

Nayab Karim

Nationality: Pakistani | [REDACTED] | Email address: nayabkarim111@gmail.com,
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Education & Training

PhD (Economics) | Abdul Wali Khan University | Mardan, Khyber Pakhtunkhwa., Pakistan

Thesis: Financial sector development and institutional quality role in foreign remittances impact on economic growth in world economies

M.Phil (Economics & Finance) | Pakistan Institute of Development Economics (PIDE) | Islamabad, Pakistan

Thesis: Credit Risk Measurement: Firm level analysis of manufacturing sector in Pakistan

Master of Business Administration (MBA-Finance) | Virtual University of Pakistan. | Lahore, Pakistan

Thesis: Internship Report- Finance: MCB Bank Limited

Master of Economics (M.Sc. Economics) | University of Peshawar. | Peshawar, Pakistan

Thesis: A Comparative Study of Cost of Production & Revenue of Tobacco & Sugarcane Crop in District Mardan.

Professional Degree in Teaching (B.Ed) | University of Peshawar | Peshawar, Pakistan

Publications

Future Research Area/Interest: Sustainability, Sustainable Finance, Green Technology, Governance, and Sustainable Development Goals (ESG)

Job Market Paper

Karim, N., Tariq, M. & Khan, M.A. (2024). Examining the Moderated-Mediation Role of the Financial Sector and Institutional Quality in the Relationship Between Remittances and Economic Growth in Developing Countries. *Journal of International Migration and Integration*. <https://doi.org/10.1007/s12134-024-01184-3>.

Research Papers

Karim, N. Tariq, M. and Khan, M. A. (2022). An empirical study on the relationship of financial sector development, remittances inflows, and income inequality in South Asian countries, *Review of Economics and Development Studies*, 8(1), 73-87.

Karim, N. Tariq, M. and Azam, M. (2021). The role of foreign remittances inflows & financial sector development in the economic growth of Pakistan, *The Journal of Managerial Sciences*, 15(1), 1-20.

Karim, N. and Khan, F. (2018). The effect of investment in education on socio-economic development of Pakistan. *Pakistan Journal of Humanities and Social Sciences*, 1(2), 67-73.

.Khan, F. Yasmeen, G. and Karim, N. (2019). Role of female education in national economic development of Pakistan. *PUTAJ-Humanities and Social Sciences*, 26(1), 13-23

Conference Presentations:

Global Conference on Business Management and Social Sciences (GCBMS-2022) on 18/03/2022. Paper presented, abstract is published in conference proceedings, certificate awarded.

International Conference on "Emerging Trends in Education and Social Sciences (Online) by Women University Mardan, Pakistan on 10/06/2021, Presented Research Paper title "Remittances, Institutional Quality and Financial Sector Development Role in Human Development in Top 10 Remittance-Recipient Countries", certificate awarded.

International Meritorious Multidisciplinary Virtual Conference (IMMVC-2020) on 18/08/2020. Presented Research Paper titled "Does the Financial Sector Development affect the relationship between Remittances and Income-Inequality in South-Asian Countries?" certificate awarded.

4th Abasyn International Conference on Technology and Business Management (AiCTBM), on 30/04/2019. Presented Research Paper titled "Monetary and Fiscal Policies Impact on Economic Growth in Bangladesh and Pakistan". Certificate and shield awarded.

4th International conference on Computational & Social Sciences (ICCSS), Pekalongan- Indonesia on 17/11/2017, Presented Research Paper, certificate awarded.

Work experience

Assistant Professor/ Head of Department (Economics) | Women University Swabi | 01/09/2025 - Current | Swabi, Pakistan

Lecturer (Economics) | Women University Mardan | 13/03/2025 - 03/09/2025 | Mardan, Pakistan

Human Resource & Admin Manager (part time) | Bircube Technologies (SMC) Private Limited | 01/01/2022 - 31/07/2025 | Mardan, Pakistan

Visiting Lecturer (Economics and Management Sciences) | Women University Mardan | 01/09/2018 - 22/07/2024 | Mardan, Pakistan

National Internship | Government Girls Degree College, Sheikh Maltoon Town Mardan | 01/02/2010 - 01/02/2011 | Sheikh Maltoon Town

Enumerator | Pakistan Institute of Development Economics (PIDE) | 05/10/2021 - 05/11/2021 | Islamabad, Pakistan

The project titled: "Promoting Rule of Law and Enhancing the Criminal Justice System in Khyber Pakhtunkhwa Including Newly Merged Districts and Balochistan", Data Collection at Mardan Region.

Section Head and Senior Science Teacher | The Educators | 01/03/2011 - 01/06/2014

Communication and Interpersonal Skills

Statistical Software

1. Stata & Eviews (Command)
2. Python, R & Power BI (Learning)

Communication and interpersonal skills

Excellent managerial, listening, communication & time management skills.

Languages

English, Urdu, Pushto (Native), and German (Learning)