited technical expertise, inadequate infrastructure, resistance to technological adaptation, and concerns regarding data reliability. Despite these barriers, the findings suggested that AI-assisted audit procedures contribute to organizational efficiency, ethical governance, and increased public confidence in educational administration. The study concludes that the integration of digital auditing practices may support broader social transformation by fostering accountability, transparency, and institutional development in under-resourced semi-urban regions of Pakistan.

Keywords: *Audit Procedures, Artificial Intelligence (AI), Digital Accounting Systems, Compliance Culture, Internal Controls*



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AI Education and Students Learning: Comparing AI Integrated and Traditional Schools

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Abstract

Artificial Intelligence (AI) is changing education by moving traditional teacher centred teaching toward more adaptive and student-centered learning methods. As schools increasingly use AI technologies, differences have emerged between AI integrated and traditional education systems. Objective: This study investigates whether the integration AI subjects from Class 2 to Class 8 provides a measurable advantage in empirical development and digital literacy compared to traditional schooling environments where these subjects are absent. It also explores the view of teachers and school administrators regarding the effectiveness and challenges of using AI in education. A mixed-methods comparative research design was used. Quantitative data were collected through structured questionnaires and standard academic tests given to students and teachers in both types of school. Descriptive data were collected through semi-structured interviews with selected teachers and school administrators. Quantitative results were analysed using basic and advanced statistical methods, while interview responses were examined by identifying common themes and patterns. The results indicate that schools using AI demonstrate higher academic results, greater student motivation, and improved engagement compared to traditional schools. AI-driven tools, including adaptive learning platforms and intelligent tutoring systems, support personalized learning and reduce teachers' paperwork, allowing them to give more attention to student. However, challenges such as data privacy issues, unequal access to technology, limited infrastructure, and lack of proper teacher training remains major obstacles.

Keywords: *Comparing AI Integrated and Traditional Schools, AI in Education, Traditional Learning, Student Learning in Traditional schools, Student learning in AI Integrated Schools*



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The Role of Audit in Ensuring Financial Transparency and Accountability : Perspectives of Auditors and Accountants

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Abstract

Audit plays a crucial role in ensuring financial transparency, accountability, and trust in business organizations. It helps stakeholders assess the accuracy and reliability of financial statements while promoting compliance with laws and professional standards. This study aims to explore the perceptions and experiences of auditors and accountants regarding the importance of audit, challenges faced during audit processes, and its impact on financial reporting quality. Using qualitative interviews, the research will collect insights from practicing auditors and accountants to understand practical issues, ethical considerations, and the evolving role of audit in modern organizations. The findings will contribute to a better understanding of audit practices and their significance in strengthening financial governance.

Keywords: *Financial Transparency Accountability Audit Quality Financial Reporting Qualitative Research Professional Ethics Financial Governance Compliance*



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Entrepreneurship, AI Tools, and Decision Making among Small Business Owners in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how the use of Artificial Intelligence (AI) tools influences entrepreneurial decision-making and contributes to social transformation in semi-urban areas of Pakistan. As small business owners increasingly adopt basic AI-supported tools such as automated pricing suggestions, customer insights, and sales tracking applications, decision-making processes are gradually becoming more data-informed. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with small entrepreneurs and self-employed individuals who used digital or AI-supported tools in managing business operations. The findings revealed that AI-supported tools helped entrepreneurs make better decisions related to pricing, inventory management, and customer targeting. Participants reported improved confidence in business decisions and reduced reliance on guesswork. However, the findings also highlighted challenges such as limited understanding of AI outputs, over-reliance on system suggestions, and lack of training in interpreting data. Some entrepreneurs continued to combine AI-supported insights with personal experience. Despite these challenges, AI-supported decision-making was perceived as contributing to social transformation by improving business efficiency, strengthening entrepreneurial confidence, and supporting sustainable small business growth in semi-urban communities.

Keywords: *Entrepreneurship, AI Tools, and Decision Making*



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Impact of Math anxiety and General anxiety on Academic performance: A case study among Undergraduates of Institute of Education University of Sargodha, Pakistan

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Abstract

Students' mental health is developing a massive concern in Pakistan, as in many other countries, specifically due to its effect on academic performance. This research reveals that anxiety whether it is a fear of mathematics, or the feelings of discomfort and tension can significantly influence students' knowledge and achievement (Rani, 2025). This research is examined how math anxiety and general anxiety affect the academic performance of undergraduate students in the University of Sargodha, Pakistan. It intends to investigate how such anxieties are related to academic achievement, taking into consideration gender, socio-demographic aspects, and the academic background. This study applied quantitative approach and cross-sectional design. The structured questionnaire was used to conduct the study on a sample of 160 students enrolled in BS, B.Ed Hons Elementary and B.Ed 1.5 Years General programs. The result of t-test shows that the females have higher rates of math anxiety than males. In addition, the rural pupils experienced higher levels of general and math anxiety than the urban pupils. Math anxiety is more correlated with current CGPA of students and the negative correlation of both forms of anxiety and current CGPA is significant. The study postulates that general anxiety and math anxiety weaken academic performance, and those students who have found their anxieties to be higher in one domain also reported that their anxieties were also higher in the other. The study emphasizes that cognitive-behavioral therapy (CBT), peer support, and mentoring programs, are important to treat anxiety and enhance academic performance. The study identifies the necessity of research and context-sensitive intervention, especially in developing states to improve the consequences of anxiety on the academic performance of students.

Keywords: *Math Anxiety, General Anxiety, Academic Performance, Gender Differences, Socio-demographic Factors, Cognitive Behavioral Therapy, Pakistan.*



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Bridging the Gap: Implementation Challenges in Domestic Violence Legislation in Punjab

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Abstract

Domestic violence remains a significant public concern in Punjab, even after the enactment of the Punjab Protection of Women Against Violence Act (PPWVA) in 2016. Data indicates a substantial increase in Gender-Based Violence (GBV) cases. This indicates the gap between legislative intent and actual realities highlights critical challenges in effective implementation. This study explores the structural, institutional, and sociocultural factors contributing to the implementation deficit of domestic violence legislation in Punjab, with particular focus on the PPWVA (2016). A mixed-methods approach is employed, combining quantitative analysis of reporting trends and conviction rates with qualitative insights from government reports, judicial analyses, and academic literature. The findings reveal multiple interrelated gaps. Institutional capacity remains limited, as Violence Against Women Centres (VAWCs) are insufficient in number and their operational scope. Conviction rates in domestic violence remain disproportionately low, reflecting procedural inefficiencies and evidentiary challenges. Additionally, weak inter-agency coordination and entrenched sociocultural norms further impede effective enforcement. The study concludes that addressing these gaps requires strengthening institutional infrastructure, enhancing legal enforcement mechanisms, and promoting sociocultural change. Such measures are essential to ensure the effective implementation of the PPWVA and to improve the protection of women's rights in Punjab, Pakistan

Keywords: *Domestic Violence, PPWVA, Gender-Based Violence, Implementation Gap, Punjab, Women Protection, Institutional Capacity, Legal Enforcement, Sociocultural Barriers*



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In-silico Evaluation of Phytochemicals of *Nigella sativa* Against Monkeypox Virus Target Proteins D9 Decapping Enzyme and Thymidylate Kinase

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Abstract

Monkeypox virus (MPXV) has emerged as a significant public health concern due to its rapid transmission and limited antiviral treatment options. The present study aimed to investigate the antiviral potential of phytochemicals derived from *Nigella sativa* against two essential MPXV proteins, thymidylate kinase (TMPK) and D9 decapping enzyme, using in-silico approaches. A total of 71 phytochemicals were screened through molecular docking to evaluate their binding affinities with the target proteins. Several compounds demonstrated strong interactions, with rutin, quercetin-3'-glucoside, nigellidine, astragaloside, taraxerol, and lipase showing notable binding energies ranging from -9.8 to -6.5 kcal/mol. Pharmacokinetic assessment through ADME analysis further identified nigellidine and tyrosine as promising candidates due to their favorable drug-likeness, solubility, flexibility, polarity, and lipophilicity profiles. Molecular interaction studies revealed stable protein–ligand complexes involving hydrogen bonding, van der Waals interactions, and pi-related interactions. Furthermore, molecular dynamics simulation confirmed the structural stability of selected complexes, particularly nigellidine with TMPK. The findings suggest that phytochemicals of *Nigella sativa* possess considerable potential as antiviral agents against MPXV and may serve as promising candidates for future experimental and therapeutic investigations.

Keywords

Monkeypox virus; *Nigella sativa*; Molecular Docking; Thymidylate Kinase; D9 Decapping Enzyme

The Role of Internal Audit in Enhancing Corporate Governance



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Abstract

Internal audit is a key mechanism for ensuring that organizations follow proper governance practices and maintain financial accountability. It evaluates internal controls, risk management processes, and compliance with policies to support transparency and effective decision-making. This study aims to explore the perspectives of auditors and accountants regarding the role of internal audit in strengthening corporate governance. Using qualitative interviews, the research will gather insights on challenges faced, effectiveness of internal audit procedures, and recommendations for improvement. The findings will help organizations understand how internal audit contributes to better governance and accountability.

Keywords: *Internal Audit Corporate Governance Financial Accountability Risk Management Internal Controls Qualitative Research Compliance*



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Social Protection Services Provided At Brick Kilns in Lahore during Covid-19

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Abstract

This study explore the effectiveness and awareness of social protection services provided at brick kilns during Covid-19 among labourers working at brick kilns in Lahore district. The main objective of this study was to examine the role of social protection services provided at brick kilns workers. Workers at brick kilns were the marginalized and vulnerable segment of society, confronting major challenges i.e. socio-political and legal concerns, health and hygienic issues, economic insecurities, educational backwardness, forced or worst form of child labour. Interview schedule were used to explore the effectiveness of social protection services provided at brick kilns. The sample size consisted of 118 respondents, required to have a 95 percent confidence level that the true value is within margin of error is 9% of the measured value. Probability cluster sampling were chosen depending on the characteristics of a population and the objective of the research investigation. The results indicated that the workers have limited access to the social protection services and have miner impact on the well-being of workers. The researcher recommend to the government increase the social protection services to the poor labourers at brick kilns and also strengthen the awareness raising and monitoring mechanism.

Keywords: *Social Protection Services, Socio-Political And Legal Services, Health And Hygienic Issues, Economic Issues, Educational Backwardness, Force Or Bonded Labour Social Protection Services*



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Social Transformation Through Home-Based Entrepreneurship In Semi Urban Pakistan

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Abstract

This qualitative exploratory study examined how home-based entrepreneurship contributes to social transformation and income generation in semi-urban areas of Pakistan. In communities where mobility constraints, limited job opportunities, and social norms restrict formal employment, home-based businesses have emerged as a practical entrepreneurial pathway. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with individuals running home-based ventures such as tailoring, online selling, tutoring, and food-related services. The findings revealed that home-based entrepreneurship provided flexible income opportunities, increased financial contribution to households, and enhanced personal confidence. Participants reported improved decision-making roles within families and greater social recognition due to their economic participation. However, the findings also highlighted challenges including limited access to capital, restricted market reach, and difficulty in separating household and business responsibilities. Some entrepreneurs relied heavily on informal networks for support and promotion. Despite these challenges, home-based entrepreneurship was perceived as a contributor to social transformation by enabling economic inclusion, especially for women, and supporting household financial resilience in semi-urban communities.

Keywords: *Transformation, Entrepreneurship*



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Social Transformation through Women Entrepreneurship in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how women entrepreneurship contributes to social transformation and household economic stability in semi-urban areas of Pakistan. In communities where women's participation in formal employment is often constrained by social norms and mobility limitations, entrepreneurship has emerged as an accessible pathway for economic participation and self-reliance. The study further explored how women entrepreneurs manage home-based and small-scale businesses to support household income and improve living standards. It examined their experiences in accessing markets, managing financial resources, and balancing domestic responsibilities with entrepreneurial activities. The findings highlighted that women entrepreneurship contributes to greater financial independence, decision-making power within households, and enhanced social recognition in their communities. However, challenges such as limited access to credit, lack of formal training, restricted mobility, and cultural barriers continue to affect business growth and sustainability. Despite these constraints, women entrepreneurs demonstrated resilience and adaptability in sustaining their ventures. Overall, the study suggests that women entrepreneurship plays a significant role in driving both economic empowerment and social transformation in semi-urban settings of Pakistan.

Keywords: *Social Transformation*



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Entrepreneurial Confidence and Social Transformation in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how entrepreneurial confidence influences business continuity and social transformation in semi-urban areas of Pakistan. In environments characterized by limited employment opportunities and financial uncertainty, confidence plays an important role in enabling individuals to start, manage, and sustain small business ventures. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with small entrepreneurs and self-employed individuals engaged in retail, services, and home-based businesses. The findings revealed that entrepreneurial confidence helped individuals take financial risks, interact with customers, and make independent business decisions. Participants reported that increased confidence improved their ability to handle business challenges, negotiate with suppliers, and plan for future growth. However, the findings also highlighted factors that weakened entrepreneurial confidence, including fear of financial loss, lack of business knowledge, and limited social support. Some entrepreneurs developed confidence gradually through experience rather than formal training. Despite these challenges, entrepreneurial confidence was perceived as contributing to social transformation by strengthening self-belief, encouraging economic participation, and improving social recognition in semi-urban communities

Keywords: *Entrepreneurial Confidence, Business Continuity, Social Transformation.*



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Social Transformation through Youth Entrepreneurship in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how youth entrepreneurship contributes to social transformation and economic participation in semi-urban areas of Pakistan. In regions where formal employment opportunities are limited, young individuals increasingly turn toward small business initiatives, self-employment, and entrepreneurial activities to support income generation and career development. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with young entrepreneurs who had started small ventures in services, online businesses, retail, or home-based activities. The findings revealed that youth entrepreneurship enhanced financial independence, improved problem-solving abilities, and increased confidence among young individuals. Participants reported positive social changes, including greater decision-making autonomy, improved social recognition, and reduced dependence on family support. However, the findings also highlighted challenges such as limited access to startup capital, lack of mentorship, and inadequate business training. Some young entrepreneurs faced social pressure and uncertainty regarding business sustainability. Despite these challenges, youth entrepreneurship was perceived as a key driver of social transformation by promoting self-reliance, innovation, and active economic participation in semi-urban communities.

Keywords: *Transformation, Youth Entrepreneurship, Social Transformation, Semi Urban Pakistan*



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AI Use in Audit Documentation and Working Papers in Semi-Urban Pakistan

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Abstract

The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors and accounts staff working in banks and educational institutions. The findings revealed that AI-supported documentation tools helped organize audit working papers, reduced repetition of manual work, and improved consistency in audit records. Participants reported that automated templates and system-generated documentation made audit files easier to review and store. However, the findings also highlighted challenges such as limited understanding of AI-supported documentation features, over-reliance on pre-designed templates, and concerns about data security. In some cases, auditors continued to maintain parallel manual records due to lack of trust in digital systems. Despite these issues, AI-supported audit documentation was perceived as contributing to social transformation by improving record transparency, audit traceability, and institutional accountability.

Keywords: *Artificial Intelligence (AI), Audit Documentation, Working Papers, Digital Tools, Semi-Urban Institutions, Computerized Accounting Systems*



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Institutional and Professional Challenges in Social Casework Practice: A Case Study of MSSUs in Lahore

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Abstract

The Medical Social Services Units (MSSUs) are operating under the social Welfare and Bait-ul-Mal department of Government of Punjab and offer welfare assistance to underprivileged patients in state hospitals. In Patient Welfare Societies, medical social officers (MSOs) assume the role of case assessment, counseling, fundraising, reporting, awareness, and secretarial duties as professionally trained social workers. Their professional based mandate limits their capacity to practice social casework effectively even though their capacity to work well as social workers is a priority. This paper has discussed the issues to social casework practice by MSOs in government hospitals of Lahore, Punjab. The qualitative approach was applied in the form of the case study design. Purposive sampling was done to select seventeen MSOs. The semi-structured interviews were used to gather data and thematic analysis to analyze it. Results indicated that there were several structural and professional issues such as insufficient budgets, no privately available counseling rooms, insufficient support staff, poor infrastructure, over-and-under-administration, inadequate cultural and language sensitivity, lack of trust by the clients, training opportunities, lack of promotion opportunities, two administrations, and communication barriers between the paramedical and the staff. Such limitations have changed the role of MSOs, which were once professional caseworkers to administrative and caregiving ones, which add to the occupational stress and burnout. To enhance medical social work practice in hospitals, it is now quite urgent to implement institutional reforms and professional capacity-building programs.

Keywords: *Institutional and Professional Challenges, MSSUs*



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AI-Supported Entrepreneurship and Income Generation in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how Artificial Intelligence (AI)-supported tools are influencing entrepreneurial activities and income generation in semi-urban areas of Pakistan, in line with the theme of AI and social transformation. In regions with limited industrial and corporate employment opportunities, entrepreneurship supported by digital and AI-based tools is emerging as an alternative pathway for economic participation. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with small business owners, freelancers, and self-employed individuals who used AI-supported tools such as digital marketing platforms, content creation tools, customer management applications, or basic automation features. The findings revealed that AI-supported tools helped entrepreneurs improve productivity, reach wider markets, and manage business activities more efficiently. Participants reported improved income opportunities and greater confidence in sustaining small ventures. However, the findings also highlighted challenges including limited awareness of AI applications, lack of training, and difficulty in integrating AI tools into traditional business models. Some entrepreneurs relied on basic digital tools without fully utilizing AI features. Despite these challenges, AI-supported entrepreneurship was perceived as contributing to social transformation by encouraging self-employment, economic independence, and innovation in semi-urban communities.

Keywords: *Income Generation, Semi Urban Pakistan*



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Financial Behavior and Income Management among Freelance Platform Users in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined financial behavior and income management practices among individuals using online freelance platforms in semi-urban areas of Pakistan. In regions with limited formal employment opportunities, freelance platforms have become an important source of income for educated individuals and skilled workers. The study further explored how freelancers manage irregular income streams, including budgeting, saving practices, and expenditure planning in the context of digital work. It also examined the role of digital financial tools and payment systems in facilitating income management and financial decision-making. Semi-structured interviews were conducted with active freelancers engaged in various online services such as content writing, graphic design, and digital marketing. The findings revealed that while freelancing provides flexible earning opportunities and financial independence, it also presents challenges related to income instability, lack of financial planning, and market uncertainty. Participants reported adopting adaptive strategies such as multiple income streams and cautious spending to cope with irregular earnings. Despite these challenges, online freelancing was found to contribute to improved financial awareness and gradual economic empowerment among individuals in semi-urban communities.

Keywords: *Online Freelancing, Financial Behavior, Income Management, Semi-Urban Pakistan, Digital Economy, Budgeting Practices, Economic Empowerment.*



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Social and Financial Transformation through Islamic Banking Practices in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study investigates the role of Islamic banking practices in fostering social and financial transformation in semi-urban areas of Pakistan. In regions where access to conventional financial services is limited and religious beliefs significantly influence financial behavior, Islamic banking has emerged as a viable Shariah-compliant alternative. The study employed a qualitative research design using semi-structured interviews with customers and banking professionals associated with Islamic banking branches and windows in semi-urban communities. Findings indicate that products such as Murabaha-based financing, Islamic savings accounts, and profit-sharing mechanisms enhanced financial participation among individuals who had previously avoided conventional banking. Participants reported increased trust, improved financial confidence, and a greater willingness to engage with formal financial institutions. However, challenges were also identified, including limited awareness of Islamic financial products, confusion between Islamic and conventional banking systems, and restricted product availability at the branch level. Respondents emphasized the need for clearer communication and education regarding Islamic finance principles. Overall, Islamic banking was perceived as contributing to social transformation by aligning financial practices with religious values, promoting financial inclusion, and encouraging ethical financial behavior in semi-urban communities.

Keywords: *Islamic Banking Shariah-Compliant Finance Financial Inclusion Social Transformation Semi-Urban Areas Pakistan Murabaha Financing*



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Customer Perception of Audit Transparency in Islamic Banking Institutions in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how customers perceive audit transparency and accountability practices in Islamic banking institutions operating in semi-urban areas of Pakistan. In Islamic banking, audit functions—particularly Shariah audit and internal audit—play an important role in ensuring compliance with Islamic principles and financial regulations. However, customer awareness of audit processes and their impact on trust remains limited. The study further explored how customers interpret transparency in financial reporting, Shariah compliance disclosures, and audit-related communication provided by Islamic banks. Semi-structured interviews were conducted with customers of various Islamic banking institutions in semi-urban regions to gain in-depth insights into their perceptions and expectations. The findings revealed that while customers generally associate Islamic banking with ethical and interest-free financial practices, their understanding of audit mechanisms is superficial. Trust in Islamic banking institutions was largely based on religious compliance claims rather than detailed knowledge of audit procedures. Participants also expressed the need for clearer communication, greater disclosure of audit practices, and improved customer awareness initiatives. The study concludes that enhancing audit transparency and customer education can strengthen trust, improve accountability, and support the credibility of Islamic banking systems in semi-urban Pakistan.

Keywords: *Islamic banking, audit transparency, customer perception, Shariah compliance, accountability*



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Navigating the Algorithmic Self: A Sociological Investigation into Youth Vulnerabilities in the Era of Artificial Intelligence

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Abstract

As Artificial Intelligence (AI) becomes a central part of daily life, today's youth face unique social and psychological risks that traditional safety frameworks are not prepared for. This study investigates how AI affects identity, future employment, and social mental health among young people. This research utilized a qualitative sociological framework to analyze the impact of algorithmic influence on identity formation and the evolving labor market. The findings reveal that "algorithmic socialization" is replacing traditional social learning, often eroding critical thinking. Furthermore, AI automation in entry-level jobs is creating a "competency gap," leading to increased economic anxiety among graduates. Additionally, deepfake technology and personalized echo chambers were found to significantly distort reality, contributing to social isolation. The study concludes that current educational and child protection policies are insufficient. There is an urgent need for human-centric AI policies that prioritize digital literacy and ethical transparency to protect the developmental growth of the younger generation.

Keywords: Artificial Intelligence, Algorithmic Socialization, Youth Vulnerabilities, Digital Literacy, Social Precarity



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Audit Practices and Ethical Awareness in Semi-Urban Organizations

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Abstract

This qualitative exploratory study examined how routine audit practices promote ethical awareness and responsible financial behavior in semi-urban organizations of Pakistan, aligning with the theme of social transformation. Audits not only verify financial records but also influence attitudes toward honesty, accountability, and rule compliance. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors, accounts officers, and administrative staff working in banks, educational institutions, and small organizations. The findings revealed that regular audits increased awareness of ethical responsibilities, reduced chances of financial misuse, and encouraged compliance with organizational rules. Participants reported that audit observations helped clarify acceptable financial practices and reinforced accountability. However, the findings also highlighted challenges such as audits being treated as a formality, fear-based compliance, and limited understanding of ethical standards among staff. In some cases, ethical behavior was driven more by audit pressure than by internal commitment. Despite these challenges, audit practices were perceived as contributing to social transformation by strengthening ethical conduct and promoting transparent financial behavior.

Keywords: *Routine Audit Practices Ethical Awareness Responsible Financial Behavior Social Transformation*



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Entrepreneurship, AI Tools, and Decision-Making among Small Business Owners in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how the use of Artificial Intelligence (AI) tools influences entrepreneurial decision-making and contributes to social transformation in semi-urban areas of Pakistan. As small business owners increasingly adopt basic AI-supported tools such as automated pricing suggestions, customer insights, and sales tracking applications, decision-making processes are gradually becoming more data-informed. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with small entrepreneurs and self-employed individuals who used digital or AI-supported tools in managing business operations. The findings revealed that AI-supported tools helped entrepreneurs make better decisions related to pricing, inventory management, and customer targeting. Participants reported improved confidence in business decisions and reduced reliance on guesswork. However, the findings also highlighted challenges such as limited understanding of AI outputs, over-reliance on system suggestions, and lack of training in interpreting data. Some entrepreneurs continued to combine AI-supported insights with personal experience. Despite these challenges, AI-supported decision-making was perceived as contributing to social transformation by improving business efficiency, strengthening entrepreneurial confidence, and supporting sustainable small business growth in semi-urban communities.

Keywords: *Entrepreneurship Artificial Intelligence (AI) Tools Entrepreneurial Decision-Making Small Business Owners*



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Reasons and Repercussions of Modern Dowry Payment in Punjab: A phenomenological Analysis

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Abstract

Dowry revolves around the traditional or cultural custom that involves the bride's parents giving large sum of money, property and other valuables to the bride's family at marriage time. This practice is most common in the societies where there is widespread male domination found regarding inheritance laws and women live with their husband's parental family. The objective of the study are, to identify the socio-cultural causes of modern dowry payments in Punjab, to explore the repercussions of modern dowry payments on family structure of Punjab and to investigate the effect of legislation on modern dowry payments in Punjab. The data for this study was collected through a qualitative approach. The semi-structured interview protocol was used to collect data through focus group discussion with 16 groups who have knowledge and experience about modern dowry payment. The site for the data collection was selected as per the convenience of the group participants. Interview protocol was used as tool of data collection. The results indicated that modern dowry payment in society promoting with parental expectations, and culture, socioeconomic status, market and gender dynamics within family, and gender dynamics within education. Results also indicated that maximum family give dowry in the compensation of inheritance and the concept based on pre mortem inheritance. Maximum respondent response was to amended law according to current situation of modern dowry payment. Dowry indicate upper and middles class are the agents to promote dowry in a society, upper class perceives dowry as a prestige so increasing the level of their prestige of the family gives the dowry, middles class justify that the practice dowry just to compete with upper class. Personal choice is also reason of dowry but rarely. Market and pre-mortem inheritance is also responsible to promote dowry..

Keywords: *Dowry Practices; Socio-Cultural Factors; Pre-Mortem Inheritance; Gender Inequality; Family Structure; Socioeconomic Status.*



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Social Transformation through Digital Payment Systems: A Qualitative Study in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study explored how the adoption of digital payment systems has contributed to social and financial transformation in semi-urban areas of Pakistan. With the expansion of mobile wallets, online fund transfers, and branch-assisted digital payment services, individuals and small business operators in regions with limited industrial presence are increasingly shifting away from cash-based transactions. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with salaried individuals, small traders, and service providers who regularly used digital payment methods. The findings revealed that digital payment systems improved transaction efficiency, reduced cash-handling risks, and supported better record-keeping for personal and business finances. Participants also reported social benefits such as greater financial transparency, enhanced trust in formal financial channels, and increased convenience in everyday economic activities. However, the findings also highlighted challenges, including limited digital awareness, concerns about transaction security, and dependence on internet connectivity and banking infrastructure. Some participants expressed hesitation in adopting digital payments for high-value transactions due to fear of technical errors or fraud. Despite these concerns, digital payment systems were widely viewed as a driver of social transformation by promoting financial inclusion, modernizing financial behavior, and strengthening connections between individuals and formal financial institutions. The study provides empirical evidence on how digital payment adoption contributes to social and financial change in semi-urban communities and offers insights for policymakers and financial institutions seeking to expand digital finance initiatives beyond major urban centers.

Keywords: *Digital Payment Systems ,Social Transformation ,Financial Inclusion ,Semi-Urban Pakistan ,Mobile Wallets ,Online Fund Transfers*



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Invisible Victims: Sociocultural Barriers to Reporting Elder Abuse in Urban Lahore, Pakistan

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Abstract

Elder abuse is a pervasive yet profoundly underreported global phenomenon, particularly within societies where traditional family structures are undergoing rapid urban transformation. In Pakistan, despite emerging legislative attention, the voices of older adults who endure mistreatment in silence remain largely absent from scholarly and policy discourse. This qualitative phenomenological study explored the sociocultural and institutional barriers that prevent community-dwelling elders in urban Lahore, Pakistan, from reporting experiences of abuse, neglect, and exploitation. Employing purposive and snowball sampling strategies, in-depth semi-structured interviews were conducted with 11 older adults (aged 62–84 years) and 3 key informants, including a Lady Health Worker, a mosque Imam, and a social welfare officer. Thematic analysis of the data, guided by Braun and Clarke’s six-phase framework, revealed four overarching themes that collectively enforce a culture of silence: (1) the primacy of family honor (izzat), wherein exposure of mistreatment is perceived as a greater transgression than the abuse itself; (2) institutional indifference, characterized by police and legal systems dismissing elder abuse as a private, domestic affair (ghar ka mamla); (3) weaponized dependency, manifesting in the fear of retaliation, displacement, and abandonment to institutional care; and (4) reliance on religious coping and fatalism (sabr and dua) as the sole acceptable response to suffering. At the policy level, the research provides compelling evidence for provincial elder protection legislation, specialized police training, and the development of dignified, non-institutional alternative care models. This study amplifies the silenced narratives of Lahore’s invisible victims and calls for a paradigm shift from rhetorical veneration of elders to the establishment of tangible, accessible systems of protection and justice.

Keywords: *Elder abuse, reporting barriers, urban Pakistan, izzat, qualitative research, social work, Lahore*



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Role of Non-Governmental Organizations in Women Empowerment: An Evidence Based Study of Lahore, Pakistan

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Abstract

This paper examines women's social acceptance and integrity within Pakistani society, with particular emphasis on the role of Non-Governmental Organizations (NGOs) in advancing women's empowerment. In Pakistan, women are frequently deprived of their fundamental rights and remain a marginalized segment of society. Gender equality constitutes the foundation of any progressive society, and women are indispensable to social and economic development at both national and global levels. Despite their central role, women in both developed and developing countries continue to face structural barriers that limit their full participation in social, political, and economic spheres. NGOs have emerged as significant agents of social change, particularly in addressing the needs of marginalized and underprivileged populations. This study critically evaluates the policies and strategies adopted by NGOs to promote women's social and economic empowerment. An evidence-based qualitative study was conducted in Lahore District, Pakistan. Data were collected through focus group discussions, recorded with participants' consent, and analyzed using thematic analysis. Coding and categorization into sub-themes were employed to interpret the findings. A purposive, non-probability sampling technique was utilized. The study also includes a comprehensive review of literature on women's empowerment and the roles, policies, and strategies of NGOs at regional, national, and international levels. Findings indicate that many NGOs operate through short-term, resource-dependent projects, primarily focusing on advocacy, rights awareness, skills development, and legal literacy. Collaboration with government departments and alignment with international commitments, including GSP+ requirements, were highlighted as essential for ensuring sustainable women's development and long-term empowerment.

Keywords: Women, Empowerment, NGOS, Marginalized Segment, GSP Plus



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AI Use in Audit Documentation and Working Papers in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how the use of Artificial Intelligence (AI) and digital tools has influenced audit documentation and preparation of working papers in semi-urban institutions of Pakistan. With the increasing use of computerized accounting systems, auditors are gradually shifting from manual files to digitally supported audit documentation. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors and accounts staff working in banks and educational institutions. The findings revealed that AI-supported documentation tools helped organize audit working papers, reduced repetition of manual work, and improved consistency in audit records. Participants reported that automated templates and system-generated documentation made audit files easier to review and store. However, the findings also highlighted challenges such as limited understanding of AI-supported documentation features, over-reliance on pre-designed templates, and concerns about data security. In some cases, auditors continued to maintain parallel manual records due to lack of trust in digital systems. Despite these issues, AI-supported audit documentation was perceived as contributing to social transformation by improving record transparency, audit traceability, and institutional accountability.

Keywords: *Artificial Intelligence (AI) Audit Documentation Working Papers Semi-Urban Pakistan Audit Automation*



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The Impact of IT Audit on Organizational Risk Management and Compliance

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Abstract

In today's digital business environment, organizations increasingly rely on computerized accounting systems and digital financial records. This shift has increased the importance of IT audit in managing risks and ensuring regulatory compliance. IT audit evaluates information systems, cybersecurity controls, and data management processes to reduce the risk of fraud, data breaches, and financial misstatements. This study aims to explore the impact of IT audit on organizational risk management and compliance from the perspectives of auditors and accountants. Using a qualitative approach, interviews will be conducted to gather professional insights regarding the effectiveness, challenges, and future scope of IT audit practices. The findings will highlight the growing significance of IT audit in strengthening governance and financial accountability.

Keywords: *IT Audit Risk Management Regulatory Compliance Cybersecurity Data Integrity*
Secondary Keywords *Internal Controls.*



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AI Awareness and Auditor Readiness in Semi-Urban Institutions of Pakistan

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Abstract

This qualitative exploratory study examined the level of Artificial Intelligence (AI) awareness and readiness among auditors working in semi-urban institutions of Pakistan and its connection with social transformation. As basic AI features such as automated checks, data summaries, and system alerts are gradually introduced through accounting software, auditors are expected to adapt their skills and understanding to a changing audit environment. The study explored how auditors perceive the usefulness, challenges, and implications of AI-supported audit practices within educational institutions, small businesses, and local organizations. Semi-structured interviews were conducted with auditors and finance-related staff to understand their experiences with digital tools and their preparedness for technological changes in audit procedures. Findings revealed that although participants recognized the potential of AI to improve efficiency, accuracy, and transparency, their practical knowledge and technical training regarding AI applications remained limited. Participants also identified barriers such as inadequate infrastructure, lack of professional training opportunities, and resistance to technological adaptation. Despite these challenges, many auditors viewed AI awareness as important for professional development and institutional improvement. The study concludes that increasing AI readiness among auditors may contribute to stronger compliance culture, improved governance practices, and broader social transformation in semi-urban institutions of Pakistan.

Keywords: *Artificial Intelligence, Audit Readiness, Digital Auditing, Semi-Urban Institutions, Social Transformation*



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Digital Transformation in Non-Custodial Offender Management: Artificial Intelligence and Information Technology Initiatives of the Punjab Probation and Parole Service

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Abstract

The Punjab Probation and Parole Service (PP&PS), an attached formation of the Home Department, Government of the Punjab, is the sole government agency mandated to implement non-custodial measures for convicted offenders in Punjab. Supervising approximately 41,000 active probationers at an annual expenditure of PKR 3 to 4 billion — a fraction of the PKR 20 to 30 billion allocated to custodial management of a comparable prison population — PP&PS exemplifies cost-effective, rehabilitative criminal justice. To sustain and enhance this mission, the Service has undertaken a comprehensive programme of digital transformation anchored in Artificial Intelligence and Information Technology. The Offender Management Information System (OMIS) maintains real-time digital profiles of over 40,000 offenders across dedicated probation and parole modules. Administrative operations are further supported by the Human Resource Management Information System (HRMIS), the Project Management System (PMS), and a fully paperless Electronic File and Office Automation System (e-FOAS). A dedicated Probation and Parole Knowledge Vault consolidates legal texts, correctional guides, and training materials into a searchable institutional repository. Together, these initiatives position PP&PS as an emerging model of AI-assisted public administration within Pakistan's criminal justice sector, demonstrating that technology-enabled governance reform is achievable within the constraints of provincial government.

Keywords: Artificial Intelligence, Probation, Parole, Digital Transformation, OMIS, Generative AI, Non-Custodial Measures, Criminal Justice, Punjab, Pakistan



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AI-Supported Fraud Detection and Social Trust in Semi-Urban Organizations of Pakistan

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Abstract

This qualitative exploratory study examined how AI-supported fraud detection practices influence audit effectiveness and social trust in semi-urban organizations of Pakistan. With the increasing use of computerized accounting systems, basic AI-supported features such as anomaly detection, automated comparisons, and exception alerts are gradually being used to identify unusual financial activities. The study explored how these digital practices assist auditors and administrative personnel in improving financial monitoring, reducing human error, and strengthening accountability within organizations. Semi-structured interviews were conducted with auditors, finance officers, and administrative staff working in educational institutions, small businesses, and local organizations. Findings indicated that AI-supported fraud detection practices improved confidence in financial procedures by enhancing transparency and supporting timely identification of irregularities. Participants also reported that automated systems reduced manual workload and increased efficiency in record verification and reporting processes. However, challenges such as limited technical expertise, inadequate digital infrastructure, and concerns regarding system reliability and data security were also identified. Despite these limitations, the findings suggested that AI-supported fraud detection contributes to stronger compliance culture, institutional trust, and social confidence in organizational governance within semi-urban communities.

Keywords: Artificial Intelligence, fraud detection, audit effectiveness, organizational trust, semi-urban Pakistan.



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Digital Transformation and Lived Experiences of Medical Social Workers in Healthcare Settings: A Phenomenological Study from District Sargodha-Pakistan

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Abstract

The current research examines the lived experiences of medical social workers as employees of Medical Social Services Projects in Sargodha Division, Pakistan, given the rising digitization of healthcare systems. The literature has noted that social workers play a very crucial role in closing the gaps in healthcare, but there is not much research on the practical issues of social workers and how they adapt to the changes in technology and administration. This research aims to investigate the professional experiences, challenges and coping strategies of medical social workers and especially with regard to changing digital systems and service demands. The qualitative phenomenological method was used, and the data were gathered by conducting in-depth interviews with the medical social workers of selected hospitals. The results show the most critical problems such as workload, resource shortage, and absence of technological training, along with the new opportunities for service delivery using digital tools. The research results show that the combination of technologies, proper training, and institutional support can play an essential role in improving the effectiveness and well-being of medical social workers, which leads to better healthcare outcomes.

Keywords: *Medical Social Work, Phenomenology, Psychosocial Care, Healthcare Systems, Social Transformation, Pakistan*



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Rising Fear of Marriage Among Women: Understanding Changing Emotions and Social Realities

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Abstract:

In today's changing society, many women are beginning to feel uncertain and even fearful about the idea of marriage. What was once seen as a natural and joyful step in life is now often linked with worry, pressure and emotional risk. This study explores the feelings and experiences behind this growing fear, trying to understand it from a human and social perspective. Using a qualitative approach, the study reflects on everyday experiences, shared stories and social realities that shape women's thinking about marriage. The findings show that fear often develops from witnessing unhappy marriages, domestic conflicts, or lack of emotional support within families. Awareness about issues like domestic violence, divorce, and unequal responsibilities also makes women more cautious. In addition, social media plays a role in shaping these perceptions by constantly highlighting both real and negative experiences of married life. At the same time, many women today value independence, education, and personal growth, which sometimes feel at risk within traditional marital expectations. From a social work point of view, this is not just about fear, but about the need for safety, respect, and understanding in relationships. The study suggests that creating supportive, respectful, and balanced relationships is essential to rebuild trust and make marriage a positive and secure experience for women.

Keywords: *Marriage, Fear, Women, Social Change, Emotional Well-Being*



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Auditor Preparedness for AI in Semi-Urban Institutions

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Abstract

This qualitative exploratory study examined the level of Artificial Intelligence (AI) awareness and readiness among auditors working in semi-urban institutions of Pakistan and its connection with social transformation. As basic AI features such as automated checks, data summaries, and system alerts are gradually introduced through accounting software, auditors are expected to adapt their skills and understanding to a changing audit environment. The study explored how auditors perceive the usefulness, challenges, and implications of AI-supported audit practices within educational institutions, small businesses, and local organizations. Semi-structured interviews were conducted with auditors and finance-related staff to understand their experiences with digital tools and their preparedness for technological changes in audit procedures. Findings revealed that although participants recognized the potential of AI to improve efficiency, accuracy, and transparency, their practical knowledge and technical training regarding AI applications remained limited. Participants also identified barriers such as inadequate infrastructure, lack of professional training opportunities, and resistance to technological adaptation. Despite these challenges, many auditors viewed AI awareness as important for professional development and institutional improvement. The study concludes that increasing AI readiness among auditors may contribute to stronger compliance culture, improved governance practices, and broader social transformation in semi-urban institutions of Pakistan.

Keywords: Artificial Intelligence, audit readiness, digital auditing, semi-urban institutions, social transformation.



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Smart Economics and Gender Equality in Sustainable Development: A Qualitative Analysis

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Abstract

Smart economics is a modern form of development based on establishing a connection between gender equality with sustainable economic growth by highlighting the focus on women as the agents of productivity, innovation, and inclusive development. Although there are a few policies and awareness campaigns, gender inequalities in economic participation still prevail in Pakistan especially because of cultural beliefs, social expectations, and institutional constraints that deny women opportunities to participate in the labor force. Such inequalities that do not go away stifle the implementation of principles of smart economics and delay the achievement of sustainable development. The present study aims at exploring the perceptions of community experts towards the role of smart economics in sustainable development within the context of Sargodha division. It adopts a qualitative research design and is guided by Social Constructivism Theory. Purposive sampling was used to conduct in-depth semi-structured interviews and collect data. Participants comprised individuals with at least 10 years of professional experience in social, economic, or religious domains.. Gender-sensitive education, robust institutions, community awareness, and fair economic prospects should be encouraged by policymakers to increase sustainable development.

Keywords: *Smart economics, sustainable development, gender equality, women empowerment, community perceptions*



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Impact of Social Isolation on the Mental Health of Teenagers of 10th Class: A Case Study of Tehsil Sangla Hill Public Schools

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Abstract

Social isolation has become a significant concern for adolescent mental health, particularly as it disrupts the development of social skills, self-identity, and emotional control. The study is entitled The Impact of Social Isolation on the Mental Health of 10th-Grade Students in Public Schools in Sangla Tehsil, and its purpose is to investigate how social isolation can impact the mental health of adolescents aged 13-16 years, in terms of anxiety and depression. The study describes the correlation between different degrees of social isolation and the extent of mental health problems in 10th -grade students, as well as finding the differences in addition to the gender and socioeconomic status (SES). Structured questionnaires that encompassed UCLA Loneliness Scale as a measure of social isolation and PHQ-9 as a measure of depression were used as a quantitative method. The sample was 200 adolescents of public schools in Sangla Tehsil. The research identified a positive (but weak) correlation between social isolation and depression ($r = 0.235$, $p < 0.01$). T-tests revealed no significant gender difference in the degree of depression or anxiety, whereas regression analysis revealed that social isolation is a significant predictor of depression (0.25 , $p < 0.05$). The results emphasize that the effects of social isolation on adolescents require specialized interventions, such as peer support, family involvement, mental health services, and others. **Keywords:** Social isolation, adolescent mental health, anxiety, depression, Sangla Tehsil, 10th-grade students, public schools, t-test, regression analysis, socioeconomic status.

Keywords: *Social Isolation, Adolescent Mental Health, Anxiety, Depression, Sangla Hill Tehsil, 10th-Grade Students, Public Schools, T-Test, Regression Analysis, Socioeconomic Status.*



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Community Participation Impact and Sustainability of Rural Water Supply Programme: A study from District Lahore, Pakistan

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Abstract

Safe drinking water and improved sanitation are the basics for human health growth and development. Availability and functionality of an improved water supply system among the population is one among basic human rights and imperative to prevent numerous viral / infectious diseases. Provision of safe drinking water, improved sanitation and hygiene plays a central role in individual and communal health, but unfortunately the situation is strikingly poor among nations especially in developing countries like Pakistan. To understand the existing situation and impacts of community participation on sustainability of the water supply system this study was conducted in district Lahore, Pakistan. The prime objective was to find out the participation of the community in planning, execution, operation and maintenance, evaluation process and the management approaches and techniques with a view of seeing how best community participation level contributed to the sustainability of the water supply programme. For this purpose a simple random sampling procedure was applied to draw the sample from the population. Interview schedule was used as a tool of data collection and validated through pilot testing. The result of the study indicated that when participatory approaches used, community actively participated in planning, execution, operation & maintenance and evaluation process of water supply programme with support of community based organization and executing agency, community felt satisfied over water facility and service delivery by community based organization and executing agency, which further leads and strongly impact the sustainability of water supply programme

Keywords: *Community Participation Impact and Sustainability*



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Algorithm Governance in Social Welfare: A Narrative Review of Data-Driven Decision-Making in Social Work and Policy

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Abstract

This paper discusses the increased use of data analytics and algorithmic decision-support systems in the social sciences, focusing specifically on the implications of such systems to governance of social welfare in Pakistan. It also critically assesses the opportunities, the risk and the policy considerations of the digital transformation of welfare administration. The paper is conducted in the form of a narrative review of interdisciplinary sources on the topics of social policy, algorithmic governance, data ethics, and digital public administration. It summarizes the world evidence and puts the findings into context in the emerging digital welfare environment in Pakistan. Data analytics can provide a substantial opportunity in enhancing precision in targeting, administrative efficiency, and evidence-based policy making in social protection program of Pakistan. Nevertheless, algorithmic bias, data quality constraints, digital exclusion, privacy risks, and lax regulatory oversight risks can cause social inequalities to worsen. Unless there are strong governance systems, automated systems may work to strengthen structural discrimination instead of reducing poverty. The paper suggests reinforcing laws on data protection, providing algorithmic impact testing, investing in institutional capacity, and human intervention in the welfare decision-making process. To protect the equity and the trust of people, participatory and context-sensitive modes of governance are necessary.

Keywords: AI Governance; Data Analytics; Data Ethics; Social Welfare Policy, Predictive Decision Support System



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Impact of Blockchain-Enabled Transparency on Supply Chain Performance in Manufacturing Firms

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Abstract

Manufacturing supply chains faces many challenges due to lack of transparency, poor information sharing, and low trust among supply chain partners. Traditional systems often fail to provide real-time and reliable data, which leads to delays, errors, and weak supply chain performance. The aim of this study is to examine the impact of blockchain-enabled transparency on supply chain performance in manufacturing firms. The study addresses the problem of limited visibility and trust that negatively affect efficiency and coordination. The main objectives are to analyze how blockchain-based transparency improves information sharing and traceability and how it influences supply chain performance. A quantitative research approach is proposed, using a survey questionnaire to collect data from manufacturing firms. The proposed testing includes reliability analysis, correlation analysis, and regression analysis to test the hypothesized relationships between blockchain-enabled transparency and supply chain performance. The expected results suggest that higher transparency through blockchain adoption will positively improve coordination, reduce operational errors, and enhance overall supply chain efficiency. The study is expected to provide useful insights for manufacturing firms and contribute to research on blockchain adoption in supply chain management.

Keywords: *Blockchain Technology, Supply Chain Transparency, Manufacturing Firms, Supply Chain Performance, Information Sharing.*



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A Qualitative Analysis of Challenges of Workplace Harassment Policy Practitioners at University of Sargodha

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Abstract

Workplace Harassment of women is an undesirable problem that has resulted in legislative and policy measures to control workplace harassment by Government of Pakistan. For the effective implementation, organizations have implemented harassment policies that aim to prevent and address such incidents in public and private sectors. University of Sargodha has also implemented Harassment Policy to ensure a safe and secure environment for all women employees and students as per the Government policy. The policy outlines procedures for filing complaints, investigating allegations, and taking disciplinary action against perpetrators. A Complaints Committee for Harassment, as policy practitioners, fulfills the assigned duties to file and address complaints in this regard, which sometimes seem challenging while performing such duties. Followed by qualitative research methodology, purpose of this research is to find out the challenges faced by policy practitioners regarding workplace harassment policy at University of Sargodha. The study was explanatory and descriptive, and followed the Institutional theory. Criteria of selection of participants of study were the members of Harassment Committee of University of Sargodha and the other concerned offices bearers. Participants were interviewed through purposive sampling strategy. Data was analyzed through thematic analysis to present the results and suggestions. The emerging themes were Challenges of Workplace Harassment Policy Practitioners, E-Governance and Public Policy Frameworks and Suggested model for Public Policy Frameworks.

Keywords: *Workplace Harassment, Policy Practitioners, Public Policy Frameworks, Complaints.*



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Illuminati Conspiracy Theory in Modern Society: The Fight Between Truth and False

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Abstract

The concept of the Illuminati conspiracy continues to attract attention in modern society, often associated with hidden control over global political, economic, media and music industries. Conspiracy theories create an atmosphere of uncertainty and confusion within a society as every individual has their own perspective. Misinformation travels quickly and often dominates public discourse. While there is historical evidence that such an organization existed and was eventually banned and dissolved, today this narrative is leading to confusion between fact and fiction due to the rise of media and artificial intelligence. In the past, people used to say that “A lie has no legs,” however, in today’s world, it seems that lies not only have legs but are also winning the race.

Even in 2026, the grand conspiracy continues to exist and has deeply influenced people’s thinking. Many scholars, influencers, and celebrities discuss it frequently. War of fame and money, avoiding relationships, a journey from enlightenment into darkness, trading of belief systems, and playing games of fear and threat are considered common features of the order of Illuminati. This complexity affects individuals psychologically and compels them to think critically. The question is: Are we progressing as a society, or are we moving backwards? The path is no longer clear, as the line between truth and illusion continues to blur.

Keywords: *Illuminati, Conspiracy Theory, Misinformation, Media Influence, Social Perception, Critical Thinking*



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Digital Literacy, Deepfakes, and Institutional Trust

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Abstract:

Artificial intelligence or AI-generated synthetic form of media, including audio, video, image, and even text, is commonly called deepfakes. The excessive use of artificial intelligence has tremendously impacted the modern information environment and transformed the contemporary institutional-public relationship. The over-reliance of the youth on digital content makes them more vulnerable to manipulated media. The purpose of this study is to determine the relationship between institutional trust, digital literacy, and deepfakes detection ability among youth. The study also examines the inconsistency between objectively measured and self-perceived abilities of detecting AI-generated content. It explores how the youth's ability to detect deepfakes will affect their trust in government institutions and media. A quantitative research approach is adopted to investigate how exposure to AI-based synthetic media shapes youth's trust in institutions. A cross-sectional survey is designed, targeting primarily university students and young professionals, aged 18-30. Data is collected through a structured questionnaire. The purpose of this study is to present interdisciplinary insights by integrating objective cognitive ability with subjective perception, the intersection of psychology and political science. Findings of the study will help to understand how AI-generated synthetic media is responsible for establishing public trust, and will guide policy initiatives directed to enhance digital literacy and secure democratic institutions. This research work, despite the limitations including convenience sampling, provides insight into a robust basis to assess youth resilience to misinformation in the digital world.

Keywords: Digital Literacy, Deepfakes, Institutional Trust, Artificial Intelligence, Misinformation.



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Socioeconomic Stratification and Digital Vulnerability: A Comparative Study of Parental Mediation and Online Child Safety in Punjab

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Abstract

As the digital landscape in Pakistan undergoes a rapid AI driven transformation, the intersection of socioeconomic status (SES) and child protection has emerged as a critical sociological concern. This study investigates how socioeconomic stratification influences "digital vulnerability" among children in Punjab, specifically examining the mediating role of parental intervention. Utilizing Concurrent Triangulation Mixed-Methods Design, the research draws on a robust sample of N=800 parents across the major districts of Punjab supplemented by 20 semi structured interviews with child protection experts and sociologists. Besides, the study identifies a gendered surveillance paradox: regardless of SES, female children face stricter digital restrictions yet often lack the technical agency to navigate online harassment effectively. By applying Bourdieu's Theory of Capital, the research argues that digital safety in Punjab is currently a function of "digital capital," leaving marginalized populations in a state of chronic vulnerability. The paper concludes by advocating for a shift in provincial policy from reactive measures to a proactive "Social Ecology of Digital Safety" framework. This includes integrating grassroots digital literacy programs into the Child Protection and Welfare Bureau's Punjab mandate to ensure that digital justice is accessible across all socioeconomic strata.

Keywords: Socioeconomic Stratification, Digital Vulnerability, Parental Mediation, Child Protection, Punjab, Digital Capital, Online Safety, Second-Level Digital Divide, Gender Justice, Pakistan.



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Socio-Economic Challenges Faced By Home Based Women Workers: A Case Study Of Sialkot, Punjab

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Abstract:

The informal economic activities make up a large proportion of the economy hence they play a significant role in nascent countries. Women who work from home constitute a large section of the informal sector. Research indicates that remote workers experience a variety of health risks as well as socioeconomic issues. This research aims to evaluate and identify the social obstacles that home-based women workers face with respect to their work. The researcher used a quantitative survey design method to achieve the research objective. Sialkot was chosen as the study site because it is well known globally for having a large low-scale informal economy and having large numbers of home-based women workers. A multistage sampling strategy was used for data collection, with 135 home-based women workers from seven union councils and nine nearby villages being selected. A pre-coded survey questionnaire was designed to collect the data. The survey found that women working from home face a number of health and financial perils. The major issues, according to this study, are crowded workplaces, low pay, institutional lack of financial assistance, and security issues. Of those women, 135 women worked between seven and eight hours per day. 96 of these women were paid less than half of their wages through middlemen. Likewise, 113 of the total 135 women were not affiliated with any organization. Social security, loans, and other benefits are required to ease the plight of the house-based workers, improve their socioeconomic and health weaknesses, and optimize the productivity of their jobs.

Keywords: Socio-Economic Challenges, Home-Based Women Workers, Informal Sector, Health Hazards, Financial Insecurity



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Customer Understanding of Islamic Financing Modes: A Qualitative Study in Semi-Urban Pakistan

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Abstract

The Role of IT Audit in Strengthening Financial Control and Data Security Abstract: With the increasing use of information technology in financial systems, IT audit has become an essential part of modern auditing practices. IT audit examines information systems, internal controls, and data protection measures to ensure the accuracy, reliability, and security of financial information. This study aims to explore how IT audit contributes to strengthening financial controls, minimizing risks, and protecting organizational data. A qualitative research approach will be used, and interviews will be conducted with auditors and accountants to understand their experiences, challenges, and perspectives regarding IT audit practices. The findings will help in understanding the importance of IT audit in enhancing transparency, governance, and accountability in organizations.

Keywords: IT Audit, Financial Control, Data Security, Information Systems, Organizational Governance



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Geological Disasters and Population Health in Pakistan: A Preventive and Policy-Oriented Approach

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Abstract

Pakistan is highly vulnerable to a wide range of geological hazards due to its unique tectonic setting, diverse topography, and changing climatic conditions. Situated at the collision boundary of the Indian and Eurasian tectonic plates, the country frequently experiences seismic activities major fault systems such as the Main Boundary Thrust and the Chaman Fault contribute to recurrent seismic events that effect human life, infrastructure, and economy. Rapid urbanization, poor construction, and limited awareness further increase disasters threat in major cities. In addition to earthquakes, glacier melting has emerged as a critical hazard, particularly in the northern mountainous regions of Gilgit-Baltistan and Khyber Pakhtunkhwa. Pakistan hosts one of the largest concentrations of glaciers outside the Polar Regions. Rising global temperatures have accelerated glacial retreat, leading to the formation of unstable glacial lakes. These lakes can trigger Glacial Lake Outburst Floods (GLOFs), causing widespread destruction to downstream communities, agricultural lands, and hydropower infrastructure. Furthermore, sustainable environmental management, such as reforestation, controlled land-use, Glacier monitoring, climate adaptation strategies must be improved to ensure effective disaster risk reduction. In conclusion, geological hazards in Pakistan present serious challenges that demand proactive planning, scientific research, and policy implementation. By integrating technological advancements, environmental conservation, and public education Pakistan can significantly reduce disaster risks.

Keywords: *Chamman Fault, Indus River, Land Degradation, Glacial Retreat, Flash Floods*



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AI-Enhanced Audit Planning and Risk Assessment in Semi-Urban Institutions of Pakistan

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Abstract

This qualitative exploratory study examined how AI-enhanced tools are influencing audit planning and risk assessment practices in semi-urban institutions of Pakistan, in line with the theme of social transformation. With the gradual integration of digital accounting systems, AI-supported features such as automated risk indicators, data trend analysis, and exception prioritization are increasingly assisting auditors during the planning stage. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors and accounts staff working in banks and educational institutions. The findings revealed that AI-supported audit planning tools helped auditors identify high-risk areas more efficiently, allocate audit resources more effectively, and focus on critical transactions. Participants reported that these tools supported better risk awareness and improved audit coverage. However, the findings also highlighted challenges such as limited training in AI-supported risk tools, over-dependence on system-generated risk indicators, and lack of clear audit guidelines for AI usage. In some cases, AI tools were used without sufficient professional judgment. Despite these challenges, AI-enhanced audit planning was perceived as contributing to social transformation by strengthening audit quality, improving accountability, and supporting transparent financial oversight.

Keywords: *Artificial Intelligence, Audit Planning, Risk Assessment, Semi-Urban Institutions, Social Transformation.*



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AI-Supported Audit Quality and Social Accountability in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examines how Artificial Intelligence (AI)-supported audit practices influence audit quality and social accountability in semi-urban institutions of Pakistan. With the gradual adoption of computerized accounting systems, organizations are increasingly using AI-supported features such as automated checks, data comparison, and exception identification to support audit activities. These tools assist auditors in improving efficiency and reducing manual errors. The study follows a qualitative research design using semi-structured interviews conducted with auditors and finance staff working in banks, educational institutions, and small organizations. The findings indicate that AI-supported audit tools enhance accuracy, reduce routine manual work, and allow auditors to focus on significant financial issues. Participants also reported that improved audit quality increases transparency and strengthens confidence in financial reporting. However, several challenges were identified, including limited understanding of AI tools, lack of formal guidelines, and reliance on traditional audit approaches. Respondents emphasized that human judgment remains essential to verify and interpret AI-generated results. Despite these challenges, AI-supported audit practices were perceived as contributing to social transformation by promoting accountability, trust, and responsible financial management in semi-urban institutions.

Keywords: *Artificial Intelligence (AI), Audit Quality, Social Accountability, Transparency, Digital Auditing, Pakistan*



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AI-Supported Audit Training and Professional Development in Semi-Urban Pakistan

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Abstract

This qualitative exploratory study examined how Artificial Intelligence (AI)-supported audit training contributes to professional development and social transformation in semi-urban institutions of Pakistan. As audit practices increasingly involve digital systems and AI-supported features such as automated checks, data analysis, and reporting tools, continuous learning has become essential for audit professionals. The study was conducted using a qualitative research design. Semi-structured interviews were carried out with auditors, accounts officers, and junior audit staff working in banks and educational institutions. The findings revealed that exposure to AI-supported audit tools enhanced technical skills, improved confidence in handling digital records, and supported more efficient audit practices. Participants reported that informal learning, on-the-job training, and system-based guidance played an important role in adapting to AI-supported environments. However, the findings also highlighted challenges such as lack of structured training programs, limited access to professional development resources, and uneven skill levels among audit staff. In some cases, learning was dependent on personal initiative rather than institutional support. Despite these challenges, AI-supported audit training was perceived as contributing to social transformation by improving professional competence, strengthening audit quality, and supporting transparent institutional practices.

Keywords: *Audit Training, Development*



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Algorithmic Resilience: AI-Driven Solutions to Circular Debt and Structural Inefficiencies in Pakistan’s Energy Sector

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Abstract

This qualitative study analyzes the financial performance of Pakistan State Oil (PSO) and highlights a critical gap between high revenue generation and weak financial stability. Using financial trends (2020–2025), the study identifies key structural constraints, including circular debt and exchange rate volatility, as major drivers of liquidity pressure and profitability limitations. The research argues that traditional financial management approaches are insufficient in such a constrained environment. It proposes the integration of Artificial Intelligence (AI) to enhance decision-making through predictive demand modeling and algorithmic risk management. The findings demonstrate that financial resilience in the energy sector depends not on revenue scale, but on efficient cash flow management and proactive financial control. The study positions AI as a strategic enabler of sustainable financial performance in structurally constrained markets.

Keywords: *Artificial Intelligence (AI), Circular Debt, Financial Resilience, Predictive Analytics, Energy Sector, Cash Flow Management, Pakistan State Oil (PSO), Algorithmic Decision-Making*



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Audit Procedures, AI Support, and Compliance Culture in Semi-Urban Educational Institutions of Pakistan

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Abstract

This qualitative exploratory study examined how audit procedures, supported by basic Artificial Intelligence (AI) and digital tools, contribute to compliance culture and social transformation in semi-urban educational institutions of Pakistan. With the gradual introduction of computerized accounting systems and AI-supported features such as automated reporting, data matching, and error alerts, audit practices in colleges and universities are slowly evolving. The study explored how these tools influence transparency, accountability, and financial discipline. A qualitative research design was used, and semi-structured interviews were conducted with auditors, finance officers, and administrative staff in semi-urban educational institutions. Findings showed that AI-supported audit procedures improved accuracy in financial reporting, reduced manual errors, and strengthened compliance with institutional rules. Participants also noted improved efficiency in documentation and quicker identification of financial discrepancies. However, challenges such as limited technical skills, lack of training, resistance to technological change, and absence of clear AI audit guidelines were reported. In some cases, over-reliance on system outputs reduced professional judgment. Despite these issues, AI-supported audit procedures were perceived as contributing to social transformation by enhancing governance practices, improving accountability, and strengthening the compliance culture in semi-urban educational settings.

Keywords: *Artificial intelligence, audit procedures, compliance culture, educational institutions, social transformation.*



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AI Applications in Human Services: A Quantitative Assessment of Student Mental Health Outcomes

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Abstract

The adoption of artificial intelligence (AI) technologies in the sphere of higher education and human service has changed the manner in which university students could gain academic and psychosocial support dramatically. AI-based applications like conversational agents, adaptive learning systems, and automatic decision support applications are efficient and accessible, but the psychological effect of these applications has little empirical research. This paper was designed to investigate the correlation between using AI and obtaining better mental health outcomes among university students in the context of human services quantitatively. The cross-sectional survey design was used with the sample of N=312 undergraduate and postgraduate students. The intensity and dependency of AI usage were assessed with the help of the structured self-report scale, whereas the psychological outcome (stress, anxiety, overall well-being) was measured with the help of the standardized tools (DASS-21 and WHO-5 Well-Being Index). The statistical analysis of data was performed based on descriptive statistics, Pearson correlation, and multiple regression analysis. The findings showed that there was a strong positive correlation between high AI dependency and psychological distress ($r = .34, p < .01$). On the other hand, there was a positive relationship between moderate, task-oriented use of AI and psychological well-being ($\beta = .27, p < .05$). The use of AI explained 18% of the differences in mental health outcomes ($R^2 = .18$). The research reveals that digital literacy programs, an ethically informed approach to AI integration, and preventive mental health measures in universities are required.

Keywords: *Artificial Intelligence; Human Services; Psychological Well-Being; University Students; Mental Health; Social Work.*



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Classrooms in Ai Era: Digital Learning Innovations and Their Pedagogical Implication

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Abstract

The fast development of digital technologies has transformed higher education across the globe forcing the professional disciplines to reevaluate the traditional methods of teaching. Digital learning innovations are already being embraced in social work education, historically focused on face-to-face interaction and training in the field, through alternative instruction and learning models. This paper focuses on the effects of digital pedagogy in changing the social work classroom by incorporating learning management systems, virtual simulations, multimedia resources, and online collaborative tools. It examines how the innovations are applicable in promoting professional competencies, critical thinking, digital literacy, and ethical awareness in social work students. The paper critically assesses the opportunities and challenges that are involved in digital transformation and on how to address the issues of equitable access, faculty preparedness, student involvement, and how to maintain the relational and value-based practice in the virtual world. Digital tools provide flexibility and new learning opportunities, but their implementation should be consistent with the social justice, human dignity and ethical practice in the profession. The article argues that the responsible use of digital pedagogy fosters and does not harm humanistic underpinnings of social work education. It ends by pointing out that there is a necessity of redesigning the curriculum, training the faculty, and institutional back-up in order to make digital innovation sustainable and ethically sound.

Keywords: *Curriculum Transformation; Digital Inclusion; Educational Innovation; Learning Management Systems; Professional Competency Development*



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The evolution of women status in Punjab through a social welfare lense: A SWOT analysis

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Abstract

This study examines the evolution of women's status in Punjab, Pakistan, through the lens of social welfare institutions using a SWOT analysis framework. In recent years, feminist discourse has challenged entrenched patriarchal norms and highlighted the need for gender equality. Despite cultural and religious interpretations historically reinforcing women's subordination, Pakistan's Constitution guarantees fundamental rights and equality, supported by provisions encouraging women's participation in socio-economic life. Social welfare institutions—both public and private—play a central role in promoting women's empowerment. Public initiatives such as Dar-ul-Aman, Sanatar, Kashan, and Bait-ul-Mal provide shelter, vocational training, and financial assistance, while private organizations like Aurat Foundation and Kashaf Foundation focus on advocacy and capacity building. These efforts align with the United Nations Sustainable Development Goals (SDGs), particularly those related to poverty reduction, gender equality, and social inclusion. . While social welfare programs have improved women's visibility in education, employment, and leadership roles, persistent challenges such as cultural resistance and structural inequalities continue to limit their advancement. The research aims to fill gaps in existing literature by highlighting positive developments in women's status. It underscores the importance of social welfare in reshaping societal narratives, promoting gender equality, and contributing to sustainable development through women's active participation.

Keywords: *Women Status, Social Welfare Institutions, SWOT Analysis, Gender Equality, Feminism, Women Empowerment, Socio economic Participation*



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From Exclusion To Engagement: A Qualitative Analysis Of Community Barriers And Potential Of Digital Media Platform In Pakistan's Policy Making

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Abstract

In Pakistan, policy making is largely top-down in nature with limited or no meaningful participation from key stakeholders including civil society, academia, field practitioners and community residents. This exclusion does not only influence the policies' legitimacy but also the implementation and public trust. That is why, the study aimed at examining community barriers to participatory policy-making and the role that different social media platforms can play in this regard, by carrying out an in-depth exploration of the views of stakeholders concerned with the phenomenon of community development. The study was conducted within district Lahore by employing ethnographic research design and, in total, 33 participants were interviewed for the purpose. The findings highlighted that a structural participation gap exists in the country, sustained by three major barriers including elite-capture, information asymmetry and lack of trust in formal channels. In order to address which, the study strongly recommended the adoption of AI-assisted analysis of public discourse and other digital platforms based consultation. As these tools would not replace, instead, create better opportunities for increased public participation and quick large-scale feedback for policy-makers, that is mostly absent in the current practice. Thus, the study provides a realistic pathway to reinforce the stakeholders' voices to be heard and accountability in restricted institutional environments

Keywords: *Consultation; Participation-Gap; Reinforce; Structural: Top-Down*



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Social Transformation Of Cultural Beliefs Influencing Domestic Child Laborers' Education Through Digital Inclusion

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Abstract

Education is the basic and compulsory right of every child but domestic child laborers are deprived of this right due to various socio-economic and cultural factors. In South Asian region, primarily in Pakistan, female children are associated with domestic labor. In this study, female child domestic laborers, their parents and employers are the main stakeholders. In the light of this study, the current article aims to explore those cultural beliefs which are crucial as barriers in the way of female child domestic laborers' education. The study employed a qualitative methodology, utilizing purposive sampling to deliberately select participants from different areas of Lahore for in-depth insights. Data were collected through in-depth interviews and were analyzed through thematic analysis. Parents and child workers' behavior towards their education were deeply influenced by certain cultural beliefs prevailing in the society. For the social transformation of these cultural beliefs, the study suggests the use of digital inclusion to change the cultural beliefs of people influencing female child domestic laborers' education.

Key Words: *Social Transformation, Digital Inclusion, Cultural Beliefs, Domestic Child Laborers*



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A Qualitative Study Of Three-Way Relationship In Social Work Field Education: Emerging Digital Communication Practices

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Abstract

Field education has always been an integral component of social work profession. The structure of learning process during field education is based on three key pillars; the academic supervisors, the field supervisors, and the students. The three-way relationship plays a paramount role in field education by ensuring effective experiential learning with interaction, coordination, guidance and integration of theory with practice evaluation serving as core elements in students' professional development. The current study explored the nature and importance of the three-way relationship in field education, by employing a qualitative research design. The purposive sampling method was applied to select the participants. The data was collected through fourteen in-depth interviews with the academic and the field supervisors from four public sector universities of Punjab where BS in Social Work was being offered by using a semi structured interview guide. The findings highlighted that three-way relationship was mainly emphasized by communication, coordination, and interaction among the key stakeholders. Moreover, effective monitoring and evaluation relied essentially on the quality of supervision and the nature of three-way relationship. During this digital era the purpose of quality three-way relationship can easily be achieved through digital communication tools such as WhatsApp, Google Meet and Zoom. Online report submission mechanisms were also found helpful to make interaction and feedback more effective. The research findings contributed to fill the ongoing gaps during the three-way relationship due to limited financial resources and time constraints by highlighting the importance of digital technology to achieve desired outcomes of the field education and interactive supervision.

Keywords: *Academic Supervisors, Digital Technology, Experiential Learning, Field Supervisors, Professional Development.*



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Digital Predators: Cyber-Grooming and Exploitation Pathways among Street-Connected Girls in Lahore

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Abstract:

With Pakistan's rapidly changing urban landscape and children who are connected to the street, street-connected children are increasingly accessing low-cost mobile devices as an alternative. In Lahore, there are over 100,000 children living on the streets; however, there is a high level of structural invisibility through both research and policy-related discourse regarding the presence of girls in this sub-group. Recent reports compiled by Sahil (a leading child protection agency in Pakistan) show an ongoing trend related to increases in child abuse cases and an ongoing percentage of all such cases coming from the province of Punjab, despite extensive child protection legislation like the Punjab Child Protection Act. Most of the literature that exists focuses on physical spaces containing risk of child abuse and does not include digitally mediated pathways to child abuse and exploitation. This study aims to address this research gap through an investigation into the role of cyber-grooming (grooming is defined as the act of building up a relationship between the offender and the victim) as a precursor to sexual abuse and/or child labour exploitation among street-connected girls who do so through cyberspace in Lahore.

Keywords: *Cyber-Grooming, Street-Connected Children, Digital Exploitation, Child Protection, Lahore, Online Abuse.*



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A Study of Knowledge, Attitude and Practice (Kap) Of Female University Students Regarding Harassment at Different Places

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Abstract

This research reviews and highlights the various challenges and problems faced by university students of Punjab University with a total sample size of 387, as we drew the sample from Departments of Social Sciences. The sample size was drawn through simple random sampling. The data was collected by using both primary and secondary sources. This research has a thorough observation of age, qualification, problems and challenges, psycho-social impacts of harassment, course component regarding harassment in curriculum and the laws against harassment in Pakistan. It was revealed from our findings that the respondents have knowledge and understanding regarding harassment and its different types, harassment occurs both inside and outside the university, it also has psycho-social impacts on them, victims are considered as a social stigma or taboo, the victims adopt different strategies against this act, there are some seminars and workshops regarding this in their universities and some respondents also had knowledge regarding different existing Anti harassment laws and legislations. It is suggested in the study to include a course regarding harassment in the curriculum of students, to prevent the isolating environments, the established Anti harassment committees should play their role effectively, to establish sub-offices of Ombudsperson at Divisional level, to strengthen the family bonding and to sensitize and mobilize the society through social media against this act.

Keywords: Knowledge, attitude, practice (KAP), Harassment, Female Students, Psycho-Social Impacts, Pakistan

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