

# Dr. Sana Fayyaz

(HEC) Approved Supervisor  
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Ph.D in ECONOMICS (Industrial & Developmental Economics) OYAGSB,  
University Utara Malaysia, Sintok (06010), Kedah. Malaysia.  
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E-mail Address [sanafayyaz@bzu.edu.pk](mailto:sanafayyaz@bzu.edu.pk) [sana\\_fayyaz2003@yahoo.com](mailto:sana_fayyaz2003@yahoo.com).  
Birthday: June 23, 1982. Marital Status: Single. Nationality: Pakistani.

## CAREER OBJECTIVE

As a Ph.D. in Economics, bearing most sought- after specialization in Industrial and Developmental Economics, my pursuit of knowledge is not self-focusing. It is geared towards nobler ends. Its main purpose is to provide a focus to the energies of uprising scholars of economics that seem to slip out of focus with each new intellectual discovery, equipping them with a clear and coherent vision at a time when they are floating rudderless logs at the mercy of billowing waves; thereby, giving them a dose of experience and dash of deep- hammered skills of economics that I have achieved through merit alone, and through the grooming I have received from a well-modulated foreign university in a foreign setting as a Motivational Speaker / Soft Skills Trainer/ & Financial Advisor.

## Track Record (*Academic*)

<b>PhD in Economics (Industrial &amp; Developmental Economics)</b> University Utara Malaysia - Malaysia. (AACSB Accredited)	2013- 2018
<b>B.Ed. (Teacher Education)</b> Allama Iqbal Open University, Islamabad - Pakistan.	2005- 2006
<b>M.A (Economics)</b> The Islamia University, Bahawalpur- Pakistan.	2002- 2004
<b>B.A (Economics/Social work)</b> The Islamia University, Bahawalpur - Pakistan.	2000- 2002
<b>Intermediate (Economics/ Maths/ Stats)</b> Board of Intermediate and Higher Secondary Education, Bahawalpur - Pakistan.	1998- 2000
<b>Secondary School Certificate (Science)</b> Board of Intermediate and Secondary Education, Bahawalpur - Pakistan.	1996- 1998

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**WORK EXPERIENCE****Teaching**

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Sr. No.	Organization	Post	Duration	
			From	To date
1	Bahauddin Zakariya University (BZU), Multan	Assistant Professor of Economics	December 01, 2021	-
2	The Superior University, Lahore (Chartered Institute)	Assistant Professor of Economics	November 01, 2020	November 30, 2021
3	Govt. Sadiq College Women University (GSCWU), BWP	Assistant Professor of Economics	April 22, 2019	April 22, 2020
4	National College of Business Administration & Economics (NCBA&E)	Assistant Professor of Economics	February 05, 2018	March 31, 2019
5	UK College Institute of Technology, BWP	Lecturer of Economics	February 01, 2005	October 31, 2013

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**PUBLICATIONS**

1. Khan, A. J., Fayyaz, S., Curle, S., Gigauri, I., Kahn, S., & Popescu, F. A. (2025). **From Exclusion To Empowerment: Assessing Microcredit Impact On Women’s Economic Life Improvement.** *Journal of World Economy (JWE)*, 71(2025), 113-133. <https://doi.org/10.33776/EUHU/rem.v71i>. Q1, Impact Factor 1.19, W.
2. Fayyaz, S., Muhammad, A., & Kanwal, S. (2025). **Environment-Resilience Agriculture System: Enhancing Resilience to Environmental Change.** *Social Sciences Multidisciplinary Review*, 3(1), 1-23. <https://journals.brainetwork.org/index.php/ssmr/article/view/55> . Y.
3. Khan, A. J., Gigauri, I., Fayyaz, S., Birladeanu, G.-L. & Chaudhry, I. S. (2025). **Leadership role in sustainable future of circular economy: Climate, economy, and environment interplay.** *E&M Economics and Management*, 28(3), 195–211. <https://doi.org/10.15240/tul/001/2025-5-015>. Q2, Impact Factor 1.4. W.
4. Fayyaz, S. ., Ali, S. W. ., & Khalid, T. (2024). **Profitability of Islamic Banks in Pakistan: An Empirical Analysis.** *Bulletin of Business and Economics (BBE)*, 13(2), 741- 746. <https://doi.org/10.61506/>. Y
5. Ma, W., Khan, A. J., Fayyaz, S., Curle, S., & Gigauri, I. (2024). **Am I Safe at My Educational Place? Creating Secure and Sustainable Urban Learning Spaces Through Green Infrastructure and Ecological Education.** *Education and Urban Society*, 56(9), 1118-1141. Q1, Impact Factor 1.19, W.

6. Ma H, Khan AJ, Fayyaz S, Hameed WU, Ullah H. (2024). **Unpacking the optimistic mindset of business students towards entrepreneurship.** PLoS ONE 19(2), 1-20, e0297868. <https://doi.org/10.1371/journal.pone.0297868>. Q1, Impact Factor 3.752, W.
7. Mehak, T., Fayyaz, S., & Khalid, T. (2024). **The Effect of Tourism and Foreign Direct Investment on Environment: Time Series Evidence from Pakistan.** *Meritorious Journal of Social Sciences and Management (E-ISSN# 2788-4589| P-ISSN# 2788-4570)*, 7(01), 29-38. Y.
8. Ali, S. W., Khalid, T., & Fayyaz, S. (2024). **Impact of Trade Openness and Human Capital on Economic Growth: A Case Study of China.** *Bulletin of Business and Economics (BBE)*, 13(3), 683-686. Y.
9. Khan, S. M., Rehman, S.-ur-, & Fayyaz, S. (2023). **Impact of Foreign Direct Investment (FDI), Institutional Performance and Scientific Innovations on Environmental Degradation: Evidence from OIC Countries.** *Research Journal for Societal Issues*, 5(1), 194–210. <https://doi.org/10.56976/rjsi.v5i1.81>. Y
10. Asif, H., & Fayyaz, S. (2023). **Sustainable Development and Women's Personal Empowerment for Becoming Socially Inclusive: A Study from the Informal Sector in Lahore, Pakistan.** *The Lahore Journal of Economics*, 28(1), 115A-133. Y.
11. Shah, S. W. A. Khalid, T., and Fayyaz, S. (2022). **Impact of Foreign Direct Investment, Population Density, Consumption of Oil and Gas on Environmental Degradation in Pakistan.** *Bulletin of Business and Economics*, 11(1), 163-171. <https://doi.org/10.5281/zenodo.7317972> Y.
12. Fayyaz, S., Shah, S. W. A., & Khalid, T. (2022). **Role of microcredit and literacy in empowerment of women: evidence from slum households of Bahawalpur in Pakistan.** *Bulletin of Business and Economics (BBE)*, 11(2), 331-336. Retrieved from <https://bbejournal.com/index.php/BBE/article/view/408/330> . Y.
13. Ahmad, M., & Fayyaz, S. (2021). **Impact of Worker's Remittances, Financial Development, and Economic Growth on Living Standard of Pakistan.** *Research Journal for Societal Issues*, 4(1), 66-94. <http://rjsi.org.pk/index.php/Research/article/view/35> Y.
14. Fayyaz, S., Khalid, T., & Shah, S. W. A. (2021). **Effect of Energy Consumption on Environment: A Case Study of China .** *Harf-O-Sukhan*, 5(3), 51-60. Retrieved from <https://harf-o-sukhan.com/index.php/Harf-o-sukhan/article/view/616> . Y.
15. Khalid, T., Shah, S. W. A., & Fayyaz, S. (2021). **The Determinants of Private Investment.** *Harf-O-Sukhan*, 5(4), 639-646. Retrieved from <https://harf-o-sukhan.com/index.php/Harf-o-sukhan/article/view/614/583> . Y.
16. Hussain, S., Fayyaz, S., Abid, S., & Tayyab, J. (2021). **The Impact of Food Security in Pakistan. Before and during Pandemic Environment.** *International Journal of Research in Economics & Commerce (IJREC)*. Vol. 02, No 1, December 2021, PP, 47- 61. <https://ijrec.pk/index.php/IJREC/article/view/12> Y.

17. Fayyaz, S., Hussain, S., Abid, S., & Gill, F. L. (2021). **Is Household Life Improvement of borrower Women a Boon or Bane, framed by Microcredit and Aggregate Personal Empowerment? A Study that Vocalizes Slum Area of Pakistan.** *International Journal of Business & Finance Implications*. Vol. 2 No. 1, December 2021, PP, 36- 43. <https://www.ijbfi.pk/index.php/IJBFI/article/view/10>. Y.
18. Ghafoor, N., Fayyaz, S., Nisa, M., & Akbar, M. R. (2021). **An empirical investigation of socio- economic impacts of agglomeration economies in major cities of Punjab, Pakistan.** *Cogent Economics & Finance*, Taylor & Francis, 9:1, 1975915, DOI: 10.1080/23322039.2021.1975915. <https://doi.org/10.1080/23322039.2021.1975915>. Q3, X. Impact factor: 1.63, SJR: 0.393.
19. Bukhari, F., Fayyaz, S., Khan, A., Gill, F. L., & Fahd, S. (2021). **The Magnitudes of Personal Empowerment and Familial Life of Single Mothers Borrower's in Bahawalpur, Pakistan.** *Academic Journal of Social Sciences (AJSS)*, 5(2), 209-227. Y
20. Khurram, F., & Fahd, S., Fayyaz, S., Iqbal, S., & Anwar, M. (2021). **Impact of Parenting Styles on Academic Achievements of University Students In Bahawalpur.** *International Journal of Management Research and Emerging Science*. <http://ijmres.pk/>. Vol. 11, No 2, June 2021, PP. 52-58. Y.
21. Fayyaz, S., & Khan, A. (2021). **Impact of Microfinance on Quality of Life, Personal Empowerment and Familial Harmony of Female Borrowers in Pakistan.** *Journal of Public Affairs*. <https://doi.org/10.1002/pa.2614>. Vol. 21, No 3, PP. 1-9, ISSN: 1479-1854. Q1, W. Impact factor: 4.15, SJR: 0.221.
22. Fayyaz, S., Bukhari FK, Pano S, Ansari JN, Maqbool N, Akbar J. (2020). **Impact of Socio economic Status on Depression of Elderly in Punjab, Pakistan.** *Indian Journal of Science and Technology*. 13(47): 4595-4602. <https://doi.org/10.17485/IJST/v13i47.1537>. 0.113, Q4. Impact factor: 0.618. Thomson Reuters "Web of Science". W.
23. Fayyaz, S., Khurram Bukhari, F., Fahd, S., & Lodhi, R. (2020). **Adaptation, Validation and Translation of the Women Personal Empowerment Scale.** *Global Business Management Review*, 12(2), 31-49. <https://ejournal.uum.edu.my/index.php/gbmr/article/view/gbmr2020.12.2.3> -. Scopus Indexed. ESCI. X.
24. Soharwardi, M, A., Fayyaz, S., Rahman, H., & Shafique, M. N. (2020). **Strategic Response to Industry 4.0; In the Perspective of Technology-Organization-Environment and Emotional Intelligence.** *International Journal of Psychosocial Rehabilitation*. ISSN: 1475-7192, Sep 2020, Vol. 24, Issue 04, (75- 90). Q4. Impact factor: 0.08. SJR: 0.125. <https://www.psychosocial.com/article/PR20201212/34888/>. ESCI. X.
25. Fayyaz, S., Khurram, F., & Fahd, S. (2020). **An Impact of Islamic Microfinance on Women Borrower's Happiness: A Psychological and Economic Theoretical perspective in Southern Punjab, Pakistan.** *Sustainable Business and Society in Emerging Economies*,

26. Abbas, I., Fayyaz, S., Qamar, R., & Abidin, Z. U. (2020). **Role of Social Commerce Forums in Establishing Purchase Intention: A Nexus Between Credibility, Trust and E-Commerce Satisfaction.** *IUB Journal of Social Sciences*, 2(2), 34-50.  
<https://journals.iub.edu.pk/index.php/joss/article/view/753>. Y
27. Fayyaz, S., Kazmi, S. M., Khurram, F., & Fahd, S. (2019). **Role of Aggregate Personal Empowerment: Enhancing the Quality of Life of Women Borrower's, Bahawalpur, Pakistan.** *Journal of Application of Management, Economic and Business*. ISSN 2550- 0783, April 26, 2019, Vol. 3, No. 2, (78-92).  
<https://www.jameb.stimlasharanjaya.ac.id/JAMEB/article/view/82>. Y.
28. Fayyaz, S., Salahuddin, T., Nasim, I., & Ahmed, A. (2018). **Studying the Impact of Composition of Personal Empowerment on Beneficiaries of Microcredit.** *Pakistan Journal of Economic Studies*, 1(2), 153-164. Retrieved from  
<https://journals.iub.edu.pk/index.php/pjes/article/view/333>. Y.
29. Fayyaz, S., Hakim, R. A., & Khan, S. J. M. (2017). **Impact of microcredit on women borrower's quality of life in Bahawalpur, Pakistan.** *Journal of Advanced Research in Business Management Studies* 5, Issue 1 (1) 72-86.  
<https://www.akademiabaru.com/submit/index.php/arbms/article/view/1214>.
30. Fayyaz, S. (2016). **Parenting Style and Its Effects on Academic Achievement of Children.** *International SAMANM Journal of Business and Social Sciences* ISSN 2308-2372 January 2016, Vol. 4, No. 1, 30-42. Y.
31. Fayyaz, S., Abdul Hakim, R., Khan, M., & Jan, S. (2015). **Microcredit, Personal Empowerment and Quality of Life of Women Borrowers – A Theoretical Framework.** *Journal of Business and Social Review in Emerging Economies* 1(2) 56-63.  
<https://publishing.globalcsrc.org/ojs/index.php/jbsee/article/view/11> Y.

<b>RESEARCH SUPERVISION OF GRADUATE &amp; POST GRADUATE STUDENTS</b>		
<b>BS honors Supervised students</b>	<b>M.Sc. Supervised students</b>	<b>PhD Supervised students</b>
17	16	1

<b>JOURNAL EDITOR/ BOARD MEMBER/ REVIEWER</b>		
<b>Associate Editor of Journal</b>	<b>Editorial Board Member</b>	<b>Active Journal Reviewer</b>
International Journal of Research in Economics & Commerce (IJREC).	RMC Journal of Social Sciences and Humanities (JSHH).	International Journal of Management Research and Emerging Science (IJMREC).
International Journal of Research in Finance & Business Implications (IJRFB).	Research Advisor: Faculty of Economics & Commerce, The Superior University of Lahore	RMC Journal of Social Sciences and Humanities. Public Library of Science (PLOS ONE). Annals of Financial Economics (AFE).

<b>PAPER PRESENTED / ATTENDED NATIONAL/ INTERNATIONAL CONFERENCES</b>			
<b>Sr. #</b>	<b>Topic</b>	<b>Venue</b>	<b>Duration</b>
1.	Sustainability Tourism Management in the Er of Digitalization: Trends, Challenges and Innovative Solutions. (Presented)	ICMR 16 <sup>th</sup> International Conference on Management Research in Uzbekistan.	October, 17 <sup>th</sup> – 24 <sup>th</sup> , 2025
2.	Emerging Trends in Business Economics & IT (Session Chair). (Presented)	1st International Conference on Emerging Trends in Business Economics & IT 2025, GSCWU.	February 11 <sup>th</sup> -12 <sup>th</sup> , 2025
3.	Contemporary Issues in Management & Administrative	3 <sup>rd</sup> International Conference by Faculty of Management & Administrative Sciences, LCWU.	December 2 <sup>nd</sup> -4 <sup>th</sup> , 2025
4.	Emerging Trends in Social Research. (Presented)	2 <sup>nd</sup> International Conference on Social Sciences, Institute of Southern Punjab, Multan, Pakistan.	November 2 <sup>nd</sup> , 2024
5.	Role of Higher Education Institutions & Industry to Promote Sustainability Development Goals. (Presented)	International Conference on Collaborative Strategies of Higher Education Institutions & Industry to Promote Sustainability Development Goals	March 4 <sup>th</sup> -5 <sup>th</sup> , 2024
6.	Meritorious Institute of Advance Multidisciplinary Virtual Conference	3 <sup>rd</sup> International Meritorious Research (MIAR).	Dec 15 <sup>th</sup> -16 <sup>th</sup> , 2023
7.	1 <sup>st</sup> International Research Conference on Financial Economics & Humanities. (Presented)	Department of Economics & Commerce, City Campus, Superior University of Lahore, Pakistan	Dec 10, 2022
8.	2 <sup>nd</sup> International Conference on Interdisciplinary Approach in	Faculty of Social Sciences, department of Applied Psychology	Nov 22-23, 2022

	Social Sciences (ICOIASS-2022). (Presented)		
9.	2 <sup>nd</sup> UUM International Islamic Business Management Conference (Presented)	Institute of Shariah Governance & Islamic Finance (ISGaIF), Islamic Business School (IBS), Intercontinental Hotel, Kuala Lumpur	July 4-5, 2018
10.	National Conference on Promoting Mental Health in Schools: A Way Forward. (Presented)	University of Management & Technology UMT, Lahore	March 17, 2018
11.	Role of Personal Empowerment on Women Borrowers Quality of Life in Bahawalpur, Punjab - Pakistan. (Presented)	2 <sup>nd</sup> International Conference on Business, Economics & Education management” held at IBA University - Pakistan.	February 23– 24, 2018.
12.	National Conference on Promoting Mental Health in Schools: A Way Forward (Attended)	The Institute of Clinical Psychology, University Management & Technology (UMT), Lahore - Pakistan	March 17, 2018.
13.	Impactability Characteristics of Personal Empowerment on Women Borrowers Quality of Life in Bahawalpur - Punjab, Pakistan. (Presented)	2 <sup>nd</sup> International Research Conference on Economics, Business & Social Sciences at Penang - Malaysia.	April 12, 2017.
14.	1 <sup>st</sup> International Research Conference on Economics, Business & social Sciences at Penang - Malaysia (Participant)	1 <sup>st</sup> International Research Conference on Economics, Business & social Sciences at Penang -Malaysia.	April 12, 2016
15.	3 <sup>rd</sup> International Student Conference 2015 (Attended)	KDU College, Penang – Malaysia	December 10 – 12, 2015
16.	Impact of Islamic Micro Finance on Women’s Financial Education Their Economic Activities & Contribution to Budget. (Presented)	5 <sup>th</sup> Global Islamic Microfinance Forum organized by Centre of Islamic Banking & Economics at Hotel Istana, Kuala Lumpur.	November 25, 2015.

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**PROFESSIONAL TRAINING/ COURSE/ DIPLOMA/ CERTIFICATES**

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Sr. #	Training/ Course/ Diploma/ Certificate	Field of Study	Institution
1.	International Faculty Exchange Program UUM@ 2024	Faculty Development Exchange Program	University Utara Malaysia (UUM)
2.	Econometrics Using R/STATA/ PYTHON.	Research	Pakistan economic Forum (PEF)
3.	Supercharge Academic Writing with AI Tools	Research	GSCWU, BWP
4.	Research Workshop on Issues in Sustainability	Economics	GSCWU, BWP

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5.	Divine Economics; From Well Being to Best Being	Economics	GSCWU, BWP
6.	NRPU Project Development Capacity Building Workshop	Economics	COMSATS University Islamabad, Lahore Campus.
7.	Fundamentals of Islamic Banking Operations	Economics, Banking & Finance	National Institute of Banking & Finance, State Bank of Pakistan (SBP), Bahawalpur - Pakistan
8.	Proposal Writing: How to Write Good Research Paper	Social Sciences	ORIC, Superior University of Lahore
9.	Implementation of Prolonged Exposure Therapy for PTSD	Psychology	National Institute of Psychology, Quaid-i-Azam University, Islamabad, Pakistan.
10.	The Art of Building Rapport (How to Connect with Anyone in Less Than 30 Seconds). “Speak with Confidence Workshop Toast master’s Style”. End Notes & Basic Smart PLS Workshop.	Personality Development Research & Article Writing Publication Research Software	BMU, (SMMTC), STML & COB, University Utara Malaysia- Malaysia Green Idea Room, STML, UUM COB, Malaysia
11.	Guide to Getting Published	Article Writing Publication	Emerald Group Publishing Limited, Penang, Malaysia- Malaysia
12.	(International Indexed Journals)” (International Grants & Academic Networking). Proposal Defense & Viva Survival Workshop “Emerald Group Publishing” “Research & Publishing Pathway” “Finding Research Gap & Writing Problem Statement”, Writing Strategies For Literature Review, Survey Design And Questionnaire Development, Introduction To SEM Using NVIVO	Research & Article, Dissertation, Thesis Research Software	Ghazali Shafie Graduate School of Government, University Utara Malaysia- Malaysia
13.	“IT Awareness Series Cyber Security: Do’s And Don’ts”	Information Technology	Convention Centre, University Utara Malaysia- Malaysia
14.	“Writing Good Research Abstract” “Organizing References Using Mendeley”. Applied Panel Data Analysis in Banking & Finance Research. Writing: Thesis: Where and How Should I Start? Academic Writing: Focus on Paraphrasing.	Research & Article, Dissertation, Thesis Research Software Business Personality Development	School Of Computing, Arts and Sciences (CAS), and Economics, Finance and Business (SEFB), of University Utara Malaysia- Malaysia

	Creating Thesis and Long Documents with Word 2010. Global Business Transformation Self-Development Workshop		
15.	Three Days Workshop of UNDP Project, Provision of Psycho- Social Support to Monsoon Flood Affecters in Bahawalpur	Psychology	Department of Applied Psychology, The Islamia University Bahawalpur- Pakistan.
16.	Six Weeks Practical Training in United Bank Limited (UBL)	Banking & Finance	United Bank Limited (UBL), Bahawalpur- Pakistan
17.	English Language Course	English Language	Department of English, The Islamia University Bahawalpur- Pakistan
18.	Computer Hardware Engineering (CCHE) Assembling, Disassembling, Networking, Installation, Upgrading of PC Trouble Shooting, Maintenance.	Information Technology	Grace Computer Center Bahawalpur- Pakistan

<b>FACILITATOR/ CHIEF ORGANIZER/ COORDINATOR/ RESOURCE PERSON</b>			
<b>Sr. #</b>	<b>Facilitator / Chief Organizer/ Coordinator/ Resource Person</b>	<b>Field of Study</b>	<b>Institution</b>
1.	Resource Person: SPSS Analysis.	Research	BZU, Vehari Campus, Vehari.
2.	Resource Person: Creating Thesis and Long Documents with MSWord.	Research	BZU, Vehari Campus, Vehari.
3.	Winter Expo – Carnival, 2019	Business & Industrial Development	e-Library of Bahawalpur, Dring Stadium Bahawalpur - Pakistan
4.	Workshop Chief Organizer & Coordinator: Read People like Books. Article Writing for Journal Publication. Advanced Qualitative & Quantitative Research. Resource Person: Creating Thesis and Long Documents With MS Word.	Personality Development Research & Article, Dissertation, Thesis	Faculty of Education, Department of Applied Psychology, The Islamia University of Bahawalpur- Pakistan
5.	Conference Organizer: International Research Conference on Economics, Business & social Sciences.	Economics, Business & social Sciences	Penang, Malaysia & Bahauddin Zakariya university Multan- Pakistan
6.	Organizer of Workshops: “Finding Research Gap & Writing Problem Statement, Writing Strategies for Literature Review, Survey Design and Questionnaire Development, Introduction to SEM Using NVIVO, Scientific Journal Writing And Publishing”.	Research Skills Development	Othman Yeo Abdullah (OYA), Graduate School of Business, University Utara Malaysia- Malaysia

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**CLUBS & ADMIN ACTIVITIES**

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<b>Director of Students Affairs (DSA), Member of Stock Committee Focal Person for Disabled students, ORIC (Focal Person), Coordinator of Masters Program (M.Sc. Economics), Secretary of Cleaning &amp; Maintenance Committee, Vehari Campus, Bahauddin Zakariya University.</b>	<b>Executive Member</b> School Economics, Finance and Business (SEFB), College of Business, University Utara Malaysia.  <b>Assistant Secretary</b> Post Graduate Scholar Society (PGSS), University Utara Malaysia- Malaysia.
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**PERSONAL SKILLS**

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<b>PERSONAL</b>	<b>COMPUTER SKILLS</b> <i>(It demonstrates Lateral thinking, dedication, willingness to learn, problem solving, patience)</i>	<b>LANGUAGE SKILLS</b> <i>(It demonstrates Writing, creativity, ability to take criticism)</i>	<b>INTERESTS</b>
Leadership Conflict Handling, Social Works, Human Rights & community development, Motivational Team Building	MSoftware STATA AMOS Smart PLS 3 NVivo 11 EViews SPSS R Studio OxMetrix 7	English (RWS) Urdu (RWS) Siraiki (RS) Punjabi (RWS)	Surfing Internet Cooking Badminton Reading Multicultural Diversification Ethnicity Intellectual Discourse

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**REFERENCES**

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<b>Dr. Rosna Awang- Hashim, PhD (USC)</b> Professor of University Utara Malaysia- Malaysia. Email: <a href="mailto:rosna@uum.edu.my">rosna@uum.edu.my</a>	<b>Dr. A. H. Roslan Harahap, PhD (Wales)</b> Professor of University Utara Malaysia- Malaysia Email: <a href="mailto:ahroslan@uum.edu.my">ahroslan@uum.edu.my</a>
<b>Dr. Areeba Khan, PhD (UPM)</b> Professor, The Islamia University of Bahawalpur Email: <a href="mailto:areeba.khan@iub.edu.pk">areeba.khan@iub.edu.pk</a>	<b>Dr. Fatima Bukhari, PhD (UUM)</b> Associate Professor, The Islamia University of Bahawalpur. Email: <a href="mailto:fatima.khurrum@iub.edu.pk">fatima.khurrum@iub.edu.pk</a>

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