

DR. SANA RASHID

Assistant Professor (BS-19)
University of Agriculture Faisalabad (UAF)
Constituent College Depalpur, Okara
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OBJECTIVE

To seek a challenging work environment promising growth, responsibility, and opportunities for academic, research, and administrative excellence.

PERSONAL INFORMATION

Father's Name	Abdul Rashid
Date of Birth	18/12/1990
CNIC	35302-1778070-0
Gender	Female
Nationality	Pakistani
Marital Status	Married

ACADEMIC QUALIFICATIONS

- **Ph.D. Commerce** (2022), Hailey College of Commerce, Punjab University Lahore — CGPA 3.71
- **MBA/M.Phil Banking & Finance** (2010–2014), Hailey College of Banking & Finance, Punjab University — CGPA 3.96/4.00 (Distinction)
- **B.Com** (2008–2010), Punjab College of Commerce Okara — 77% (Distinction)
- **F.Sc Pre-Medical** (2005–2007), District Public School & College Okara — 80%
- **Matric (Science)** (2003–2005), Govt. M.C Junior Model Girls High School Okara — 79%

PROFESSIONAL EXPERIENCE

- Assistant Professor (BS-19), UAF Constituent College Depalpur Okara (Sep 2023–Present)
- Assistant Treasurer (BS-17), University of Okara (Feb 2020–Sep 2023)
- Lecturer (Visiting), University of Okara (2021–2023)
- Admin Officer, DHQ Hospital Okara (Jan 2017–Feb 2020)
- Officer, Punjab Education Foundation (Feb 2016–Jan 2017)
- Coordinator Academics & PSDF Projects, COTHM Lahore (Sep 2014–Feb 2016)
- Lecturer (Visiting), University of Education Lahore (Feb 2015–May 2015)
- General Banking Officer, MCB Bank Okara (Feb 2014–Jul 2014)
- Lecturer of Commerce, NPCC Okara (May 2013–Jan 2014)
- Intern, State Bank of Pakistan Karachi (Jul–Aug 2012)
- Intern, Meezan Bank Okara (Aug–Oct 2011)

RESEARCH PUBLICATIONS

- Akbar, K., Saeed, A., & **Rashid, S.** (2026). The impact of digital circular marketing and customer sustainability engagement on sustainable value creation and brand sustainability reputation in SMEs: The moderating role of technological readiness. *International Journal of Social Sciences Bulletin*, 4(1). <https://doi.org/10.5281/zenodo.18479526>
- **Rashid, S.**, Ejaz, S., Alwadi, B. M., Kumar, A., Ejaz, F., & Hossain, M. B. (2025). Linking financial technology, innovation, and green finance to drive sustainable performance of SMEs of Pakistan. *International Journal of Business Innovation and Research*, 38(6).
- Muhammad, M. F., Saeed, S., **Rashid, S.**, & Raza, H. (2025). Globalization and small business sustainability: The mediating role of financial management and business intelligence. *Journal of Business and Management Research*, 4(4). Online ISSN 2958-5074; Print ISSN 2958-5066.
- **Rashid, S.**, Hashmi, M. S., Iqbal, M. A., Hussain, W., & Ahmad, S. (2025). Impact of deficit financing, education and unemployment on human development: An analysis from Pakistan. *Journal of Social Sciences Advancement*, 6(3), 33–37. Science Impact Publishers.
- Yasin, M., **Rashid, S.**, & Swati, F. (2025). Nexus between Digitalization and Economic Growth: Evidence from Developing Countries. *International Journal of Advanced Social Studies*, 5(1), 113-117.
- **Rashid, S.**, Hameed, A., Shaikh, T. A., Warsi, A. Z., & Hameed, A. (2025). Impact of Innovative Financial Services on Banks 'Market Share: The Role of Artificial Intelligence. *Center for Management Science Research*, 3(3), 960-976.
- Ejaz, F., Sultana, S., **Rashid, S.**, Aziz, M. A., Ejaz, S., & Hossain, M. B. (2025). Modelling university lecturers' intention to adopt artificial intelligence in assessment design systems. *Innovations in Education and Teaching International*, 1-18.
- **Rashid, S.**, Hofiani, R., Qasif, M., Rehman, R. U., & Azizi, N. U. (2025). Impact Of Emotional Finance, Market Knowledge And Investor Protection On Investment Performance. *Center for Management Science Research*, 3(3), 496-508.
- **Rashid, S.**, Rafaqat, M. B., Javed, I., & Awan, S. (2025). Determinants of Under Five Mortality Rate: An Empirical Evidence from Selected Developing Economies. *International Journal of Advanced Social Studies*, 5(1), 01-06.
- **Rashid, S.**, Bilal, M., Yasin, M., Iqbal, M. A., & Sadaf, T. (2024). Income Inequality, Institutional Quality, and Trade Openness: An Analysis from Selected Asian Countries. *Journal of Education and Social Studies*, 5(2), 470-475.
- **Rashid, S.**, Umair, M., Bilal, M., Yasin, M., & Shah, S. A. S. (2024). Market Size, Trade Openness, and Foreign Direct Investment in Selected Asian Countries. *Journal of Education and Social Studies*, 5(2), 354-359.
- Hussain, A., Baig, W., **Rashid, S.**, Iqbal, M. A., Shah, M. A., & Yasin, M. (2024). Impact of Performance Expectancy on Adaptive Performance: through Serial Mediation Mechanism. *Journal of Economic Impact*, 6(1), 62-69.

- Javed, I., Yaseen, G., **Rashid, S.**, Subhan, A., Akhtar, S., Ahmed, S., Nisar, Uzma, Nisar., Majeed, S., (2023). Impact of agricultural credit on farmer's income: Evidence from central Punjab, Pakistan. *International Journal of Agricultural Extension*, 11(3), 215-224
- **Rashid, S.**, Bilal, S., Hussain, S., & Shah, S. A. (2022). Impact of financial inclusion on financial well-being: Moderating effect of orientation towards finance. *Journal of Economic Impact*, 4(2), 124-133.
- **Rashid, S.**, Bowra, Z. A., & Hussain, A. (2022). An empirical investigation of financial inclusion on financial wellbeing of working women: A mediating role of financial capability. *Bulletin of Business and Economics (Bbe)*, 11(1), 14-23.
- Hussain, A., Bilal, M., & **Rashid, S.** (2021). An Empirical Investigation Of Information Quality And Usage Of Mobile Banking In Predicting Adaptive Performance: A Serial Mediation Model. *Bulletin of Business and Economics (BBE)*, 10(1), 134-147.
- Hussain, A., **Rashid, S.**, Shabbir, S., Danish, R. Q., & Shah, M. A. (2021). Mediating Role of Productivity between Performance Expectancy and Adaptive Performance of Managers in SMEs. *Bulletin of Business and Economics (BBE)*, 10(3), 178-187.

CONFERENCES, WORKSHOPS & TRAININGS

- Participated in a Training of Instructional Skills Workshop as “Resource Person” at University of Agriculture, Faisalabad
- Participated in “International Conference of Food & Applied Sciences”, from 7-8 April 2025 at University of Okara, as Focal Person-PRP
- Participated in “4th Roshan Watan Agri Expo”, from 29-20 December 2025 at University of Agriculture Faisalabad, Constituent College Depalpur Okara, as Focal Person-PRP
- Presented Abstract in “4th Roshan Watan Agri Expo”, from 29-20 December 2025 at University of Agriculture Faisalabad, Constituent College Depalpur Okara
- ISW Facilitator Development Workshop (August, 2024) in Collaboration with Academic without Borders (AWB) - to be a facilitator or Master Trainer for learning Pedagogical skills
- Attended Post- Induction (3 Weeks) Training for Professional Development of Young Faculty at University of Agriculture Faisalabad (August, 2024)
- Instructional Skills Workshop (June 2024) in Collaboration with Academic without Borders (AWB) - Enhancing learner-centered pedagogical skills
- Gender-Based Violence Reduction in Pakistan Training (February 2024)
- Training on Fundamentals of using SMART PLS 4.0 at Hailey Research Week 2023.
- 2nd International Conference & Graduate Colloquium at Hailey College of Commerce Lahore on 14-15 March, 2022
- 1st International Conference & Graduate Colloquium at Hailey College of Commerce Lahore on 05-06 April, 2021

- Participated in workshop on “Qualitative Research Using NVivo 9 Software” in Hailey College of Commerce, Punjab University Lahore
- Thesis on the Topic “Impact of Behavior Finance on the Portfolio Investment Decisions in Pakistan”
- Project in SBP on “Indicators of Financial & Banking System Distress”
- Comprehensive Internship Report on “State Bank of Pakistan Karachi”
- Participated in workshop on “Qualitative Research Using NVivo 9 Software” in Collaboration with ORIC in IQTM-Punjab University

ADMINISTRATIVE & ACADEMIC RESPONSIBILITIES

- Handled different scholarship matters at UAF-Constituent College Depalpur Okara being the member of Scholarship Committee
- Arranged one-day Industrial visit of students as focal person
- Organized one-day workshop on “Limitations & Utilization of Artificial Intelligence in Teaching & Research”, for Faculty of UAF-Constituent College Depalpur Okara as Focal Person & Keynote Speaker, on 16-9-2025
- Organized one-day seminar as Focal Person in collaboration with Home Department Okara as on title, “Media & Social Responsibility”, on 26-2-2025
- Organized “Instructional Skills Workshop” for Faculty of UAF-Constituent College Depalpur Okara as Focal Person & Keynote Speaker on 16-10-2025
- Incharge of Business Incubation Centre (BIC) at UAF, Constituent College Depalpur Okara from January 2025 till now.
- Advisor of Undergraduate Degree Program (BBA Agribusiness) at University of Agriculture Faisalabad, Constituent College Depalpur Okara
- Editor of Campus Magazine/Newsletter at UAF-Constituent College Depalpur Okara
- Worked as Facilitator for Faculty Development Workshop (FDW) at University of Agriculture Faisalabad in Collaboration with Academic without Borders (AWB)
- Incharge & Focal Person Public Relations and Publications (PRP) at University of Agriculture Faisalabad, Constituent College Depalpur Okara from September 2023 till date: Responsible for managing PRP activities, including newsletters, outreach programs, and media relations for the campus. Leads in organizing press and publication-related activities, including collaborating with external partners and managing public relations campaigns
- Organizing Committee Member and Focal Person for Various Events at University of Agriculture Faisalabad, Constituent College Depalpur Okara from September 2023 till date: Convener PRP for workshop on “Potato Focusing on Remedial Measures for the Effect of Smog and Fog on Potato Crops, Standard Harvest & Postharvest Practices for Exports, & Exports Prospects” (December, 2024)
- One-Day Workshop on "Leadership in Disruptive & VUCA Driven ERA of Industry 4.0" (May 07, 2024)
- Spring Festival 2024 (Kissan Mela, Food Valley, Sports, Flower Show in March 2024)

- Organize Seminar on “The role of Universities in Promoting the Role of Entrepreneurial Mindset among Students to Meet Current Economic Challenges” (March 30, 2024)
- One Day Seminar on International Women's Day 2024 (March 8, 2024) - "Inspire Inclusion, Invest in Women, Accelerate Progress."
- Purchase Committee: In charge of printing copies of the Campus Newsletter.
- One Day Awareness/Interactive Information Session on High Risk Chronic Stress in Youth (in collaboration with Rehman Medical Complex, Okara, on 28th November, 2023)
- Focal Person in CSS/PMS Interactive Session (Scheduled for November 21, 2023).
- Tutorial Group Tutor at University of Agriculture Faisalabad, Constituent College Depalpur Okara from September 2023 till date: Working as a Tutor for various tutorial groups, guiding students in academic and extracurricular activities.
- Research and Development at University of Agriculture Faisalabad, Constituent College Depalpur Okara from September 2023 till date: Involved in promoting innovation, entrepreneurship, and research through various workshops and training sessions.
- Focal Person for Business Incubation Center-UAF's SECP Registration Startups (April 22, 2024).
- Active participant in awareness sessions on gender-based violence, academic research methods, and corporate social responsibility
- Played an active role in campus-wide activities, including research portfolio enhancement, student guidance, and coordinating with faculty for events like the Wheat Campaign 2023 and the Spring Festival 2024.
- In charge of organizing critical sessions to address youth stress, leadership in disruptive industries, and gender-based issues.
- Worked as the Focal Person for various administrative and academic activities

AWARDS & ACHIEVEMENTS

- Gold Medal — 1st Position in MBA/M.Phil (Punjab University Lahore)
- 1st Position in B.Com Part 1 (PU Lahore)
- 5th Position in B.Com Part 2 (PU Lahore)
- 3rd Position in English Debates (Division Level)
- 3rd Position in English Debates (District Level)
- 1st Position in District Badminton Competition
- Best Student Award (PCC Okara)

COMPUTER PROFICIENCY

- Microsoft Word
- Microsoft Excel
- Microsoft PowerPoint

EXTRACURRICULAR ACTIVITIES

English Debates, Essay Writing, Sports, Naat Competitions

INTERESTS

Reading Books, Internet Surfing, Writing, Sports

KEY SKILLS

- Strong leadership, presentation and communication skills
- Highly competitive, confident, innovative, and organized
- Fast learner with ability to complete tasks within deadlines

LANGUAGES

Urdu (Native), English (Fluent), Punjabi (Fluent)

REFERENCES

Will be furnished upon request.