



SAIMA NAEEM

Senior Economist
State Bank of Pakistan

+92 333 9203957

saima_yahoo.com

State bank of Pakistan, I. I.
Chundrigar Road Karachi Pakistan

EDUCATION

PhD- Economics
Pakistan Institute of Development
Economics
2005-2011

MSc Statistics
Peshawar University
1998-2000

LINKS



<https://www.linkedin.com/in/saima-naeem-9a894832/>

ResearchGate

https://www.researchgate.net/profile/Saima-Naeem?ev=hdr_xprf

LANGUAGE

English

Urdu

Pashto

About Me

Experienced policy researcher at the State Bank of Pakistan with expertise in survey design, market research, data analysis, and strategic planning. Published in peer-reviewed journals and currently leading a nationwide team of 10+ analysts under the Economic Agents Network to gather business sentiment and market intelligence through direct engagement with firms across sectors.

WORK EXPERIENCE

Dec 2020 - present
State Bank of Pakistan

Senior Economist

- Established and lead the Economic Agents Network, drawing on international central bank practices.
- Provide policy briefs on the real sector and market research inputs for monetary policy.

Jul 2017 - Nov 2020
State Bank of Pakistan

Economist

- Lead the survey research team for Sentiment Surveys for Monetary Policy Meetings
- Support evidence-based policymaking at the State Bank of Pakistan.

Jul 2010 - Sep 2017
State bank of Pakistan

Economic Analyst

- Project Manager for Business Confidence Survey, a flagship initiative to acquire business sentiments
- Regular Policy inputs on variety of topics for higher management

Oct 2002 - Sep 2005
State bank of Pakistan

Statistical Analyst

- Firm level data compilation of Foreign Direct Investments and Debt



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REFERENCE

Professor Dr. Asad Zaman

Chair, Economics, Akhuwat University

Phone: +92 334 5164905

Email: asadzaman@alum.mit.edu

SKILLS

- Market research
- Data Analysis
- Team Management
- Strategic Planning
- Writing Reports/ Policy Briefs

Research Work

- Price Setting Behavior of Firms in Pakistan: SBP working paper Series
- Informal Labour Markets in Pakistan- SBP working paper Series
- Price Discoveries: Preliminary Results from a Developing Country:
University of Surrey working paper series DP 10/11
- Sticky Wages in a Developing Country: Lessons from Structured Interviews in Pakistan: University of Surrey working paper series DP 02/13
- For Love or Money? Motivating workers: PIDE working paper series 2013: 90
- Complexity of Gift Exchange in Field: Paper available at SSRN

PUBLICATIONS

- Price setting & price stickiness: A developing economy perspective
- Charity and Gift Exchange: Cultural Effects
- Sticky Wages in a Developing Country: Lessons from Structured Interviews in Pakistan
- Monetary and Non-monetary Gift Exchange
- Gender and Ultimatum Game in Pakistan: Revisited
- A section in State Bank Annual Report on "Private Non-guaranteed Debt"