SAHAR AHMED NASR
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I. EDUCATION

Growth and Development Policy Program — April 2008
John F. Kennedy School of Government
Harvard University

International Finance Program — June 2006
Wharton Finance Center
University of Pennsylvania

Ph.D. in Economics — November 2002
Faculty of Economics and Political Science
Cairo University

Master of Arts in Economics — February 1990
The American University in Cairo

Bachelor of Arts in Economics with ***Highest Honors*** — June 1985
The American University in Cairo
Major: Economics Minor: Mathematics

II. ACADEMIC PROFILE

Awarded Associate Professor — June 2008
Supreme Council of Universities

American University in Cairo (AUC)
- Associate Professor, Economics Department — September 2002–present
- Adjunct—Post Master Fellowship, Economics Department — September 1990–June 1994
- Assistant, Post Graduate Fellowship, Economics Department — September 1985–June 1990

Future University in Egypt (FUE)
- Associate Professor, Economics Department — September 2011–present

British University in Egypt (BUE)
- Associate Professor, Economics Department — September 2006–June 2011

Awarded Outstanding Performance in Teaching by Dean of Faculty — 1997, 2005, 2011

Duties include:

- Teaching undergraduate courses, including, Introduction to Macroeconomics, Introduction to Microeconomics, Money and Banking, Banking Management, Economic Development, and Public Finance.
- Conducting assessments of undergraduate students, using a range of methods and in a timely manner.
- Providing advice and guidance to graduate students on their thesis, research, and analytical work, especially in the field of macroeconomics, finance, and private sector development.
- Participating in the evaluation of modules, and syllabi with the objective of enhancing the quality of the material to be taught, and keeping it abreast with the recent developments in theory and its application, bringing in real case studies from the practical experience.
- Incorporating in the syllabus of the courses, aspects related to the revolution, and the recent uprisings in the Arab region as well as the global economic crisis and the Eurozone, on economic policies,

financial systems, fiscal sustainability, and overall economic growth, flagging main challenges and prospects for change.

- Cooperating with colleagues in designing the Economics Department programs, including developing new modules and modernizing the system to be in compliance with best international practices.
- Organizing and contributing to the preparation of conferences, and various academic events at the national, regional, and international level.
- Participating as a presenter, panelist, and discussant in numerous forums, academic conferences and seminars, representing the university.

III. WORK EXPERIENCE

The World Bank

Middle East and North Africa Department (MENA)

- **Manager, Regional MSME Facility** — January 2012–present
- **Country Coordinator, Finance & Private Sector Development, Egypt** — May 2011–present
- **Lead Financial Economist** — July 2008–present
- **Senior Financial Economist** — July 2004–July 2008
- **Country Economist** — October 1996–June 2004

Countries covered: Egypt, Yemen, Iraq, Jordan, Tunisia, Morocco, and India.

Leading the main operations in MENA Region on financial sector development, access to finance and inclusive growth; managing the regional micro, small and medium enterprises (MSMEs) technical assistance facility; and task managing the affordable housing finance program; leading financial sector reforms, banking restructuring, corporate governance, and economic management; contributing to the design of countries strategies, and the implementation of major structural, legal and regulatory reforms, focusing on improving the soundness of financial sectors, enhancing access to finance, mainstreaming gender, and attaining more inclusive systems.

Duties include:

▪ ***Cluster Leader for Financial Sector Work.*** Leading the policy dialogue from the World Bank with governments, central banks, and financial sector authorities, providing intellectual and operational advice and advisory services on financial and private sector development issues; developing comprehensive financial sector reform programs; supporting the implementation of the government's financial sector reform programs, focusing on restructuring of state-owned banks, and non-bank financial institutions (capital markets, insurances, mortgage finance, and financial leasing). In addition, working closely with the authorities on strengthening financial institutional frameworks, including payments system, credit registries, corporate governance, and the supervisory and regulatory environment issues related to Anti Money Laundering and Combating the Financing of Terrorism (AML/CFT), governance and anti-corruption, focusing on deregulation, preparation of privatization manual, and freedom of information act. This entails managing and building strong and coherent teams to produce quality work that has tangible results and impact on the ground serving developing and emerging economies.

▪ ***Operations and Business Development—Middle Income Countries***. Managing the financial sector work and key operations in several MENA countries, a portfolio amounting to US$ 3 billion, specifically:

(i) Financial Sector Development Policy Loan (FS DPL I, II and III), amounting to US$ 1.5 billion, with the objective of supporting the Government of Egypt in implementing the banking reform program, restructuring of state-owned banks and insurance companies (financial, institutional and operational restructuring), mergers and acquisitions, privatization of state-owned banks (Bank of Alexandria), divestiture of public shares in joint venture banks, and strengthening the supervisory framework of banks and non-bank financial institutions (NBFIs).

(ii) Mortgage Finance Project, a loan of US$ 40 million that aimed at establishing the Egyptian Mortgage Refinance Company (EMRC), the first liquidity facility in Egypt that provides long-term funding to primary mortgage lenders; streamlining the property registration of real estate; and capacity building of the legal and regulatory framework for mortgage finance.

(iii) *Affordable Mortgage Finance Operation*, amounting to US$ 300 million, focusing on improving the affordability of home ownership for low- and middle-income segments of society in Egypt through reforming the housing subsidies, moving from a supply-side subsidy to the developers to a more transparent, well targeted, and efficient demand side subsidy system going directly to the poor families.

(iv) Enhancing Access to Micro and Small Enterprises Project, an innovative loan of US$300 million (the first operation in MENA), which aims at attaining sustainable improvement in inclusive access to finance for micro and small enterprises during the transition period in Egypt post-revolution, through a line of credit to the Social Fund for Development (SFD) in Egypt to be on-lent through eligible non-governmental organizations, potential micro finance institutions and banks. The project includes innovative products, including the Post Office, windows for women, and Islamic Finance.

(v) MSMEs Development for Inclusive Growth, a loan of US$ 70 million, aiming at improving access to finance for MSMEs in Jordan, and ultimately expanding employment opportunities through private sector development, focusing on women and youth.

(vi) MSMEs Technical Assistance Facility to Morocco and Tunisia, amounting to US$ 3 million, with the objective of improving the legal and regulatory environment, capacity building of financial intermediaries, and training of MSMEs, with the objective of developing MSMEs.

- ***Financial sector reforms in crisis countries and fragile states.*** Task managing three operations amounting to US$530 million, focusing on financial sector reform and fiscal sustainability in the post-crisis in Iraq, and post-revolution in Yemen; leading the financial sector work in Yemen and in Iraq, providing technical advice to the Central Bank of Yemen and the Central Bank of Iraq, as well as the Ministry of Finance in financial sector reform.

- ***Thematic, Policy-oriented Notes, Working Papers and Reports.*** Conducting quality diagnostic work, and prepare economic and financial monitoring reports, thematic and policy-oriented notes on key policy issues in the financial sector, both bank and non-bank financial institutions, including the stock market, insurance sector, and financial leasing industry, as well as monitoring progress of the privatization program. Also responsible for maintaining and updating database, preparing microprudential indicators, stress-testing and projections models, and keeping abreast of financial sector modeling work.

- ***Designing country strategies.*** Contributed to the drafting of the partnership strategies between the World Bank Group and governments. Specifically wrote sections in the Egypt 2011 Interim Strategy Note (ISN) Post-revolution; the 2004, 2001, and 1997 Country Assistance Strategy (CAS), and the 1999 and 1997 Country Economic Memorandums (CEMs), focusing on financial sector, and private sector development. In addition, contributed to the 2011 Iraq Partnership Strategy (CPS); the 2012 Jordan CPS; and the 2012 Yemen ISN Post-Revolution.

- ***Leading negotiations with governments.*** Played a leading role in negotiating, both investment and policy development loans with authorities of numerous Arab countries for a portfolio amounting to more than US$3 billion, and managing to reach consensus on difficult operations, milestone reform measures, and challenging transactions.

- ***Gender focal point.*** Leading gender work, both operational and analytical, such as Maximizing Opportunities in the Economic Sphere for Egyptian Women (2010); Egypt: Country Gender Assessment Report (2004); and the Egypt National Gender Strategy (2005); as well as, integrating gender in the Bank's projects and operations, focusing on financial inclusion, microfinance, SMEs and improving business climate for women owned enterprises.

- ***Coordination with development partners and donors.*** Ensure effective coordination, leveraging synergies, as well as mobilizing resources, fostering joint activities and partnerships between different international financial institutions, multilateral and bilateral donors (EBRD, EIB, IMF, EC, USAID, AfDB, UN). Activities included, chairing the Donors Assistance Group Meeting on financial sector issues; and preparing background papers for the donors' Consultative Group Meetings, and participating in the 1997, 1999, and 2002 Consultative Group Meetings as an economist and meeting coordinator in the World Bank delegation.

Arthur Andersen Consultancy: Privatization Project
Senior Economist and Advisor to the Chief of Party September 1995–September 1996

Duties included:

- Analyzing the developments of the privatization program in Egypt, identifying the key issues impeding the process, and advising the government on the policies required to address these issues.
- Serving on committees responsible for evaluating transactions for the sale of state assets, and the utilization of sales proceeds.
- Assisting in the preparation of prospectus, information memorandum, recommendations for various alternatives for operational and financial restructuring studies, and the development of privatization strategies.
- Participating in the preparation of the Anchor Investor Manual which advised the Government on dealing with strategic investors.

American Chamber of Commerce in Egypt January 1993–August 1995
Economic Researcher
Main responsibilities included, preparing macroeconomic monitoring reports; investment promotion reports for the Door Nock mission in the US; conducting market research for member companies. The main achievement was assessing the performance of financial institutions and producing the first Bank Ranking in Egypt.

Bechtel: Privatization Project January 1992–December 1992
Economic Consultant
Key accomplishments are as follows, conducted feasibility studies for various public enterprises, including two especially big projects were Kaha/Edfina and Schindler, for which I prepared market studies (market structure, demand forecasts, competitors' positions, etc.), and set out appropriate strategies (e.g. for operational and financial restructuring, product changes, etc.).

IV. CONFERENCES, SEMINARS AND FORUMS

Participated in numerous academic conferences and seminars; regional and international forums, as a speaker, discussant, panelist and chairperson, and also organized and contributed to organizing key events including:

A. Academic Conferences and Seminars

- **Second Arab Development Symposium: Reinvigorating the Developmental Role of SMEs in the Arab Countries**, presented at the session entitled, SMEs Contribution to Employment, Job Creation, and Growth in the Arab World, Kuwait, Kuwait at the Arab Fund for Economic and Social Development (December 2012).
- **Regional Islamic Finance Forum,** Cairo, Egypt presented "The Role of Islamic Finance in Egypt" (November 2012).
- **Economic Research Forum (ERF) Workshop on** "Capital and Labor Mobility within the ERF Region" (October 2012).
- **Cambridge Business and Economics Conference**, at University of Cambridge, UK, presented "The Egyptian Banking System: Post January 25th Revolution" (June 2012).
- **Union of Arab Banks (UAB)—Specialized SMEs Forum,** presented "SMEs for Job Creation in the Arab World: SMEs Access to Financial Services" in the session entitled, The Role of the Arab Banking Sector and the International Financial Institutions in Supporting and Financing SMEs, Beirut, Lebanon (January 2012).
- **International Monetary Fund (IMF) and World Bank Annual Meetings** in (September 2011) presented "Challenges Confronting the Banking Sector in Iraq" in Iraq Financial Sector Review, Washington, D.C. (June 2011).
- **Cambridge Business and Economics Conference** at University of Cambridge, UK, presented "Islamic Finance in the Arab World: The Way Forward" (June 2011).

- **Arab Policy Forum on Financial Inclusion 2011**, speaker in the panel entitled, "Reducing Vulnerability and Promoting Growth" CGAP, Amman, Jordan (June, 2011).
- **Economic, Financial, and Political Challenges of Egypt's Democratic Transition Conference**, Columbia University, New York (April, 2011).
- **10th Global Business and Economic Conference**, Rome, Italy, presented a paper entitled "Enhancing Access to Finance for Micro and Small Enterprises in Egypt" in the Economics and Finance Session (October 2010).
- **Oxford Business and Economics Conference,** at ***Oxford University***, presented a paper entitled, "Affordable Mortgage Finance in Egypt: Challenges and Prospects" in the Economics and Finance Session (June 2010).
- **Euromoney Egypt Housing and Real Estate Finance Conference**, in Cairo, Egypt. Participated in the session entitled, "Bottlenecks to Mortgage Market Development in Egypt" (June 2010).
- **Oxford Business and Economics Conference,** at ***Oxford University***, presented a paper entitled "Are Banks in Egypt Catalysts for Economic Development?" (June 2009).
- **Oxford Business and Economics Conference,** at ***Oxford University***, presented a paper entitled, "State-Owned Financial Institutions: Do They Make It or Break It?" (June 2008).
- **Oxford Business and Economics Conference,** at ***Oxford University***, U.K presented a paper entitled, "How Sustainable and Irreversible is the Banking Sector Reform in Egypt", and participated in the Plenary on "The Impact of Globalization on the Financial Sector" (June 2007).
- **Research Conference on Bank Regulation and Corporate Finance: Challenges for the Future** in Washington D.C. at the World Bank, as a speaker in the Session: Corporate Governance in Egypt (October 2006).
- **Finance for All Conference** in Cairo, Egypt presented "Sources for Financial Services: The Banking Sector" (March 2008).
- **Economic Research Forum (ERF) Annual Conference** Twelfth ERF Annual Conference in Cairo, Egypt, presenting a paper entitled, "Financial Leasing in MENA Region: An Analysis of Financial, Legal and Institutional Aspects"; and was a discussant for a paper entitled: "How Independent is the Central Bank in Egypt" (December 2005).
- **Economic Research Forum (ERF) Annual Conference** Eleventh ERF Annual Conference in Beirut, Lebanon, presented a paper entitled: "Prospects of Mortgage Markets in MENA Countries: An Analysis of Financial, Legal and Institutional Aspects with Emphasis on the Egyptian Case Study" (December 2004).
- **Economic Research Forum (ERF) Annual Conference** Tenth ERF Annual Conference in Marrakech, Morocco, presented a paper entitled, *"Vulnerability of Banking Systems to Crises in Emerging Markets: The Case of Egypt, Morocco, and Tunisia"* (December 2003).

B. Regional and National Events

- **Euro-Arab Economic Forum,** organized jointly by the European Union and the League of Arab States, Beirut, Lebanon (September 2012).
- **Deauville Partnership, SME Development Meeting,** chaired a Session, entitled, How can Egypt, Jordan, Morocco and Tunisia Create Jobs through SMEs Development? Rome, Italy (July 2012).
- **OECD 6th Meeting of the MENA-OCED Working Group on SME Policy, Entrepreneurship and Human Capital Development,** Rome, Italy (July 2012).
- **Regional Housing Finance Conference** organized jointly the Arab Monetary Fund (AMF) and the World Bank in Abu-Dhabi as a speaker in Session: Low-Income Housing Finance in the Arab World (June 2012).
- **MENA Workshop on Competition: From Privilege to Competition: Fostering Innovation and Competitiveness in the Middle East and North Africa,** Beirut, Lebanon (June 2011).

- **Euromoney Housing Finance Conference**, presented at the Provision of Low-income Housing Session, Cairo, Egypt (June 2010).
- **Union of Arab Banks (UAB)—Specialized SMEs Forum**, Session: The Role of the Arab Banking Sector and the International Financial Institutions in Supporting and Financing SMEs, Cairo, Egypt (May 2011).
- **MENA-OECD Conference on Gender Equality**, Women's Access to Government and Business Services, Paris, France, (March 2010).
- **High Level Forum on the Quality of Education in Egypt**, Luxor, Egypt, (March 2010).
- **Regional Housing Finance Conference**, organized by the Arab Monetary Fund (AMF) in Abu-Dhabi as a speaker in Session: Housing Finance Trends and Issues in MENA (December 2007).
- **Regional Private Sector Development Workshop: Building Strategic Alliances for Reform,** Cairo, Egypt as a Chairperson for the Session III entitled, "Improving the Business Environment in Egypt" (June 2007).
- **Governance and Anti-Corruption Roundtable Discussion**, April 2007, Cairo, Egypt, as a Chairperson with Parliamentarians from different political parties.
- **MEED Middle East Capital Market**, Dubai, UAE as a speaker on the Panel: "Developments in the Capital Market in Egypt" (November 2006).
- **MDF5 Forum:** the Middle East and North Africa Development Forum—in Beirut, Lebanon as a discussant in the session entitled, "Fostering Reforms: What Works and Does Not Work", focusing of financial sector reforms in the region (April 2006).
- **World Economic Forum,** Middle East and North Africa Sharm El-Sheikh, Egypt (March 2006).

C. International Forums

- **Global Real Estate Industry (GRI) Forum,** speaker in the session: Affordable Housing—Still Emerging or have Yields Compressed too much Already, Istanbul, Turkey (January, 2013).
- **Finance & Private Development Forum—Stability, Recovery and Growth for All,** chaired the session titled "How Can Micro, Small, and Medium Enterprises Create Sustainable Jobs Post-Arab Spring?" Washington D.C. (November 2012).
- **Sixth Urban Research and Knowledge Symposium 2012,** Barcelona, Spain (October 2012).
- **International Arab Banking Summit 2012—The Changing Arab World,** as a panelist in the session: "The Role of International Financial Institutions in Reforming the Global Economy", Berlin (June 2012).
- **Consultative Group to Assist the Poor (CGAP) Annual Meeting**—Advancing Financial Access for the World's Poor, Amman, Jordan (May 2012).
- **Global Housing Finance Conference—International Perspective**, speaker in the session: Affordable Housing Finance, Washington D.C. (April 2012).
- **MENA OECD–Business Climate and Access Forum**, speaker in the session on "Implications of the January 25th Revolution on the Business Climate", Paris, Finance (May 2011).
- **IFC Banking Conference, Financial Inclusion,** presented in Session: Innovative Segments Strategies: Women in Business and Islamic Financing, Beirut (October 2011).
- **Research Conference on Bank Regulation and Corporate Finance: Challenges for the Future,** Washington D.C. (January 2010).
- **Euroasia Business and Economic Society Conference,** as a chair in the opening session on "Expecting the Unexpected: Implications of the 2008 Global Financial Crisis on the Middle East and North Africa Region" Istanbul, Turkey (June 2009).
- **Finance & Private Sector Development Forum 2009: Markets & Crises: What Next and How?** Washington D.C. (February 2009).
- **How to Achieve Inclusive Economic Growth Workshop**, Vienna, Austria (March 2009).

- **General Assembly of the United Nations (UN)**, represented the Arab Republic of Egypt in the session entitled: International Relations, Finance and Gender (February 2008).
- **IVth International Forum on Financial Consumer Protection and Education**, "Financial Capacity—Responsible Crediting" in Budapest, as a speaker in Session: "Financial Consumer Protection in Emerging Markets" (October 2007).
- **The Finance Forum 2007** on ***"Finance and Markets for All: What, Why, When and How?"*** as a speaker in the session: Making Financial Sector Reform Works", and was a member of the committee organizing the forum Washington D.C. (April 2007).
- **Financial Stability Institute (FSI) Conference** at the Bank for International Settlements (BIS) on ***Promoting Inclusive Financial Systems*** as a speaker in the session on "Review of Recent Research on the Importance of Financial Depth and Access for Economic Growth and Stability" Basel, Switzerland (October 2006).
- **World Economic Forum 2006** as panelist in the Session entitled: **"Women's Economic Empowerment: the Road to Decision Making"** in Sharm El-Sheikh, Egypt, (May 2006).

V. CAPACITY BUILDING AND TRAINING COURSES

A. Training Course

Participated in various training courses and capacity building programs at the World Bank, Washington, D.C., including:

- How to Achieve Financial Inclusion Training Program (November 2012).
- Finance Sector Performance Advisor Training (July 2012).
- Strategic Planning Workshop (April 2012).
- Financial Sector Development Indicators Training (March 2011).
- Capital Markets Practice Training (September 2011).
- Financial Projection Modeling (FPM) Training Program (July 2011).
- Operational Policy and Country Services: Development Policy Academy (April 2010).
- Advanced Course on How to Write Coherent Reports (March 2009).
- Overview of Financial Sector Issues and Analysis (October 2007).
- Art and Science of Strategic Communication (January 2007).
- Global Discussion Series on Access to Finance (October 2005).
- Global Conference on Investment Climate and Poverty Reduction (April 2004).
- Financial Sector Issues and Analysis World Bank Institute (May 2002).
- Public Expenditure Analysis and Management—Core Course (May 2002).
- The Role of State-Owned Financial Institutions, International Monetary Fund—IMF, and Brookings Institute (March 2004).
- Gender in Program and Project Monitoring and Evaluation, World Bank Institute (June 2003).
- Public Expenditure Analysis and Managements: Core Course, World Bank Institute (June 2002).
- Risk Management Workshop for Regulators: Assessing Supervising and Managing Risk Supervision for Regulators, World Bank Institute (May 2002).
- Course on Live Database and Maxim Models, World Bank Institute (June 1999).

B. Additional Training Course

Obtained training, and participated in capacity building workshops in the following areas:

- Accountability and Transparency in Government, New York, US (April 2012).
- Middle East and North Africa Operations Workshop, Marrakesh, Morocco (June 2010).
- Securitization Course, Wharton School, University of Pennsylvania (June 2008).

- International Housing Finance Program, Wharton School, University of Pennsylvania (June 2006).
- Capital Flows, Monetary Policy, and International Financial systems, Finance Institute, Paris, France (April 2003).
- Report Writing Skills, British Council, Cairo (September 2001).
- Enhancing your Presentation Skills, British Council, Cairo (September 2001).

C. Taught and Gave Sessions in Capacity Building Programs

Provided training in various training courses and capacity building programs including:

- Women's Leadership in SMEs Program, gave a session on means of addressing access to finance for women in the Arab World, Paris, France (November 2012).
- Joint OECD-IMF Regional Training on SMEs gave a session on the financial tools required to improve access to finance in the Arab countries, Kuwait (October 2012).
- Sanabel, Microfinance Workshop—Training on Islamic Finance in Amman, Jordan gave a session on the need for Islamic microfinance in the poor villages (October 2011).
- MENA Financial Management Conference—gave a session on Cross Sector Work, and Integration, Cairo, Egypt (June 2010).
- Annual Operations Frontiers Forum, gave a session on development policy loans in for developing countries, and preparing an Implementation Completion Report (ICR), Beirut, Lebanon (May 2010).
- How to Move from Analytical Work to Operations, gave a session on transforming diagnostic and analytical work to actual implementations of reforms, World Bank Workshop, Marrakesh, Morocco (January 2009).
- Development Policy Loans (DPLs)—World Bank Budget Support, presenting case studies on budget support programs prepared in middle income countries (Egypt); crisis countries (Iraq); and low income countries (Yemen), taking stock of lessons learnt (December 2008).
- Housing Finance Best Practices and Relevance to Egypt, Workshop, gave a session on tools of addressing challenges confronting the housing sector (April 2007).

VI. PUBLICATIONS AND RESEARCH EXPERIENCE

A. Publications and Working Papers

- Reinvigorating the Developmental Role of SMEs in the Arab Countries in SMEs Contribution to Employment, Job Creation, and Growth in the Arab World. Presented at the Second Arab Development Symposium in Kuwait in June 2012, and published by the Arab Fund for Economic and Social Development (AFESD) in December 2012.
- (With Nabil Hashad), "The Role of Islamic Finance in Egypt", presented at the joint World Bank and Islamic Financial Services Board (IFSB), entitled the Regional Islamic Finance Forum, on November 20–21, 2012, Cairo, Egypt.
- (With Dabidian, H, Stone, A, and Mako, W), Iraq Investment Climate Assessment, ***World Bank Report No. 1837***, presented at the Iraq Finance and Investment Conference in May 2012, Erbil, Iraq, and published by the World Bank, Washington: D.C., October, 2012.
- "The Egyptian Banking System: Post January 25th Revolution" presented at the ***Cambridge Business and Economics Conference***, and published by University of Cambridge, UK, June 2012.
- (With Douglas Pearce), ***SMEs for Job Creation in the Arab World: SMEs Access to Financial Services***, presented at the Union of Arab Banks (UAB)—Specialized SMEs Forum, Session: The Role of the Arab Banking Sector and the International Financial Institutions (IFIs) in Supporting and Financing SMEs, Beirut, Lebanon in January 2012, and published by the Middle East and North Africa Department, Washington, D.C.: World Bank, January 2012.

- (With Arne Petresen), "Challenges Confronting the Banking Sector in Iraq" in Iraq Financial Sector Review, pp. 29–42, June 2011. Presented at the International Monetary Fund (IMF)–World Bank Annual Meetings, Washington, D.C.: World Bank, September 2011.
- "Islamic Finance in the Arab World: The Way Forward" presented at the ***Cambridge Business and Economics Conference***, and published by University of Cambridge, UK, June 2011.
- "Affordable Mortgage Finance in Egypt: Challenges and Prospects", presented at the ***Oxford Business and Economics Conference,*** and published by Oxford University, UK, June 2010.
- "Egyptian Women Workers and Entrepreneurs: maximizing Opportunities in the Economic Sphere", presented at the ***No to Exclusion! Investing in Young Women's Economic Security Roundtable*** on the margins of the General Assembly of the United Nations (UN) in February 2008, New York, and published by World Bank, ***Directions in Development***, Washington, D.C. September 2009.
- "Sources for Financial Services: The Banking Sector" World Bank, ***Working Paper***, presented at the ***Finance for All Conference***, Cairo, Egypt in 8 March 2008, and published in Access to Finance and Economic Growth in Egypt by the Middle East and North Africa Department (MENA), Washington, D.C.: World Bank, September 2009.
- "Are Banks in Egypt Catalysts for Economic Development?", presented at the ***Oxford Business and Economics Conference,*** and published by Oxford University, UK, June 2009.
- ***Assessment of the Yemen Financial Sector Reform: A Proposed Action Plan***, World Bank, Washington: D.C., June 2008.
- "State-owned Financial Institutions: Do they Make it or Break it?" presented at the ***Oxford Business and Economics Conference,*** and published by Oxford University, UK, June 2008.
- (With Farkhonda Hassan, and Maya Morsi), Democracy and Egyptian Women's Political Participation. United Nations Development Fund for Women (UNIFEM). New York, 2009.
- The *Sustainability and Success of the Banking Reform: The Case of Egypt.* Presented at the **Oxford Business and Economics Conference**. St. Hugh's Colleague. Oxford University, February 2007.
- "Bank Privatization: The Case of Egypt", in Economic Policy and Performance in the Middle East and North Africa, *special issue of the* ***Quarterly Review of Economics and Finance.*** **Volume 46, Issue 5,** December 2006.
- Monetary Policy in the European Union: Lessons to be drawn for the Arab Countries in Integration and Enlargement of the European Union, Konrad-Adenauer-Foundation.Cairo, Egypt. 2005. Presented at a Regional Conference in Cairo on 20, September 2005.
- "Financial Leasing in MENA Region: An Analysis of Financial, Legal and Institutional Aspects", ***Working Paper Series*** in the Economic Research Forum (ERF), presented at the ERF 12th Annual Conference, Cairo, Egypt, December 2006.
- "Engendering the Investment Climate in Egypt", World Bank, presented at the World Bank Conference on the Economic Empowerment of Women in the Middle East and North Africa Region, Washington D.C., December 2005.
- (With Ziad Bahaa El-Din, and Mahmoud Mohieldin), "Prospects of Mortgage Markets in MENA Countries: An Analysis of Financial, Legal and Institutional Aspects", ***Working Paper Series*** in the Economic Research Forum, Beirut, Lebanon, December 2005.
- (With Mahmoud Mohieldin), Economic Security in Progress of Arab Women: One Paradigm, Four Arenas, and more than 140 Million Women, United Nations Development Fund for Women (UNIFEM). Arab States Regional Office. Amman, Jordan, 2004.
- "The Impact of Economic Integration on Egyptian Women," paper presented at the Fifth Annual Conference of the National Council for Women at the Library of Alexandria. National Council for Women. Egypt, 2004.
- (With Mahmoud Mohieldin). "Economic Management and Corporate Governance in Egypt," report presented a National Conference in September 2003 and at the Sub-regional Conference

in December 2003. The report was the main background document at the Regional Conference in Addis Ababa, November 2004.

- "Consumer Protection and the Role of Women in Egypt", paper presented at the Consumer Protection Conference of the Economic Committee of the National Council for Women. National Council for Women. Cairo. Egypt, December 2003.
- (With Mahmoud Mohieldin). "Vulnerability of Banking Systems to Crises in Emerging Markets: The Case of Egypt, Morocco, and Tunisia", paper presented at the 10th Annual Conference, Economic Research Forum in Marrakech, Morocco, December 2003.
- (With Ismail Mubarak), "The Maritime Sector in Egypt", ***Policy Paper***, The World Bank. Egypt. Cairo, November 2003.
- "Bank Privatization: The Case of Egypt", ***Working Paper Series*** in the Economic Research Forum (ERF), October 2003.
- "Financial Policy in Egypt", an Analytical Study prepared for the Economic Research Forum (ERF) and Forum Euro-Mediterraneaeen des Institutes Economiques, September 2003.
- (With Mahmoud Mohieldin) "Macroeconomic Policy and Performance in Egypt", an Analytical Study prepared for the Economic Research Forum (ERF) and Forum Euro-Mediterraneaeen des Institutes Economiques, September 2003.
- "Impact of Structural Reform on the Egyptian Women", World Bank, Egypt, Cairo, 2002.
- (With Mahmoud Mohieldin). "Macroeconomic Overview," in *Doing Business in Egypt*, edited by Marrat Paratove, British Embassy, UK. 2001.
- Privatization in Egypt: Achievements and Challenges, World Bank, Egypt Country Department, June 2000.
- (With Wakik Grais). External and Domestic Factors in the East Asian Crises. Cairo University, Faculty of Economics and Political Science. 1998.
- (With Mahmoud Moheildin). *On Privatization in Egypt: With Reference to the Experience of the Czech Republic and Mexico*. Cairo: Friedrich Ebert Stiftung, 1996.
- *New Communities in Egypt*. Cairo: The Center for International Private Enterprises, June 1996.
- (With Youssef Mazhar). *Technology Transfer in Egypt*; "Technological Needs and Requirements." Cairo: American Chamber of Commerce (for the Joint Committee for Economic Growth; Bilateral Science & Technology Agreement), December 1995.
- "Ranking of Egyptian Banks," Business Monthly. (Publication of the American Chamber of Commerce, Cairo), August 1995.
- *Impediments to Private Sector Development*. Cairo: American Chamber of Commerce, June 1995.

B. Strategies and Technical Papers

In my capacity as Lead Financial Economist in the World Bank, I have conducted several Policy Notes and Reform Strategies, and contributed in designing country strategies, which were submitted to the relevant authorities in the Middle East and North Africa Region, including:

- *Interim Strategy Note for the Republic of Yemen (2012–2013)*, Middle East and North Africa Region, World Bank, Washington D.C: World Bank, October 2012.
- *Interim Strategy Note for the Arab Republic of Egypt (2011–2013)*, Middle East and North Africa Region, World Bank, Washington D.C: World Bank, May 2012.
- "Egypt Mortgage Finance Development Report", ***World Bank Report No. ICR00002014,*** World Bank, Washington: D.C. January 30, 2012.
- "Egypt Financial Sector Development Policy Report", ***World Bank Report No. ICR00001837,*** World Bank, Washington: D.C., June 28, 2012.
- Yemen Financial Sector Infrastructure Assessment, ***World Bank Report No. 38664***, Washington: D.C. September 12, 2012.

- *Country Partnership Strategy (CPS) Iraq (2011),* Middle East and North Africa Region, World Bank, Washington D.C. World Bank, February 2011.
- *Country Assistance Strategy for the Republic of Yemen (2009–2013),* Middle East and North Africa Region, World Bank, Washington D.C. World Bank, October 2009.
- Yemen Financial Sector Reform Strategy, Washington D.C: World Bank, July 2008.
- Second Phase of the Egypt Financial Sector Development Policy, ***World Bank Report No: ICR0000710,*** World Bank, Washington: D.C. December 19, 2007.
- Affordable Housing Policy and Subsidies, ***World Bank Policy Note World Bank Policy Paper,*** presented and submitted to the Minister of Housing, Utilities, and New Communities. June 2007.
- *Regulatory Reform to Strengthen the Investment Climate and Fight Corruption,* **World Bank Policy Note,** presented and submitted to the Ministry of Investment in June 2007.
- *Country Assistance Strategy for the Arab Republic of Egypt (2004, 2001),* Middle East and North Africa, World Bank, Washington D.C. World Bank, October 2004.
- Vulnerability of the Housing Sector in Egypt, ***World Bank Policy Note*** presented and submitted to the Ministry of Housing Utilities and Ministry of Administrative Development in May 2001.

C. Chapters in Reports and Books

- Egyptian Women Workers and Entrepreneurs: Maximizing Opportunities in the Economic Sphere, ***World Bank Report*** presented and submitted to the Ministry of Investment, Ministry of Manpower and Immigration and the Secretary General of the National Council for Women in 2010.
- Iraq Banking Sector Reform Strategy, ***World Bank Report No. 44362***, Washington D.C: World Bank, December 2008.
- ***Financial Sector Assessment (FSAP)*** for the Arab Republic of Egypt, joint IMF-World Bank report (January 2007).
- *Investment Climate Assessment in Egypt*, ***World Bank Economic and Sector Work*** presented and submitted to the Ministry of Investment in January 2007.
- *Access to Finance and Growth in Egypt*, ***World Bank Report*** presented submitted to the Ministry of Investment and the Central Bank of Egypt in June 2006.
- ***Financial Sector Assessment (FSAP)*** for the Arab Republic of Egypt, joint IMF-World Bank report (May 2002).

D. Special Studies

- *Uses of Sales Proceeds in Egypt's Public Enterprise Sector.* Arthur Andersen, Privatization Project, (Commissioned by the Minister of Public Enterprise Sector), 1995.
- *Framework for Sales Decision: Public Offering, Anchor Investor and Financial Institutions.* Arthur Andersen, Privatization Project, (Commissioned by the Public Enterprise Office), 1995.
- "Recommendations for the New Unified Companies Law." (Commissioned by the Public Enterprise Office), 1995.
- (With David Whitehead). *Absorptive Capacity of the Egyptian Stock Market* (Commissioned by the Minister of State for Economic Affairs), 1996.
- Vulnerability of the Housing Sector in Egypt," World Bank, Egypt Country Department, May 2001.
- An Overview of the Financial Sector in Egypt. World Bank, Washington D.C. February 2002.
- The Performance of the Banking System in Egypt, with special Emphasis on Public Banks. World Bank, Washington D.C. July 2002.
- Women in the Egyptian Labor Market, *Working Paper*. World Bank, Cairo Department. June 2002.

VII. HONORARIUMS AWARDS AND AFFILIATIONS

- **Vice President Team Award for Iraq Financial Sector Work** (*World Bank*) June 2012
- **Smart Lessons Development--International Finance Corporation** (*IFC*) November 2011
- **Outstanding Performance in Teaching Award from Dean of Faculty** (*BUE*) 2011
- **World Bank President, Project Innovation Award** (*World Bank*) June 2010
- **Awarded Best Practice Project, "IBRD's Strategy for Engagement with MIC"** January 2011
- **World Bank Vice President, Outstanding Performance** (*World Bank*) November 2009
- **Harvard School Affiliate** since September 2008
- **Spot Award from the Finance & Private Sector Development** (*World Bank*) February 2005
- **Research Fellowship, Economic Research Forum (ERF)** January 2005
- **Syndication of Commerce, Economic Section** since June 2004
- **Spot Award from Vice President for MENA Region** (*World Bank*) February 2004
- **Outstanding Performance in Teaching Award from Dean of Faculty** (*AUC*) 1997, 2005
- **Post Master Fellowship** (*AUC*) June 1990–June 1994
- **Honors Award: Scholarship for Excellent Academic Performance** (*AUC*) June 1985

VIII. CIVIL SOCIETY WORK ON WOMEN'S ECONOMIC EMPOWERMENT

I have prepared various papers that were presented in numerous conferences and seminars, and contributed to the national dialogue on women empowerment, including:

- The United National General Assembly, Beijing+15 in New York in January 2010, represented the Arab Republic of Egypt at the General Assembly on progress and challenges of the Egyptian women's economic empowerment.
- *Seminar on National Women's Machineries in the MEDA Region: Lessons Learned and Future Strategies.* Organized by the British Council, Tunis, 28–29 January 2008.
- *Democracy and Egyptian Women's Political Participation.* United Nations Development Fund for Women (UNIFEM). New York. 2007.
- "Engendering the Investment Climate in Egypt", World Bank, presented at the World Bank Conference on the Economic Empowerment of Women in the Middle East and North Africa Region, Washington D.C., December 2005.
- The United National General Assembly, Beijing+10 in New York in January 2005, represented the Arab Republic of Egypt at the General Assembly on progress and challenges of the Egyptian women's economic empowerment.
- Global Women's Summit, focusing on the economic empowerment of women in emerging economies, Mexico, (June 2005).
- United Nations Development Fund for Women (UNIFEM) Forum at the Arab League in Cairo, Egypt in February 2004; and in Amman, Jordan in June 2004 on **Progress of Arab Women: One Paradigm, Four Arenas, and more than 140 Million Women**. Delivered a presentation of the Women's Economic Security in the Arab Region.
- "The Impact of Economic Integration on Egyptian Women," paper presented at the Fifth Annual Conference of the National Council for Women at the Library of Alexandria. National Council for Women. Egypt. 2004.
- "Consumer Protection and the Role of Women in Egypt", paper presented at the Consumer Protection Conference of the Economic Committee of the National Council for Women. National Council for Women. Cairo. Egypt. December 2003.