

Khan Jahirul Islam

CONTACT INFORMATION	Lecturer of Economics, University of British Columbia ART 231, 3333 University Way, Kelowna, BC V1V 1V7 Canada Tel: 250-8010076, E-mail: khan.islam@ubc.ca https://sites.google.com/view/khan-ubc
EDUCATION	<ul style="list-style-type: none"> ○ Ph.D., Economics (October, 2017) University of Manitoba, Manitoba, Canada ○ M.A., Economics Carleton University, Ottawa, Canada ○ M.S.S., Economics Shahjalal University of Science and Technology, Sylhet, Bangladesh ○ B.S.S., Economics Shahjalal University of Science and Technology, Sylhet, Bangladesh
RESEARCH INTERESTS AND SPECIALIZATION	Applied Microeconomics, Economic Development, Financial Inclusion Economics of Household, Blockchain for Poverty Alleviation Indigenous Economic Development
CURRENT EMPLOYMENT	Lecturer of Economics (full-time) University of British Columbia, BC, Canada August, 2016 - Present
COURSES TAUGHT	Economic Development, Labour Economics, Data Analysis Econometrics I, Econometrics II, Money and Banking, Financial Economics Introduction to Mathematical Economics, Managerial Economics Economics of the Environment, International Trade Intermediate Macroeconomics, Intermediate Microeconomics Principles of Microeconomics, Principles of Macroeconomics
REFEREED PUBLICATIONS	<p>Peer-reviewed Articles</p> <p>Khan, A., Islam, K. J., and Haque, A. M. (2023). Community-based natural resource management: an effective tool to reduce poverty and inequality?. <i>Journal of Development Effectiveness</i>, 1-16.</p> <p>Islam, K. J. (2023). Strategic default, multiple installments, and the role of informal moneylender in microcredit contract. <i>International Journal of Economic Theory</i>, 19(2), 204-220.</p> <p>Kandie, D., and Islam, K. J. (2022). A new era of microfinance: The digital microcredit and its impact on poverty. <i>Journal of International Development</i>, 34(3), 469-492.</p> <p>Islam, K.J., and O’Gorman, M. (2019). Microcredit contract design: A macroeconomic evaluation. <i>World Development</i>, 124, 104634.</p> <p>Islam, K. J., and Simpson, W. (2018). Payday lending and microcredit: Two faces of the same problem?. <i>Journal of International Development</i>, 30(4), 584-614.</p>

Khan, M. A., Alam, M. F., and Islam, K. J. (2012). The impact of co-management on household income and expenditure: An empirical analysis of common property fishery resource management in Bangladesh. *Ocean and Coastal Management*, 65, 67-78.

Book Chapter

Simpson, W., and Islam, K. (2018). A statistical profile of payday loan clients from national surveys. *Payday lending in Canada in a global context: A mature industry with chronic challenges*, 41-64.

UNDER REVIEW Skating on thin ice? Exposure to poverty among Canadian households (with Murshed Chowdhury at the University of New Brunswick and Barry Watson at the Acadia University)

From Struggle to Strain: Examining the Effects of Financial Distress on Household Vulnerability to Poverty (with Murshed Chowdhury at the University of New Brunswick)

Measuring Financial Distress Among Canadian Households: A Comprehensive Analysis Over Two Decades (with Murshed Chowdhury and Samrana Chowdhury at the University of New Brunswick)

From Balances to Behaviors: Insights into Credit Card Repayment Patterns among Canadian Households from a 1999-2016 Analysis (with Julien Picault at University of British Columbia)

Cashing in on Convenience: Exploring the Impact of Socioeconomic Factors on Credit Card Usage in Canada (1999-2016) (with Julien Picault at University of British Columbia)

WORK IN
PROGRESS

- The Credit Card Debt Puzzle: Evidence for Canada.(with Julien Picault at University of British Columbia)
- Coping with Price Hike: The Role of Financial Literacy in Household Strategies
- The Impact of Financial Literacy on Poverty in Bangladesh
- Exploring Multidimensional Poverty in Bangladesh: Integrating Financial Literacy and Inclusion

RESEARCH
GRANTS AND
PROJECTS

• **Project Title: Multidimensional Poverty: Evidence from Bangladesh.**(January, 2022 - December, 2023). I have received internal research grant from University of British Columbia to conduct a household survey in Bangladesh.

• **Project Title: The Credit Card Debt Puzzle: Evidence for Canada.**(with Julien Picault at University of British Columbia, January, 2020 - December, 2021). We have received internal research grant from University of British Columbia.

• **Project Title: Canada and the Asia Pacific Policy Project (CAPP)** (September, 2018 - present)

I am one of the research collaborators of this ongoing project funded by tri-university partnership research grant which seeks to establish interdisciplinary-research collaboration between Thompson Rivers University, the University of British Columbia and the University of Northern British Columbia. I am working in the Sustainable Development group of this project.

• **Project Title: Gaglardi Environment and Sustainability Research Cluster (September, 2023 - present)**

I am one of the research collaborators of this ongoing project which seeks to establish interdisciplinary-research collaboration between Thompson Rivers University, the University of British Columbia and other Canadian universities. I am working in the Sustainable and Community Economic Development sub-cluster of this project.

FIELD
EXPERIMENT

One of my central areas of research interest is community economic development, as evidenced by an ongoing field experiment in three villages in Bangladesh. I'm pioneering an innovative, multi-dimensional community based approach to poverty reduction that includes health, education, income, and financial inclusion. In this project, I offer services—healthcare, education loans, income-generating activity loans, and financial advice—to disadvantaged households, distinguished by unique features not found in services offered by other organizations. The experiment aims to understand decision-making behaviors in financially disadvantaged households, contributing to community-based poverty reduction with incentive-based mechanisms. My dedication is to advance knowledge and develop innovative solutions for improved health, education, financial literacy, and employment conditions, ultimately striving to alleviate poverty and inequality.

RECENT AWARDS ○ Faculty of Arts and Social Sciences Merit Awards, University of British Columbia, 2021 and 2020

○ Faculty of Arts and Social Sciences Performance Salary Adjustments Awards, University of British Columbia, 2022, 2021, 2020 and 2019

THESIS
SUPERVISION

- Supervised both graduate and undergraduate students.
- Serving as a committee member for a Ph.D. student in Global Studies.

EDITORIAL
SERVICE

- Associate editor of the Canadian Journal of Development Studies.

OTHER SERVICES

• I currently hold a position on the Equity Committee within the University of British Columbia Faculty Association and am actively involved in the Indigenous, Black, and People of Colour (IBPOC) subgroup.

• Engaged in Economics Articulation since 2021, serving as a committee member responsible for articulating all microeconomics courses and participating in regional economics articulation meetings.

- PREVIOUS EMPLOYMENT HISTORY
- Shanghai University of Finance and Economics. China, Summer 2018
 - Visiting Professor
 - Beijing Foreign Studies University, China, Summer, 2018
 - Visiting Professor
 - University of Manitoba, MB, Canada . Fall 2011 - Summer 2016
 - Sessional Instructor, Distance and Online Education Instructor, Economics
 - University of Winnipeg, MB, Canada . Summer 2013 - Summer 2016
 - Sessional Instructor, Economics
 - Shahjalal University of Science and Technology, Bangladesh, 2007 - 2010
 - Assistant Professor and Lecturer
- OTHER RESEARCH EXPERIENCE
- **Worked in several projects as Research Fellow and Research Assistant funded by following organizations.**
 - The Natural Sciences and Engineering Research Council of Canada (NSERC)
 - Social Sciences and Humanities Research Council (SSHRC)
 - Canadian Public Policy
 - Food and Agricultural Organization of the United Nations (FAO)and the European Commission
 - International Labor Organization (ILO)
 - Department for International Development(DFIDB).
- MEDIA
- Live TV talk show in a national TV channel in Bangladesh(in Bengali) about micro-finance.
<https://www.youtube.com/watch?v=hd5jLqUM8V4>
- CONFERENCES AND SEMINARS
- Canadian Economic Association Conference, 2023, 2022, 2019, 2016, 2015, 2014, 2013.
 - Sustainability and Development Conference, University of Michigan,USA. 2019, 2018.
 - Southern Economic Association, Washington DC, 2016.
- AWARDS AND SCHOLARSHIPS
- Faculty of Arts Graduate Fellowship (University of Manitoba), 2013
 - Social Sciences and Humanities Research Council (SSHRC) Fellowship, 2013-2015
 - Faculty of Graduate Scholarship (University of Manitoba), 2012
 - Graduate Enhancement of Tri-Council (GETS) Stipends, (University of Manitoba), 2011-2015
 - International Student Entrance Scholarship (University of Manitoba), 2011 - 2012
 - The Canadian Institutes of Health Research (CIHR) Stipends, 2011-2013
 - The Manitoba Health Research Council (MHRC) Stipends, 2011 - 2013
 - Graduate Scholarship, Carleton University, 2010 - 2011
- AFFILIATIONS
- American Economic Association
 - Canadian Economics Association
 - Southern Economics Association