

Dr Samina Naz

Assistant Professor of Economics

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Research profile

Economist specialising in economics and Islamic finance, with a publication record and a doctorate on the adoptability of cryptocurrency within Sharia-compliant financial systems. Early research on the **labour-force participation of women** and recent work on child welfare anchor a long-standing interest in gender and household outcomes. Current agenda unites these strands as **digital finance and women's financial inclusion** — how mobile payment and credit technologies reshape welfare and intra-household bargaining power in developing economies — bringing field access and research networks in Pakistan together with substantive expertise in Sharia-compliant finance. Involved at Dairy Science Park focusing on institutionalization of converting indigenous resources into prosperity through **innovation, entrepreneurship, and good governance**. By strengthening public-private-academic partnerships, supporting commercialization of research, and establishing Entrepreneurship Development Centers, DSP seeks to generate decent employment, exportable surpluses, and sustainable livelihoods while contributing to environmental protection, biodiversity conservation, food security, public health, and eco-security.

Education

PhD in Economics — University of Peshawar, Pakistan 2017–2023

Thesis: "Issues and Challenges in the Adoptability of Cryptocurrency in a Shari'ah-Compliant Financial System."

MS in Economics — Institute of Management Sciences, Peshawar, Pakistan 2014–2016

Thesis: "Determinants of Labour Force Participation of Literate Females: A Case Study of Peshawar District."

Academic & professional positions

Assistant Professor of Economics — Qurtuba University of Science & IT, Peshawar Nov 2023–present

- Teach advanced economics courses at MPhil level; supervise MPhil research students.

Visiting Lecturer — University of Peshawar, Pakistan Mar 2022–Sep 2023

- Taught Bachelor- and Master-level economics; supervised and assessed student work.

Visiting Lecturer — Women University Mardan, Pakistan Jun 2020–Feb 2021

- Taught Microeconomics, International Economics and Islamic Economics; mentored research proposals and theses.

Director Admin (part-time) — Dairy Science Park, Peshawar Jan 2015–present

- Research and coordination support, including international conference, workshop organisation, marketing and community services.

Publications (peer-reviewed)

Digital finance & Islamic economics

1. Naz, S., & Nazir, N. (2024). Examining the Adoptability of Cryptocurrency in the Islamic Financial System: Perspectives from Shari'ah Scholars. *Journal of King Abdulaziz University: Islamic Economics*, 37(2), 75–98. DOI: 10.4197/Islec.37-2.4
2. Naz, S., & Nazir, N. (2024). Compatibility of Cryptocurrency with Islamic Law: Perspectives of Sharia Scholars through Focus Group Discussions. *COMSATS Journal of Islamic Finance*, 9(1). DOI: 10.26652/cjif.9202415
3. Naz, S., & Nazir, N. (2024). The Prohibition of Cryptocurrency in Pakistan and its Justification under Sharia. *Bannu University Research Journal in Islamic Studies*, 11(1), 1–11.
4. Naz, S., & Nazir, N. (2022). Investigating Cryptocurrency as Shari'ah-Compliant Money by Critically Analyzing Arguments of the Opponent Scholars. *Bannu University Research Journal in Islamic Studies*, 9(1), 32–46.
5. Naz, S., & Nazir, N. (2018). Exploring Acceptability and Legitimacy of Bitcoin in Islamic Financial System. *Journal of Islamic Civilization and Culture*, 1(1), 35–53.

Applied & development economics

6. Naz, S., Sabir, G. M., & Ahmed, M. (2015). Impact of Foreign Direct Investment on Economic Growth: Empirical Results from Pakistan. *Journal of Poverty, Investment and Development*, 12, 101–105.

7. Sabir, G. M., & Naz, S. (2015). Economic Determinants of Unemployment: Empirical Result from Pakistan. *Journal of Economics and Sustainable Development*, 6(9), 150–154.

Working papers

8. Zareena, Naz, S., & Nazir, N. Examining the Relationship between Child Sexual Abuse and School Survival Rates in District Peshawar, Pakistan: A Survival Analysis Approach. SSRN 5363862.
9. Zareena, Nazir, N., & Naz, S. Socioeconomic Correlates of Child Sexual Abuse in Peshawar District, Pakistan. SSRN 5347143. DOI: 10.2139/ssrn.5347143
10. Zareena, Nazir, N., & Naz, S. Economic Costs of Child Sexual Abuse in District Peshawar, Pakistan. SSRN 5374431.

Conferences, workshops & research coordination

11. Coordinator, “4th International Conference & Industrial Exhibition on Dairy Science Park,” Selçuk University, Konya, Türkiye (Nov 2017).
12. Coordinator, “Pakistan Biorisk Management Curriculum Development Workshops” (Sandia National Laboratories × Dairy Science Park) — Dubai (2016), Bangkok (2016), Phuket (2017).
13. Participant, “Workshop on Applied Time Series Analysis using EViews,” University of Peshawar (Feb 2020); “13th International Conference on Statistical Sciences,” Islamia College Peshawar (Mar 2015).

International Visits

1. **Dubai (21 to 25 May 2016):** Participated as a member of the delegation of DSP accompanied by a 4-members delegation of Sandia National Laboratories (SNL), Albuquerque, NM, USA, in Dubai for the Pakistan Biorisk Management Curriculum Workshop. The Workshop concluded that the curriculum in practice in various universities of Pakistan under the supervision of Higher Education Commission needs to be mapped and reviewed for presence of Biorisk Management contents or availability of a full-fledged teaching program at undergraduate or graduate levels. Keeping in view the importance of the subject, the participants recommended that Biorisk Management may be given appropriate consideration while developing teaching programs at national level.
2. **Bangkok (12 to 19 November 2016):** Participated as a member of the delegation of DSP to attend a consultative workshop at Bangkok, Thailand. The workshop evaluated the biorisk contents of curricula in place at various universities. Recommendations were prepared for standardizing the courses and accommodating the concerns of the local livestock/poultry farming, products processing, marketing and quality control systems present in the region.
3. **Phuket (19 to 21 April 2017):** An awareness workshop was held at Phuket, Thailand, participated by experts of DSP and SNL. During various presentations, the participants discussed the issues in detail and suggested measures through collaborative efforts of all stakeholders to be led by DSP-SNL partnership.

Research skills

- **Methods:** applied microeconometrics; qualitative and quantitative analysis; survey design; focus-group methods; time-series analysis; innovation, entrepreneurship, and good governance.
- **Software:** SPSS, gretl, EViews.
- **Languages:** English (fluent, academic); Urdu (native); Pashto (native).

Wider contributions to the research community

Research supervision and mentoring at MPhil and Bachelor levels across three institutions; coordination of international scientific conferences and capacity-building workshops; research engagement on child welfare and women’s economic participation in Khyber Pakhtunkhwa.

Referees

Dr Naila Nazir — Associate Professor & Chairperson, Department of Economics, University of Peshawar |
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Prof. Muhammad Subhan Qureshi — President, Dairy Science Park; Visiting Professor, University of Agriculture Peshawar |
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