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| **Uzma Bibi Shahzad, PhD, FHEA**  Teaching Faculty, Te Tumu Whakatipu Massey University.  Email address: [uzma\_5034@yahoo.com](mailto:uzma_5034@yahoo.com)  Contact Number: +64 21 02488545  Skype: mrsshehzad  LinkedIn: <https://www.linkedin.com/in/uzma-shahzad-b1375034/>  Google scholar: <https://scholar.google.co.nz/citations?view_op=list_works&hl=en&user=7jPfM64AAAAJ> | Updated September 2023  C:\Users\sativa\Desktop\97197.JPG |

**Professional Objectives:**

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| I am a self-motivated professional with a successful record of accomplishment of providing top-notch, team supervision, analytical data modelling and report writing. Over the course of my career, I have consistently demonstrated commitment to leadership and teamwork, contributing positively to projects from inception to completion. My objective is to advance my career into a role as a business researcher/teacher specialising in subjects such as Development Economics, Financial Literacy, Banking, Finance, Economics (Micro/Macro). Economic Modelling, Financial Management and Accounting. I aspire to make a significant impact in an institution that foster my growth, allowing me to deliver measurable contribution through collaborative and innovative teamwork. |

**Key Skills:**

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| * More than twelve-years of demonstrated teaching and research expertise in Foundation Studies and school of Business and Management Sciences. * Proficiency in computer literacy and data analysis with an extensive working knowledge of SAS, STATA, EVIEWS, Microsoft office, Outlook, EndNote, FEAR, R, DEA-solver 9.0. Excellent working experience in Data Modelling, Statistical results interpretation and preparation of high-quality journal articles. Moreover, I am a self-starter who is eager to learn new tools/technologies and strive for continued excellence. * Professional experience in curriculum development. * Excellent oral and written English communication skills. * Provide leadership in research by conducting, and participating in, research activities leading to publications and by attracting internal/external funding. An active researcher as evidenced by my publications in refereed journals and at conferences. * A team player with excellent organisational, communication and presentation skills, combined with innovation, creativity, flexibility, exceptional analytical and problem-solving skills with strong cultural awareness and sensitivity. Professional experience in curriculum development. |

**Education:**

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| 2011-2015 | **PhD in Finance and Banking** from Massey University, New Zealand. Dissertation title “Performance Measurement of South Asian Microfinance Institutions”. Supervised by A/P David Tripe, A/P Hatice Ozer-Balli and Dr. Claire Matthews. Examined by Professor Stuart Locke, University of Waikato, New Zealand, Dr Shrimal Perera, Senior Lecture Monash University, Australia and Dr James Obben, Massey University, New Zealand. |
| 2010 | **Post-Graduate Certificate in Banking** from [School of Economics and F](http://economics-finance.massey.ac.nz/)inance, Massey University, New Zealand |
| 2005-2006 | **Post-Graduate Diploma in Information Technology** from [Quaid-e-Azam University](http://www.qau.edu.pk/), Islamabad, Pakistan |
| 2003-2005  **(Master 1)** | MBA Banking & Finance **(major in Banking)** from [Hailey College of Banking and Finance](http://www.puhcbf.edu.pk/), Lahore, Pakistan |
| 2002-2004  **(Master 2)** | MA in Economics **(major in Mathematics and Econometrics)** from [Punjab University](http://pu.edu.pk/home/department/5/Department-of-Economics/pesr/), Lahore, Pakistan |
| 2001-2003  **(Master 3)** | MA in Business Education**(major in Finance)** from [Institute of Business Education](http://pu.edu.pk/home/department/23), Punjab University, Lahore, Pakistan |
| 1999-2001 | **BA in Economics** from Government College of Women Sahiwal, Sargodha, Pakistan **(stood first position)** |

**Achievements:**

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| 2020 | Awarded fellowship of Higher Education Academy (HEA) UK Professional Standards Framework for teaching and learning. |
| 2010 | PhD Scholarship Awarded by Higher Education Commission of Pakistan (NZ$150,000). |
| 1997-2015 | Received merit scholarships throughout my academic career. |

**Work Experience:**

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| July 2016 to date | **Senior Tutor** at Foundation Studies, Massey University, Albany Campus, Auckland, New Zealand.  **115.014** Foundation Studies in Economics (Responsible for all aspects of the course: stream coordinator, develop curriculum, design online assessments and teach in semesters 1602 1603 1701 1702. Around 45 students had attended each class).  **115.013** Foundation Studies in Management (Responsible for all aspects of the course: stream coordinator, design assessments and teach in semester 1603. Around 45 students had attended the class). `  **115.015** Foundation Studies in Financial Literacy (Responsible for all aspects of the course: stream coordinator, develop the course curriculum, design assessments and teach in 1701 1702 and 1703. Around 20 students had attended the class). |
| Feb. 2016 to July 2016 | **Lecturer** (contract) at School of Finance, Massey University, Albany Campus, Auckland, New Zealand. |
|  | **125.701** Quantitative Methods for Accounting and Finance. (Teach in 1601; one distance class of 82 post-graduate (Level 9) students. Responsible for all aspects of the course: Curriculum/syllabus and assessment design, conduct Adobe online sessions, Stream coordinator, 8 hours teaching per day in block sessions twice a month, lesson delivery, and grading). |
| Feb. 2016 to Sep. 2016 | **Lecturer** (contract) at Auckland Institute of Studies, Auckland, New Zealand. |
|  | **2.335** International Management (Teach 1602; one class of 45 undergraduate (Level 7) students. Responsible for all aspects of the course: Curriculum/syllabus and assessment design, lesson delivery, and grading).  **2.333** International Trade (Teach 1601 one class of 19 undergraduate (Level 7) students. Responsible for all aspects of the course: Curriculum/syllabus and assessment design, lesson delivery, and grading). |
|  | **2.225** Operational Management (1602; one class of 15 undergraduates (Level 7) students. Responsible for all aspects of the course: Curriculum/syllabus and assessment design, lesson delivery, and grading).  **2.113** Business Economics (1601 and 1602; two classes of 31 and 29 undergraduate (Level 7) students. Curriculum/syllabus and assessment design, lesson delivery, and grading). |
| 2011-2015 | **Teaching Assistant**, School of Economics and Finance, Massey University, New Zealand |
|  | **115.106** Economics (Tutor and stream co-ordinator for three semesters from 2013 to 2015. Class strength was almost 30 Internal master’s level students. Answer online queries of students, deliver lectures, facilitate activities, and grade exams). **125.360** Banking Studies (Co-taught one class of 22 master’s level Extramural students for four semesters from 2011 to 2014. Helped create lesson plans and deliver lectures). **178.301** Advanced Microeconomics (Mark mid-term and final exam of around 40 Internal students in two semesters from 2013 to 2014). **178.221** Methods of Economics and Finance (Mark mid-term and final exam of around 45 Internal students in one semesters in 2012). **178.201** Intermediate Microeconomics (Mark mid-term and final exam of around 60 Internal students in one semesters in 2012). |
| 2013-2015 | **Research Assistant**, School of Economics and Finance, Massey University, New Zealand |
|  | Assist Prof. Srikanta Chatterjee in research (data collection, data evaluation, statistical description of data, PowerPoint presentation etc.) with several of his international economics projects. |
| **Other professional experiences in Pakistan:** | |
| 2006-2010 | Finance Officer in Government sector of Pakistan |
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| 2005 | Banking Intern for two months in Crescent Standard Investment Bank Limited, Lahore, Pakistan |
| 2003 | Banking Intern for two months in Faysal Bank, Lahore, Pakistan |
| 2002 | Lecturer Intern for two months in Government College for Women, Lahore, Pakistan |

**Key responsibilities of my last job include (though not limited to):**

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|  | * To contribute to course delivery, curricula and undertake teaching and associated duties in the relevant subject areas in the range of programme and courses offered. * Regularly review curriculum documents, guidelines and resources to ensure they meet learning objectives and support quality outcomes for students. * Regularly monitor and evaluate the success of course offerings and develop appropriate mechanisms for continuous improvement. * Work collaboratively with tutors and Academic Coordinators to develop appropriate course materials for students in online, face-to-face and blended learning environments. * Ensure methods of assessment of student learning and achievement are up-to-date and appropriate. * Ensure moderation carried out as per the Massey University Moderation Guidelines. * Provide advice and guidance to students on progressing in their chosen courses of study. * Undertake other responsibilities related to programme and course delivery. |

**Conferences and Seminars:**

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| 2017 | University of Auckland - [New Zealand Finance Colloquium](http://nzfc.ac.nz/) on 9th February 2017. |
| 2016 | Auckland University of Technology Auckland - [NZAE](http://www.nzae.org.nz/event/nzae-conference-2016/) conference on 29th June 2016. |
| 2015 | The University of Waikato - [19th NZ Finance PhD Symposium](http://www.nzfc.ac.nz/)  (February 18, 2015). |
| 2014 | Massey University - 4th MUPSA Doctoral Symposium (October 28, 2014). |
| 2013 | Massey University - [Brown Bag Seminar](http://www.massey.ac.nz/massey/learning/colleges/college-business/school-of-economics-and-finance/research/manawatu-seminar-series/manawatu-seminar-series-13.cfm)  (December 02, 2013). |
| Massey University - 2013 [New Zealand Social Innovation and Entrepreneurship Research Conference](http://sierc.massey.ac.nz/conference/) (SIERC) (November 28, 2013). |
| Victoria University of Wellington - [4th Research Symposium](http://www.victoria.ac.nz/sef) (February 28, 2013). |
| 2012 | Sydney - 25th [Australasian Finance and Banking Conference](http://www.asb.unsw.edu.au/schools/bankingandfinance/newsandevents/afbc/Pages/default.aspx)  (December 2012). |
| Massey University - Doctoral Student Symposium organised by the Pakistan Students’ Association (PSA) (November 22, 2012). |
| Massey University - [New Zealand Finance Colloquium](http://nzfc.ac.nz/) (February 08, 2012). |

**Professional Development:**

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| 2016 | Attended a workshop on “Financial Literacy/capability” from Massey’s Financial Education and Research Centre, Massey University, Wellington campus, New Zealand (22-24 November 2016). |
| 2011 | Attended a short course on “Applied Productivity and Efficiency Analysis” from Centre of Efficiency and Productivity. Analysis ([CEPA](http://www.uq.edu.au/economics/cepa/workshops.php)), University of Queensland, Brisbane, Australia NZ$3,000 funded by Higher Education Commission of Pakistan. |

**Referee/Reviewer:**

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| 2017 | The Pakistan Development Review |
| 2016 | South Asian Journal of Global Business Research |

**Publications/working papers:**

**[1]** **“New approaches to measure the social performance of microfinance institutions”** (co-authors - Hatice Ozer-Balli, Claire Matthews and David Tripe – **published** in International Review of Economics and Finance on 12th October 2017, **A ranked Journal 53 (88-97)**).

The paper critically reviews outreach indicators for microfinance institutions from prior research using a South Asian panel data set covering the period 1998 to 2013. We introduce two new ways of measuring the social objectives of MFIs. The results show that these new outreach indicators provide a better explanation of social performance of MFIs than those commonly used in the literature. We also find that breadth and depth of outreach operate opposite to each other.

**[2] “Gender and efficiency of microfinance institutions: A stochastic frontier analysis”** (co-authors - Hatice Ozer-Balli, Claire Matthews and David Tripe).

Cost efficiency estimates show that, on average, South Asian MFIs are operating at similar financial and social efficiency levels. However, the results also suggest that MFIs exhibit increasing returns to scale and that technological progress is more evident for financial than social efficiency. Among efficiency determinants, the presence of female loan officers found to have a positive effect while female board members and female borrowers show a significant negative impact on financial and social efficiency of MFIs. A strong positive association found between the governance of an MFI and its financial and social efficiency.

**[3] “Impact of governance indicators and gender on microfinance efficiency”** (co-authors - Hatice Ozer-Balli, Claire Matthews and David Tripe– **published** in Journal of International Financial Markets, Institutions & Money on 12th February 2018, **A-ranked Journal 53 (307-319)**).

This study examines the efficiency level of South Asian MFIs using a double bootstrap approach. In the first-stage, bias corrected efficiency estimates for the individual MFI are obtained by using Data Envelopment Analysis (DEA) and then they are regressed on a set of explanatory (governance and gender) variables employing the double bootstrap truncated regression approach (Simar & Wilson, 2007). According to the results from the first stage, along financial and social perspectives, we find that the financial efficiency of these institutions appears stronger than their social efficiency. Second stage regression reveals a strong positive association between the governance of an MFI and its financial and social efficiency.

**[4] “Trade-off in South Asian MFIS: Regulation and governance structure”** (co-authors - Hatice Ozer-Balli – **published** in Applied Economics on 5th December 2022, **A-ranked Journal**).

We evaluate social and financial performance of different categories of MFIs using financial ratios to analyse the trade-off between these objectives. We also examine whether this relationship differs across different regulatory and ownership structures of MFIs. Comparing both objectives, we find that different types of South Asian MFIs have minimal difference in their performance. We also find financial sustainability is compatible to one aspect of outreach (breadth of outreach) not the other that is depth of outreach.

**References:**

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| **PhD supervisor**  **David Tripe, Professor,**  School of Economics & Finance,  Massey University New Zealand  + 64 (06) 3569099 Extn. 84038  [D.W.Tripe@massey.ac.nz](mailto:D.W.Tripe@massey.ac.nz) | **PhD Supervisor**  **Hatice Ozer-Balli, Professor,** School of Economics & Finance, Massey University, New Zealand  +64 (09) 414 0800 Extn. 43446  H.Ozer-Balli@massey.ac.nz |
| **PhD supervisor**  **Claire Matthews, Director of Academic** Programmes, Business Studies West,  Massey University, New Zealand  + 64 (06) 3569099 Extn. 84035  [C.D.Matthews@massey.ac.nz](mailto:C.D.Matthews@massey.ac.nz) | **Collaborative Researcher**  **Srikanta Chatterjee, Emeritus Professor,** School of Economics & Finance, Massey University, New Zealand  + 64 (06) 3569099 Extn. 84066 [S.Chatterjee@massey.ac.nz](mailto:S.Chatterjee@massey.ac.nz) |