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fauzia KEHAR: REDEFINING NORMS IN A CONSERVATIVE CULTURE

[Lindsay Birbrager](https://iveypubs.my.salesforce.com/003A0000024iAmA) wrote this case under the supervision of [Alison Konrad](https://iveypubs.my.salesforce.com/003A000001CqbH7) solely to provide material for class discussion. The authors do not intend to illustrate either effective or ineffective handling of a managerial situation. The authors may have disguised certain names and other identifying information to protect confidentiality.

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It was May 2018, and Fauzia Kehar was stuck in traffic in Dubai, on the way home from another long day at the office. Unfortunately, her work day was not quite over. She still had plenty of email to catch up on, causing her to reflect back on the sacrifices she had made and to wonder whether they were worth it. While Kehar loved her job and the satisfaction she got from pushing each of her team members to achieve their full potential, she was finding it increasingly challenging continuing to justify her demanding work schedule while also trying to find enough time to spend with her husband and daughter. She wondered if she could continue juggling everything on her plate, or whether it was time for a change.

Kehar was the director and legal head for the Gulf Cluster at Citibank NA (Citibank). She led a team of lawyers responsible for providing legal services across all businesses in the Persian Gulf where Citibank maintained a local legal presence on the ground—i.e., the United Arab Emirates, Qatar, Saudi Arabia, and Bahrain—and provided coverage for cross-border services attributed to customers based in certain non-presence countries such as Oman and Yemen. She had joined Citibank in Pakistan in 2006 and had been working as a lawyer for 20 years. Kehar, like so many others, had not had an easy path. Her outstanding career success could be attributed to her drive, motivation, and willingness to take risks and make tough compromises. She was greatly respected within her field for her meticulous work and direct communication style.

Early Days

Family Background

The Kehar family was a family of landowners. Kehar’s great-grandfather had moved from Larkana, Pakistan, to Karachi. He joined the Pakistan Peoples Party, where he became a speaker of the Sindh National Assembly. He was extremely well regarded and earned a reputation as an honest politician, which was quite a rare achievement in Pakistan. The Pakistan Peoples Party was launched in 1967 to help with the establishment of an egalitarian democracy. The party made significant social and economic reforms that improved the lives of Pakistan’s impoverished masses. It gave the country a new constitution and took many other steps to promote Pakistan’s recovery after disastrous years of military rule.[[1]](#footnote-1) Kehar’s great-grandfather was very progressive and had encouraged the women in the family to pursue studies. This attitude trickled down from generation to generation.

Kehar’s father, Rasheed, was from Sindh, in the southeast of Pakistan. He held a bachelor’s degree but was largely dependent on agricultural income from the family business. Kehar’s mother, Farhat, was from Punjab and had married Rasheed at a very young age, which meant she had been unable to complete her studies. While their cultural backgrounds were dissimilar, the couple had met by chance, as Rasheed had taken notice of Farhat when visiting her home to see his friend, who just happened to be her brother. It helped that Farhat was known to be one of the prettiest ladies in Karachi during those days.

Kehar was fortunate to have been born into that family, where her wise, caring, and loving parents gave her the flexibility and freedom to make something of herself. They raised her around their values and had confidence that she would not abuse these. Kehar understood her boundaries and did not take her parents’ gift for granted; rather, she used it to become her own person.

Growing Up in Karachi

Kehar grew up in Karachi, the former capital of Pakistan, with her parents and younger sister. Karachi was developed as a port and trading centre by Hindu merchants in the early 18th century. In 1843, it was passed to the British, who made it the seat of the Sindh government.[[2]](#footnote-2) Since achieving its independence in 1947, Pakistan had been distinguished by an overwhelmingly Muslim population.[[3]](#footnote-3) Karachi’s population had continually grown, at about 5 per cent per year, and was estimated to have surpassed 20 million. The per capita income of the city was four to five times higher than the state average. Karachi continued to be an important financial and industrial centre for the country, generating 65 per cent of the total national revenue and handling most of Pakistan’s overseas trade.[[4]](#footnote-4)

Experience as a Woman in Pakistan

In Kehar’s family, women were encouraged to become educated. They were guided to study medicine, and in fact many of her aunts had become doctors. Kehar was fortunate that her mother was very progressive and had raised her to think of herself as a pauper’s daughter. She instilled in Kehar the value of being independent so that she would not have to take nonsense from anyone, especially a man. These lessons gave Kehar the courage to explore opportunities that may have seemed inaccessible to other women.

Kehar was not immune to the hardships faced by women throughout the country. Starting at birth, baby girls held a low status; they were considered to be a curse and a financial burden.[[5]](#footnote-5) Every family wanted their next child to be a son, as demonstrated by the fact that 1.09 males were born for every female, which was higher than the natural demographic ratio of 1.05.[[6]](#footnote-6) This son bias continued after birth, when parents decided to invest less in their daughters’ education because they expected higher labour and market rewards from their sons. One of the main reasons for this bias was the tradition of the dowry, in which a family spent on average US$12,000 to marry off each daughter. Upon marriage, most women moved from their parents’ households to those of their husbands; therefore, parents relied on their sons to care for them during old age. Only 24.3 per cent of women participated in the workforce. Many factors contributed to this, including the facts that men found it unacceptable for women to work outside of the home, and women felt unsafe. The biggest barrier, however, was that women felt burdened by the societal expectation that they had to continue with their gender-related and culturally-defined domestic roles.[[7]](#footnote-7)

Kehar was the first child born to her parents, who never did have a son. This was a societal issue, as each family felt pressure to have a son as an heir in order to carry on the family image and name. Kehar felt this burden most strongly at community gatherings and parties. She vividly recalled people asking her mother if she had a son, and when Kehar’s mother responded with “no,” she received sympathy, concern, and prayers. Kehar could not make sense of it all. Why did this discrimination exist, and why was she overlooked? Should she, a living, breathing child, not receive the prayers? As a result of these experiences, Kehar grew up as a tomboy. She only wore jeans, had short hair, and was extremely competitive, believing she could do anything that her boy cousins could do. Her childhood was a turning point, as it ignited the first sparks of consciousness that she was supposed to prove a point and make something of herself. She learned that she should not let others define her and most definitely not let her gender define her.

Education and Family

Kehar attended prominent educational institutions in Pakistan, beginning with the Karachi Grammar School. Most students, upon graduating from the school, went abroad to study. Kehar was not allowed to follow the paths of her friends; she was told that she was too young to go abroad at age 17 and that she needed to be under the watchful eyes of her family. While Kehar’s parents supported her education, her uncles wanted her to enrol in home economics so she could become a better housewife. They were not interested in discussing her career ambitions, as they held a narrow-minded view of what would be best for her based on her gender. While Kehar respected her family’s wishes, she also had ambitions and so made a compromise by enrolling in a two-year bachelor of commerce program at Karachi University.

After completing her degree, Kehar decided she wanted to study law. Initially, her family did not support this decision. Her grandmother told her father that Kehar did not need to pursue further education, and that she was at a ripe age for marriage. This statement put pressure on her to adhere to societal norms rather than follow her desired career path and become an independent woman. Fortunately, her parents recognized her potential and supported her decision. She went on to study law, also at Karachi University, where she excelled, receiving straight As. Her thirst for knowledge led her to apply for a Britannia scholarship, which provided an opportunity for students to do a one-year master of laws program in the United Kingdom. This was a very prestigious scholarship; 6,500 applications were received the year Kehar applied for it, and only 19 students were selected for the following academic session. To manage her expectations, Kehar’s family warned her that it was very unlikely she would be chosen due to the sheer number of applicants and the likelihood that the recipients were fixed. Kehar was ecstatic when she received a call to inform her that she had been awarded the prestigious scholarship to attain her postgraduate law degree—and her family was very proud of her accomplishment.

Early Career

Freelance Journalism

While completing her bachelor of commerce, Kehar had dabbled in freelance journalism, contributing articles for *The News International*, Pakistan’s largest English-language newspaper, and *Dawn*, Pakistan’s oldest and most widely read English-language newspaper.[[8]](#footnote-8) She wrote articles on a variety of topics, including the political situation in Pakistan, but maintained one style—a style infused with satire, sarcasm, and cynicism. She built a reputation as a valued contributor, receiving both money and positive recognition for her articles. Kehar enjoyed freelance journalism, as it provided her with a platform to express her views, an opportunity to learn, and a way to humour herself.

Kehar’s experiences as a freelance journalist assisted in her career advancement by teaching her a variety of important lessons. She learned to laugh at herself and to compartmentalize. These were important skills, as they helped her develop a thick skin and maintain her composure when receiving feedback and criticism. Throughout her career, Kehar was surrounded by men who held certain assumptions about her because of her gender. They believed that as a woman she could not possibly add value to their conversations or adequately handle pressure. They pushed her, assuming she would be overly sensitive, be defensive, or second guess herself. Kehar was one step ahead of them; she understood their intention and was able to remain calm, cool, and collected. Additionally, she was perceptive and learned from the men around her how she should market herself in order to gain respect and authority. Instinctively, she avoided outbursts, controlled her emotions, and developed her communication style to appear non-threatening. Freelance writing taught her to better read people, which allowed her to identify those whom she could trust and the types of relationships she should build with others.

ICI Pakistan

Upon completion of her law degree, Kehar took an assistant legal advisor role at ICI Pakistan Ltd. (ICI), a leading manufacturer supplying products to almost every industry in Pakistan.[[9]](#footnote-9) For her orientation, Kehar was sent to Lahore, Pakistan. Her mother was very nervous about this; she was concerned for her daughter’s safety as Kehar would be off on her own and surrounded by men. During orientation, Kehar was petrified at night. She was put up at the Pearl Continental Hotel in Lahore, where she would push the couch in front of the door just in case something were to happen. Initially, her concerns mirrored her mother’s, but over time she built her confidence and became more relaxed.

In her role, Kehar provided legal assistance to facilitate the expansion of a plant while ensuring the protection of the company’s interests. She also worked extensively on the demerger of PTA Pakistan Ltd. from ICI Pakistan Ltd. Kehar enjoyed the work, but more importantly, she liked the fact that she was making her own money and therefore gaining independence. She became more confident and transformed from a timid and formal person into someone more relaxed and assertive. She was cognizant of building her reputation and did so by taking the initiative to seek out additional work, while being extra cautious not to make mistakes. Kehar immersed herself in the organization, learning about the different businesses, travelling around the country, and taking advantage of opportunities to network and build connections. She made a lot of friends at ICI with whom she stayed in touch with. Kehar received a lot of positive attention at ICI, as she had proven herself to be very hard working.

Learning From the Mistakes of Others

Kehar had a tough female boss at ICI. However, that woman was crucial in developing Kehar’s own management style, as her boss indirectly taught Kehar how not to treat others. Her boss had thrown her into the deep end, and while in hindsight the strategy had worked, it initially had caused Kehar to feel isolated and hesitant to speak during meetings. Her boss was in a senior position and was very intelligent and powerful, but she hesitated to push Kehar to attain the next level of seniority within the organization. The few excuses cited were that Kehar had not obtained a degree from abroad and that she was still too junior. Regardless, Kehar wanted to understand more about the company and the projects she was working on in order to strengthen her contributions; hence she continued to plod on. Although Kehar was known to be a top performer, she did not receive a promotion, which confused and discouraged her. Thus, when she received an offer from the trade and development body of the United Nations for the role of national legal consultant, she accepted it. However, this was around the same time that she had applied for the Britannia scholarship. During negotiations, Kehar was transparent with her new employer, informing the organization that, if she were awarded the prestigious scholarship, she would leave to pursue her master of laws. Kehar was awarded the job and spent five months in the role, contributing to the design of new legislation on the carriage of air, road, seas, and multimodal transportation, which would meet the needs of the Pakistan government. When Kehar received the news that she had been awarded the scholarship, she left her role with the support of her employer, having clarified that expectation up front.

Marriage and Children

Kehar met her husband, Wahib, at a friend’s wedding. The wedding festivities lasted months, but during that time, Kehar and Wahib barely spoke. He did, however, draw her attention immediately. At the gatherings, while all of the other men were busy chatting up the women, Wahib was interacting with the children. At another point in her life, Kehar had read tarot cards, and at one of the celebrations, she sat in front of him and predicted that he was due to meet someone very soon and would fall in love and end up marrying her. Not long after, they started seeing each other on chaperoned dates. Near the end of the friend’s wedding celebrations, Wahib called Kehar to invite her to a mutual friend’s party. Kehar attended the party, but she did not go with him; she went with a friend of hers instead and met up with the larger group. Soon after their initial date, Wahib called her, asking her to meet him for coffee in a five-star hotel. At the end of this date, he introduced the idea of marriage and she politely declined. Kehar doubted their compatibility because they were two different people from two very different walks of life.

The two remained friends and became more comfortable as they got to know each other better. Wahib was transferred for work, and the courtship became long distance. Kehar’s parents, along with others who knew them, could not see the relationship working out in the long term and hoped it would wither. That did not happen; Wahib remained persistent about marrying her. Kehar dated him for five years before fulfilling the Nikaah ceremony and signing a formal marriage contract, in July 2001. The ceremony symbolized that Kehar was his wife but that they had not yet consummated the marriage. Despite having completed the Nikaah, when Kehar went off to study for her master of laws in London, Wahib became very insecure. While initially supportive, his family pressured him to be more assertive and regain control over the relationship. His family did not approve of Kehar’s lifestyle, as they had strict ideas of how a wife was supposed to act, and Kehar was not living up to their expectations. The expectation of a married woman in Pakistan was that she would conform to societal norms and massage her husband’s ego, focusing on his successes and not her own. In order to fulfil this expectation, she flew back to Pakistan in March 2003, during her school break, to comfort him by formally wedding him. This ceremony represented the final send-off from her family, allowing her to stay with Wahib as his wife. Upon completion of her master’s degree, Kehar was offered an opportunity to stay in London and complete her doctorate, but she decided to return home to be with her husband while advancing her career.

Balancing Act: Building a Career and a Family

While working at HaidermotaBNR & Co. (Haidermota), Kehar gave birth to her daughter Raaniya. Kehar took a three-month maternity leave, which was allocated by Pakistani law. Feeling pressured by her family, Kehar tried to breastfeed the baby initially. When she gave up, her family did not understand and pressured her to continue to try, but she held firm and put her daughter on bottles. While Kehar loved her daughter deeply, she also missed work, so she left Raaniya in her mother’s care and went back to the office, cutting her maternity leave short by one week. Kehar was fortunate to have tremendous family support; there was always someone willing to take care of her daughter. Kehar had to work very long hours at the office, and this weighed heavily on her. She would sometimes cry in the car on the way home, as she felt guilty for not spending enough time with her daughter. She struggled to balance her time between her family and work. While, for the most part, Kehar felt lucky to have family willing to help her with Raaniya, she had run into some incidents. One night, she had to go to the office for a meeting at 8:30 p.m. Afterwards, she returned to her in-laws to pick up her daughter and noticed they had cut off her three-month-old infant’s eyelashes. Kehar was livid that they had done so, particularly because she had previously explained to them that, although it was a tradition of theirs, she did not understand the logic behind it and did not want them to go against her will. Unfortunately, because of Kehar’s restrictive work schedule, she had no final say in what ended up happening. While Kehar was furious at her in-laws for disobeying her wishes, she managed her emotions and calmed herself down enough to explain to them that they should not have made a decision pertaining to Raaniya without her permission. Instead of receiving an apology for their invasion, she was reprimanded by her in-laws for the way she had talked to them. Once they were done shouting at her, she asked them to leave her room. Throughout the entire confrontation, she had looked to her husband for support. He provided none; all he said was that they should not fight. The whole situation was too much for Kehar to bear. She called her mother and went back home for a while. She cried the entire way home, feeling violated, and began wondering what she was doing and whether anything was worth it if she could not protect her own child. The experience validated the necessity for her to make her own money so that she could be self-sufficient in case something happened and she needed to take care of herself.

Career Progression

Haidermota

In 2004, Kehar moved into her next role, as a senior associate at a top law firm in Pakistan. Haidermota had built its reputation over the last 54 years by providing practical solutions to complex issues faced by clients in all sectors and establishing market standards for others to follow.[[10]](#footnote-10) Haidermota was an excellent training ground in terms of understanding clients, transactions, and a management mindset. It was a boutique law firm, so the most difficult transactions found their way to the firm. As a senior associate, Kehar negotiated and drafted contracts between clients and various government entities. She quickly built a reputation by being polite, patient, and attentive, and was rewarded with some of the company’s most difficult clients. Kehar enjoyed learning from and working alongside the brilliant partners. They taught her that law required a level of assertiveness, a lot of common sense, intuition, and self-belief. She had a very empowering boss, and through that boss, she uncovered the true importance of emotional intelligence. This boss helped shape Kehar’s vision of herself as a leader—someone who believed in herself and got others to believe in her too. While at Haidermota, Kehar did a lot of work on mergers and acquisition transactions, and one of her clients was Citibank. Citibank successfully poached her to fill a vacant position on its end.

Citibank

In 2006, Kehar moved to Citibank in Karachi, into the role of legal counsel. Citibank was founded in 1812 to serve as a trusted partner to its clients by responsibly providing financial services that enabled growth and economic progress. It had approximately 200 million customer accounts and did business in more than 160 countries and jurisdictions. Citibank provided consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking, credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.[[11]](#footnote-11)

In her role as legal counsel, Kehar advised on matters relating to compliance with regulatory directives and quickly developed a reputation for being solution oriented. Kehar was satisfied with her role and felt she was a good fit with the organization. She respected Citibank’s philosophy of throwing its talent into the deep end very early on, describing it as follows: “They put you in a Boeing 747 and tell you to fly it.”

Throughout her journey with Citibank, Kehar had been impressed with the steps the organization had taken towards building a diverse workforce across all levels. Diversity metrics were on the scorecards of the business unit and geographic division chief executive officers (CEOs), and Kehar was part of several interview panels where she was asked to evaluate candidates in a holistic manner. Kehar now co-chaired Citibank’s Professional Women’s Network for its U.A.E. chapter, which provided better networking opportunities and a platform of visibility for women. Citibank nurtured Kehar to be part of its global talent pool by sharpening her skill set and further developing her emotional intelligence. Kehar worked with Citibank in Karachi for about two and a half years before the London office started asking about her.

Current Role

The London office wanted Kehar to move to Dubai and asked permission for the move from the Pakistan CEO. While the CEO did not want to lose her, he shared the opportunity with Kehar, expecting that her husband would shut it down. Kehar explained that she would not ask her husband for permission, but rather would make her own decision and inform him of it. The next day, she surprised the CEO by informing him that she would move to Dubai, and the approval process was quickly put in place. Kehar’s new CEO had reservations about her taking on the role of Gulf Cluster Legal head, as she did not speak Arabic. He tried to offer her the title of deputy head of Legal for a six-month period instead. Kehar remained adamant that they must make the role hers or bring in someone external to do it. Her persuasiveness landed her the role, and with her skill set and emotional intelligence, she had no problem managing the language barrier.

After moving to the Dubai office in 2009, Kehar quickly progressed—from being a member of the U.A.E. Legal team to becoming head of Legal, United Arab Emirates, and then head of Legal, Gulf Cluster. In terms of grade, she moved from vice-president to senior vice-president and was promoted to director effective January 2017. As head of Legal, Gulf Cluster, Kehar was responsible for advising on legal matters related to all businesses, liaising with regulators in all jurisdictions of coverage, advising on restructuring arrangements and debt settlements, and negotiating customer settlements.

Her rapid career progression was the result of her competence and character. Kehar recognized the importance of building trust among her colleagues and thus made that a priority from day one. It was not all smooth sailing for Kehar; she encountered many roadblocks along the way, but she learned to overcome these. Early on, she was told she must reduce her department’s head count and decide who to let go. Kehar believed it was too early for her to make the decision and pass judgment on others, so she boldly stated that if someone had to be let go immediately, she would choose herself. She explained that she was not yet familiar enough with each individual and their responsibilities to make an informed decision. Looking back, she thought the situation was more of a test and that the company was pleased with her response.

Her team consisted of seven members who had an average of over eight years of legal experience and hailed from different countries. Initially, they did not want to talk to each other and were very selective in terms of the information they shared with her. Kehar did not shy away from this challenge but rather invested ample time in getting to know each team member. She held regular meetings where she prompted each member to share their questions, concerns, and feedback in order to establish a stronger team dynamic.

By 2018, Kehar had led the same team for over seven years and was still motivated to lead by example. Her leadership philosophy was all about empowerment—empowering each of her team members to be a leader. She worked to create a culture in which each individual felt they had a personal stake in the work. Kehar did not want her team to rely on her; she wanted them to be self-sufficient leaders but also to have the comfort of knowing she was always available to offer support or take a hit.

Advice for Career Progression

Through her diverse experiences, Kehar developed a library of valuable advice that had assisted her in managing expectations, stress, and her career progression. Kehar learned to block out the noise and follow her heart and conscience. She learned not to do something just because someone else was telling her to do it. To manage stress, she actively acknowledged the requests of others but prioritized these based on seniority, urgency, and business needs. She worked hard to develop strong relationships with her peers, resulting in goodwill to negotiate deadlines. With regard to career progression, Kehar believed that anyone could make it as long as they put in the hard work and never lost their desire to learn. According to her, “Law is not rocket science, it is a lot of common sense.”

Reflecting Back

When Kehar reflected back on her career, she did so critically. She recalled her regrets and negative self-talk, along with the barriers she had overcome and her defining moments. Kehar vividly remembered her early experience trying to land an articling position. She had an interview with a senior partner at a top corporate firm in Karachi, which at the time would have been a dream role to land. This man began the interview by informing her that he would ask her five questions and that she had to answer each one. Kehar was already nervous, and this introduction did nothing to help calm her nerves. He asked her very basic questions, but the pressure of the situation got the best of her, and she was unable to answer them adequately. The senior partner had no mercy; he told her that her hands were those of an artist or a painter and that she should go away and enjoy the fruits of her family. While his reaction was extremely disheartening, Kehar maintained her composure, calmly telling him that she would prove him wrong some day. Coincidentally, once she was established at Citibank, the same firm set up shop in the United Arab Emirates and needed to infiltrate the market, and the same man that had overlooked her in the interview without thinking twice was now turning to her, asking for work from Citibank. Remaining true to her character, Kehar connected him with the right internal stakeholders, intending to maintain fairness and equality. Kehar’s philosophy was to treat everyone with respect, and she did not see why she should make an exception for him, regardless of how he had treated her in the past.

Kehar was proud of what she had accomplished, and although she knew she had missed some crucial moments in Raaniya’s life, she made up for this as best she could by spending quality time with her when she was able to. Her daughter did not resent her for pursuing a demanding career; rather, she was proud of Kehar’s achievements. Throughout her life, Kehar had stayed true to herself and done her best to manage the expectations of others. Prior to marrying Wahib, she had made it clear that she wanted a family and a career, that she was not willing to change her family name, and that she would retain her right to divorce as a Muslim woman. Despite her requests, her family did not allow her to retain the right to divorce (customarily, the husband consented to granting this right to the woman or the marriage priest struck down the related provision in the contract). There was also opportunity to negotiate the applicable terms in the event that things did not work out. These could be recorded on the marriage contract itself. Ironically, despite being a lawyer herself, Kehar was not allowed the chance to negotiate the single most important contract determining her future. The logic provided was that it was socially, morally, and ethically wrong to be talking about “worst-case scenarios” when marriage was intended to bring families closer. Without clauses relating to dowry, child custody rights, and rights to be awarded maintenance on account of child care, a typical marriage contract tipped heavily in favour of the man.

Next Steps

As of August 2018, Kehar had been practicing law for 20 years and was where she wanted to be. She acknowledged that law was a difficult career to pursue, but at the end of the day, it was the right career choice for her and she would not have been satisfied giving it up.

Kehar wondered what was next for her. She was unsure whether she should continue practising law and make more money, or use her law background to pursue something completely new and different. She wondered how she could stay relevant but also, more importantly, how she could continue to make a difference. At some point in the not-too-distant future, she would love to go back to Pakistan, where she felt she could really make an impact. She was entertaining the idea of starting a non-governmental organization or of joining politics, where she could add value by contributing to the leadership of her country. Kehar wondered if the right time to make a change was now. If not now, when?

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