**PERSONAL \_\_\_\_\_**

**Family name: NAWAZ**

**First name: Ahmad**

**Date of birth:** 23-10-1975

**Nationality:** Pakistan

**Civil status:** Married

**EDUCATION**

**10/2005-09/2009 Department of Economics, University of Goettingen, Germany**

**Ph.D. in** Economics.

Thesis: *Issues in the Sustainability of Microfinance: Three Empirical Essays at Micro and Macro Level*

Supervisor: Stephan Klasen, Ph.D.

**10/2000-10/2001 The University of Manchester, UK**

**Masters** in (Econ.) in Development Economics.

Thesis:*Microfinance in Pakistan: Re-examining the Issues*

Supervisor: Dr. Goerge Mavrotas

**01/1996-02/1998 Quaid-i-Azam University, Islamabad, Pakistan**

**M.Sc.** in Economics.

 Thesis: *Sources of Economic Growth in Pakistan: A New Evidence*

Supervisor: Dr. Abid Aman Burki

**05/1993-05/1995 Government College, Punjab University, Lahore, Pakistan**

**Bachelor** of Science (B.Sc.)

*Economics, Statistics and Mathematics.*

**03/1991-03/1993 Government College Lahore, Pakistan**

**Intermediate** of Arts (F.A.), General Science Group.

*Economics, Statistics and Mathematics.*

**RESEARCH INTERESTS**

Development Economics, Poverty, Microfinance

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

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| --- | --- | --- | --- |
| **Language** | **Reading** | **Speaking** | **Writing** |
| Urdu (native) | 1 | 1 | 1 |
| Punjabi (native) | 1 | 1 | 2 |
| English | 1 | 1 | 1 |
| German | 2 | 2 | 3 |
| Arabic | 1 | 5 | 3 |

**MEMBERSHIP OF PROFESSIONAL BODIES\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Manchester Student Alumni, DAAD Alumni of German Universities, University of Manchester Student Alumni, Pakistan Society of Development Economist (PSDE)

**IT SKILLS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Windows, Office Applications, SPSS, STATA, runGTAP and Microfin.

**PRESENT POSITION \_\_\_\_\_\_\_\_\_**

**i) Head, Department of Business Studies,** Pakistan Institute of Development Economics (PIDE), Islamabad, Pakistan.

**ii)Research Economist**, Pakistan Institute of Development Economics (PIDE), Islamabad, Pakistan.

At PIDE I am primarily involved in the research on Microfinance issues from the public policy perspective. I am also associated with the recently established ***Food Security Centre* (FSC)** at PIDE. At food security centre, in addition to policy oriented research, collaborations with World Food Program (WFP), USAID and IFPRI are underway for joint projects.

In addition to this, I am also supervising one M.Phil thesis on the Public policy and ethical issues in microfinance.

iii) **Assistant Professor**. Teaching a course “**Development Economics**” to the 4th semester Master students of Economics.

**ii) Associate Researcher,** Centre for European Research in Microfinance (CERMi)**,** Université Libre de Bruxelles**, Brussels, Belgium**

**SPECIFIC EXPERIENCE IN REGION\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Since 10/2009** Pakistan

**07/2005-09/2009** Germany

**01/2002-06/2005** Pakistan

**09/2000-12/2001** UK

**PROFESSIONAL EXPERIENCE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Since 05/2003 Pakistan Institute of Development Economics (PIDE),** Islamabad, Pakistan

 ***Research Economist.*** PIDEis an autonomous research/teaching institute of the Government of Pakistan devoted to theoretical and empirical research in Development Economics.

**07/2002- 05/2003 Government College University (GCU), Lahore, Pakistan.**

***Lecturer in Economics****.* Taught compulsory as well as optional courses to Graduate and Under-graduate Classes and also supervised master’s dissertation.

**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 in the 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.

**04/1999- 08/2000 Education Department, Government of the Punjab, Pakistan**

 ***Lecturer in Economics****.* Taught economics at the under-graduate level.

**08/1995- 10/1995 Jaffer Brothers (Private) Limited (JBL), Branch office, Lahore, Pakistan**

 ***Management Internee****.*

**PUBLICATIONS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**2011** Nawaz, A, Hudon, Marek and Basharat, Benazir 2011. “***Does*** ***Efficiency lowers the interest rates? A new perspective from Microfinance***”. To be presented at the upcoming Second European Research Conference on Microfinance in Groningen, Netherlands.

Nawaz, A, Hudon, Marek, 2011. “***Efficiency and public policy in microfinance: Which kind of subsidies matter?***” To be presented at the upcoming Second European Research Conference on Microfinance in Groningen, Netherlands.

**2010** Nawaz, A., 2010. “***Performance of Microfinance: The Role of Subsidies***” Savings and Development - No 1 - 2010 - XXXIV

Nawaz, A., 2010. “***Performance of Microfinance: Which institutional factors matter?***” CEREN [Working Paper Series, Burgundy School of Business, Dijon, Paris (***Forthcoming***)](http://ideas.repec.org/s/sol/wpaper.html)

Nawaz, A., 2010. “***Efficiency and productivity of microfinance: Incorporating the role of subsidies***” [Working Papers CEB](http://ideas.repec.org/s/sol/wpaper.html) 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](http://ideas.repec.org/s/sol/wpaper.html) 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](http://ideas.repec.org/s/sol/wpaper.html) No. 10-010.RS, Université Libre de Bruxelles, Solvay Brussels School of Economics and Management, Centre Emile Bernheim (CEB).

**2009** Nawaz, A., 2009. **“*Issues in the sustainability of microfinance: Three empirical essays at micro and macro level*”** Georg-August University Doctoral Dissertation, Goettingen, Germany.

**2001** Nawaz, A., 2001. **“*Microfinance in Pakistan: Re-examining the Issues***. Dissertation submitted to the Graduate School of Social Sciences and Law, The University of Manchester for the fulfilment of Masters Program.

**1998** Nawaz, A., 2001. “***Sources of economic growth in Pakistan: A new evidence*”**. Dissertation submitted to the Economics Department, Quaid-i-Azam University, Islamabad for the fulfilment of MSc Degree.

**PRESENTATIONS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**2011 UMM microfinance, Samanaca, Spain (Upcoming);** Second European Research Conference on Microfinance, **Groningen, Netherlands**

**2010** 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)**(**Also chaired the session**); Doctoral seminar, faculty of economic sciences, Georg-August University (**Goettingen, Germany**); OR51 (Operational Research) conference held at the University of Warwick **(paper accepted);** Singapore economic review conference (**Paper accepted**)

**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).**

**WORKSHOPS / MEETINGS/SUMMER SCHOOLS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**11/2010** 5th AHRC research network meeting of microfinance, centre for study of global ethics, University o Birmingham, **Birmingham, UK**

**07-08/2010** Research stay at the Centre of European research in microfinance (CERMi), Solvay business school**,** Université Libre de Bruxelles, **Brussels, Belgium**

**03/2010** Training onthe*Pakistan integrated energy modelling*, **Islamabad, Pakistan**

**04/2009** Workshop on *“Financial Time Series”* held at theGeorg-August-University, **Goettingen, Germany**

**02/2009** Graduate course on “*The marginal cost of Public Funds (MCF)”* held at the Marburg University, **Marburg, Germany**

**01/2009** Workshop on *“Computable General Equilibrium (CGE) Modeling”* held 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**

**06/1994** 8th Summer School, *President Talent Farming Scheme* at the University Grants Commission, Summer Campus, Khanspur, **Ayubia, Pakistan**

**OTHER ASSIGNMENTS \_\_\_\_\_\_\_\_\_\_\_\_\_**

**Since 11/2010** Resource Person, **DAAD (German Academic Exchange Program)** for the selection of Doctoral and Post Doctoral fellowship to study in Germany for Pakistani Students

**Since 10/2010** Student Advisor, **Pakistan Institute of Development Economics (PIDE)**

**Since 06/2009** Member of the Evaluation Committeefor “University meets Microfinance”, a programme by **PlaNet Finance, Germany and Europeon 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.

**01/2004- 03/2004** 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.**

**08/2003-09/2003** 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.

 **SCHOLARSHIPS/FUNDS**

**2005-2009 HEC-DAAD** (Higher Education Commission, Pakistan-German Exchange Program) Scholarship for Ph.D. in Germany.

**2006-2008 STIBET-DAAD and DAAD Research-Assistantship** Scholarship for Ph.D. students in Germany.

**2004** South Asia Network of Economic research Institute **(SANEI)** funded research project entitled **“Microfinance in South Asia: Supply side dynamics”**

**1994-1995 President Talent** Farming Scheme Scholarship at B.Sc level, National Academy of Higher Education, University Grants Commission, Pakistan.

**1986-1991** Scholarships in primary, middle and Matric Exams, Board of Intermediate and Secondary Education Lahore, Pakistan.

**OTHER ACTIVITIES \_\_\_\_\_\_\_\_**

**2000-2001** Team member of the Manchester University Cricket Team, UK. Played Lancashire County League from the Cheetham Hills Cricket Club (CHCC), Manchester, UK.

**1997-1998** Sports Secretary, Department of Economics, Quaid-i-Azam University Islamabad. Member of Quaid-i-Azam University Cricket Team. Captain of the Department of Economics Cricket Team.

**CONTACT DETAILS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Telephone: (92) 51 9248093 (O), (92) 3009417358 (Cell.), (92) 51 2228520 (h)

Email:Ahmad.Nawaz@wiwi.uni-goettingen.de *&* Nawaz\_ahmad@hotmail.com

Skype: Ahmad Nawaz

Webpage: http://ahmadnawaz.weebly.com

**REFERENCES\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Stephen Klasen Goerge Mavrotas**

*Professor of Economics Chief Economist*

Chair of Development Economics Global Development Network (GDN)

University of Göttingen Second Floor, West Wing, ISID Complex

Platz der Göttinger Sieben 3 Vasant Kunj Institutional Area

37073 Göttingen, Germany New Delhi 110 070, INDIA

Tel: (49)-551-39-7303 & 7191 Tel: (91)-11-2613-9494 & 6885

Fax: (49)-551-397302 Fax: (91)-11-2613-6893

Email: sklasen@uni-goettingen.de Email: gmavrotas@gdnet.org

**Bernhard Bruemmer Abid Aman Burki**

*Professor of Agricultural Economics Professor, Department of Economics*

Chair of Agricultural Markets & Director, CMER

University of Göttingen Lahore University of Management Sciences

Platz der Göttinger Sieben 5 Opposite Sector ‘U’, DHA, Lahore Cantt. 54792

37073 Göttingen, Germany Lahore, Pakistan

Tel: (49)-551-39-4811 Tel: (92)-42-5722670-79, Ext.: 2248

Fax: (49)-551-39-12177 Email: burki@lums.edu.pk

Email: bbruemm@gwdg.de

**Marek Hudon**

*Professor*, Solvay Brussels School (SBS-EM)

Co-Director, [CERMi](http://www.cermi.eu/)

Centre Emile Bernheim - SBS EM
F. Roosevelt avenue, 50 CP 145/01
1050 Brussels (Belgium)
Tel:+32-(0)-2 650 42 47
Email: mhudon@ulb.ac.be