

Dr. Sana Fayyaz

(HEC) Approved Supervisor
<https://orcid.org/0000-0003-0991-9593>



Ph.D in ECONOMICS (Industrial & Developmental Economics)
OYAGSB, University Utara Malaysia, Sintok (06010), Kedah. Malaysia.
Higher Education Commission of Pakistan (HEC) Approved Supervisor
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(63100), Pakistan. Contact: 092622202487, 0092-3216332728
E-mail Address: sanafayyaz@bzu.edu.pk 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

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

WORK EXPERIENCE**Teaching**

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

PUBLICATIONS

1. 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.
2. 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*, Vol. ahead-of-print (No. ahead-of print). <https://doi.org/10.15240/tul/001/2025-5-015>. Q2, Impact Factor 1.4. W.
3. 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
4. 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.
5. 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.
6. 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

7. 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.
8. Shah, S. W. A., Khalid, T., & 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 (BBE)*, 11(1), 163-171. Retrieved from <https://bbejournal.com/index.php/BBE/article/view/406>. Y.
9. 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>. Y.
10. 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.
11. 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.
12. 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>. Y.
13. 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.
14. 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.
13. 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.
14. 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

- 15 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
- 16 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.
- 17 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".
- 18 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. *Global Business Management Review*. <https://e-journal.uum.edu.my/index.php/gbmr/article/view/gbmr2020.12.2.3>
- 19 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/>
- 20 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*, ISSN 2708-2504, June 2020, Vol. 2, No. (1), (29-35). <https://publishing.globalcsrc.org/ojs/index.php/sbsee/article/view/1164> Y.
- 21 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
- 22 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.

- 23 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.
- 24 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 and Management Studies* 5, Issue 1 (1) 72-86. <https://www.akademiabaru.com/submit/index.php/arbms/article/view/1214>
- 25 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.
- 26 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.

RESEARCH SUPERVISION OF GRADUATE & POST GRADUATE STUDENTS
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BS honors Supervised students	M.Sc. Supervised students	PhD Supervised students
17	12	2

Journal Editor/ Board Member/ Reviewer		
Associate Editor of Journal	Editorial Board Member	Active Journal Reviewer
- International Journal of Research in Economics & Commerce (IJREC) - International Journal of Research in Finance & Business Implications (IJRFB)	RMC Journal of Social Sciences and Humanities	- International Journal of Management Research and Emerging Science (IJMREC) - RMC Journal of Social Sciences and Humanities - Public Library of Science (PLOS ONE). - Annals of Financial Economics (AFE)

PAPER PRESENTED / ATTENDED NATIONAL/ INTERNATIONAL CONFERENCES			
Sr. #	Topic	Venue	Duration
1.	Emerging Trends in Business Economics & IT (Session Chair)	1st International Conference on Emerging Trends in Business Economics & IT 2025, GSCWU	February 11 th -12 th , 2025
2.	Emerging Trends in Social Research	2 nd International Conference on Social Sciences, Institute of Southern Punjab, Multan, Pakistan.	November 2 nd , 2024
3.	Role of Higher Education Institutions & Industry to Promote Sustainability Development Goals	International Conference on Collaborative Strategies of Higher Education Institutions & Industry to Promote Sustainability Development Goals	March 4 th -5 th , 2024
4.	Meritorious Institute of Advance Multidisciplinary Virtual Conference	3 rd International Meritorious Research (MIAR).	Dec 15 th -16 th , 2023
4.	1 st International Research Conference on Financial Economics & Humanities	Department of Economics & Commerce, City Campus, Superior University of Lahore, Pakistan	Dec 10, 2022
5.	2 nd International Conference on Interdisciplinary Approach in Social Sciences (ICOIASS- 2022)	Faculty of Social Sciences, department of Applied Psychology	Nov 22-23, 2022
6.	2 nd UUM International Islamic Business Management Conference	Institute of Shariah Governance & Islamic Finance (ISGaIF), Islamic Business School (IBS), Intercontinental Hotel, Kuala Lumpur	July 4-5, 2018
7.	National Conference on Promoting Mental Health in Schools: A Way Forward.	University of Management & Technology UMT, Lahore	March 17, 2018
8.	Role of Personal Empowerment on Women Borrowers Quality of Life in Bahawalpur, Punjab - Pakistan. (Presented)	2nd International Conference on Business, Economics & Education management" held at IBA University - Pakistan.	February 23– 24, 2018.
9.	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.
10.	Impactability Characteristics of Personal Empowerment on Women Borrowers Quality of Life in Bahawalpur - Punjab, Pakistan. (Presented)	2nd International Research Conference on Economics, Business & Social Sciences at Penang - Malaysia.	April 12, 2017.
11.	1st International Research Conference on Economics, Business & social Sciences at Penang - Malaysia (Participant)	1st International Research Conference on Economics, Business & social Sciences at Penang - Malaysia.	April 12, 2016
12.	3 rd International Student Conference 2015 (Attended)	KDU College, Penang - Malaysia	December 10 – 12, 2015

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|---|---|--------------------|
| 13. Impact of Islamic Micro Finance on Women's Financial Education Their Economic Activities & Contribution to Budget. (Presented) | 5th 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		
Training/ Course/ Diploma/ Certificate	Field of Study	Institution
International Faculty Exchange Program UUM@ 2024	Faculty Development Exchange Program	University Utara Malaysia (UUM)
Econometrics Using R/STATA/ PYTHON.	Research	Pakistan economic Forum (PEF)
Supercharge Academic Writing with AI Tools	Research	GSCWU, BWP
Research Workshop on Issues in Sustainability	Economics	GSCWU, BWP
Fundamentals of Islamic Banking Operations	Economics, Banking & Finance	National Institute of Banking & Finance, State Bank of Pakistan (SBP), Bahawalpur - Pakistan
Proposal Writing: How to Write Good Research Paper	Social Sciences	ORIC, Superior University of Lahore
Implementation of Prolonged Exposure Therapy for PTSD	Psychology	National Institute of Psychology, Quaid-i-Azam University, Islamabad - Pakistan.
The Art of Building Rapport (How to Connect with Anyone in Less Than 30 Seconds). "Speak with Confidence Workshop	Personality Development Research & Article Writing Publication	BMU, School of Multimedia and Communication (SMMTC), STML & COB, University Utara Malaysia- Malaysia
Toast master's Style". End Notes & Basic Smart PLS Workshop	Research Software	Green Idea Room, STML, UUM COB, Malaysia
Guide to Getting Published	Article Writing Publication	Emerald Group Publishing Limited, Penang, Malaysia- Malaysia
(International Indexed Journals)" (International Grants)	Research & Article, Dissertation, Thesis	Ghazali Shafie Graduate School of Government, University Utara Malaysia- Malaysia
Proposal Defense & Viva Survival Workshop	Research Software	
"Emerald Group Publishing"s „Research & Publishing Pathway“"		
"Finding Research Gap & Writing Problem Statement, Writing Strategies For Literature Review, Survey Design And Questionnaire Development, Introduction To SEM Using NVIVO		
"IT Awareness Series Cyber Security: Do's And Don'ts"	Information Technology	Convention Centre, University Utara Malaysia- Malaysia

“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. Creating Thesis and Long Documents with Word 2010. Global Business Transformation Self-Development Workshop	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
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.
Six Weeks Practical Training in United Bank Limited (UBL)	Banking & Finance	United Bank Limited (UBL), Bahawalpur- Pakistan
English Language Course	English Language	Department of English, The Islamia University Bahawalpur- Pakistan
Computer Hardware Engineering (CCHE) Assembling, Disassembling, Networking, Installation, Upgrading of PC Trouble Shooting, Maintenance.	Information Technology	Grace Computer Center Bahawalpur- Pakistan

FACILITATOR / CHIEF ORGANIZER/ COORDINATOR/ RESOURCE PERSON		
Facilitator / Chief Organizer/ Coordinator/ Resource Person	Field of Study	Institution
Resource Person: SPSS Analysis	Research	BZU, Vehari Campus, Vehari.
Resource Person: Creating Thesis and Long Documents With MSWord	Research	BZU, Vehari Campus, Vehari.
One Day Seminar Organizing	Economics	Faculty of Business, management &
Member: Divine Economics; From Well Being to Best Being		Economics, The Govt. Sadiq College Women University (GSCWU) of Bahawalpur- Pakistan
Winter Expo – Carnival, 2019	Business & Industrial Development	e-Library of Bahawalpur, Dring Stadium Bahawalpur- Pakistan
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
Conference Organizer: International Research Conference on Economics, Business & social Sciences	Economics, Business & social Sciences	Penang, Malaysia & Bahauddin Zakariya university Multan- Pakistan
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

CLUBS & ACTIVITIES

Focal Person for Disabled students, Vehari Campus, Bahauddin Zakariya University

ORIC (Focal Person), Vehari Campus, Bahauddin Zakariya University

Coordinator of Masters Program (M.Sc. Economics)

Vehari Campus, Bahauddin Zakariya University

Secretary of Cleaning & Maintenance Committee

Vehari Campus, Bahauddin Zakariya University

Scientific Committee Member

Editorial Board Member of Journal of Social Science & Humanities (JSSH), Pakistan.

Assistant Secretary

Post Graduate Scholar Society (PGSS)

University Utara Malaysia- Malaysia

Associate Fellow

Center for Sustainability Research & Consultancy (CSRC), Pakistan

Director of Students Affairs (DSA)

Vehari Campus, Bahauddin Zakariya University

Member of Stock Committee

Vehari Campus, Bahauddin Zakariya University

Scientific Committee Member

Chartered Business Research Solution (CBRS) Lahore, Pakistan.

Executive Member

School Economics, Finance and Business (SEFB)

College Of Business, University Utara Malaysia

Research Advisor

Faculty of Economics & Commerce
The Superior University of Lahore

PERSONAL SKILLS

PERSONAL	COMPUTER SKILLS <i>(It demonstrates Lateral thinking, dedication, willingness to learn, problem solving, patience)</i>	LANGUAGE SKILLS <i>(It demonstrates Writing, creativity, ability to take criticism)</i>	INTERESTS
Leadership Conflict Handling, Social Works, Human Rights & community development,	Knowledge of MS Office STATA, AMOS Smart PLS 3	English (RWS) Urdu (RWS)	Surfing Internet Cooking Badminton Reading Religion and freedom of expression, Multicultural diversification
Motivational Team Building	EViews SPSS	Sraiki (RS) Punjabi (RWS)	Ethnicity Intellectual discourse

REFERENCES

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Dr. Areeba Khan, PhD (UPM)

Professor,

The Islamia University of Bahawalpur

Email: areeba.khan@iub.edu.pk

Dr. Fatima Bukhari, PhD (UUM)

Associate Professor,

The Islamia University of Bahawalpur.

Email: fatima.khurram@iub.edu.pk
