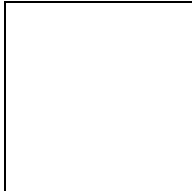
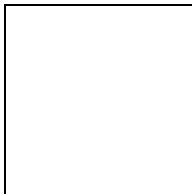


CURRICULUM VITAE

of
Ananya Raihan



Academic Attainment: Ph.D. in Economics [Mathematical Modeling on Forecasting Demand for Industrial Products] from National Academy of Science, Kiev, Ukraine [V.M. Glushkov Institute of Cybernetics], 1994.
M.Sc. **with distinction** in Economic Cybernetics from Kharkov State University, Kharkov, Ukraine, 1990.

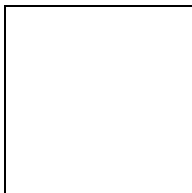


Current Job Status

Institution: Centre for Policy Dialogue, 40/C, Dhanmondi R/A, Road # 11, Dhaka 1209.
Tel: 880 2 8124770; Fax: 880 2 8130951; URL: www.cpd-bangladesh.org

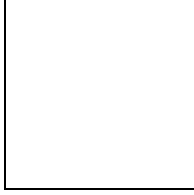
Position: **Research Fellow**

Duration: July 18, 2001 – Till Date [Lien]



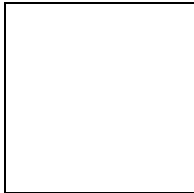
Areas of Contribution

- Trade Policy
- ICT Policy
- Financial Sector Reform
- SME Development



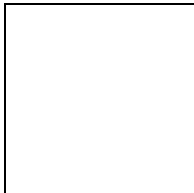
Current Research Projects

- 1: Information and Communication Technology: Bangladesh Meeting the Challenges of Globalisation: An Independent Review of Bangladesh Development
- 2: Investment for Development [In collaboration with CUTS]
- 3: Corporate Responsibility [In collaboration with TERI-UK]
- 4: Population and Sustainable Development [In collaboration with UNFPA]



Job Experience

1. **Institution:** Bangladesh Institute of Bank Management [BIBM]
Position: Associate Professor
Duration: August 06, 1998 – July 17, 2001



Areas of Contribution

A. Research:

- **Computerization and IT in the Banking Sector of Bangladesh**, BIBM, 2001
- **Only profit or Development: Which Way Bangladesh Banking?**, BIBM, 2001
- **Access to Credit: Rural and SME Sectors of Bangladesh**, BIBM, 2001
- **Financial Product Development for SMEs**, JOBS/IRIS, USAID and BIBM, 2001
- **Structural Adjustment Policy Review Initiative: Implications of Financial Sector Reforms**, under Structural Adjustment Policy Review Initiative [SAPRI] of the World Bank, GOB and the Civil Society, 2000.
- *Implications of WTO for the Financial System in Bangladesh*, BIBM, 1999
- *Effects of WTO on the Financial System of Bangladesh*, BIBM, 2000.
- *Global Financial Crises: Implications for the Banking Sector in Bangladesh*, SAARCFINANCE under auspice of Bangladesh Bank, 1999.
- *Effects of Foreign Bank Penetration in Bangladesh*, BIBM, 2000.
- *Foreign Bank Penetration in Bangladesh: is it Too Bad to Lose Market Share?*, BIBM, 2000.
- *Growth and Implications of Money Lending*, Credit Development Forum [CDF], 2000.
- **E-commerce Payment Settlement System: the Readiness of the Financial System of Bangladesh**, TechBangla, 2000.
- **How to Approach Banks: A Guide to Credit for SMEs**, ITC/WTO, 2000.
- *Methodological Aspects of Including Political Variables in Crisis Analysis*, 2000.

- ***E-commerce in Bangladesh: A Readiness Assessment, TechBangla, 2000***
- ***E-commerce: From Assessment to Policy, JOBS/IRIS, USAID, 2001.***
- ***ICT and Poverty Alleviation in Bangladesh, SSRC, 2001.***
- *Status of Banking Technology in Bangladesh, BIBM, 1998*
- *Asian Financial Crisis and Lessons for Bangladesh, BIBM, 1997*
- *An Evaluation of Fourth Flood Control and Drainage Project, BIDS, 1995*
- *Status of Universal Primary Education (UPE) in Bangladesh, BRAC, 1996.*
- *Annotated Bibliography on Political Economy of Corruption, Transparency International, Bangladesh, 1998.*
- *Political Economy of Corruption, Transparency International, Bangladesh, 1998.*
- *Input Output Model of Bangladesh Economy, BIDS, 1997.*
- *Feasibility study for Marketing of Pharmaceutical Products in CIS [Former USSR], GMN, Kiev, Ukraine, 1995.*

B. Teaching:

- Operations Research and Research Methodology
- Business Mathematics
- Microeconomics
- Macroeconomics and Monetary Theory
- Statistical Analysis for Decision Making
- Economics of Money and Banking
- International Trade and Finance
- Management Information Systems
- Prognosis
- Mathematical Programming
- Marketing

C. Training

- Management training in BIBM for bankers in ICT and financial management
- Project Management Training in ICT Industry
- ICT training in Police system and NGOs

2. Institution: Bangladesh Institute of Bank Management

Position: Assistant Professor

Duration: July 17, 1996 – August 06, 1998

3. Institution: Bangladesh Institute of Development Studies, Dhaka.

Position: *Junior Consultant*

Duration: August 1995 – June 1996

4. Institution: Global marketing Network Ltd., Kharkov, Ukraine

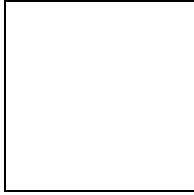
Position: *Consultant*

Duration: June 1994 - June 1995

5. Institution: Kharkov State University, Ukraine.

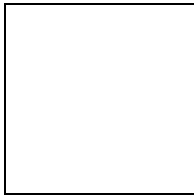
Position: *Assistant Professor*

Duration: September 1993 - March 1995



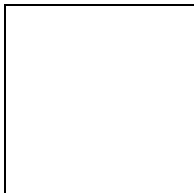
Involvement

1. Member – Secretary, Centre for Policy Dialogue Task Force on Information and Communication technology
2. Executive Director, D.Net – Development through Access to Network Resources [www.ebdnet.org]
3. Coordinator, BDRResearch.org: Bangladesh's Online Research Network [A Project to be launched in May , 2001, URL: www.bdresaerch.org]
4. Executive Committee Member of TechBangla, www.techbangla.org
5. Coordinator, Diploma in Computer Applications Program in BIBM [www.bibm-bd.org]
6. Research Coordinator, TechBangla IT Research Cell [www.techbangla.org/itrc]
7. Life Member, Bangladesh Economic Association
8. Member, International Ergonomic Association
9. Speaker in National University "Teachers' Training Program"
10. Adjunct Faculty, Independent University, Bangladesh [Operations Management, Quantitative Techniques, Managerial Economics, Business Research]
11. Adjunct Faculty, AMA International University [**Management Information System**, Research Methodology and Mathematics for Business]
12. Adjunct Faculty, American University in London [**Management Information System** course]
13. Adjunct Faculty, University of Victoria, Australia
14. Speaker for Standard Chartered Grindlays Bank on IT related issues.



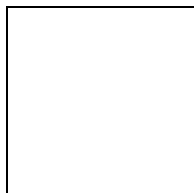
ICT Advocacy

- Research Coordinator, TechBangla IT research Cell
- Consultant, ICT Penetration and Banking Software for different banks in Bangladesh
- E-commerce Policy Advocacy



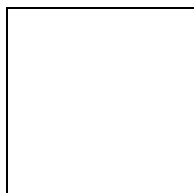
Computer Skill

- MS Office [MS Word, MS Excel, Power Point]
- SPSS+, E-Views
- Lotus SmartSuite, RDBMS
- MS Project
- Internet applications
- System Analysis and Design



Publication

Please see [Annex A](#)



Personal Information

Father's Name : Md. Idris Ali, Ph.D.

Mother's Name : Ms. Saleha Begum

Permanent Address : B - 43/H - 67, Sobhanbag, Savar,
Dhaka - 1342, Bangladesh.
Tel. : 88 02 7710525.

Present Address : 8, Lake Circus, Building # 3, 2nd Floor, Kalabagan, Dhaka - 1205,
Bangladesh.
Tel. 88 02 8113099
Mobile: 018 238 258
e-mail: ahona@citechco.net

Date of Birth : November 24, 1966.

Marital Status : Married

Nationality : Bangladeshi

Bank Account Details : Account Name: Ananya Raihan
Account No. 21009455
Type of Account: Savings
Name of the Bank: Southeast Bank Ltd.
Branch: Dhanmondi

S.W.I.F.T. Code: SEBDBDDH

Address: House # 2 [First Floor], Road 3 11, Dhanmondi R/A,
Dhaka 1205, Bangladesh

Corresponding Bank: Citibank NA

111, Wall Street, New York, NY-10043, USA

Corresponding Bank Account No. 361 433 02

Annex A: Publication

This annex is an integral part of the CV of Ananya Raihan

Editorship

1. Y2K Issues in the Financial System of Bangladesh, BIBM, February 01, 1999.

Authorship

1. Rahman M. and A. Raihan. 2001. Phasing out of Multi-fibre Arrangement: Impact on the Livelihood Conditions in the RMG Sector of Bangladesh, A Strategy Paper prepared for OXFAM Global Campaign on Globalisation and Poverty.
2. Bhattacharya D., M. Rahman and A. Raihan. 2001. Promoting Bangladesh's Interest in the Fourth WTO Ministerial, A Policy paper presented at the National Dialogue on *Promoting Bangladesh's Interest in the Fourth WTO Ministerial, held on October 29, 2001 at CIRDAP Auditorium, Dhaka.*
3. Phyllis R. and A. Raihan. 2001. Electronic Collateral Registry for Improving Access to Finance by SMEs. A project of JOBS/IRIS initiated by USAID.
4. Raihan et.al. 2001. A Policy Brief on "Information and Communication Technology" for New Government. The policy brief has been prepared as the Member Secretary, on behalf of National Task Force of Civil Society under the auspices of Centre for Policy Dialogue.
5. Raihan. 2001. The State of E-Finance in Developing Countries: Bangladesh Perspective, UNCTAD, 2001.
6. Raihan et.al. 2001. Computerization and IT in the Banking Sector of Bangladesh: Hindrances and Remedies, A paper presented in National Seminar organized by BIBM, June 09, 2001.
7. Phyllis R. and A. Raihan. 2001. Electronic Collateral Registry for Improving Access to Finance by SMEs. A project of JOBS/IRIS initiated by USAID.

8. Raihan A. and S. Rahman. 2001. "Only Profit or Development: Which Way Bangladesh Banking", A paper presented in National Seminar organized by BIBM, January 31, 2001.
9. Raihan et al. 2000. "E-commerce in Bangladesh: A Readiness Assessment", TechTransfer Convention, TechBangla, 2000.
10. Choudhury T. A., Raihan A. and S.M.A. Habib. 2000. "Growth and Implications of Money Lending by Money Lenders and Micro Finance Program". A Research Report for Credit Development Forum.
11. Raihan A. 2000. "Economics of Corruption: A Banking Perspective". Bangladesh Economic Association, XIII Biennial Conference Proceedings, August 10-12, 2000.
12. Raihan A. 2000. "E-commerce Payment Settlement System: Is the Financial System of Bangladesh Ready?" A paper presented at the National Seminar on "E-Commerce: Challenges and Opportunities for Bangladesh", organized by TecgBangla, IDB Bhaban, July 26, 2000.
13. Raihan A. 2000. "E-Commerce: Challenges and Opportunities for Management Accountants". A paper presented in the Seminar organized by ICAM,B, July 21, 2000.
14. Saha S., Choudhury T.A. and **A. Raihan**. 2000. "How to Approach Banks: A Guide to Credit for SMEs", International Trade Center/World Trade Organization.
15. Choudhury T.A. and **A. Raihan**. 2000. "Structural Adjustment Policy Review Initiative: Implications of Financial Sector Reforms", A Government of Bangladesh, Civil Society and the World Bank Research Project, Draft presented on May 25, Centre for POLicy Dialogue.
16. Raihan A. and S. Morium. "Foreign Bank Penetration In Bangladesh: is it Too Bad to Lose Market Share?"*Bank Parikrama*, Volume XV No. 1, March, 2000.
17. **Raihan A.** 2000. "Methodological Aspects of Including Political Variables in Crisis Analysis." *Bangladesh Economic Chronicle* [An Electronic Journal], March, 2000, www.bdec.org
18. Choudhury T.A., **Raihan A.**, Habib S. and S. Chowdhury. 2000. "Effects of WTO on Financial System of Bangladesh": *A Research Report*, BIBM, 2000.
19. Choudhury T.A. and **A. Raihan**. 1999. Global Financial Crises: Implications for the Banking Sector in Bangladesh. *A paper presented in the international seminar on "Global Financial Crises and Recessionary Conditions in the Region*, 17-19 November, 1999, SAARCFINANCE.
20. Choudhury T.A. and A.Raihan. 1999. Euro: Exchange Rate Mechanism and Impact on Financial Market, in "*Euro: issues and Opportunities for Bangladesh*", *BIBM*, August, 1999, pp.10 –21.
21. Choudhury T.A. and **A. Raihan**. 1999. Implications of WTO for the Financial System in Bangladesh. *Bank Parikrama*. Vol. XXIV, No. 2, June 1999.

22. **Raihan A.** 1999. Y2K Issues in the Financial System of Bangladesh. *Keynote Paper presented in the National workshop on " Y2K Issues in the Financial System of Bangladesh"*, held in BIBM, February 01, 1999.
23. **Raihan A.** 1998. Status of Banking Technology in Bangladesh: Problems and Prospects. *Keynote paper presented in the Round Table on "Status of Information technology in Bangladesh"*, held in BIBM, July 29, 1998.
24. **Raihan A.** 1998. "Information Technology and Electronic Banking." *Bank Parikrama. Vol. XXIII. Nos. 3 & 4, September & December, 1998.*
25. Choudhury T.A., **Raihan A.** 1998. East and Southeast Asian Currency Crisis: causes, Impact on and Lessons for Bangladesh. *Bank Parikrama. Vol. XXII, Nos. 3 & 4, September & December 1997.*
26. Choudhury T.A., **Raihan A.** 1998. East and South East Asian Financial Crisis: Lessons for Bangladesh. *Paper presented at the national seminar on "East and South East Asian Financial Crisis" organized by BIBM, May 1998.*
27. **Raihan A.** 1998. Annotated Bibliography on Political Economy of Corruption, *Transparency International, Bangladesh, January 1998.*
28. **Raihan A.,** Alam M., Begum K. 1997. "Efficiency of Primary Education in Bangladesh". In the book **Getting Started**, Dhaka: **University Press Limited**.
29. **Raihan A.,** Alam M., Begum K. 1998. Status of Universal Primary Education (UPE) in Bangladesh, *BRAC National Congress on Primary Education, Proceedings, August, Dhaka, 1996.*
30. **Raihan A.** 1997. Ergonomic Approach in Industrialization of Developing countries: Case Study Bangladesh, *presented in Helsinki, Finland at the World Congress of Ergonomics [June 1997].*
31. **Raihan A.,** Alam M, Human Resources Development in Bangladesh. *Eighth meeting of Bangladesh - Japan Joint Committee for Commercial and Economic Co-operation/Papers for the Plenary session, Nov. 09, 1996, FBCCI, Dhaka.*
32. Fourth Flood Control and Drainage Project: An Evaluation. [Multiple Authorship], November, BIDS, Dhaka, Bangladesh, 1995.
33. **Raihan A.** Asherov A. T. Decision Making System in Production Renewal/Materials of International Congress on Ergonomics, August 15 - 19, 1994, Toronto, Canada.
34. **Raihan A.,** Asherov A. T. Organizational Diagnosis/Materials of 4th International Symposium on Human Factors in Organizational Design and Management (ODAM); May 29 - June 2, 1994, Stockholm, Sweden.
35. **Raihan A.,** Asherov A. T. Product Renewal and Human Factor/Material of International Congress on Ergonomics, 21, - 24 June, 1993, S. Petersburg, Russia, p41 - 43.

36. **Raihan A.**, Asherov A. T. Intensity of Labor and Operator Motivation in Production - Information System. *Materials of World Congress on Occupational Health*; September 26 - October 1, 1993, Nice, France.
37. Forecast Model of Product Effectiveness in Adaptive System of Strategic Planning/V. A. Zabrodsky, **A. Raihan** and others. Kharkov, 1993, *SPSTL*, Ukraine, 1029/93.
38. Model of Perspective Product Schedule of an Enterprise. /V. A. Zabrodsky, **A. Raihan** and others. Kharkov, 1993, *SPSTL*, Ukraine, 1027/93.