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Editorial

Dear Readers!

The Pakistan Institute for Parliamentary Services (PIPS) is an internationally recognized parliamentary research and training institution. As per its annual workplan as approved by the PIPS Board of Governors, PIPS commenced its 11th National Parliamentary Development Course (NPDC) for BS 17—18 officials from National Parliament and Provincial Assemblies. PIPS also completed technical assistance tasks as assigned in compliance of Meeting of Association of Secretaries (AOS) of Legislatures in wake of 18th Speakers' Conference.

Taking forward the parliamentary studies initiative of the National Parliament, it is noteworthy that PIPS Corner was inaugurated at the historic Islamia College University Peshawar on Nov.18, 2025 that will enable students of BS political science to have direct access to Institute's scholarly publications. On Nov., 24, 2025 PIPS team was invited by GCU Faisalabad for a day long Seminar on Constitution and Working of Parliament: Contemporary Issues and Legislative Process which was attended by more than 190 students and faculty members from BS to PhD programs in Political Science and International Relations Program.

This Issue of the PIPS Parliamentary Research Digest includes absorbing articles on Role of AI and Integration in Parliament, Public Accounts Committee in addition to book review on the status of Indian Occupied Kashmir with regards to the people's just struggle for self-determination as envisaged and acknowledged by the UNSC. Another article on Leveraging Digital Transformation for Human Development is also included. Do not hesitate to send your invaluable suggestions on the content of the Research Digest or our services offered to MPs at research@pips.gov.pk

Muhammad Rashid Mafzool Zaka
Director General (Research)



Nov., 13, 2025: Executive Director Mr Asim Khan Goraya inaugurate 11th National Parliamentary Development Course (NPDC) with PIPS faculty & BS 17-18 officers from all Legislatures

Parliamentary Studies Initiative



Nov., 18, 2025 (Peshawar) Prof Dr Ahmad ur Rehman Saljoqi and ED PIPS Mr Asim Khan Goraya inaugurate the PIPS Corner in the Library of Islamia College University, Peshawar.



Nov., 24, 2025 (Faisalabad) Group Photo of Team PIPS with GCU Faisalabad faculty & 190 students at Seminar on Parliament, its working & contemporary Issues.

OPINION

Integrating Artificial Intelligence in the Working of Parliament: Global Best Practices, Ethical Governance, and a Roadmap for Pakistan

Abdul Majid

Member Editorial Board, PIPS Research Digest

Abstract

Artificial Intelligence (AI) is transforming the working of institutions in all parts of the world, and it presents to parliaments the opportunities never seen before in their quest to make the legislative process more efficient, powerful, and more engaged with the citizens. Through the use of natural language processing, generative models, predictive analytics, and automated transcription, legislators would be able to synthesize complex policy materials, and draft bills become more precise, and would also be more responsive to stakeholder inputs by responding to them in a timelier manner. In Pakistan where the burden of parliamentary work is high and administrative resources are scarce, AI provides a good opportunity to digitize the working process, enhance the level of transparency, and create a more participatory culture of work in the legislative field.

However, the inclusion of AI into democratic institutions also presents a plethora of ethical, legal and governance issues. These are algorithmic prejudices; absence of transparency can result in de-skilling parliamentary personnel and possible loss of social trust. Based on the findings of the international experiences, including the Inter Parliamentary Union (IPU), the UK Parliament, the European Union, the real-life examples with the parliaments in Estonia and Canada, this paper suggests the form of AI introduction in the Parliament of Pakistan in a phased, human-centric, governance-driven model. Due to the integration of the innovation and strict supervision and the institutional capacity-building, the offered roadmap aims to ensure that AI will help humans but not to substitute their judgment, improving the quality of the legislation and its democratic legitimacy.

1. Introduction

The parliaments in the modern day democratic system are increasingly becoming complex. Lawmakers have to work through huge amounts of data, committee documents, research materials, lobbyist forms and turn them into effective and smoothly flowing laws. Thousands of pages of legislative and policy text are consumed by the National Assembly and Senate in Pakistan per session and the ability of the lawmakers and parliamentary staff to absorb it challenges the ability of these institutions. The manual review, which has long been the major cause of sluggish legislative process, also creates the danger of superficial interaction with the content of policy.

At the same time, there is a change in the expectations of the citizens. The age of digital communication and information immediacy has also created demands among the constituents towards real-time access to the parliament proceedings, open decision making and responsive communications channels. In the case of Pakistan, a socially and linguistically diverse nation, access hurdles, be it linguistic, educational or geographical would inhibit meaningful involvement in the democratic processes.

Artificial Intelligence (AI) is a revolutionary innovation that can be used to solve these problems. Instead of replacing human judgment, AI can become a potent aid; it is possible to automate the process of transcription, summarize long texts, identify inconsistencies in the legislation process,

and reveal the opinions of stakeholders.¹ This increase would liberate legislators and personnel to devote more time to more deliberation, strategic policy consideration, and efficient regulation. In a parliamentary setting, there is, however, a risk in the implementation of AI. Implemented poorly governed, AI systems can strengthen bias, institutional knowledge, betray the privacy of the populace, or mistrust to democracy. It must have a human-oriented, governance-based structure to ensure these risks are limited. The paper will start by reviewing the best global practices and then look at the context of the institution of Pakistan before finally suggest a roadmap of a gradual adoption of responsible AI in the Pakistani Parliament.

2. Rationale for AI in Parliamentary Work

The argument of AI in the work of parliament is based on the main concept that the contemporary legislature is overwhelmed with information. The offices of parliament have to dig through tones of text bills, reports, research, submissions of the public and lawmakers do not have the time of looking at all the pieces painstakingly. AI is a scalable solution: it will automate routine operations and give human resources an opportunity to be used more strategically.

The most obvious advantage of AI is information synthesis. With natural-language processing (NLP), AI systems have the capability to read, analyze, and summarize large amounts of text, identifying themes, identifying legal issues, and emerging positions of stakeholders. This would mean to a legislator more focused and quicker briefings, a legislator is able to make a decision and ask the questions in committee or plenary session in an informed way. Instead of having to read each and every page of a law, the legislators can read the summaries that the AI has generated, recognize the areas of significant risks, and further analyze them in the areas of need.

Generative AI can be used in the process of drafting legislation to propose the formulations of clauses, draft amendments and cross-reference with other existing laws in order to identify inconsistencies. These are the recommendations that are used as a guide, and thereafter, legal drafters and parliamentary counsel refine and prove the output. Such a human-AI partnership can potentially save time during drafting and increase the legal coherence.²

Other than writing, AI can be used to improve the level of transparency and engagement. Real time and near real time Hansard records can be generated using automated transcription systems. Such systems along with its translation features can also enable proceedings to be made available in other languages, and therefore civic participation can be greatly expanded. The legislation process can be made more approachable and responsive as the constituents can communicate with AI-powered chat-bots answering frequent queries, gathering comments, and redirecting citizens to services of parliamentary interest.

AI reinforces the oversight and accountability as well. Analytical tools are capable of detecting aberrant spending, procurement abnormalities or development project schedule deviation. By actively bringing these irregularities to the fore, AI will enable parliamentary committees to be data-driven in their scrutinizing roles, which will support the role of parliament as a watchdog.³

On the administrative level, AI can automatize the work that requires repetitive and laborious processes: document classification, routing, scheduling conferences, and archiving. Without such

¹ IPU, Use Cases for AI in Parliaments, Centre for Innovation in Parliament, IPU, 2024, <https://www.ipu.org/ai-guidelines/use-cases>

² UK Parliament, Artificial Intelligence Guidance for Members, Parliamentary Digital Service, 2025, <https://www.parliament.uk/mps-lords-and-offices/offices/bicameral/ai-guidance-for-members/>

³ European Union, Regulation (EU) 2024/1689 (Artificial Intelligence Act), Official Journal of the EU, 2024, <https://op.europa.eu/en/publication-detail/-/publication/d79f3e5d-41bc-11f0-b9f2-01aa75ed71a1/language-en>

mundane tasks, parliamentary staff members will be able to devote their time to real research, policy research, and strategy.

This is, however, a risky potential. The artificial intelligence systems might be biased in case they are trained on unrepresentative data, black-box models might undermine trust, and handling confidential parliamentary messages may raise data privacy concerns, and excessive reliance on AI may lead to staff members losing their institutional knowledge.⁴ The solutions require a strong system of government, ethics, and capabilities so that AI can effectively empower democratic processes.

3. Global Best Practices and Institutional Models

Across the world, parliaments are starting to make meaningful use of AI in their processes. Through their experiences, the experience of other countries can help Pakistan follow a framework that relies upon tested models, mechanisms of governance, and innovation.

Inter-Parliamentary Union (IPU): Guidelines for AI in Parliaments made by the Inter-Parliamentary Union through its Centre for Innovation in Parliament offer a roadmap based on risk that can be used in practice.⁵ These recommendations reflect the use of gradual rollouts and AI implementation, focus on pilot projects, and establish an ethics committee, data governance and continuous bias review. Instead of going all the way to full automation the IPU asks parliaments to begin with such areas of use as document summarization, speech transcription, and assistive drafting where AI can give fast payoffs and where human control is still centrally located.

United Kingdom: In the United Kingdom, the Parliamentary Digital Service (PDS) has issued a detailed *Artificial Intelligence Guidance for Members*. It underscores the necessity of human control over AI-generated outputs, attention to data sensitivity, and an iterative approach to piloting.⁶ To institutionalize this oversight, the UK Parliament set up a Steering Group on AI in 2025, bringing together MPs, parliamentary staff, and IT professionals to steer strategic AI deployment, assess ethical risks, and develop long-term policies. Among the AI experiments underway are systems for automated transcription of parliamentary debates, text summarization of committee submissions and policy documents, and analytics to support budget scrutiny and committee work. These rollouts demonstrate that under effective governance, AI will be able to enhance the staffing capacity, engage citizens, and make legislation more efficient without compromising the democratic values.

European Union (EU): The Artificial Intelligence Act (Regulation EU 2024/1689) provides a global regulatory model of the European Union.⁷ The Act takes the form of a risk-based regime: AI systems with high-risk characteristics such as those in the context of use in the public should comply with the requirements of transparency, auditing, and human control, whereas the use of unacceptable risk systems is forbidden. The Act has instituted governance institutions to exercise this regime: an AI Office, a panel of scientists, and national authorities to make sure it is complied with and enforced. The researchers such as Novelli, Hacker, Morley, Trondal, and Floridi claim that these institutional frameworks are necessary to keep people accountable and trusting AI

⁴ Claudio Novelli, Philipp Hacker, Jessica Morley, Jarle Trondal & Luciano Floridi, "A Robust Governance for the AI Act: AI Office, AI Board, Scientific Panel, and National Authorities," arXiv, 2024, <https://arxiv.org/abs/2407.10369>

⁵ Inter-Parliamentary Union (IPU), Guidelines for AI in Parliaments, Centre for Innovation in Parliament, IPU, 2024, <https://www.ipu.org/ai-guidelines>

⁶ UK Parliament, Artificial Intelligence Guidance for Members, Parliamentary Digital Service, 2025, <https://www.parliament.uk/mps-lords-and-offices/offices/bicameral/ai-guidance-for-members/>

⁷ European Union, Regulation (EU) 2024/1689 (Artificial Intelligence Act), Official Journal of the EU, 2024, <https://op.europa.eu/en/publication-detail/-/publication/d79f3e5d-41bc-11f0-b9f2-01aa75ed71a1/language-en>

systems.⁸ However, critics also warn of the excessive bureaucratization of the regulations as a deterrent to innovation unless accompanied by a pragmatic undertaking.

Estonia (Riigikogu): The example of Estonia is the most tangible and developed instance of AI implementation in a parliamentary body (Riigikogu). The Riigikogu deployed a speech recognition system called HANS through a partnership with Tallinn University of Technology and an IT company, Finestmedia, being able to transcribe plenary simultaneously and able to assist in committee work.⁹ The system records audio, applies automated speech-to-text, and produces draft transcripts which human editors correct before publication. According to reports, this AI-assisted workflow has significantly reduced the burden on stenographers and accelerated the publication of verbatim records. In addition, the Estonian Parliament has invested in training MPs and staff on AI tools: they conduct workshops on prompt design, using generative models (e.g., Chat-GPT, Copilot) for legislative research, drafting, and analysis, all while maintaining a “human-in-the-loop” approach.¹⁰ The IPU has observed that Estonia is now working toward formal internal AI guidelines that balance innovation with ethical safeguards. This case illustrates how a technologically advanced but relatively small parliament can lead in AI adoption by combining human oversight, institutional training, and incremental deployment.

Canada: In Canada, AI adoption has taken a distinct but strategically significant path. Shared Services Canada (SSC) has developed *CANChat*, a generative AI chat-bot designed to support internal workflows for public servants.¹¹ The Government of Canada has highlighted the fact that the large-language models used in CANChat are trained on Canadian data and therefore, the data sovereignty, contextual relevancy, and privacy are ensured. The chat-bot can be used to draft documents, summarize them, prepare meetings, and conduct research, but user inputs are not utilized to train the underlying model, which is a choice taken to protect sensitive information of the government. Moreover, the Parliamentary Affairs Unit has also tested the AI tools that have a potential to transcribe and summarize committee meetings.¹² These tools are liberating officers to engage in analysis, policy understanding, and legislation support, due to the minimization of redundant administrative work. The case of generative AI in Canada shows that with data locality and the oversight of humans, this form of artificial intelligence can help increase the effectiveness of the institution without jeopardizing the governance or security.

4. Ethical, Legal and Governance Challenges

The above-described international experiences reveal the potential of AI as well as demonstrate significant ethical, legal, and governance issues. The Parliament of Pakistan should be responsible in embracing AI and to do so, it must understand and counter such risks.

⁸ Claudio Novelli, Philipp Hacker, Jessica Morley, Jarle Trondal & Luciano Floridi, “A Robust Governance for the AI Act: AI Office, AI Board, Scientific Panel, and National Authorities,” arXiv, 2024, <https://arxiv.org/abs/2407.10369>

⁹ Riigikogu (Parliament of Estonia), “The Riigikogu has a new system for making verbatim reports,” Riigikogu press release, Riigikogu, <https://www.riigikogu.ee/en/press-releases/others/the-riigikogu-has-a-new-system-for-making-verbatim-reports/>

¹⁰ IPU, “The Estonian Parliament trains MPs and staff in using AI tools,” IPU Innovation Tracker, April 16, 2025, <https://www.ipu.org/index.php/innovation-tracker/story/estonian-parliament-trains-mps-and-staff-in-using-ai-tools>

¹¹ Shared Services Canada, “CANChat: SSC’s first generative AI chatbot,” Government of Canada, September 24, 2024, <https://www.canada.ca/en/shared-services/campaigns/stories/canchat-sscs-first-generative-ai-chatbot.html>

¹² Government of Canada, “Increasing productivity: Shared Services Canada – Parliamentary Affairs Unit uses AI to transcribe and summarize committee meetings,” https://www.canada.ca/en/shared-services/corporate/corporate-publication-library/publications/collection_2025/sct-tbs/BT48-55-2025-eng.pdf

Bias and fairness is one of the greatest issues. The AI systems are mirrors of the data that they are trained on; therefore, when the data is biased, the outputs will be stereotypical or based on the inequity within the system. This may translate to distorting the voice of citizens in a parliament, reflecting the mainstream political opinion, or representing the stakeholder submissions. To overcome this, parliaments should require bias audits, manage representative training data, and constantly revise the output of AI to balance the representation.

The second important challenge is Explainability and Transparency. Lawmakers will have to know the way an AI system has managed to come up with its findings. Multifaceted black-box models can compromise trust and hindrance of accountability. It is important to have a human-in-the-loop design, which is accompanied by the profound documentation of the logic of the decisions and the paths of the decisions. By preserving human validation at key junctures, parliaments can retain control and ensure that AI remains a decision-support tool not a decision-maker.

Data privacy and Security are equally pressing issues. Parliamentary data often contain personal information, sensitive committee discussions, or confidential stakeholder inputs. Without strict data governance policies; covering data classification, access control, anonymization, encryption, and third-party auditing AI systems risk data leakage or misuse.

Moreover, de-skilling and dependency represent long-term institutional risks. If staff relies too heavily on AI for research, drafting, or analysis, they may lose critical skills over time. To prevent this, parliaments need continuous training programs, mentorship structures, and a culture of AI literacy that emphasizes human judgment and domain expertise.

Finally, democratic legitimacy must be maintained. Constituents, MPs, and civil society must believe that AI supports not undermines representative decision-making. The transparency of AI use and the creation of multi-party ethics committees and consultations with people can strengthen the trust in AI-assisted workflows. Parliaments can guarantee that AI supplements human governance by making sure that it is accountable at all levels.

5. The Opportunities and Constraints in Pakistan

In the case of Pakistan, the integration of AI in parliament has the potential of transformation. With the application of transcription and translation devices, the Parliament will be able to make the debates and committees more approachable to a multilingual population. The use of AI in summarizing and drafting bills can hasten the process of developing bills and make the laws more coherent. Forecasting analytics and anomaly detection can assist in the stricter control over the spending of the population, and digital interaction with AI chat-bots can provide citizens with a direct and responding line of communication with their representatives.

However, it is not simple to accomplish these opportunities. The infrastructure of the parliament in Pakistan is still partially depleted but not everything that is submitted in such committees, research materials, and minutes is stored and made available in structured format. Devoid of a solid data base; accessible, centralized, well managed AI tools cannot possibly be able to perform to their full repertoire. Moreover, most MPs, clerks, and research personnel can be unfamiliar with the ideas and functions of AI, and, therefore, capacity-building becomes one of the key aspects of any adoption plan.

Currently, Pakistan is legally lacking a complete policy and regulatory framework on AI in relation to its use in the context of the public organization or parliament which creates a vacuum in the ambiguity of data usage, responsibility, and vulnerability. The availability of finances is also a viable obstacle: to purchase, implement, and maintain AI systems such as to hire technical specialists, auditors, and trainers, it takes adequate investment. And lastly, there is the question of

trust: the introduction of AI to be accepted both by MPs and citizens, its use should be transparent, open, and supplemented by control mechanisms that do not eliminate the centrality of the human judgment.

6. Roadmap for AI Adoption in Pakistan

Based on the opportunities, as well as risks, a systematic, multi-stage roadmap provides the most reasonable way out.

Phase 1 (0 to 12 months) Foundation and Pilots:

The first step that the Parliament in Pakistan needs to adopt is instituting a Parliamentary AI Steering Committee, which would be a cross-party cross-parliamentary group of MPs, parliamentary employees, IT employees, legal counsel, and perhaps outside experts. This body would be in charge of an institutional readiness check to chart the current data systems, personnel competencies, and technological facilities. According to this analysis, the committee would then come up with a formal policy governing AI, referring to the guidelines of the IPU, and initiate pilot projects, including a speech-to-text transcription pilot to be used in plenary, a document summarization tool to be used in committee reports, and a document workflow assistant. At the same time, proactive AI literacy training of the MPs and staff members will assist in instilling knowledge, trust, and locating local supporters of AI implementation.¹³

Phase 2 (12 to 36 months): Scaling and Institutionalizing:

At the second stage, the successful pilots are to be scaled, and a centralized Parliamentary Data Hub is to be created in order to unify the data capture, storage, and retrieval. The AI systems used during this stage would be directed by systematic human control and there will be well-organized procurement policies that require model explainability, audit privilege, and data security. The deployment would be institutionalized with a Cross Party AI Ethics and Oversight Committee where risks are assessed and reporting on the implementation transparency is made publicly available. To develop a long-term capacity, they should collaborate with Pakistani universities, think tanks and tech companies to locally develop AI models, particularly the Urdu language legal texts. Training should also be expanded and not only to users but also to internal technical experts.

Phase 3 (36 to 60 months) Embedded Innovation and Continuous Improvement:

At the third stage, AI must be rooted within the parliamentary processes such as lawmaking, committee research and oversight analytics, engagement, and administrative processes. The system of governance and audit such as the Ethics Committee must be implemented to the full extent and ensure that performance, bias, and security are regularly reviewed. The local focus on innovation must be prioritized: the Parliament must promote the creation of custom-made AI tools that would fit the linguistic as well as legal and policy situation in Pakistan. A monitoring system that has well-defined Key Performance Indicators (KPIs) including time saved during drafting, transcription accuracy, measures of public engagement, and management influence will give statistics to improve and develop AI implementation. The steering body is supposed to update the policy on AI governance regularly depending on the advancement of technology and the evaluation of risks and feedback of the stakeholders.

¹³ IPU, Use Cases for AI in Parliaments, Centre for Innovation in Parliament, IPU, 2024, <https://www.ipu.org/ai-guidelines/use-cases>

7. Recommendations

Following this analysis, the recommendations that the Parliament of Pakistan should consider to achieve the advantages of AI and preserve democratic integrity are the following:

- i. **Adopt a phased, risk-aware strategy:** Begin with pilots, evaluate rigorously, and scale with governance.
- ii. **Invest in Human Capacity:** Run continuous AI literacy and professional development programs for MPs, and parliamentary staff.
- iii. **Establish Robust Governance Structures:** Create a Steering Committee and a Cross-Party Ethics Committee to oversee AI deployment, audit outcomes, and preserve institutional accountability.
- iv. **Build Data Infrastructure:** Create a secure, centralized Parliamentary Data Hub with clearly defined access, classification, and retention policies.
- v. **Procure AI Responsibly:** Develop procurement standards that require transparency, auditability, and data protection from AI vendors.
- vi. **Encourage Local Innovation:** Partnerships with Pakistani universities and tech firms should be nurtured to develop context-specific models (e.g., for Urdu legal texts).
- vii. **Engage Citizens:** Transparently communicate AI use, regularly publish audits and impact reports, and provide platforms for public feedback.
- viii. **Monitor and Adapt:** Use KPIs to evaluate AI deployment, and revise policies and systems based on learning and stakeholder input.

8. Conclusion

Artificial Intelligence is not a silver bullet yet it has the transformative potential to parliaments. When approached wisely, AI can speed up the process of drafting laws, offer more insight into the policies of the people, enhance the oversight, and radically intensify the administrative processes. The organized form of the IPU and the innovative implementations of the parliaments of the UK, Estonia and Canada are examples that all over the globe that with the appropriate governance and ethical design AI can be used to add considerable capacity to the parliament.

In the case of Pakistan, the chance is obvious: a gradual, humanized implementation of AI can transform the work of the parliament, make it participatory democracy, and complement the effectiveness of institutions. Nevertheless, to make the above vision a reality, data infrastructure, capacity building, and ethical oversight is required. It is possible to embrace the idea of adopting AI based upon the democratic principles and instead of substituting human judgment to enhance the basis of the representative democracy and the 21st century by using AI to complement the current democratic principles.

BOOK REVIEW

Jammu & Kashmir: The Forgotten Narrative From Distorted Origins to Denied Freedom

Danish Ali

Assistant Research Officer, PIPS

Author: *Saud Sultan completed his MPhil in Modern South Asian Studies from the University of Cambridge, with his research focusing on the Kashmir issue -particularly the 1990 Kashmiri refugees. He has written several articles on the subject in newspapers and for LSE (London School of Economics) South Asia Centre. As the son of a renowned politician of Kashmir who is currently the President of Azad Jammu and Kashmir (AJK), Saud is deeply aware of the intricacies of the Kashmir issue and has been invited to speak on it on various international platforms, including top universities in the United Kingdom.*

Introduction

The book titled Jammu and Kashmir- A Forgotten Narrative is a seminal work by Saud Sultan which seeks to reinvigorate the Kashmir discourse by providing evidence-based historical oversight of the conflict. The book is a substantial contribution to the historiography of Jammu and Kashmir dispute for fact that it aptly fills the gap existing in the literature for decades. The study is based on rigorous research drawn from archival material, first-hand testimonies, as well as long-suppressed accounts.

The book succinctly debunks the fallacy of Indian narrative on the conflict by offering counter-arguments that perfectly align with historical facts. The book contains two parts and a total of 12 chapters. The first part of the book is dedicated to countering the fabricated narrative propagated by India with regard to the origin of the conflict. The second part of the book provides a comparative analysis of relative freedoms in the IIOJK and AJK.

A Reframed Narrative of Kashmir -Rooted in Memory, Loss, Resistance and Freedom

This book is an excellent and well-researched re-telling of the struggle in Kashmir. It disputes the traditional chronology which puts the Pashtun tribesmen at the origin of the controversy of October 1947. This is a work of counter-erasure. It reinstates the submerged memory, pre-emptively silenced, suffering and puts Kashmiris at the center of their own narrative as opposed to the margins of the India-Pakistan conflict. The fight is not depicted as an external one, but rather as the fight of internal origin, the fight against oppression, demographic control and political deceit.

Revisiting 1947 -Memory against Official Silence

The story starts with one of the least covered tragedies of South Asian history: the massacre of Muslims in Jammu in the year 1947. Whereas partition violence is currently being internationally known through Punjab, Jammu is not remembered by Indians. The book highlights empirical estimates of 200,000-300,000 Muslims killed or pushed out of the country as being intentional and not accidental.

This massacre is not shown in the role of the chaotic mob violence, but as the organized activity of the state organs, and demographic transformation is the result. It would break the argument that it is violence that was imported into Kashmir by the Pakistani side. Rather, it is clear that displacement, killing and restructuring of a community were the antecedents of the tribal fighters. In this reframing, Pakistan becomes the home of those who survived while Azad Jammu and Kashmir is the extension of the will of people but not the land obtained by the external power.

Reclaiming the Indigenous Struggle

The most important contribution of this book is that it lays bare the fact that uprising in Kashmir was homegrown. Poonch and other adjoining areas were already in rebellion long before tribes had crossed Kohala. The ex-soldiers, peasants, and the local people formed themselves into a powerful army which was then called the 'Azad Army'. Women transported supplies, families hosted fighters and complete villages became resistance bases.

It was not the outside interference that gave the independence movement its start but the inside stifling under the excessive taxation, the Dogra oppression and systematic draining away of the Muslim security. Kashmiris themselves pulled the consent to Dogra rule out rather than the outsiders penetrating the territory.

This rewriting negates the script India has been playing abroad which states that Pakistan was the first to start the war. In fact, evidence in this case indicates that Pakistan also played a supportive role and not an initiation role; it did not join the fight before resisting.

The Question of Accession - Between Law, Timing and Moral Commitment

The author continues to question the legal basis on which India is asserting Kashmir. The Instrument of Accession which is said to have been signed that is for so long considered to have been final and binding is revealed to be overlaid with logical uncertainty and chronological ambiguity. It is reported that Indian forces have been airlifted and accession became documented at Delhi before any sequence and legitimacy could be established. What is more crucial is that the accession was conditional. Nehru and Mountbatten on several occasions assured the world that Kashmiris would later enjoy their right by way of plebiscite. Seventy-six years later that promise is still unfulfilled. So, legal ground is not quite as solid as an official discourse suggests. The book is not an emotive description but rather a documented promise.

Challenging the Established Beginning of the Conflict

One particularly interesting input is that armed participants on the Indian side could have entered Jammu and Kashmir possibly as early as the Pashtun tribesmen did. As early as 22 October, forces of Patiala and militant Sikh groups entered the area after communal violence in East Punjab and participated in killings and village burnings.

If the aggression is measured by the entry of armed outsiders then the chronological order complicates Indian position. It denotes that Kashmir conflict did not start off as a result of Pakistan operation, but rather a conflict already aflame inside the State, with the early presence of Indian military leading to turning of the course. It is an academically vivacious and historically enforced inversion; one that transforms the understanding of responsibility and causation and legitimacy.

Mirpur and the Restoration of Local Heroism

The liberation of Mirpur in this text is a victory of the Pakistani, rather than a victory of Kashmiri. Being later reinforced by Dir fighters, local fighters laid siege to and ultimately captured Mirpur following serious resistance. This is in opposition to the popular notion that it was only the Pakistani tribes or military forces that did it. It is the dignity that has been restored that makes this correction morally and emotionally heavy. Azad Kashmir is no longer a region that is provided with its freedom by Pakistan, but is protected by the local inhabitants themselves. Pakistan seems to be a friend, rather than architect of freedom.

Freedom under Two Flags: A Study in Contrast

The second part of the book presents a comparison of life across the borders in Jammu and Kashmir, i.e. a comparative analysis of everyday life in Indian Illegally Occupied Jammu and Kashmir (IIOJK) and Azad Jammu and Kashmir (AJK). The comparative analysis is based on personal interviews from people living on both sides of the border. Key dimension of comparison include; religious freedom, political participation, and movement. The author exhibits that the contrast is stark, lived, psychological and generational.

People face consistent surveillance and coercion in the Indian Illegally Occupied Jammu and Kashmir (IIOJK). The author highlights the plight of Kashmiris on the other side of the border by mentioning the lack of essential freedoms. The deployment of thousands of troops together with draconian laws such as the PSA and Armed Forces Special Powers Act (AFSPA) have created such an atmosphere of fear and dread that the enjoyment of human rights seems kind of a fairy tale for ordinary people. Subsequent occurrences of detention without trial have systematically been imposed on the populace in order to prevent any possibility of uprising.

Religious freedoms are curtailed with strict surveillance of mosques, restrictions on the use of loudspeakers from mosques, and there are frequent cases of Imams being replaced without citing any reason. Frequent check-posts, placed at few meters distance, make ordinary movement extremely difficult. At a time when the revolution in the field of Artificial Intelligence and robotics are transforming many facets of human life, people in Indian Illegally Occupied Jammu and Kashmir (IIOJK) repeatedly face internet blackouts which often continue for several weeks or even months. Personal communication, including through phones, laptops, and private messages, is screened. Demonstrations culminate into arrests and funerals are met with curfews.

In stark contrast to life in Indian Illegally Occupied Jammu and Kashmir (IIOJK), people in Azad Jammu and Kashmir are living in a distinct ecosystem. The absence of military forces, except from areas along the Line of Control, makes ordinary life normal where people can enjoy fundamental rights without fear and anxiety. People do not fear presence of large number of military check-posts when they travel outside. People do not dread being arrested or interrogated without charge or citing any reason.

The pronouncement of Azan from mosques five times a day manifest the religious freedoms existing in the Azad Jammu and Kashmir, where people can pray in mosques on crowded sacred nights. Enjoying their political rights, people can express through social media platforms, speech is uncensored. People in Azad Jammu and Kashmir can even raise the slogans of independence. Refugees living in camps often state that, “we are poor here, but we are free.” This comparison is not only geopolitical, it is also based on humanity.

Why This Work Matters-Especially for Pakistan

This book restores the repressed memory. It rediscovers the dead, the displaced, the unsung soldiers, and the unheeded mothers of Jammu and Poonch. It resumes the role of Kashmiris, respect to Azad Kashmir and background to the role of Pakistan in the international dialogue.

Its value lies in three gains:

1. Narrative Balance: It questions the one-story narrative which has dominated a single world opinion.
2. Kashmiri Agency restoration: Kashmiris have not been depicted as victims of both Pakistan and India, they are the creators of their struggle.
3. Moral Validation for AJK: Unchained poverty is proved to be a bigger blessing compared to the infrastructure with stifling environment.

Who Should Read This Book?

This book is essential for students of Kashmir, Pakistan who take keen interest in decolonization and South Asian History. It is also worth reading for policy researchers, diplomats and think-tank professionals. Moreover, journalists who cover conflicts, illegal occupation and disputed narratives can particularly greatly benefit from this book. This book is not only a value-addition to scholarships, but it is also a restoration of truth buried under concocted narratives.

OPINION

Parliamentary Financial Oversight in Pakistan: An Overview of the Public Accounts Committee

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I. Introduction

In a democratic governance system, financial accountability stands as a cornerstone to ensure that public resources are managed in accordance with the law responsibly and transparently. In parliamentary democracies throughout the world this oversight function is performed through specialized committees, which are mandated to scrutinize public expenditures and assess the public financial management systems for their effectiveness. Parliamentary control over public finance in Pakistan is exercised in two stages i.e. the proposals stage in which the government presents its annual budget proposal for the approval of the National Assembly making it mandatory for the government to get the financial consent of the public representatives to give effect to its policies and programmes. In the second stage which relates to the control over the expenditure of public money, where the role of Public Accounts Committees commences to examine the accounts of the Federal Government compiled by the Controller General of Accounts and Auditor General of Pakistan.¹

In Pakistan, the Public Accounts Committee with the passage of time has experienced evolution in scope, institutional maturity and procedural complexity. The PAC on the basis of its roots in parliamentary tradition and steered by a strong legal framework besides examining the audit observations, also questions various administrative decisions, holds accountable and recommends corrective measures for the prevention of recurring financial irregularities. The PAC has a strong impact on the operations of ministries, divisions and other public sector organisations by means of its deliberations, hearings and directives, requiring clarification and justification on the use of public funds and guiding towards addressing systemic weaknesses. Thus, facilitating enhanced accountability of individual departments as well as improving overall integrity of the public financial governance.

II. Public Accounts Committee in Pakistan

The evolution of the Public Accounts Committee in Pakistan has strong origins in the parliamentary tradition inherited from the Westminster system, in which the processes of legislative control over the expenditure from public exchequer have long been viewed as a core aspect of democratic government. When Pakistan became an independent state in 1947, it borrowed much of the institutional characteristics of the British parliamentary system,² which included dedicated committees on financial accountability. The PAC was one of the first permanent committees created to review financial undertakings of the state and also the audit reports prepared by the Auditor General of Pakistan; accordingly the first PAC was constituted in 1948 which remained initially non-functional; then the second established in 1951.³ The importance of the role of PAC has grown over the years, especially with the growth in the magnitude and complexity of the public expenditure. With the passage of time, as the financial strain and the demand to provide efficient service delivery continued to mount, the necessity of a powerful mechanism of oversight has also continued to intensify. The PAC has been striving to meet these expectations through reviewing

¹ Dr. Mughees Ahmed and Sidra Akram, "Parliamentary Legislation in Developing Political Systems Analysis of Standing Committees of National Assembly of Pakistan," *Journal of Social Sciences (Special Edition)* 7, no. 2 (2016): 115, <https://jss.gcuf.edu.pk/index.php/jss/issue/view/15/112>.

² Dr Rahat Zubair Malik, "Comparing and Contrasting Bicameralism in Britain and Pakistan: An Analysis," *Journal of European Studies (JES)* 39, no. 2 (July 4, 2023): 75–75, <https://doi.org/10.56384/jes.v39i2.316>.

³ National Assembly of Pakistan, "About PAC | Public Accounts Committee," *Na.gov.pk*, 2016, <https://www.pac.na.gov.pk/?q=about>.

the findings of Audit, determining internal controls gaps and ensuring the proper use of public funds in a way that aligns with legislative intent. Its work is also associated with the creation of stronger financial systems inside government institutions contributing to the enhancement of transparency and citizens' confidence in the long term.

It seems that during its early years of existence, the PAC depicted low profile but continued important role, mainly because of the still developing administrative bases and the changing parliamentary procedures in the face of the political turmoil and episodic disruptions to parliamentary continuity. However, the PAC remained a critical oversight institution, which over time developed its procedural mechanisms and increased its interaction with the public sector. As time passed, a set of more detailed rules of procedure got introduced, with improvement in the submission of audit reports on regular basis together with an increase in awareness about the role of PAC resulted in a more structured and assertive oversight mechanism. Accordingly, in successive parliaments, the Committee moved out of its audit paras scrutiny to general matters of financial management, governance and reforms of administration as well.

The table below provides a summary of the constituted PACs over the years since independence.⁴

Name of the Committee	Date of Constitution	Chairman
1st PAC	20-05-1948	
2nd PAC	14-04-1951	Mr. Ghayasuddin Pathan, MoS for Finance
3rd PAC	12-04-1953	Mr. Mohammad Ali, Finance Minister
4th PAC	13-04-1956	Syed Amjad Ali, Finance Minister
1st Ad-Hoc PAC	03-03-1960	Mr. Mohammad Shoaib, Finance Minister
5th PAC	13-07-1965	Mr. Noor-ul-Amin, MNA
2nd Ad-Hoc PAC	13-11-1965	Mr. Noor-ul-Amin, MNA
3rd Ad-Hoc PAC	12-6-1970	Mr. Muzaffar Ali Qizilbash, Finance Minister
6th PAC	18-08-1972	i) Mr. Mubashir Hassan, Finance Minister ii) Rana M. Hanif Khan, Finance Minister
4th Ad-Hoc PAC	25-03-1978	Mr. A.G.N. Kazi, Governor SBP
5th Ad-Hoc PAC	25-08-1982	Mr. Ghulam Ishaq Khan
7th PAC	18-08-1985	Sahibzada M. Ali Shah, MNA
8th PAC	5-03-1989	Mr. Hakim Ali Zardari, MNA
9th PAC	16-05-1991	Mr. Hamza, MNA
10th PAC	28-08-1995	Rao M. Hashim Khan, MNA
11th PAC	12-05-1997	Mr. Hamza, MNA
6th Ad-Hoc PAC	25-08-2000	Mr. H.U. Beg
12th PAC	03-11-2003	Malik Allah Yar Khan, MNA
13th PAC	10-04-2008	i) Ch. Nisar Ali Khan, MNA 19-09-2008 to 14-12-2011 ii) Mr. Nadeem Afzal Gondal, MNA 25-04-2012 to 16-03-2013
14th PAC	21-08-2013	Syed Khursheed Ahmed Shah, MNA 11-12-2013 to 31-05-2018
15th PAC	21-12-2018	i) Mian Muhammad Shehbaz Sharif, MNA 21-12-2018 to 20-11-2019 ii) Rana Tanveer Hussain, MNA 28-11-2019 till 23-05-2022 iii) Mr. Noor Alam Khan, MNA 23-05-2022 till 10-08-2023
16th PAC	17-05-2024	Mr. Junaid Akbar, MNA 24-01-2025 till date

⁴ National Assembly of Pakistan, "All PACs | Public Accounts Committee," Na.gov.pk, 2018, <https://www.pac.na.gov.pk/?q=all-pacs>.

III. Mandate of PAC in Pakistan and Its Legal Framework

In Pakistan the Public Accounts Committee's mandate is rooted in several provisions of the Constitution, parliamentary rules of procedures and long established conventions, contributing collectively for defining its authority, jurisdiction and scope of work. With its role as the central body in the legislature having the responsibility to oversee the state's financial administration, Public Accounts Committee employs established democratic principles to derives its legitimacy for placing the burden of accountability on the executive for the use of public funds.

The structure of Public Accounts Committee in Pakistan is not specifically detailed in the Constitution, however there exists a broader framework of parliamentary financial oversight. For instance, there are articles of the Constitution which pertain to public finances, role of the AGP as well as the audit report's submission to Parliament; preparing the grounds on which the PAC operates. In this regards, Article 171 of the Constitutions requires the AGP to submit its report to the President in case of federal and to the governor in case of provinces, in either case the report is then laid before the respective legislatures.⁵ From there the report of the AGP falls under the purview of the PAC of the respective legislature for detailed examination, for instance the Rule 177 of the Rules of Procedure and Conduct of Business in the National Assembly 2007, asks the House to refer the report to the PAC.⁶

In the National Parliament the Public Accounts Committee is constituted under the Rules as a standing committee of the Assembly. These rules provide the constitution of the Committee and also lay down the functions of PAC in the following manner.

A. Composition of the Committee:

- i. PAC shall consist of not more than twenty-nine (29) members,
 - a. twenty-three (23) shall be elected by the National Assembly from amongst its members
 - b. six shall be elected by the Senate of Pakistan from amongst its members, one from each Province, Islamabad Capital Territory and the Federally Administered Tribal Areas (3 from Treasury and 3 from Opposition)
- ii. Minister for Finance shall be ex-officio member of PAC

These ROPs of the National Assembly specifically mention that Chairman of the Committee shall be from the Assembly.

B. Functions of the Committee:

- i. The Committee shall examine the accounts showing the appropriation of sums granted by the Assembly for the expenditure of the Government, the annual finance accounts of the Government, the report of AGP and such other matters as the Finance Minister may refer to it.
- ii. In scrutinizing the appropriation accounts of the Government and the reports of the AGP thereon it shall be the duty of the Committee to satisfy itself-
 - a. that the moneys shown in the accounts as having been disbursed were legally available for, and applicable to the service or purpose to which they have been applied or charged;
 - b. that the expenditure conforms to the authority which governs it; and
 - c. that every re-appropriation has been made in accordance with the provisions made in this behalf under rules framed by the Ministry of Finance.
- iii. It shall also be the duty of the Committee-
 - a. to examine the statement of accounts showing the income and expenditure of state corporations, trading and manufacturing schemes, concerns and projects together with the balance sheets and statements of profit and loss accounts which the President may have

⁵ National Assembly of Pakistan, The Constitution of the Islamic Republic of Pakistan (National Assembly of Pakistan, 2024).

⁶ National Assembly of Pakistan, Rules of Procedure and Conduct of Business in the National Assembly, 2007 (2007; repr., National Assembly of Pakistan, 2024).

- required to be prepared or are prepared under the provisions of the statutory rules regulating the financing of a particular corporation trading or manufacturing scheme or concern or project and the report of AGP thereon;
- b. to examine the statement of accounts showing the income and expenditure of autonomous and semi-autonomous bodies, the audit of which may be conducted by the Auditor-General of Pakistan either under the directions of the President or under an Act of Parliament; and
- c. to consider the report of AGP in cases where the President may have required him to conduct the audit of any receipt or to examine the accounts of stores and stocks.
- iv. If any money has been spent on any service during a financial year in excess of the amount granted by the Assembly for that purpose, the Committee shall examine with reference to the facts of each case the circumstances leading to such an excess and make such recommendation as it may deem fit.
- v. The report of the Committee shall be presented within a period of one year from the date on which reference was made to it by the Assembly unless the Assembly, on a motion being made, directs that the time for the presentation of the report be extended to a date specified in the motion.

IV. Powers of the Public Accounts Committee

The Rules of procedures and conduct of business in the National assembly of Pakistan provide general provision of the Standing Committees of the Assembly, accordingly the PAC has certain Magisterial Powers in the following domains:

- i. Powers to take evidence or call for papers, records or documents (NA, Rule 227(1))
- ii. Summoning a Witness by an order of the Secretary (NA, Rule 227(2))
- iii. Invitation or Summon to a member or a person having special interest in relation to any matter under its consideration (NA, Rule 227(3))
- iv. Power of the Civil Court (NA, Rule 227(4)).

V. Key Parliamentary Conventions and Best Practices

The operations of the Public Accounts Committee in Pakistan are not only governed by the statutory provisions and the Rules of Procedure, but also by a body of well developed parliamentary conventions and best practices that have been experienced over the years. These traditions help make the PAC effective, credible and unbiased, and make sure that the process of oversight is carried forward in professional, transparent and organized manner.

- i. The Chairperson of the Public Accounts Committee in the National Assembly is appointed from the Opposition benches, which is one of the most significant parliamentary conventions. This has been a growing tradition of parliamentary practice providing non-partisan control and increasing the legitimacy of Committee scrutiny. It places Pakistan in line with the well-established parliamentary standards of the Commonwealth and tends to protect the Committee against political inclination.
- ii. In Pakistan, the inclusion of Members of Senate in PAC since the year 2017 has made the Committee more inclusive and effective through utilizing to collective wisdom of both Houses of the Federal Legislature.
- iii. Practices like well-structured agenda setting and prioritisation of major audit objections, high-value expenditure and significant cases of financial irregularity make the working of the Committee focused on enhancing efficiency and ensures focused deliberations. Meeting agendas and working papers are circulated in advance to enable the members prepare thoroughly.

- iv. The PAC stresses and firmly bases its deliberations on the report of the AGP and tries to ensure that its ruling is based on the financial regulation, audit report and codal practices as opposed to political reasons. Such evidence-based practice is an important best practice that supports the impartiality and fairness of the Committee. In addition, the PAC utilizes the services of the AGP office extensively, and the close collaboration between the PAC, the Audit and other audit formations guarantees that questions, clarifications and follow-up measures are carried out in a professional manner.
- v. In the PAC, one of the practiced parliamentary conventions is about making the Principal Accounting Officers' mandatory presence before the Committee. This practice of personal attendance of PAOs demonstrates departmental accountability and reinforces the responsibility of administrative leadership in upholding financial discipline, as well as better facilitates the explanation of departmental performance and financial management.
- vi. In the National Assembly the proceedings of PAC are conducted in a manner promoting transparency in a ways that media coverage of main committee meetings are ensured. In addition, the reports of the Committee are published on a regular basis and the recommendations are made publicly available. Moreover, efforts are dedicated to strengthen the follow-up mechanisms, with dedicated subcommittees and periodic reviews for making sure that the Committee's directives are implemented and recurring irregularities are addressed.
- vii. Although the Members of the PAC may change as the new parliamentary term begins, continuity of oversight is upheld by inherited audit paras, archiving and the presence of the permanent Secretariat. This tradition of continuity across parliamentary terms indicates a developed legislative oversight culture.

VI. Significance of the Public Accounts Committee and Impact of Its Recommendations

- i. **Enhances Accountability of the Government and Strengthens Management:** The oversight position of the PAC and its recommendations have the potential to serve as authoritative directives requiring the government and public sector institution take corrective measures. The PAC makes executive authorities answer, explain and undertake reforms by officially documenting the cases of mismanagement, inefficiency or procedural breach. In addition, its recommendations often require enhancement in the internal controls, procurement procedures, financial reporting arrangements and administrative practices. These instructions lead to reforms in the system of public financial management in the long term, which are when properly applied, minimize the incidence of financial anomalies and enhance the standard of governance.
- ii. **Promotes Transparency in Public Expenditure and Enhances Legislative Oversight Capacity:** PAC with its findings and recommendations makes efforts to unveil issues that mostly remain hidden in bureaucratic procedures. Moreover, PAC enhances a greater level of transparency in how taxpayer money is utilized as audit objections are discussed publicly. This not only develops trust of the people in the administration of funds, but also puts pressure on the departments to keep proper books and implement a system of transparency. Additionally, the adoption of PAC guidelines enhances legislative capability of overseeing and assessing the executive performance. In the long run this leads to institutional maturity, better quality to parliamentary debate and strengthening the parliamentary role as a custodian of the public purse.
- iii. **Discourages Misuse of Authority and Funds and Facilitates Recovery:** The scrutiny and subsequent recommendations offered by the PAC have a preventive impact across the departments. The awareness that expenditures can be scrutinized in a Parliamentary forum motivates officials to practice due diligence to rules and prevents the development of practices that can result in the

generation of audit paras. This proactive position stands out as one of the most effective elements of PAC supervision. In most instances, PAC recommendations require the recovery of misappropriated funds, funds that were unauthorised or funds that were disbursed erroneously. When these recommendations are applied on time, the state recovers large sums, thus protecting government resources. These recoveries also highlight the importance of the PAC in correcting the financial losses and eliminating additional leakages.

- iv. **Contributes to Reforms and Improves Public Trust in Democratic Institutions:** PAC observes and deliberates on a wide range and nature of audit reports over the years, hence it places itself at an elevated position to point out institutional flaws that need improved policy interventions. Its recommendations can consequently shape changes in financial regulations, procurement practices, institutional mandates and policies, thus leading somehow slow yet significant changes in governance. In Addition, the PAC increases the trust in the state institutions by making the public officials answerable and providing the responsible management of the public resources. Proper follow-up to the PAC recommendations serves a confidence to the citizens that the accountability systems are in place, sound and attentive to governance and financial discipline issues.

VII. Some Major Challenges and Limitations

Public Accounts Committee in Pakistan plays a crucial role to strengthen the mechanism of financial accountability; still it faces a variety of challenges. These challenges and limitations not only obstruct its ability of conducting timely and thorough oversight besides that weaken the broader system of public financial management.

- i. Among the most long-standing issues the PAC has been facing is the audit reports not scrutinized earlier. The submission of audit reports when delayed, the number of observations made annually becomes high, and this overwhelms the Committee to maintain a timely scrutiny. This means that a lot of cases are reviewed some years after the money has been spent and this limits the relevance of the oversight. This backlog is also a factor leading to the loss of institutional memory because the individuals answerable might have since transferred or have retired.
- ii. The PAC also has its capacity limitations on the parliamentary level, as well as in the oversight ecosystem. Members of the committee usually belong to different backgrounds in terms of occupation and they might lack specialized knowledge on financial management, government administration or auditing. Such technical limitations can restrict the level of examination to an extent. Moreover, the staff and the PAC Secretariat are often understaffed, lack analytical resources and training opportunities.
- iii. The other significant problem is the incidents of political scenarios impacting the Committee. The Committee being a parliamentary institution comprised of elected members has chances of occasionally be subjected to political dynamics, which may influence the tone, focus and uninterrupted continuity of its operations.
- iv. One of the Committee's major concerns in developing nations is following up on unimplemented recommendations.⁷ Weak follow-up mechanisms also constitute a weakness to the work carried out by the PAC. Although the Committee gives a lot of directives and recommendations, their implementation is still a key challenge. There is a chance of ministries and departments procrastinating, giving partial answers or not implementing corrective actions. The lack of effective

⁷ Westminster Foundation for Democracy (WFD), "A Critical Review of Public Accounts Committees WFD Financial Accountability Series Briefing Paper 2 London, October 2020 Geoff Dubrow a Critical Review of Public Accounts Committees -2 Acknowledgements and Disclaimer," 2020, <https://www.wfd.org/sites/default/files/2021-12/Budget-policy-brief-2.pdf>.

enforcement authority and systematic surveillance mechanisms usually necessitates the PAC to use repeated hearings to seek compliance, which is time and resource-consuming. This fact negates the deterring nature of PAC supervision and adds to the repetition of similar financial anomalies by fiscal years.

- v. The effectiveness of the Committee is complicated by administrative and procedural issues. In some instances, ministries do not present working papers that are well prepared or complete and the PAC is therefore unable to make informed deliberations. In other instances, the relevant authorities, especially those who were immediately in charge of some of the expenditures might not be present during the hearings leading to poor or a hollow explanation. The inability to obtain digital financial data in real-time and absence of integrated information system may also delay the work of the Committee and complicate the verification of the truth.
- vi. The wider financial governance context is also problematic, and accordingly the recurrent audit findings are often because of weak internal control mechanisms in departments, slow reconciliation, obsolete financial policies and irregularities happening in procurement practices. The PAC is more frequently made to solve the symptoms, including irregular spending and procedural breaches, as opposed to the causes, which are entrenched in the institutional and regulatory structures. So, it leaves the Committee unable to achieve sustainable improvements in the absence of systemic reforms throughout the ecosystem of public financial management.
- vii. Another problem encountered by the Committee is the issue of transparency and participation of the people. Despite the fact that PAC reports are laid in Parliament and are frequently published, the lack of large scale dissemination of findings limits the wider publicity on issues of financial accountability.
- viii. The effectiveness of the Committee is directly influenced by the lack of coordination between the institutions of oversight. Although coordination among the PAC, Auditor General, Ministry of Finance and departmental audit committees is anticipated, lack of coordination, delayed provision of information and similar overlapping duties hamper the process of oversight.

OPINION

Leveraging Digital Transformation for Human Development in Pakistan

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1. Introduction

Digital transformation presents a crucial opportunity for Pakistan to accelerate its human development, a critical goal for a nation ranked 164th out of 193 countries on the global Human Development Index (HDI) 2023-2024, placing it in the low human development bracket. Gender inequality is particularly sharp, with the gender inequality index 2022 positioning Pakistan at 135th out of 166 countries¹. The strategic incorporation of digital technologies is recognized as a powerful enabler to overcome traditional development barriers, improve public service delivery, and promote inclusive growth. Pakistan's "Vision 2025" policy identifies digital technologies as a key enabler for national development, pushing digitalization across sectors such as education and health to achieve wide ranging connectivity.²

Leveraging digital transformation for human development in Pakistan requires more than deploying technology but it demands sustained commitment, strong governance and equity focused interventions. The national human development report (NHDR) 2023/2024 proposes a framework of "4 As" as 1) Access, 2) Adopt, 3) Anticipate, 4) Accelerate— to guide and focus on digital development in Pakistan.³

2. 4As Framework for Digital Transformation: Access, Adopt, Anticipate, Accelerate.

The 4As framework is a strategic model designed to guide countries in building inclusive, human centered eco systems. This framework is well-built for Pakistan, where it has to face a lot of problems in an already tensed region. The digital transformation is uneven across regions, genders and socio-economic groups. This framework provides and helps policy makers with a step-by-step approach to ensure that digital technologies contribute meaningfully to human development.

i. Access

This the first of the 4As which refers to the physical availability and affordability of digital infrastructure and technologies. Basically, it focuses on ensuring that individuals, households and businesses can connect to the digital ecosystem.

If we talk about physical access, it is quite limited in Pakistan with roughly half the population simply unable to use the internet for lack of infrastructure and affordability. Apart from this divide, there is another challenge of lack of skills required to utilize digital tools even if access is ensured. By overcoming these divides and barriers we surely can tackle this digital physical access divide and can help people advance with their engagement with digital technology.⁴

ii. Adopt

This is the second of the 4As which refers to how effectively people may or can use digital tools once they have access. It primarily focuses on ensuring that individuals, households, and businesses can connect to the digital eco-system.

¹ UNDP, "UNDP's pioneering digital development index for Pakistan", UNDP.ORG Pakistan, 2024.

² Sadia Jamil, "From digital divide to digital inclusion", *telecommunications policy*, September, 2021.

³ Umar Hayat, *UNDP launches Pakistan National human development report 2023/2024*, *Bol News*, April, 2024.

⁴ UNDP, *Doing digital for development (United nations development programme, 2024)* 40.

In today's time where connectivity exists, most of the people cannot adopt it due to lack of the knowledge, skills and cultural barriers. Adoption ensures that digital transformation is inclusive and benefits all segments of the society. This section of the framework also points out how and where the government should invest in upgrading digital systems that facilitate all the departments including ministries and other sectors.⁵

iii. Anticipate

As third of the 4As, Anticipate offers a roadmap to prepare for future technological developments, risks and opportunities. It highlights and emphasizes creating forward looking policies and governance structures that ensure digital transformation is sustainable, ethical and safe. As we move on, I would like to highlight this that digital transformation requires new thinking, cross sectoral analysis, enhanced digital skills and as well as monitoring and analysis of solutions aimed at closing the digital divide.⁶

iv. Accelerate

The fourth and most important of the 4As is Accelerate which prescribes a specific development pathway for Pakistan using digital transformation which has helped many countries achieve development milestones. It also refers to harnessing digital tools to rapidly scale development gains across sectors such as health, education, economy and the governance. Acceleration ensures that digital transformation brings improvement into peoples lives by providing better service delivery, greater transparency, broader social inclusion and economic growth.⁷

3. Digital Transformation: Current status in Pakistan

Pakistan has made measurable progress in digital transformation of the country, it has expanded mobile and broadband coverage, ICT exports have reached record highs in FY2025 and recently the parliament went active too by introducing the new bill with the name Digital Nation Pakistan Act according to which it is an "Act to provide for the transformation of Pakistan into a digital nation, enabling a digital society, digital economy, and digital governance". A clear framework has been written and advised under this new legislation done by the parliament for the acceleration of the digital transformation.⁸

If we talk about the Digital infrastructure and connectivity Pakistan has been improving itself if compared to previous years, roughly 190 million cellular connections were recorded at the start of 2025 and widespread 3G/4G coverage across large part of the country therefore mobile phone remained the dominant access channel for the public of Pakistan.⁹ Apart from this Pakistan has also fixed broadband and fibre related issues. It has increased the fibre roll outs for public and private projects. This has helped people living in remote areas to have the access of the internet. It also reduced the operational costs so that the end users may access it in cheaper costs. Furthermore, Pakistan has taken steps to improve its international connectivity, it has been expanding submarine cable capacity and international bandwidth to reduce latency and costs for enterprise exporters and cloud services.¹⁰

Below is the table shared on where the Pakistan stands as of now on the Digital transformation and human development index.¹¹

⁵ UNDP, *Doing digital for development (United nations development programme,2024)* 41.

⁶ *Doing digital for development (United nations development programme,2024)* 41.

⁷ *Doing digital for development (United nations development programme,2024)* 41.

⁸ Simon Kemp, *Datareportal.com, Digital 2025: Pakistan, March,2025.*

⁹ *Datareportal.com, Digital 2025: Pakistan, March,2025.*

¹⁰ Ministry of Information Technology, *moitt.gov.pk, 2025*

¹¹ UNDP.2024. *the gridlock: Reimagining Cooperation in polarized world. Human development report 2023-2024*

Index	Pakistan	Sri Lanka	India	Bangladesh
Human development index (out of 193 countries)	164	78	134	129
Inclusive internet index (out of 120 countries)	79	59	50	64
E-Governance Development index (out of 193 countries)	153	95	105	110
Digital Quality of Life Index (out of 117 countries)	96	89	59	76
Asian index of Digital Entrepreneurship (out of 113 countries)	97	82	75	96

4. Policy Recommendations for Digital transformation

According to a report by GSMA, “Realizing Pakistan’s Aspiration to become a Digital Nation” which was published in the year 2024, there are seven key components that must be in place before a national digital transformation can be effected:

Infrastructure: The government should be taking steps to improve the infrastructure upon which services and applications are created, stored and consumed.

Innovation: The government should take steps to introduce new technologies with the help of already superior in tech countries which will enhance the ability to create and integrate new technologies to enable a variety of new solutions and use cases for the economy.

Data Governance: The governance of the data should be set at the highest priority as it can lead to catastrophe if it gets leaked or stolen. By setting the standards high of the governance it leads to more participatory, transparent and accountable actions.

Security: Advanced security measures should be taken which will help the businesses to operate safely in a fully digital environment.

People: The people should be trained properly with the new skills and techniques so that they don’t feel any difficulty adopting to the digital universe. Right levels of digital literacy skills should be enabled to navigate the evolving digital world.¹²

Support for tech startups and Entrepreneurship: The government must be taking steps support the small startups by providing tax incentives and seed funding for tech-based startups, they should also develop startup incubators to nurture innovative fintech, AI, and e-commerce enterprises.

Safety online and cyber-gender violence: Since the rise of digital transformation in Pakistan, it has seen thousands of cyber violence cases both against men women, the government should take initiatives and strengthen legal frameworks to tackle the digital tech-based gender violence. Parliament must reform laws e.g. under PECA act, to better protect women online and improve institutional coordination for redress.¹³

5. Implications of Digital Transformation in Pakistan

Pakistan is on the verge of rise in digital transformation but faces numerous implications be it economic, governance, political, security or social and human development which are very essential for the growth and future of the digital transformation in Pakistan.

- i. **Economic Implications:** Although recently Pakistan has been working on improving its connectivity and continuously been trying to provide enhanced digital services but it still falls behind other major counterparts. It should work on enhancing these capabilities so that services

¹² Jordan Atkins, coingeek.com, *Pakistan’s hard pivot toward digitalization*, October, 2024.

¹³ UNDP, *Transforming digital spaces Pakistan policy*, 2024.

can be improved and productivity in agriculture, industry and services be increased. World Bank notes that expanding broadband penetration in developing countries can raise GDP growth by up to 1.4% per year.¹⁴ Moreover the digital expansion of financial inclusion must take place as the digital payments and mobile banking reduce transaction costs and bring populations into the formal economy, which, in turn, will increase tax revenues and economic participation.

- ii. **Governance and Service Delivery Implications:** The governance can be made more transparent if we can move into the digital side. Recently many of the land records of the country, particularly in Punjab, have switched to digitization from manual work, as this leads to more transparency. Moreover, the licensing, tax systems, and welfare payments should all be digitalized as it reduces corruption and administrative delays.¹⁵ Digital services should also be opted by the ministries and provincial departments which should work through integrated data systems to monitor performance, targeted resources and evaluate policy impact more effectively.¹⁶
- iii. **Social and Human Development Implications:** Digital conversion can play a very vital role in the development of education and health system of the country as digital platforms can help expand access to online education, public health information while reducing rural-urban disparities.¹⁷ Apart from education and health it can play a very crucial role in the welfare systems of the country e.g. (BISP, Ehsaas) which can enable faster transactions and target the most vulnerable of the groups.¹⁸
- iv. **Political and Institutional Implications:** Pakistan has recently passed the law “Digital Nation Pakistan Act, 2025” which was approved by both houses of the Parliament in early 2025. This act aims to transform Pakistan into a digital nation by fostering digital economy. The digital transformation can be utilized for improving national governance. It also leads to increased coordination between provinces as it requires harmonized standards, interoperability and shared digital infrastructure across provinces. If implemented properly and effectively this will strengthen public trust in State institutions. Therefore, it is essential for the country to adopt Digitalized governance system in Pakistan.¹⁹

6. Conclusion

Digital transformation is the cornerstone of Pakistan’s economic resilience. By embracing the optimizing energy efficiency, prioritizing digital education and building the new infrastructure as per the need of the future tech, Pakistan can position itself as a trillion-dollar economy by 2035. But for this, greater support is needed from the government through strategic policy interventions, regulatory support and global collaborations which will be critical to ensure that digital advancements drive inclusive economic growth.

¹⁴ World Bank, *Pakistan digital economy country assessment*, 2022.

¹⁵ UNDP Pakistan, *Digital development report* (2023).

¹⁶ Ministry IT and Telecom, *Digital Pakistan Policy* (2018).

¹⁷ UNDP Pakistan, *Digital Development Index Report* (2023).

¹⁸ World Bank, *Pakistan social protection review* (2022).

¹⁹ Ministry of IT and Telecom, *National digital transformation framework draft* (2022).

PARLIAMENTARY BUSINESS

National Assembly Resolution Condemning Indian Defense Minister's Remarks on Sindh

Adopted
27-11-25
DS/L

Resolution

This House strongly condemns the recent remarks asserting that "Sindh may one day return to India" and that "civilisationally Sindh will always remain a part of India." These statements are historically incorrect, politically irresponsible, and contrary to the recognized geopolitical realities of the Indo-Pak region. The House reaffirms that Sindh is an integral part of the sovereign State of Pakistan and urges all individuals and institutions to refrain from making misleading, biased, and destabilizing statements.

(Asad Alam Niazi)
MNA

NA-218
NA-28
NA-237
NA-190
NA-128
NA-230
NA-241
DR. RAMESH KUMAR VANIWANI

Senate of Pakistan Resolution Commemorating Iqbal Day Nov 9, 2025



RESOLUTION NO. 597

“Recognizing the immense and enduring legacy of poet-philosopher and great thinker Dr. Allama Muhammad Iqbal, on his 148th birth anniversary and his pivotal role in awakening the spirit of Muslims of the Indian subcontinent.

Acknowledging him as the "Poet of the East" and the architect of the vision for a separate Muslim homeland in British India, a vision solidified in his 1930 Allahabad Address.

Affirming that his poetry, philosophy, and political thought continue to inspire the nation and its youth, embodying ideals of self-realization, the concept of KHUDI, unity, and courage, his intellectual legacy will continue to serve as a beacon of guidance for future generations.

Committed to upholding the principles of liberty, equality, and justice that were central to his vision.

The SENATE OF PAKISTAN hereby;

Resolves to honor the enduring contributions of Dr. Allama Muhammad Iqbal by promoting his philosophy in educational curricula and public discourse across the nation.

Calls upon all citizens, particularly the youth, to embrace Iqbal's message of self-belief, courage, and the pursuit of excellence to build a strong and prosperous Pakistan.

Urges a renewed commitment to the spirit of unity and brotherhood, as articulated in Iqbal's poetry, to overcome internal and external challenges and work for the collective progress of the nation and the Muslim world.

Encourages Government, Civil Society, and educational institutions to organize and support events, seminars, and cultural activities that reflect and celebrate the life and teachings of Dr. Allama Muhammad Iqbal.

Reaffirms the national resolve to work towards a just, humane, and progressive society based on the principles of freedom, dignity, and mutual respect, as envisioned by Iqbal.

-2-

Decides that the observance of Iqbal Day will be used not only as a day of remembrance but also as a day of active recommitment to the ideals that were powerfully articulated by Iqbal for the betterment of all humanity.”

Moved by Senator Sherry Rehman on her own behalf and on behalf of Senators Mohammad Ishaq Dar (Leader of the House), Amir Waliuddin Chishti, Kamran Murtaza, Haji Hidayatullah Khan, Syed Ali Zafar, Rana Sana Ullah Khan and Manzoor Ahmed Unanimously Passed by the House on Sunday, the 9th November, 2025.



Nov., 22, 2025 (Murree) – Group Photo of Hon Senators at the PIPS and MuP EU Project Strategic Planning Meet for Senate of Pakistan



Nov 18, 2025 (Lahore): Group Photo of Women MPAs at the PIPS and EU MuP Women Parliamentary Caucus Interface Session with CSOs for Provincial Assembly of Punjab



Nov., 18, 2025 (Lahore): Group Photo on the occasion of Workplan of Minority Rights Caucus held by PIPS and MuP Project of EU with Members of in Provincial Assembly of Punjab.



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