

PERSONAL

Family name: NAWAZ
First name: Ahmad
Nationality: Pakistan
Civil status: Married

EDUCATION

- Oct, 2009** **Department of Economics, University of Goettingen, Germany**
Ph.D. in Economics. (Cum Laude, 1st Div.)
 Thesis: *Issues in the Sustainability of Microfinance: Three Empirical Essays at Micro and Macro Level*
 Supervisor: **Stephan Klasen (late)**
- 2001** **The University of Manchester, UK**
Masters in (Econ.) in Development Economics. (1st Div.)
 Thesis: *Microfinance in Pakistan: Re-examining the Issues*
 Supervisor: **George Mavrotas**
- 1999** **Quaid-i-Azam University, Islamabad, Pakistan**
M.Sc. in Economics. (1st Div.)
 Thesis: *Sources of Economic Growth in Pakistan: A New Evidence*
 Supervisor: **Abid Aman Burki**
- 1996** **Government College Lahore, Pakistan**
Bachelor of Science (B.Sc.) (A Grade, 1st Div.)
Economics, Statistics and Mathematics.
- 1994** **Government College Lahore, Pakistan**
Intermediate of Arts (F.A.), General Science Group. (A Grade)
Economics, Statistics and Mathematics

RESEARCH INTERESTS

Development Economics, Institutions, Microfinance, Climate Change

LANGUAGE SKILLS scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Urdu (native)	1	1	1
Punjabi (native)	1	1	2
English	1	1	1
German	2	2	3

MEMBERSHIP OF PROFESSIONAL BODIES

Development Studies Association (DSA), UK; Manchester Student Alumni; DAAD Alumni of German Universities, University of Manchester Student Alumni; Pakistan Society of Development Economist (PSDE); Centre of European Research in Microfinance (CERMi), Old Ravian Union (ORU)

IT SKILLS

STATA, SPSS, EVIEWS, Nvivo and Microfin

PRESENT POSITION

- i. **Associate Professor of Economics**, Faculty of Economics & Graduate Institute of Development Studies (**GIDS**), **Lahore School of Economics, Lahore, Pakistan**
- ii. **Director, Research**, Graduate Institute of Development Studies (**GIDS**), **Lahore School of Economics**
Lahore School of Economics is a distinguished seat of learning known for high quality teaching and research. Established in 1993, the Lahore School has emerged as one of the leading higher education institutions in Pakistan. **GIDS** at LSE, stimulates an interdisciplinary approach to the study of development policy and practice with the objective of producing development professionals with a strong capacity to identify and respond to current economic, social and cultural challenges and to promote equitable and sustainable development in a period of rapid globalization and technological change. Since Jan 2022, I have been working as full-time faculty both at Department of Economics and GIDS at LSE. My responsibilities are:

ACADEMIC RESPONSIBILITIES

The main academic responsibility is to teach graduate and undergraduate courses. Besides teaching courses, I also actively supervise MPhil theses of Development Studies Graduates.

Graduate Courses taught: "Development Economics", "Poverty Dynamics", "Research Methods-II", "Business Economics" "The

Economy of Pakistan

Undergraduate Courses taught: *"Pakistan Economy" "Pakistan Studies" "Intro. To Microeconomics"*

ADMINISTRATIVE RESPONSIBILITIES

Being the Director of Research at GIDS, I am responsible for ensuring the overall quality of the research output of the institute. To this extent, I have to monitor the research progress of the faculty, researcher and MPhil students and its alignment with the emerging issues in the field of development studies through frequent meetings. Further I have to present the Annual Research Plan of the institute and its progress report to various internal bodies i.e. academic council, Board of studies etc.

Courses previously taught At CUI & PIDE

Undergraduate Courses *"Financial management", "Money and Banking", "Advanced Mathematical Economics", "Development Economics", "Population Economics" and Mathematical economics", "Issues in Development Economics" "Introduction to Development Studies", " Political Economy and Global Change", " Economic analysis of Project Planning & Management"*

Graduate Courses *"Development Economics", "Research Methodology", "Political Economy and Globalization", "Globalization and Socio-Economic Change", "Project Quality and Risk Management", "Advanced Managerial Economics", "Development Economics", "Financial Inclusion & Poverty Alleviation"*

MPhil Thesis Supervision

On-going

- i. Miss. Fatima Tahir *"Examining the Nexus of Modern Slavery, Globalization, and Climate Change: A Cross-Country Analysis"*
- ii. Shaher Bano Sattar *"Exploring the Nexus Between Liberal Policies and Climate Mitigation Goals with Technology as a Moderating Factor: A Cross-Country Empirical Evidence"*
- iii. Bushra Wajiha *"Sustainability of Microfinance Institutions (MFIs): Do Socio-cultural factor matter"*
- iv. Maham Sadiq *"The Impact of Urbanization on Migrant Women's Empowerment in Pakistan" (Co-supervisor)*
- v. Omer Jahangir *"An Analysis of the Impact of Political Instability on State Owned Enterprises – A Case Study of Pakistan International Airline (PIA)" (Co-supervisor)*

Completed

Development Economics/Development Studies at LSE

- i. Sehrish Ehtisham *"External Environment and performance of Microfinance: A way Forward "*
- ii. Simran Tariq *"Women Empowerment and Ethnic Inequalities in Pakistan: An Evidence from Pakistan Demographic Health Survey 2017-2018 (PDHS)"*
- iii. Sara Hamid Malik *"Vulnerability of Micro-Entrepreneurs in Semi-Urban Punjab During COVID times: A Case of Microfinance Borrowers and State-led Ehsaas Program Beneficiaries"*
- iv. Kainat Nayyer *"Teachers' Motivation Needs and Role of Administrative Support for Public Primary School Teachers: Insights from LEAPS Survey and Educational Department Policies"*
- v. Miss. Mahin Jehangir Ali *"Does Access to Informal Savings (ROSCAS) Reduce Vulnerabilities During COVID times? Evidence from Micro-entrepreneurs Survey of Semi-Urban Areas of Punjab"*
- vi. Khalida Khalid *"The Advent of Hybrid Warfare: An Issue of National Security A Cross Country Empirical Analysis and Implications for Pakistan."*
As Co-Supervisor
- vii. Mona Khan *"An Empirical Investigation Of The Governance-Corruption Nexus: A Way Forward "*
- viii. Mariam Khalid *"The Differing Growth Paths in Reducing Gender Inequalities between Bangladesh and Pakistan: The Role of Female Labour Force Participation "*
- ix. Saba Ilyas *"Effectiveness of Pakistan China Free Trade Agreement: A Gravity Model Analysis"*
- x. Rida Riaz *"Effects Of Socio-Economic Status Of Working Women In Transforming Social Values "*
- xi. Asna Akram *"Measuring Individual Readiness to Enter the Knowledge Economy: A Case Study of Lahore "*
- xii. Shanzay Kamran *"Agricultural Growth and its Impact on Food Security in Pakistan (1990-2015)"*
- xiii. Rabia Siddiqui *"Female Labour Force Participation in South Asia: A Comparative Study of Bangladesh, India, Pakistan and Sri Lanka"*
- xiv. Ayesha Subhani *"Empowering victimised women and the role of institutions: A new evidence from the Multiple Indicator Cluster Survey, Punjab, Pakistan"*
- xv. Kiran Zahra *"Myself or Ourselves: An Experimental Enquiry into the Impact of Entitlements on Altruistic Choices Within A Household"*
- xvi. Khushbakht Baluch *"Role of Parents and Educated Youth's Social and Civic Participation in their Political Engagement: Survey based Evidence from Universities in Lahore "*
- xvii. Zara Hussain *"The Impact of working and living conditions on non-economic wellbeing of female domestic workers in Pakistan "*
- xviii. Hania Shabbir *"The Determinants of Women's Wellbeing and the Role of Information Communication Technology (ICT): New evidence from Multiple Indicator Cluster Survey (MICS) of Punjab "*
- xix. Fariya Hashmat *"Development-Induced Displacement and Psychosocial Well-Being: A Study of Lahore Orange Line Metro Train Project "*

- xx. Hafsa Sheikh "Character strengths and academic achievement: do student's demographics and university characteristics matter?"
- xxi. Tehniat Tirmizi "Impact of Higher Education in Punjab on Stereotypical Gender Roles: A Study of Undergraduate Students' Perceptions"
- xxii. Amna Nasir Zaman "Determinants of Employment of Ever-Married Women- Moderating Effect of Ict: Evidence from The Demographic and Health Survey 2017-18, Pakistan"
- xxiii. Zaina Mazen "Impact of Mass Media & Ict on Patriarchal Beliefs: Attitudes Towards Domestic Violence in Currently Married Women in Punjab: Analysis Using Mics 2017-2018 Data"
- xxiv. Urooj Jamil "Impact of Microcredit Program on Non-income Outcomes –A Case of Akhuwat Microfinance Organization in Pakistan"
- xxv. Marium Pervez Faruki "Investigating the Impact of Vocational Education on International Migration and Financial Remittance: A Mixed Method Inquiry"
- xxvi. Ammar Arshad "E-Governance and Service Delivery in Health Sector in Punjab: Approaches, Challenges, and Possibilities"
- xxvii. Ali Shan "Impact of Effective Implementation of Property Rights on Women Empowerment: An Important Paradigm for Development- Evidence from The Demographic and Health Survey of Pakistan, 2017-18"

Management/Project Management/ Finance/Economics (at CUI)

- i. Sehrish Hanif "Risk management application and the performance of microfinance sector in Pakistan"
- ii. Ayesha Yaqoob "What dives cost in managing microfinance? A new evidence from South Asia"
- iii. Irum Malik "Inclusive Institutions in Pakistan: In Search of Holy Grail"
- iv. Iqra Ejaz "Mission drift in microfinance: a new evidence"
- v. Lubna Uzair "Trade Creation and Diversion of Pakistan China free trade agreement: An empirical evidence"
- vi. Anam Wazir "Modelling relationship between Exchange rate volatility and commodity trade: A hidden analysis for Pak-China"
- vii. Mariam Amjad "The Role of Socio-Economic Factors in Determining the Women Bargaining Power in Pakistan"
- viii. Saima Naureen "Performance Pay, Workplace Health and Organizational Performance: A Panel Study of Textile Firms in Pakistan"
- ix. Madiha Khatoon "What determines the subjective wellbeing of working women living in Hostels: An evidence from metropolitan City of Lahore"
- x. Iqra Fareed "An examination of relationship between Self-leadership and Innovative work behavior with the mediating role of Work Engagement: A study in Pakistani IT sector."
- xi. Amna Anam "Does Gossip has impact on Employee Cynicism? Empirical Study of HEIs in Pakistan"
- xii. Kiran Shakeel "Impact of Pshyco-socio climate factors on the performance: mediating role of resource demand theory"
- xiii. Neelma Gul "Impact of service quality on brand loyalty in pizza hut restaurants"
- xiv. Rabiya Rasool "Impact of Human resource on efficiency of microfinance: An empirical investigation"
- xv. Arooj Akram "Human Resource and the social Performance of Microfinance: An Empirical Investigation"
- xvi. Maryam Rizwan Khan "Human Resource and Financial Performance in Microfinance; An Empirical Inquiry"
- xvii. Sharif Haider "Consumer Attitude and Purchase Intention towards Islamic Banking: Influence of Brand Image and Trust"
- xviii. Ameema Khan "The Relationship between Enterprise Resource Planning (ERP) System and Supply Chain Management Performance in Manufacturing Firms"
- xix. Kanwal Iqbal "The impact of ERP implementation on the performance of Multinational Engineering firm"
- xx. Sehar Afzal "Risk Management in New Formulated Drug Product Development: An Evidence from Pakistan"
- xxi. Usman Rafiq "Impact of total quality management practices on the firm's performance: A case of construction industry in Pakistan"
- xxii. Saqib Nazir "Impact of Work Environment Factors on Project Performance in Construction Industry of Punjab Pakistan"
- xxiii. Sofia Jamil "Quality Assessment in Higher Education Institutions of Pakistan"
- xxiv. Asma Fayyaz "Impact of leadership styles on project Performance: Role of Teamwork in Construction Companies of Lahore."
- xxv. Rabiya Razzaq "Logistics Capabilities and Supply Chain Resilience: Moderated Effect of Risk Management and Supply Chain Orientation in Pakistan"
- xxvi. Sohail Anjam "Knowledge Sharing and Project Portfolio Success among Construction firms in Qatar; A Mediating and Moderating Role of PMQ and Project Interdependency"
- xxvii. Umar Munir "The Moderating Role of Risk on Informal and Formal Control and the Process Performance: An Evidence from Informational Technology Industry Lahore"
- xix. Wajeelha Khalid "Antecedents of Project Management Competence Retention and Firm Performance: The Role of Innovative Culture"
- xx. Sana Iqbal "Investigating the role of social and financial performance in corporate governance of microfinance institutions: empirical evidence from Asia"
- xxi. Sidra Hameed "Impact of Risk on Social and Financial Performance in Microfinance: A new evidence."

- xxii. Izza Jamil "Sources of funds and lending rates in microfinance: A way forward".
- xxiii. Nida Fatima "Impact of external factor on lending rates in microfinance: An empirical evidence
- xxiv. Siddra Shahbaz "Do Institutions and Culture Matter in Corporate Governance-Performance Nexus? Evidence from Asian Microfinance"
- xxv. Muhammad Faisal "Impact of External Factors on the Efficiency of Microfinance institutions: An Empirical Investigation "

At PIDE

- i. Benazir Basharat "Social and Financial Efficiency of Microfinance: A new Evidence"
- ii. Bisma Jadoon "Efficiency of Public, Private and NGO-run primary schools: A case study of district Abbottabad"
- iii. Anum Mushtaq "Subsidy effectiveness: General versus Targeted, A Case of Pakistan"

PROFESSIONAL EXPERIENCE

- 10/2012-12/2021 COMSATS University Islamabad (CUI), Lahore Campus. Assistant professor of Economics.** Also being the **coordinator of graduate studies** for Economics Department (since 2018) and previously Department of Management Sciences (from 2013-2018), I managed all the administrative & academic affairs related to the graduate studies (PhD & MPhil Programs).
- 09/2013-12/2021 Graduate Institute of Development Studies (GIDS), Lahore School of Economics. Adjunct Faculty.** Teaching courses and involved in co-supervision of MPhil Student's research thesis.
- 05/2003-09/2012 Pakistan Institute of Development Economics (PIDE), Islamabad, Pakistan**
Research Economist & Head, Business Studies Department. PIDE is an autonomous research/teaching institute of the Government of Pakistan devoted to theoretical and empirical research in Development Economics. Being Head of the Business Studies department, primarily I was responsible to look after all the administrative affairs of the department. Besides, I was also involved in MPhil Development Studies Program launched in 2011. I remained member of various committees and working groups in public as well as private sector primarily in the capacity subject specialist in economics. During my stay at PIDE, I availed *study leave on full pay* from 2005-2009 to pursue doctoral studies in Germany.
- 07/2002- 05/2003 Government College University (GCU), Lahore, Pakistan.**
Lecturer in Economics. Taught Graduate and Under-graduate Classes.
- 02/2002- 07/2002 Education Department, Government of the Punjab, Lahore, Pakistan.**
Section Officer (Planning). Preparation of Project Concept (PC-1) paper of various schemes of Education Sector and act as a liaison person between different Government departments i.e. Finance, Planning and Development and line department to get the Schemes approved.

PUBLICATIONS

International

- i) Hashmat, F., Bradley, T., Nawaz, A., & Ghalib, A. (2023). *Displacement of Vulnerable Households under Climate-related Shocks in 2022: The Case of the Matiari District in Pakistan*. **The International Journal of Social Quality**, 13(2), 44-65. (Scopus, "Y" category HEC)
- ii) Nazir, M. S., Ahmed, I., Waris, S., Usman, A., & Nawaz, A. (2022). *COVID-19: The Black Swan for Green Supply Chain Management in Pakistan*. **International Journal of Information Systems and Supply Chain Management**, 15(1), 1-22. (1.6 IF, ABDC list ranking "B", 'X' Category HEC)
- iii) Fariya Hashmat, Ahmad Nawaz, Tony Bradley & Asad Ghalib (2021) *A case of Pakistan: The impact of Covid 19 on the perceived wellbeing of displaced households* **International Journal of Social Quality**, 11(1-2), 204-230 (Scopus, "Y" category HEC)
- iv) Ching-Chi Hsu, Yun Q Z, Paramaiah C, Ramaisa A, Supat C, Nawaz A (2021) *A step towards sustainable environment in China: The role of eco-innovation renewable energy and environmental taxes*, **Journal of Environmental Management**, Vol 299 (8.7 IF, ABDC list ranking "A")
- v) Lubna Uzair, Ahmad Nawaz (2020) *The epoch of free Trade agreement in Pakistan and predominance of China* **The Chinese Economy**, 53 (5), 395-411 (2.0 IF, ABDC list ranking "B")
- vi) Sana Iqbal, Ahmad Nawaz & Sadaf Ehsan (2019) *Financial Performance and Corporate Governance in Microfinance: Evidence from Asia* **Journal of Asian Economics**, 60 (2019), 1-13 (3.2 IF, ABDC list ranking "A")
- vii) Lubna Uzair, Ahmad Nawaz (2018) *Modeling Welfare Effects under Pakistan-China Free Trade Agreement* **Journal of Chinese Economic and Foreign Trade Studies**, 11 (3), 202-218 (2.4 IF, ABDC list ranking "B")
- viii) Ahmad Nawaz, Sana Iqbal and Sadaf Ehsan (2018) *Does Social Performance Drives Corporate Governance Mechanism in Case of Asian MFIs? An Issue of Endogeneity*. **Global Business Review**, 19(4), 988-1012 (2.5 IF, ABDC list ranking "B")
- ix) Shahbaz N, Loganathan N, Mujahid N, Ali A, Nawaz A (2016) *"Determinants of life expectancy and its prospects under the role of economic misery: A case of Pakistan"* **Social Indicators Research**, 126(3), 1299- 1316 (3.2 IF, ABDC list ranking "A")

- x) Basharat B, **Nawaz, A**, Hudon, Marek, (2015) "Does Efficiency Lead to Lower Prices? A New Perspective from Microfinance Interest Rates" **Strategic Change**, 24(1), 49-66 (3.6 IF, ABDC list ranking "A")
- xi) **Nawaz, A.**, (2010). "Performance of Microfinance: The Role of Subsidies" **Savings and Development- XXXIV**, 97-138

Local

- i) Mahin Jahangir, **Ahmad Nawaz**, Asad Kamran (2025) Sustainable anti-poverty strategies in times of crisis: a comparison between formal credit through transfers and microfinance versus informal saving mechanisms. **The Pakistan Journal of Social Issues, (Forthcoming)**
- ii) Ammar Arshad, **Ahmad Nawaz**, Asad Kamran (2025) Increasing livelihood through mitigating climate vulnerabilities: An evidence from beneficiaries of subsidized farming schemes in Pakistan **Sarhad Journal of Agriculture, (Forthcoming)**
- iii) Ammar Arshad, Fareeha Zafar & **Ahmad Nawaz** (2004). Digital Transformation of Service Delivery in Punjab's Health Sector - A Case Study of Hospital Information Management System. **The Pakistan Journal of Social Issues**, Vol XV, 45-58
- iv) Fariya Hashmat, **Ahmad Nawaz** (2022) Psychological Wellbeing of the Displaced Households: Evidence from a Mass Transit Project in Lahore **Pakistan Journal of Social Issues**, Vol-VIII, 140-152 ("Y" category HEC)
- v) Bashir Ahmad, Ghulam Mustafa & **Ahmad Nawaz** (2021) Flourishing the Higher Education in Pakistan: An Exploratory Analysis of the Role of Higher Education Commission (HEC). **Journal of Applied Economics and Business Studies**, 5(3), 1-18 ("Y" category HEC)
- vi) **Nawaz A**, Jamil I, Farooq A, Amjad M., & Amjad A (2021)., Role of Sources of Funds in Determining the Lending Rates in Microfinance: A Cross-country Examination **Pakistan Journal of Social Issues**, Vol-VII, 51-64 ("Y" category HEC)
- vii) **Nawaz, A.**, Shahbaz, S., Farooq, A., & Anwar, M. M. (2021) Corporate Governance Performance Relationship and the Role of Institutions and Culture: New Evidence from Asian Microfinance Institutions. **Journal of Accounting and Finance in Emerging Economies**, 7(3), 537-551 ("Y" category HEC)
- viii) Amjad, M., **Nawaz, A.**, Anwar, M. M., & Farooq, A. (2021) The Role of Socio-Economic Factors in Determining the Women Bargaining Power in Pakistan. **Journal of Business and Social Review in Emerging Economies**, 7(2), 467-480 ("Y" category HEC)
- ix) Saleem, A., Farooq, A., **Nawaz, A.**, & Anwar, M. M. (2021) Does the Inflow of FDI Boost the Health of the Population in SAARC Countries Evidence from a Panel Data Analysis. **Journal of Accounting and Finance in Emerging Economies**, 7(2), 523-535 ("Y" category HEC)
- x) Irum Awan, **Ahmad Nawaz** & Abdul Farooq (2020) The role of institutions in Economic Growth: A new evidence from Pakistan, **Pakistan Journal of Social Issues**, 11, 160-180 ("Y" category HEC)
- xi) Farooq A, Chaudry A R, & **Nawaz A** (2019) Trade Openness, Institutions and Industrial Growth in Pakistan: An Application of Bayer and Hanck Cointegration Test **Abasyn Journal of Social Sciences**, 12(1), 38-49 ('X' category HEC)
- xii) Sadaf Ehsan, Qaisar Abbas, **Ahmad Nawaz** (2018) An inquiry into the relationship of earnings management, corporate social responsibility and corporate governance **Abasyn Journal of Social Sciences**, XI (1), 104-116 ('X' category HEC)
- xiii) Shahid M, Farooq A & **Nawaz A** (2018) The Impact of Decentralized Public Spending on Economic Growth: A Time Series Analysis for Pakistan **Abasyn Journal of Social Sciences** Vol-XI, No. 2, pp 312-324 ('X' category HEC)

CONFERENCE PARTICIPATIONS

- June 2025** **Papers entitled** i) Critical role of central banks in mitigating climate vulnerability through social protection: a case of Pakistan ii) Sustainable anti-poverty strategies in times of crisis: a comparison between formal credit through transfers and microfinance versus informal saving mechanisms & iii) The advent of hybrid warfare and the issue of national security: a cross-country empirical analysis and implications for developing countries, **presented at DSA Conference at the University of Bath, UK**
- June 2024** **Papers entitled** i) Examining role of education in altering violence-justifying attitudes of men and women under patriarchy: Empirical evidence from Rural Punjab. ii) Navigating inequalities: A framework for policy resilience in the aftermath of Pakistan's recent floods, **presented at DSA Conference at SOAS, University of London, UK**
Paper titled "The role of informal saving schemes of ROSCAs during Covid Times: Implications for Microfinance Institutions", **to be presented at** European Research Conference on Microfinance, **University of Bergamo, Italy**
- June 2023** **presented papers entitled** i) Assessing the Impact of Covid-19 on Microfinance Beneficiaries: Findings from Qualitative Research in Rural Punjab in Pakistan; ii) Sustainable Development Goals and the impact of microfinance on rural livelihood during COVID-19 in Pakistan; iii) Flood induced displacement in Matiari district, Pakistan: A way forward; and iv) An Investigation of the Impact of the Covid-19 Pandemic on Rural Households' Vulnerability to Multidimensional Poverty in Rural Pakistan **and convened panel entitled** Microfinance institutions during and after the pandemic: Assessing their support and the ensuing social and economic impact on program beneficiaries **at the Development Studies Association Conference, The University of Reading, UK**

- July 2022** presented papers entitled **i)** *Exploring the relationship of vocational education with international migration to uncover critical aspects in ensuring workforce adaptability, relevance and contribution to international development*, **ii)** *The Role of Formal and Informal Networks in Compensation and Resettlement of the Displaced: A Case of Lahore Orange Line Metro Train Project.*, **iii)** *Women's wellbeing and the role of digital technology : An Evidence from Multiple Indicator Cluster Survey (2017-2018)*, and convened panels entitled **I)** *Role of Digital Technology and Innovations in Bridging Gender-inequality for Just Sustainable Futures.*, **ii)** *The role of formal and informal political networks in the context of Development-Induced Displacement in urban areas and its impact on sustainable futures at the Development Studies Association Conference (Online), The University College London, UK*
- June 2022** presented three papers entitled **i)** *Investigating the role of adaptive strategies in reducing vulnerabilities of Micro-credit borrowers: Survey-based evidence from Rural Pakistan* **ii)** *Access to Formal versus Informal credit in Ensuring Food Security in Rural Households in Pakistan* **iii)** *Does Microfinance improve Non-Income Outcomes? A New Evidence from AKHUWAT Islamic Microfinance Organization in Pakistan* at **7th European Research Conference on Microfinance, Glasgow Caledonian University, Glasgow, UK**
- 2021** presented five papers **I)** *'Impact of Microcredit Program on Non-income Outcomes –A Case of Akhuwat Microfinance Organization in Pakistan'*, **ii)** *'The Unsettling Debate of Land Acquisition 1894 and the Displacement caused by the Infrastructure Development Project'*, **iii)** *'Digital technology unsettling the civic space for women's access-to-justice against violence: Survey-based evidence from Punjab, Pakistani'* **iv)** *'Impact of Social Protection and Digital Culture on Women's Wellbeing: New Evidence from Multiple Indicator Cluster Survey Punjab, Pakistan'* **v)**, *'Power Dynamics and the Marginalization of Displaced Households: A Case of Urban Infrastructure Project of Metro Line'*, and convened panels entitled **I)** *'COVID-19, microfinance institutions , and their beneficiaries: assessing the social and economic impact of the pandemic on microfinance institutions and their borrowers I*, **ii)** *'COVID-19, microfinance institutions, and their beneficiaries: assessing the social and economic impact of the pandemic on microfinance institutions and their borrowers II'*. at the **Development Studies Association Conference (Online), The University of East Anglia, UK**
- 2020** presented four papers **I)** *'The complexities of implementing ERP as an innovative tool towards achieving SDG; A case of Infrastructural development Engineering Firm of Pakistan'*; **ii)** *'Teacher's training and Efficiency of Primary School Education: An empirical analysis of Public, Private and Non-Governmental Schools'*; **iii)** *'Who Leads the Way? An Experimental Enquiry in to the Impact of Power Relationships Among Households Through Altruistic Choices in A Patriarchal Society'*; **iv)** *'Psychological Well-being of The Displaced and The Role of Social Networks: A Mix-method Inquiry of Lahore Orange Line Metro Train Project'* and convened a panel entitled *'Leadership (in)capacity and development: investigating the impact of leadership-training programmes on building capacities in developing and transition countries'* at the **Development Studies Association Conference (Online), The University of Birmingham, UK**
- 2019** Kiran Zahra, Nawaz Ahmad "Myself or Ourselves: An Experimental Enquiry into the Impact of Entitlements on Altruistic Choices Within a Household" poster presented at Workshop for Former Doctoral Students at the University of Göttingen, Germany
- 2018** Presented papers titled **I)** *Does income and education of working-women transform their social values? Evidence from Pakistan* **ii)** *The role of microfinance and entrepreneurial development in combating Inequalities: findings from rural survey* at **Development Studies Association Conference, The University of Manchester, UK**
- 2017** Presented papers titled **I)** *Human Resource and the Social Performance of Microfinance: An Empirical Investigation.* **ii)** *External Environment and Performance of Microfinance: A Way Forward* at the **Fifth European Microfinance research conference, Portsmouth University, UK**
- 2016** Presented paper titled *Inclusive Institution in Pakistan: In search of Holy Grail.* at **Development Economics Conference, Georg-August University, Goettingen, Germany**
- 2015** Presented papers titled **I)** *Does social performance drives corporate governance mechanisms in MFIs? An issue of endogeneity.* **ii)** *financial performance and corporate governance in microfinance: Who drives who? Evidence from Asia.* **iii)** *Sources of funds as drivers to efficiency in microfinance, An Empirical investigation* at the **Fourth European Research Conference on Microfinance in Geneva, Switzerland.**
- 2011** Presented papers titled *Does Efficiency lowers the interest rates? A new perspective from Microfinance* **ii)** *Efficiency and public policy in microfinance: Which kind of subsidies matter?"* at the **Second European Research Conference on Microfinance in Groningen, Netherlands.**

Working Papers

- Nawaz, A., 2010. "Performance of Microfinance: Which institutional factors matter?" CEREN Working Paper Series, **Burgundy School of Business, Dijon, Paris**
- Nawaz, A., 2010. "Efficiency and productivity of microfinance: Incorporating the role of subsidies" Working Papers CEB No. 10-009.RS, Université Libre de Bruxelles, **Solvay Brussels School of Economics and Management, Centre Emile Bernheim (CEB).**
- Nawaz, A., 2010. "Performance of Microfinance: The role of subsidies" Working Papers CEB No. 10-008.RS, Université Libre de Bruxelles, **Solvay Brussels School of Economics and Management, Centre Emile Bernheim (CEB).**

Nawaz, A., 2010. *“Issues in subsidies and sustainability of microfinance: An empirical investigation”* Working Papers CEB No. 10-010.RS, Université Libre de Bruxelles, **Solvay Brussels School of Economics and Management**, Centre Emile Bernheim (CEB).

PRESENTATIONS

- 2025** Development Studies Association Conference, **The University of Bath, UK**
Research Workshop conducted at **the University of Manchester, UK**
Seminar delivered at **the Liverpool Hope University, UK**
- 2024** Development Studies Association Conference, **SOAS, The University of London, UK**
8th European Microfinance research conference, The University of Bergamo, Italy
- 2023** Development Studies Association Conference, **The University of Reading, UK**
- 2022** 7th European Research Conference on Microfinance, **Glasgow Caledonian University, Glasgow, UK &**
Development Studies Association Conference, **The University College London, UK (Virtual due to Covid-19)**
- 2021** Development Studies Association Conference, **The University of East Anglia, UK (Virtual due to Covid-19)**
- 2020** Development Studies Association Conference, **The University of Birmingham, UK (Virtual due to Covid-19)**
- 2019** Development Economics Poster Workshop, Department of Economics, **Goerg-August University, Goettingen, Germany**
- 2018** Development Studies Association Conference, **The University of Manchester, UK**
- 2017** Fifth European Microfinance research conference, **Portsmouth University, UK**
- 2016** Development Economics Conference, Development Economics research Group, **Georg-August University, Goettingen, Germany**
- 2015** Fourth European research Conference on Microfinance, University of Geneva, **Geneva, Switzerland**
- 2012** Asia-Pacific Forum on Financial Inclusion: Approaches, Regulations and Cross-Border Issues, **Shanghai, China**
- 2011** Second European Research Conference on Microfinance **Groningen, Netherlands.**
- 2010** Invited speaker, Centre for study of Global Ethics, University of Birmingham, **(Birmingham, UK)**; Centre of European research in microfinance (CERMi), Solvay business school, Université Libre de Bruxelles **(Brussels, Belgium)**; Conference on the institutional and technological environment for microfinance **(New Delhi, India)**; Seminar at the Pakistan institute of development economics **(Islamabad, Pakistan)**
- 2009** 2nd International workshop on microfinance management and governance held at the University of Agder, **(Kristiansand, Norway)**; First European research conference on microfinance **(Brussels, Belgium)**; Doctoral seminar, faculty of economic sciences, Georg-August University **(Goettingen, Germany)**
- 2008** 6th European development research network (EUDN) Ph.D. seminar **(Goettingen, Germany)**; Asia Pacific Productivity Conference **(Taipei, Taiwan).**
- 2007** Staff seminar, Chair in Development Economics, Georg-August University **(Goettingen, Germany).**

REFeree

Oxford Development Studies; Social Indicator Research; Social Responsibility Journal; Journal of Poverty; Ibero American Journal of Development Studies; Management & Avenir; Pakistan Development Review; Asia-Pacific Development Journal; Journal of Business Review; Nonprofit and voluntary sector quarterly; Lahore Journal of Economics

WORKSHOPS/SUMMER SCHOOLS (Fully-funded)

- 2019** Development Economics Poster Workshop, Department of Economics, **Goerg-August University, Goettingen, Germany**
- 06/2014** Invited speaker for Centralized Training on UPE & Literacy organized by National Commission for Human Development, **Lahore, Pakistan**
- 06/2012** Asia-Pacific Forum on Financial Inclusion: Approaches, Regulations and Cross-Border Issues, **Shanghai, China**
- 11/2010** 5th AHRC research network meeting of microfinance, center for study of global ethics, University of Birmingham, **Birmingham, UK**
- 08/2010** Research stay at the at the Centre of European research in microfinance (CERMi), Solvay business school,
- 03/2010** Training on the *Pakistan integrated energy modelling*, **Islamabad, Pakistan**
- 04/2009** Workshop on *“Financial Time Series”* held at the Georg-August-University, **Goettingen, Germany**
- 02/2009** Graduate course on *“The marginal cost of Public Funds (MCF)”* at the Marburg University, **Marburg, Germany**
- 01/2009** Workshop on *“Computable General Equilibrium (CGE) Modeling”* at the Justus-Liebig-University, **Giessen, Germany**

- 10/2008** Workshop on “*Business Planning and Financial Modelling for Microfinance Institutions*” at the Academy of Educational Development, **Washington, D.C., USA.**
- 07/2008** Summer school on economic policy “*Globalization and Development*” at the Kiel Institute of World Economy, **Kiel, Germany**
- 12/2003** Workshop on the “*Preparation of SAARC Regional Poverty Profile 2004*” held at the SAARC Secretariat, **Kathmandu, Nepal**
- 1994** Summer School, President Talent Farming Scheme, Khanspur, Ayubia, Pakistan, University Grants Commission, **Pakistan.**

OTHER ASSIGNMENTS/CONSULTANCIES

- Since 2010** Resource Person, **DAAD (German Academic Exchange Program)** for the selection of Doctoral and Post-Doctoral Scholarships to study in Germany for Pakistani Students
- Since 2023** **Member of the HEC National Curriculum Review Committee** in the discipline of Development Studies
- Since 2021** **Member Board of Studies/faculty, HSM school of management**, University of Management and Technology (UMT) Lahore
- 05/2014** **Organized the** Lancaster-Comsats cricket championship in partnership with the Pakistan Cricket Board (PCB) at the **Gaddafi Stadium Lahore, Pakistan**
- 05/2012** **National Consultant** for GIZ Study of conducting a political economy and conflict analysis for the program “**Support to the Health Sector in Pakistan**” in **Pakistan**
- 2011-13** Member of the National Curriculum Revision Committee for Business Administration, **Higher Education Commission (HEC), Pakistan**
- 2010-12** Student Advisor, **Pakistan Institute of Development Economics (PIDE)**
- 2009-16** Member of the Evaluation Committee for “University meets Microfinance”, a program by **PlaNet Finance, Germany and Europe on Microfinance Network (EMN)** to foster cooperation between university students in Europe and microfinance practitioners. Responsibilities include evaluations of the research proposals on Microfinance for scholarships given to the students of European universities.
- 2004** Consultant for the write-up of the Pakistan’s poverty profile report in the **SAARC Regional Poverty Profile Report 2004** by SAARC Secretariat, **Kathmandu, Nepal.**
- 2003** Consultant to the Japan’s Official Development Assistance (ODA) mission to prepare a report on the **Evaluation of Japanese ODA to Pakistan** for last five years.
- 2004** **South Asia Network of Economic Research Institute (SANEI)** funded research project entitled “Microfinance in South Asia: Supply side dynamics”

OTHER MEMBERSHIPS

- 2000-21** Team member of the **Manchester University Cricket Team**, UK. Played Lancashire County League from the **Cheetham Hills Cricket Club (CHCC)**, Manchester, UK.
- 1997-98** Sports Secretary, Department of Economics, Captain of the Department of Economics Cricket Team, member of cricke team, Quaid-i-Azam University, Islamabad

SCHOLARSHIPS/FUNDS

- 2018** Research Productivity Award, COMSATS University Islamabad
- 2010** Research stay at the Centre of European research in microfinance (CERMi), Solvay business school, Université Libre de Bruxelles (Brussels, Belgium)
- 2005-09** HEC-DAAD (Higher Education Commission, Pakistan-German Exchange Program) Scholarship for Ph.D.in Germany.
- 2006-08** STIBET-DAAD and DAAD Research-Assistantship Scholarship for Ph.D. students in Germany.
- 1994-95** President Talent Farming Scheme Scholarship at B.Sc. level, National Academy of Higher Education, University Grants Commission, Pakistan.
- 1986-91** Merit Scholarships in primary, middle and Matric Exams, Board of Intermediate and Secondary Education Lahore, Pakistan.

CONTACT DETAILS

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2. <https://www.lahoreschoolofeconomics.edu.pk/Faculty/FacultyofEconomics.aspx>
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