



Faculty Profile

1. Personal Information

Name	Dr. Afsheen Abrar
Designation	Assistant Professor & HEC Approved Supervisor
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Google Scholar Profile Link (if available)	https://scholar.google.com.pk/citations?user=xzPkLagAAAAJ&hl=en

2. Education

Degree Name	Passing Year	University / Institute
Bachelors	1999	University of the Punjab, Lahore
Masters	2001	Quaid- e-Azam University, Islamabad
MS / MPhil (18 Years)	2012	Shaheed Zulfikar Ali Bhutto Institute of Science and Technology, Islamabad, Pakistan
PhD	2021	University of Twente, Netherlands

3. Experience

Designation	University/ Institution/ Organization	From	To
Assistant Professor	NUML, Islamabad	15-06-2015	To-date
Lecturer	NUML, Islamabad	Jan 2006	June 2015
Lecturer on Contract	NUML, Islamabad	Aug 2003	Dec 2005

4. 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.

Conferences:

- 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
- 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.
- 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.

5. Area of Interest

Microfinancing, Banking, Corporate Finance