

**EDUCATION**

Université Paris 1 Panthéon-Sorbonne, France

**Master 2 in Financial Economics – Erasmus Mundus Scholar**

Aug 2023 – Present

**Relevant Courses:** *Financial Innovation, Behavioral Finance, Financial Econometrics, Monetary Policies, Financial crisis and bubbles, Panel Data Econometrics, Demography and Macroeconomics***Master 1 in Quantitative Economics (QEM) – Erasmus Mundus Scholar – CGPA: 3.67**

Aug 2022 – July 2023

**Relevant Courses:** *Micro and Macro Economics 1 & 2, Econometrics, Optimization, Statistics, Probability*

Lahore University of Management Sciences (LUMS), Pakistan

**BSc Economics & Mathematics – CGPA: 3.63 (Graduated with a Distinction Award)**

Aug 2017 – Dec 2021

**Relevant Courses:** *Intermediate and Advanced Micro and Macro Economics, Econometrics, Labor Economics, Linear Algebra and Differential Equations, Probability and Statistics, Issues in Economic Policy, Game theory***WORK EXPERIENCE**

Ecommerce Consultant &amp; Strategist – Upwork

Jun 2020 – Present

- Delivered **4000 hours** of consultancy to **20+ international clients**, specializing in **horizontal and vertical expansion** strategies within **ecommerce: Amazon**. Achieved **significant improvements** in client market reach, sales, and brand competitiveness.
- Led **Estancia brand's** entry into Amazon's German market, fostering a swift rise to **€200,000 monthly sales revenue** with a **16% net profit margin** within an impressive **8-month** timeframe.

Research Assistant – Pakistan Textile Council (PTC)

Jan 2022 – May 2022

- Led the collaborative effort with government and **29 biggest local textile** bodies to shape export-friendly policies, resulting in a **25.6% increase** in textile export efficiency in 2022 as per **Pakistan Bureau of Statistics**.
- Collaborated** with **29 textile bodies**, ensuring **sustainable practices** in manufacturing for **successful GSP+ status** retention.
- Teamed up with **World Bank** Economist **Gonzalo Varela** to advance sustainable development in **Pakistan's textile sector**, contributing to the collective effort towards achieving a **net-zero Pakistan**.

Junior Field Researcher – LUMS

Jun 2019 – Jul 2019

- Conducted **200+** on-ground interview surveys in **Lahore** to capture insights into **women's political behavior**.
- Evaluated and refined data for the empirical study, "**Agency and Gender: Is Democracy Masculine,**" specifically measuring the impact of household heads (primarily males) on females in their voting decisions.

Internship – NearPeer Pakistan

Dec 2018 – Jan 2019

- Designed** and **taught** an online university-level course, "**Linear Algebra and Differential Equations,**" to **120+** undergraduate students with different academic backgrounds on Pakistan's first largest online learning platform.

**RESEARCH PROJECTS**FinTech Revolution: Bridging the Mortgage Gender Gap – Master Thesis

Oct 2023 – May 2024

- Conducted a **panel data analysis** to investigate the impact of **FinTech advancements** on women's accessibility to **mortgage loans**, revealing that women are generally more **reluctant** than men to use FinTech-based lending. However, findings indicate that as **discrimination** against women increases, there is a **notable preference** among women for FinTech-based loans.

The Similarity of ECB's Communication: A Comparative Analysis with an Extended Timeframe

Dec 2023 – Jan 2024

- Analyzed the impact of the **similarity and sentiment** of European Central Bank (ECB) press releases on absolute **Cumulative Abnormal Returns (CAR)** using **web scraping, textual analysis,** and econometrics. Discovered consistent **negative associations** between the interaction of similarity and pessimism and absolute CAR.

Does women employment lead to their empowerment in South Asia? – SAESM &amp; Supported by World Bank

Sep 2022 – Oct 2023

- Contributed significantly to the **empirical research** led by a diverse team from **India, Bangladesh, Nepal, Afghanistan, and Sri Lanka**, examining the nuances of **women's empowerment** linked to **employment** in each respective country.
- Co-authored** a research report based on findings, revealing insights on the **positive impact** of employment on women's empowerment. Noteworthy findings include a reversal in **Afghanistan** post-considering pregnancy status and **lower empowerment** likelihood for **women working** for family members compared to others.
- Presented** research findings on **gender disparities** in **Labour Force** in Pakistan at the **IMF Inclusive Growth Conference**.

Economic Disparity in Industrial Sector of District Muzaffargarh, Pakistan.

Feb 2020 – Apr 2020

- Conducted an in-depth analysis employing **shifts-share and location quotients** tools, unveiling a discernible downtrend in the **region's workforce** and a reduction in key **industry employment** over the last decade in the region.

Other Projects:

- Inflation Expectations, Interest Rates and Investment decisions in USA – Time Series Analysis
- Interaction between Inflation Rate on Funds Rate – Feedback Analysis
- Reading Note on Behavioral Biases of Mutual Fund Investors
- US Monetary Policy Spillovers to Emerging Markets: The Trade Credit Channel
- An Analysis of the Factors Impacting Housing Prices in the Czech Republic
- Data is an impartial arbiter of truth – short paper

## LEADERSHIP AND EXTRACURRICULARS

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Developing Youth Aspirations – Founder

2018 - 2021

- Delivered **soft skill-based sessions** impacting **2,200+** underserved students in Lahore, Islamabad, and Wahcantt. Granted **5M+ PKR** in scholarships at all education levels and supported **350+ families** with **ration distribution** during COVID'19.

Akhuwat Foundation Pakistan - Facilitator

Jan 2020 – Feb 2020

- **Facilitated** a successful team of **6 emerging leaders** at the Compass conference in Kasur, securing the **Best Team Award** and cultivated **leadership and teamwork skills** through engaging activities.

## HONOURS AND AWARDS

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- **Erasmus Mundus Scholarship** Award Holder
- **International Monetary Fund (IMF)** Inclusive Growth Conference **Speaker** on **Gender Disparities**.
- **Represented Pakistan** at South Asian Economics Students' Meet (SAESM)
- Placed on the **Dean's Honor List** for **all semesters in BSc**

## SKILLS AND LANGUAGES

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- **Skills** – Microsoft Office – Word, PowerPoint, Excel | STATA | Adobe Premiere Pro | Python | C++  
Time Series Analysis | Panel Econometrics | Web Scrapping | Credit Scoring | OOP | Event Studies
- **Languages** – Urdu - Native | English – C2 | French – A2