



**Education Qualification:**

- Doctorate of Philosophy (Ph. D) in Applied Economics, 2021, Applied Economics Research Centre, University of Karachi. The Ph. D dissertation topic entitled “Dynamics of Urban Life Cycle: An Application of Multi Dimensional System of Non-Linear Differential Equations”.
- Master of Applied Sciences (M.A.S.) in Economics, 1998-99, Applied Economics Research Centre, University of Karachi.
- Master of Science (M.Sc.) in Applied Mathematics, 1997, University of Karachi.

**Employment Record:**

Applied Economics Research Centre, University of Karachi since December 1999.

- Project Economist (December 1999 to January 2001)
- Research Assistant, (January 2001 to March 2005)
- Lecturer/Staff Economist (March 2005 till May 2011)
- Assistant Professor/Research Economist (June 2011 till to-date)

**Co-research Assignments at A.E.R.C.**

1. Cash Transfer Designing and Implication
2. Women Empowerment
3. Social Capital

**Teaching Assignments at A.E.R.C.****Teaching (Post-Masters Level):**

**Advanced Econometrics** 2023

**Advanced Urban Economics** 2023, 2022

**Statistics (Econometrics-I)** 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002

**Mathematics For Economist** 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002

**Econometrics-II** 2011, 2009, 2007, 2006, 2005, 2003, 2002

**Applied Econometrics and Computer Applications 2009, 2008, 2005, 2004, 2003, 2002**

**Administration at AERC**

1. Member Finance 2022, 2023
1. Convener, Car/ House Loan Committee 2019, 2018
2. Convener, Budget Committee 2017, 2013, 2011, 2010 and 2009
3. Convener, Tender Committee 2017, 2014, 2013, 2012, 2011, 2010 and 2009
4. Incharge, Seminar Committee 2013, 2012, 2011 and 2010
5. Incharge, Health Committee 2013, 2012, 2011 and 2010
6. Member, Graduate Studies Committee 2016, 2015, 2014, 2013, 2012, 2011, 2010 and 2009
7. Member, Computer Committee 2011 and 2009
8. Member, Academic Committee 2013, 2009
9. Member, Budget Committee 2016, 2015, 2014, 2012, 2008

**THESIS SUPERVISED:**

**Ph.D**

- Impact of Excess Liquidity on the Predictive Power of Yield Curve: A Case of Pakistan, Zinaz Aisha, Applied Economics Research Centre, University of Karachi

**M. Phil**

- Comparative and Pattern Analysis of Development Ranking of Districts of Pakistan: 2005 to 2020, Sardar Adil Iqbal Khan, Applied Economics Research Centre, University of Karachi

**Masters**

- Economic Cost Evaluation of Company's Environment, Syeda Sarah Bano, M Com, 2017, Department of Commerce, University of Karachi

**PUBLICATIONS:**

### **Research Paper**

- Empirical estimation of urban life cycle using the three dimensional Lotka-Volterra Model. Business Review (2019) 14 (2): 116-127, Institute of Business Administration, Karachi, Pakistan
- “Development Rank Ordering of Districts of Pakistan: Revisited”, Pakistan Journal Applied Economics 2009.
- “International Practices of Revenue Sharing and its Implications for Pakistan” AERC Discussion Paper No. 265 July 28, 2004.
- “Issues, Problems and Potential of Professions, Trades and Calling Tax: A Case Study of Province of Sindh, Pakistan”, Asian Economic Review, 2008.

### **Participating in Research Report**

- “Intergovernmental Fiscal Transfers for Equitable In-country Growth, AERC Research Report, April 2001.

### **WORKSHOP & CONFERENCE ATTENDED**

- AERC, Annual International Conference, 2018, Central Asian Regional Economic Integration and CPEC: Prospects, Challenges and the Way Forward (CAREIC-PCWF), December 18-20, 2018
- AERC, Annual International Conference, 2017, Towards Inclusive Governance and Efficient Institutions for Sustainable Development (TIGEISD), October 24-26, 2017
- AERC, Annual International Conference, 2016, Transforming Economic Development: Policies and Strategies (ICTEDPS), November 22-24, 2016
- 26<sup>th</sup> Annual General Meeting & Conference of Pakistan Society of Development Economists on “Fiscal Decentralization: Empowering the Provinces, Strengthening the Federalism” held at The Marriot, Islamabad by Pakistan Institute of Development Economics (PIDE), December 2010
- One Day Workshop on “Writing Research Paper” (for outsiders) in collaboration with IRP and AERC at Applied Economics Research Centre, University of Karachi, April 17, 2010
- One Day Workshop on “Writing Research Paper” (for AERC Staff) in collaboration with IRP and AERC at Applied Economics Research Centre, University of Karachi, April 16, 2010
- One Day Workshop on “Survey Design & Sampling Techniques” held at COMSATS Institute of Information & Technology, Lahore in collaboration with Institute of Research Promotion (IRP) and Management Sciences Department, COMSATS, March 06, 2010

- 25<sup>th</sup> Annual General Meeting & Conference of Pakistan Society of Development Economists on “Investing People” held at Marriot, Islamabad by Pakistan Institute of Development Economics (PIDE), March 2010.
- International Workshop on “Empowering Pakistan: Firms” held at Lahore in Lahore Avari Towers with collaboration of USAID, Cemonics and Innovative Development Strategies (IDS), April, 21 – 24, 2009
- 2<sup>nd</sup> National Workshop on “Poverty Analysis, Monitoring, and Evaluation” held at Bhurban in collaboration with the World Bank Institute and Pakistan Institute of Development Economics (PIDE), August 19-23, 2002.
- National Conference on “Islamic Banking for Development: Meeting the Challenge”. Shaikh Zayed Islamic Centre, University of Karachi, March 2003.
- Workshop on “The Revival of Economy” Applied Economics Research Centre, University of Karachi, 2001
- National Conference on “The State of Economy: Progress and Prospects”, Applied Economics Research Centre, University of Karachi, 1998.
- National Conference on “Pro-Poor Growth Policies”, Applied Economics Research Centre, University of Karachi, 2002.

#### **SEMINARS & PANEL DISCUSSIONS ARRANGED AND ATTENDED**

- Presentations fifteen Socio-economic Issues in Exhibition “Re-engineering Pakistan” on behalf of Applied Economics Research Centre, University of Karachi with collaboration of MAS Students, at Expo Centre Karachi, June 2011
- A Panel Discussion on “Federal Budget: 2010-11”, Panelist: **Dr. Hafiz A. Pasha**, *Chairman, Revenue Advisory Council* / **Shahid Kardar**, / **Engr. M.A. Jabbar** at The Marriot Karachi by Applied Economics Research Centre, University of Karachi, Karachi, June 2010
- A Panel Discussion on “Federal Budget: 2010-11”, Panelist: **Dr. Kaiser Bengali**, *Advisor for Planning and Development to Chief Minister, Sindh* / **Syed Muhammad Shabbar Zaidi**, *A.F. Furgsen & Company Chartered Accountant* / **Mian Zahid Hussain**, *President, Pakistan Businessmen & Intellectuals Forum* / **Muhammad Rajber**, *Managing Director, General Shipping* at The Marriot Karachi by Applied Economics Research Centre, University of Karachi, Karachi, May 2010
- Seminar on “Sindh Developments Strategy”, by Dr. Kaiser Bengali at Applied Economics Research Centre, University of Karachi, Karachi, April 2010

- Seminar on “New Developments in Microfinance”, by Mr. Nadeem Hussain, *President, CEO and President Tameer Microfinance Bank* at Applied Economics Research Centre, University of Karachi, Karachi, April 2010
- Seminar on “The World Order and Pakistan: US Assistance and the Kerry Lugar Bill.”, by Mr. Hussan Zia at Applied Economics Research Centre, University of Karachi, Karachi, April 2010
- Seminar on “Workers’ Remittances and Balance of Payments in Pakistan”, by Prof. Dr. Nuzhat Ahmad at Applied Economics Research Centre, University of Karachi, Karachi, April 2010
- Seminar on “NFC Award: How and What?”, by Dr. Kaiser Bengali at Applied Economics Research Centre, University of Karachi, Karachi, March 2010
- Seminar on “The World City Concept and its Repercussions on Urban Planning in the South”, by Arif Hasan at Applied Economics Research Centre, University of Karachi, Karachi, February 2010
- Seminar on “The Truth Behind Pakistan’s Economic Performance 1999 – 2008”, by Dr. Meekal Ahmed at Applied Economics Research Centre, University of Karachi, Karachi, January 2010
- A Panel Discussion on “Interpreting Social and Economic Change in Pakistan: A Panel Discussion”, Panelists: **Arif Hasan**, *Development Critic, Urban Planner, Intellectual / Ijaz Nabi*, *Economist, Dean The School of Humanities, Social Sciences and Law, LUMS / Talat Aslam*, *Social Commentator, Editor, The News / Afia S. Zia*, *Feminist Scholar, Social Critic and Commentator* at Applied Economics Research Centre, University of Karachi, Karachi, December 2009
- Seminar on “Bank Governance changes in Pakistan: Is there a Performance Effect?”, by Dr. Abid Aman Burki at Applied Economics Research Centre, University of Karachi, Karachi, May 2009
- Seminar on “Challenges facing Pakistan's Economy”, by Dr. Ashfaq Hassan Khan at Applied Economics Research Centre, University of Karachi, Karachi, May 2009
- Seminar on “The Market Economy and its limits”, by Dr. Asad Zaman at Applied Economics Research Centre, University of Karachi, Karachi, April 2009

## **Most Recent Research Assignments**

### **Project : Study on Profiling and Segmenting the Road Transport Sector and Assessment of Informal Financing therein**

Year: 2017-2018

Location: Sindh, Punjab, KPK and Balochistan, Pakistan

Client: Karaandaz and DFID, Pakistan

Position Held: Enumeration Expert/Data Analyst

Activities Performed: Enumeration Plan and Statistical Analysis of Database

### **Project : BISP Phase – I of National Socio Economic Registry Update**

Year: 2016-2017

Location: Sindh and Balochistan, Pakistan

Client: BISP and World Bank, Pakistan

Position Held: Enumeration Expert/Statistician

Activities Performed: Enumeration Plan and Statistical Analysis of Database

### **Project : Baseline Study of Balochistan under MDTF for Khyber Pakhtunkhwa, FATA and Balochistan**

Year: 2015-2016

Location: Balochistan, Pakistan

Client: World Bank, Pakistan

Position Held: Data Analyst

Activities Performed: Data Analysis

### **Project : Impact Assessment Study of “Capacity Building of Teachers Training Institutions and Training of Elementary School Teachers in Sindh Province”**

Year: 2015-2016

Location: Sindh, Pakistan

Client: Government of Sindh, Pakistan

Position Held: Data Analyst

Activities Performed: Data Analysis

### **Project : Engagement Survey for SBP Banking Services Corporation**

Year: 2015-2016

Location: Pakistan

Client: State Bank of Pakistan

Position Held: Data Analyst

Activities Performed: Data Analysis

### **Project : Situation Analysis & Baseline Surveys For Poverty Reduction through Rural Development in KPK, FATA and Balochistan**

Year: 2014-2015

Location: Pakistan (14 districts)

Client: Pakistan Poverty Alleviation Fund (PPAF)

Position Held: Project Coordinator

Activities Performed: Performed: Designing of Survey Tool and Logistics, Data Analysis

**Project : Pakistan Off-Grid Solar Lighting**

Year: 2014-2015

Location: Pakistan (14 districts)

Client: World Bank

Position Held: Data Analyst

Activities Performed: Data Analysis

**Project : Socio-Economic, Culture, Political and Environmental Profile of Baltistan Gilgit**

Year: 2013-2014

Location: Pakistan (7 districts)

Client: Pakistan Cultural and Social Development (PCSD)

Position Held: Project Coordinator

Activities Performed: Designing of Survey Tool and Logistics, Data Analysis

**Project : FBR Employee Perception Survey**

Year: 2013-2014

Location: Pakistan (4 districts)

Client: World Bank

Position Held: Project Coordinator

Activities Performed: Designing of Survey Tool and Logistics, Data Analysis

**Project : Out of Pocket Health Expenditure in Faisalabad**

Year: 2013-2014

Location: Faisalabad, Pakistan

Client: AASA Consulting

Position Held: Data Analyst

Activities Performed: Designing of Survey Tool and Logistics, Data Analysis

**Project : Pakistan Urban Sector Assessment**

Year: 2012-2013

Location: Pakistan (6 districts)

Client: World Bank

Position Held: Senior Researcher

Activities Performed: Designing of Survey Tool and Logistics, Data Analysis

**Project : Baseline Study for USAID Gender Equity Program**

Year: 2011-2012

Location: Pakistan (29 districts)

Client: Aurat Foundation and The Asia Foundation

Position Held: Project Coordinator

Activities Performed: Designing of Survey Tool and Logistics

**Project : Impact Evaluation of the Sindh Education Foundation Pilot Promoting Private Schools (PPRS) in Rural Sindh Program**

Year: 2011

Location: Pakistan

Client: World Bank

Position Held: Project Coordinator

Activities Performed: Designing of Survey Tool and Logistics



**Project : Third Party Validation of Girls' Stipend in Schools in Sindh**

Year: 2011

Location: Sindh

Client: World Bank

Position Held: Project Coordinator

Activities Performed: Field Coordination and Logistics

**Project : Third Party Validation of School Management Committees in schools in Sindh**

Year: 2011

Location: Sindh

Client: World Bank

Position Held: Project Coordinator

Activities Performed: Field Coordination and Logistics

**Contact & Core Research****Assignments:****DETAILED TASKS ASSIGNED**

1. Project Coordinator of District Profile and Sector Assessment with USAID
2. In-charge of Data entry & Statistical Analysis with Dawn Media Group
3. Survey Coordinator and Field Supervisor with World Bank Education Group
4. Data Analyst with AERC Group
5. Survey Coordinator, Field Supervisor and Data Analyst with AERC Group

**WORK UNDERTAKEN**

- Project: **Empowering Pakistan: Firms**  
 Location: Sindh, Pakistan  
 Year: 2009  
 Project Coordinator
- Project: **Dawn Elections.**  
 Location: Sindh, Pakistan  
 Year: 2007 – 2008  
 In-charge of Data entry & Statistical Analysis
- Project: **Teacher management Study, Sindh Education Reform Project.**  
 Location: Sindh, Pakistan  
 Year: 2006  
 Survey Coordinator
- Project: **Impact Assessment of Engro Dairy Farms Project.**  
 Location: Pakistan  
 Year: 2006  
 Data Analyst
- Project: **Social Capital Project.**  
 Location: Pakistan  
 Year: 2005  
 Survey Coordinator

## Contact & Core Research

### Assignments:

#### DETAILED TASKS ASSIGNED

6. Resource Mobilization Study for the Taxes under Board of Revenue and Excise & Taxation Department of Government of Sindh, a study funded by World Bank under PHRD grant.

7. Nature and Scope of Corporate Philanthropy in Pakistan for Philanthropy Centre of Pakistan and Aga Khan Foundation.

#### WORK UNDERTAKEN

Project: **Resource Mobilization Study for the Taxes under Board of Revenue and Excise & Taxation Department of Government of Sindh**

**Year: 2003-2004**

Location: Karachi, Pakistan

Position: Data Analyst

The Government of Sindh (GoS) has obtained a Structural Adjustment Credit from the World Bank for deepening and extending its Reform Program. These Reforms are aimed at poverty reduction through stimulation of growth within the province and through improvements in public service delivery. As such, a key reform and main aim of the study is to create fiscal space through mobilization of additional resources, restructuring of some of the major provincial taxes, and strengthening of the capability of the tax collection machinery.

Project: Study on Nature and Scope of Corporate Philanthropy in Pakistan for Philanthropy Centre of Pakistan and Aga Khan Foundation.

**Year: 2003**

Location: Karachi, Pakistan

Position: Data Analyst

The study aims at understanding the role of Pakistan's corporations in contributing towards social development and in identifying constraints. The study also explores the commitment, potential and willingness of corporate sector to the social commitment. The study will document policies of corporate sector towards corporate giving, determine its size and scope. The study will recommend measures for enhancing the role of Pakistan's corporate sector in philanthropy contribution based on the primary survey of 300 corporate sector entities spread over number of sectors through out Pakistan.

## Contact & Core Research

### Assignments:

#### DETAILED TASKS ASSIGNED

8. Determining the effectiveness of Incentives in Education for Furtherance of Education Sector Targets & Reforms for Government of Sindh, a study funded by World Bank under PHRD grant.
9. Data Analyst on Inter-Agency Gender and Development Group Study
10. Data Analyst on UNDP Study
11. Data Analyst on UNICEF/ Government of Sindh
12. Research Assistant to Prepare a Case for Government of Sindh for 6<sup>th</sup> National Finance Commission Award (July 2002-June 2007)

#### WORK UNDERTAKEN

Project: **Determining the effectiveness of Incentives in Education for Furtherance of Education Sector Targets & Reforms for Government of Sindh.**

Year: **2002-03**

Location: **Karachi, Pakistan**

Position: **Data Analyst**

The study aims at improving the primary and elementary education enrollments in Sindh Province through provision of appropriate mix of incentives that would particularly benefit the poor communities. The effectiveness of the existing incentives would be determined by undertaking a survey of different categories of stake holders including households, school and district education administration, elected local government representatives, NGOs/CBOs and other community leaders. The survey findings will determine the appropriate mix of incentives for future budgetary allocations for education sector.

Project: **Mainstreaming Gender in the Poverty Reduction Strategy Paper.**

Location: **Pakistan**

Year: **2003**

**Data Analyst**

Project: **Tracking of Public Expenditure on Primary Education and Basic Health for Poverty Reduction**

Location: **Pakistan**

Year: **2002-2003**

**Data Analyst**

Project: **Multiple Indicators Cluster Survey**

Location: **Sindh, Pakistan**

Year: **2002-2003**

**Data Analyst**

Project: **Study to "Prepare A Case for Government of Sindh for 6<sup>th</sup> National Finance Commission Award (July 2002-June 2007), (Ministry of Finance, Government of Sindh)**

Location: **Karachi, Pakistan**

Year: **November 2001 – April 2002)**

**Contact & Core Research  
Assignments:**

**DETAILED TASKS ASSIGNED**

**WORK UNDERTAKEN**

*Research Assistant* on the Government of Sindh study to prepare their case for the upcoming 6<sup>th</sup> National Finance Commission Award that decide the intergovernmental fiscal transfers arrangements between the federal and provincial government in Pakistan. The task performed includes collection of primary and secondary data, computer data management and analysis. Also take part in writing project report.

13. Research Assistant to Study the Intergovernmental Fiscal Transfers for Equitable In-country Growth, ADB-RETA No. 5902

Project: Study on Intergovernmental Fiscal Transfers for Equitable In-country Growth, (ADB-RETA No.5902)

Location: Karachi, Pakistan

Year: May-November, 2000

*Research Assistant* on the ADB, RETA No. 5902 to study the optimal fiscal support required from a Central Government to provincial and local governments if in country socio-economic disparities are to be adequately addressed. In particular study focuses on inter-governmental fiscal transfer arrangements between the Central and Sub national government including tax and non-tax revenue sharing, grants (conditional/ unconditional) and loans etc. The task includes preparing a computerized database of tax and non-tax revenues of federal and provincial governments in Pakistan.

14. Data Analyst on the National Lottery Charities Board Project

Project: Mid-Term Review of Family Health Project (a project of Family Planning Association of Pakistan).

Location: Sindh (Badin)

Year: 2003

Data Analyst

15. Data Analyst on Peshawar Development Authority Project

Project: Urban Planning and Development Management System for Peshawar

Location: Peshawar (Pakistan)

Year: 2002

Data Analyst

**Languages**

	<b>Speaking</b>	<b>Reading</b>	<b>Writing</b>
English	Average	Excellent	Average
Urdu	Excellent	Excellent	Excellent