



Muhammad Usman

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Date of birth: 28/12/1991 **Nationality:** Pakistani

ABOUT ME

Possessing more than 3+ years of experience as a Research Analyst (Economics), I am committed to providing support in analysis and strategies for regulatory agencies. By leveraging my highly developed research task-management abilities and unparalleled guidance for research studies, analysis, and reporting, I have enriched my skills from the real world research to teaching economics theories in an academic setting. This has enabled me to become a valuable asset to any team and explore new research opportunities.

WORK EXPERIENCE

[17/01/2022 – Current]

Research Analyst (Economic)

Small and Medium Enterprises Development Authority (SMEDA)

City: Lahore

Country: Pakistan

Performed professional level research work and published for the growth of SME sector
Focused on SMEs contribution towards macroeconomic indicators to understand economic phenomena

Developed and updated project tasks to provide interdepartmental support for program strategy development

Liaison with stakeholders for internal and external communication and contract management under PPRA rules

[17/12/2020 – 31/08/2021]

Literacy & Numeracy Teacher

International Catholic Migration Commission (ICMC)

City: Islamabad

Country: Pakistan

Planned, prepared, and delivered reading, writing, and problem-solving techniques
Established and maintained social cohesion between Afghan refugees and the host community

Campaigned field activities in different localities to spread awareness about the education component

Devised an effective learning strategy for literacy & numeracy program according to NCHD principles

[23/09/2019 – 23/06/2020]

Research Intern

Institute for Strategic Studies, Research and Analysis (ISSRA) National Defence University

City: Islamabad

Country: Pakistan

Outperformed in conducting seminars and managing administrative tasks

Centralized comprehensive literature reviews using Google Scholar and Zotero

Authored in editing, proofreading and drafting of research articles for NDU Journal publication

Amplified research in multidisciplinary areas of the economy, national security and international relations

[17/07/2017 – 15/02/2019]

Economics Lecturer

Challengers College of Commerce

City: Lahore

Country: Pakistan

Lectured basic micro and macroeconomics to undergraduate students
Outlined, drafted and evaluated students' assignments, papers and grade
Aided in providing and analyzing real-world examples within the different fields of economics
Supervised small group and individual classroom activities based on differentiated learning needs

[01/08/2016 – 30/06/2017]

Research Assistant

Zeeshan Data Collection and Research Centre

City: Islamabad

Country: Pakistan

Composed results and statistics using statistical software E-views and STATA
Designed and coded interview and questionnaire for primary data collection using SPSS
Provided assistance with the preparation of project-related reports, articles and presentations
Executed quantitative and qualitative research on socio-economic topics education, literacy and poverty

EDUCATION AND TRAINING

[09/2016 – 01/2019]

M.Phil Economics (18 Years of Education)

Quaid-e-Azam University - Islamabad

Address: Pakistan

[09/2014 – 06/2016]

M.Sc Economics (16 Years of Education)

International Islamic University Islamabad

Address: Pakistan

[07/2011 – 11/2013]

B.Com (14 Years of Education)

University of the Punjab - Lahore

Address: Pakistan

LANGUAGE SKILLS

Mother tongue(s): Panjabi

Other language(s):

English

LISTENING B2 READING B1 WRITING B1

SPOKEN PRODUCTION A2 SPOKEN INTERACTION B1

Urdu

LISTENING C2 READING C2 WRITING C1

SPOKEN PRODUCTION C2 SPOKEN INTERACTION C1

PUBLICATIONS

[2022]

PRELIMINARY ASSESSMENT OF IMPACT OF FLOODs ON SMEs

Reference: SMEDA Research Report Series

The effects of the 2022 Flood are broadly analyzed in this study that aims to assess the impact of Floods on SMEs at the provincial and district levels. Analysis has been conducted for economic establishments across 71 districts to estimate direct and indirect losses. Both secondary data and primary data have been gathered through site visits of Sindh, Khyber Pakhtunkhwa, Balochistan, and Punjab. Estimates of small and medium-sized enterprises (SMEs) affected by floods across the country and their need for assistance after the disaster are highlighted in the study. The research has its limitations due to accessibility to flood affected areas and unavailability of updated district level data of economic establishments. However, an attempt has been made, based on sound assumptions, clearly stated in the analysis, to arrive at an estimate of the impact of floods on SMEs.

Link: <https://smeda.org/index.php/business-facilitation/sme-resources/publications/category/224-research-reports>

[2022] **ESTIMATING SMEs SHARE IN PAKISTAN'S EXPORTS (EXCLUDING SERVICES)**

Reference: SMEDA Research Report Series

This study is an attempt to estimate the share of SMEs to overall exports of Pakistan (excluding services) .Due to data constraints, only direct exports of SMEs have been estimated. Analysis shows that SMEs contribute an estimated 30% to Pakistan's exports (excluding services). Inclusion of estimates for indirect exports of SMEs, as part of the value chain of large enterprises and services sector would increase the overall share of SMEs. Evidence also suggests that Medium sized enterprises contribute more than Small sized enterprises. Designing & implementing export readiness programs & awareness creation can realize the latent potential of SMEs.

Link: <https://smeda.org/index.php/component/phocadownload/category/224-research-reports?download=1918:estimating-manufacturing-smes-contribution-to-pakistan-s-gdp-jun-2022>

[2018] **FINACIAL INCLUSION AND ECONOMIC GROWTH : A GLOBAL PERSPECTIVE**

Reference: Journal of Business and Economics - Air University Islamabad

There is a bulk of studies available that deals with the determinants of economic growth with different perspectives. However, no serious attempt has been made yet that considers financial inclusion as an indicator of economic growth. For this purpose, financial inclusion is measured by bank accounts, bank branches, autoteller machines and life insurance premium where economic growth is taken as growth of per capita GDP. For this objective panel data set of 185 countries has been used covering the period from 1996 to 2015. Fixed effect model based on Hausman test is being used to identify the association between financial inclusion and economic growth. Furthermore, two stage least squares (2SLS) method is applied to control the possible problem of endogeneity. The conometric results indicate that financial inclusion has positive impact on economic growth. It implies that excavating financial inclusion through providing credit facilities at disaggregate level is a route to economic growth.

Link: <https://journals.au.edu.pk/ojs/index.php/jbe/article/view/113/114>

DIGITAL SKILLS

Microsoft Office: proficient user of Word, Excel and Powerpoint | Reviewing, reporting, and research | Research Analysis | Knowledge of different research and presenting techniques | Research and Analytical skills | Communication skills (listening skills; verbal skills; written skills) | Time managment | Flexibel | Experienced teamplayer