

Curriculum Vitae

PERSONAL INFORMATION



Dr. Nabila Saddaf

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Sex Female | Date of Birth 23 July 1987

| Nationality Pakistani

Education and Training

Degree	PhD Economics
Session	2016-2023
CGPA	3.5 out of 4.0
University	FUUAIST Islamabad

Research

Research Title The Role of Gender and Culture in the Provision of Public goods through Tax Compliance: Study of Pakistan.

Abstract Tax revenues are the backbone of any economy especially developing countries to finance their public goods, public debts and other infrastructure needs but tax evasion and shadow economy come in the way as a big hurdle/constraint. This constraint is getting strong day by day. Tax authorities and administration always in a search of finding a way through which they can increase compliance and reduce evasion but in vain. So, main objective of this theses is to find the reason why compliance rate is decreasing with time and what should be the proper solution for the problem. Another main objective is to assess the behavior of people due to which they evade tax and to check the gender difference in this regard. For this purpose, survey is conducted through questionnaire from the provinces of Pakistan. Survey data is analyzed through various statistical techniques. Descriptive statistics is used to assess the main characteristics of the respondents. Multinomial logistic regression, multiple regression is used to test the behavioral hypothesis of the study. Study shows that how a change in multiplier can affect the behavior of the respondents. Findings of the theses suggest taking tax through launching any public project can increase the level of compliance. Complicated tax systems and penalties and fines are some of the reasons of tax evasion in the economy. Tax system should be simple and easy so that everyone either literate or not can understand and obey accordingly. In developing countries like Pakistan, most of the tax gap is due to the potential taxpayers who are not even registered as filers. Non filing shows shadow economy and reason of low tax revenues in Pakistan. The results of the study show that moral development of individuals can increase the compliance rate. Transparent tax system and proper use of taxes can also solve the matter. Proper record of filers and non-filers should be updated on annual basis so that more individuals can be in the system.

Technical Skills

- SPSS
- Stata
- EViews
- Power BI
- MS Office
- Data analysis
- Report writing

Language Skills

	Reading	Writing	Speaking
• English	B2	B2	B2
• Urdu	B2	B2	B2

Experiences

- Serving as Lecturer (Economics, Business Studies) at Army Public School of International Studies (APSIS) Pasban Campus to Cambridge students.
- Served as “**Research Assistant**” at 12th Analytics, National Science and Technology Park (NSTP) NUST from October, 2023 to 18th August, 2024.
- Working as “Resource person” at AIOU Islamabad (ONLINE)
- Experience at The Super Scholars School System as a Senior Teacher from 2013 to 2016.
- Teaching experience in Rawalpindi College of Commerce as a Lecturer from 2011 to 2013.
- One year internship in NIP in Water and Management Rawalpindi from 2010 to 2011.

Publications

- Saddaf, N., *et al.*, (2024). Tax evasion as a significant determinant of an Underground economy: Study of Pakistan. *Remittances Review*, 9(2), 1696-1705.
- Jaral, E. ullah, Abbasi, D. K., & Saddaf, N. (2023). Envisaging the Role of FDI for Unemployment Reduction in Pakistan. *Journal of Contemporary Macroeconomic Issues*, 4(2), 124–136.

- Saddaf, N., et al., (2022). Government trust as a significant determinant of Tax Compliance: A study of Pakistan. Journal of Applied Economics and Business Studies, Volume 6, Issue 2 (95-104)
- Jarra, E. U. Abbasi, D. K. and Saddaf, N. (2019). An Appraisal of Exports and Imports Nexus for Pakistan. Bulletin of Business and Economics, 8(1), 6-15.
- Abbasi, D. K., Jarra, E. U., and Saddaf, N., (2019). Impact of Corruption on Economic Growth of Pakistan: A Comparative Approach. Pakistan Journal of Economic Studies Volume 2(2), 173-190.
- Saddaf, N. and Aslam, S. (2018). An Ascertainment of Multidimensional Poverty among Households: Evidence from Attock District. Bulletin of Business and Economics, 7(1), 1-5

Peer Review Experience

- Reviewer for DYSONA-Applied Sciences – 2024
- Reviewer for DYSONA-Applied Sciences – 2024
- Reviewer for Asian Journal of Economics, Business and Accounting – 2025

References

- Dr Tariq Mehmood
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- Dr Atta Ullah,
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