

NUML Website Profile Data

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|---|---|--|-----------|
| Full Name | Afsheen Abrar | | |
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| HEC Approved Supervisor (Yes/No) | No | | |
| Education | | | |
| Degree Name | Passing Year | University/ Institution/ Board | |
| PhD | In progress | University of Twente, Netherlands | |
| MS/ M.Phil (18 Years) | 2012 | Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Islamabad, Pakistan | |
| Masters | 2001 | Quaid- e-Azam University, Islamabad | |
| Bachelors | 1999 | University of the Punjab, Lahore | |
| Experience | | | |
| Designation | Institution/ Organization | From | To |
| Assistant Professor | NUML, Islamabad | 15-06-2015 | To-date |
| Lecturer | NUML, Islamabad | Jan 2006- June 2015 | 12 years |
| Lecturer on Contract | NUML, Islamabad | Aug 2003- Dec 2005 | 2.5 years |

Publications

- Abrar, A, Hasan, I., & Kabir, R. (2021). Finance-growth nexus and banking efficiency: The impact of microfinance institutions. *Journal of Economics and Business*, 114(2), 1–19. <https://doi.org/10.1016/j.jeconbus.2020.105975>
- Abrar, A. (2019). The impact of financial and social performance of microfinance institutions on lending interest rate: A cross-country evidence. *Cogent Business and Management*, 6(1). <https://doi.org/10.1080/23311975.2018.1540072>
- Abrar, A. & Javaid, A. Y. (2014). Commercialization and Mission Drift -- A cross country evidence on transformation of Microfinance industry. *International Journal of Trade, Economics and Finance*, 5(1), 122–125. <https://doi.org/10.7763/IJTEF.2014.V5.353>
- Abrar, A. & Javaid, A. Y. (2016). The Impact of capital structure on the profitability of Microfinance institutions. *South Asian Journal of Management Sciences*, 10(1), 21–37. <https://doi.org/10.21621/SAJMS.2016101.03>
- Arif, A., Abrar, A., & Afzal, M. (2012). Credit Risk and Shareholders ' Value in a developing economy: Evidence from Pakistani banking system. *Journal of Economics and Behavioral Studies*, 4(2), 87–95.
- Arif, A., Abrar, A., Khan, M. A., Kayani, F., & Shah, S. Z. A. (2011). Dividend policy and earnings management: An empirical study of Pakistani listed companies. *Information Management and Business Review*, 3(2), 68–77.
- Iqbal, M. J., Sadia, R., Abrar, A., Jamil, N., Shah, A. A., & Satti, A. U. H. (2012). Volatility linkages between Equity markets of Pakistan, India, Singapore and Hong Kong: A GARCH BEKK Approach. *Journal of Economics and Behavioral Studies*, 4(1), 47–54.
- Javid, A. Y., & Abrar, A. (2015). Microfinance Institutions and Poverty Reduction: A Cross Regional Analysis. *Pakistan Development Review*, 54(4), 371–387.
- Rizvi, R., & Abrar, A. (2015). Factors effecting an individual investor behavior- An empirical study in twin cities (Rawalpindi and Islamabad) of Pakistan. *SS International Journal of Economics and Management*, 5(5).
- Saeed, S., & Abrar, A. (2015). Impact of macroeconomic forces on the financial performance of microfinance institutions in South Asia. *SS International Journal of Business and Management Research*, 5(5), 2231–4970.

Conference Publications

1. **Abrar, A.** (2014). *Microfinance and Poverty Reduction. A cross regional study.* Paper presented in 30th Annual conference at Pakistan Institute of Development Economics, Islamabad, Pakistan
2. **Abrar, A.** (2013). *Commercialization and Mission Drift: A cross country analysis on the transformation of microfinance institutions.* Paper presented at 3rd International Conference on Information and Finance London, UK.
3. **Abrar, A.** (2011). *Impact of Credit Risk on the Profitability of Commercial Banks: Evidence from Pakistani Banking Sector.* Paper presented at 18th National Research Conference at Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology, Islamabad, Pakistan.

Areas of Interest

Microfinancing

Banking

Corporate Finance