

Curriculum Vitae

Surname:	Al Houchaimi
First Name:	Maggie
Date of Birth:	30/03/1988
Academic Qualification:	Ph.D.
Venia Legendi (qualification to teach):	Macroeconomics, Financial Economics and Systemic Risk
Scientific profile:	- ORCID: 0000-0002-0451-2834 - Google Scholar: gXp_vNEAAAAJ - LinkedIn: linkedin.com/in/maggielhoushaimiphd8b956b4b - ResearchGate: researchgate.net/profile/Maggie-Houshaimi - RePEc Short-ID: pal1306 - Web of Science ID: ISV-0570-2023

At the Higher Education Institution since:	2021
Level of Employment (part-time or full-time):	Assistant Professor of Economics (Full-time)
Teaching Focus:	Economics
Activities in the Areas:	
- Further Education	
- Research	Finance, Growth, Economic Prosperity, Financial Regulation
- Consultancy	Academic advisor for undergraduate economic students Coordinator for macroeconomic and microeconomic course Mentor for DBA and economics' students
How are personal research activities reflected in teaching activities?	Topics of Research and Information obtained have been included in the courses taught in different manners.

Work experience:	
- General	July 2021- To date - Full time Assistant Professor Faculty of Business Administration Beirut Arab University, Lebanon August 2023- August 2025 - MBA Program Academic Coordinator Faculty of Business Administration Beirut Arab University, Lebanon February 2018 – June 2021 - Part time Lecturer Faculty of Business Administration Beirut Arab University, Lebanon January 2021 – August 2021 - Research Assistant Dan Azzi, Lebanon

	July 2018 – August 2021 - Documentary Credit Supervisor Trade Finance Division BLOM Bank SAL, Lebanon February 2012 – July 2018 - Credit Relationship Officer Credit and Facilities Division BLOM Bank SAL, Lebanon October 2011 – January 2012 - Teller Tarik Jdideh branch BLOM Bank SAL, Lebanon Oct. 2008 – May 2011 - Trainee Retail Division BLOM Bank SAL, Lebanon
Fellowships and International Exchanges	June 2025- August 2025 - Study of the U.S. Institutes (SUSI) Alumna U.S. Department of State (2025) - Selected as one of only 18 economists worldwide for this prestigious fellowship focused on the U.S. economy and global policy. - Participated in intensive academic seminars at Harvard University (Economic Theory), MIT's J-PAL (Poverty Solutions), Yale University (Applied Econometrics), and Georgetown University (Policy-making). - Gained direct insights into global economic governance through briefings at the IMF, the United Nations, and the Federal Reserve Bank of Boston. - Presented original research on MENA regional economies to a cohort of international faculty for peer review. - Engaged in high-level policy discussions at the Council on Foreign Relations and the American Enterprise Institute regarding global trade and tariffs
Academic Services	- Representative of the Faculty of Business Administration in research university committee (2026) - Submission Chair at International Conference on Artificial Intelligence in Business and Economics (AIBE26), Beirut Arab University (2026) - Member of the Scientific Committee, Theory and Practice of Sustainability: Convergences and Challenges in Europe, Bordeaux, France (2026) - Head of Library Committee at the Faculty of Business Administration at Beirut Arab University (2023-2025). - In charge of administrating and implementing MOOC-Coursera- at the Faculty of Business Administration- BAU (2022). - Head of Scientific Research Committee at the Faculty of Business Administration at Beirut Arab University (2022).

	- Member of the accreditation committee for the Faculty of Business Administration.
Peer Review Activity	- Ad hoc reviewer for journals including such as The Journal of Risk Finance (Q1) and Review of Accounting and Finance (Q2), Emerald Publishing
Activities as an Expert:	AI, Pedagogy, and Research Excellence - SUSI Scholars Alumni Virtual Workshop – Institute for Training and Development (ITD), U.S. Department of State (2026) - How to Teach and Assess Microsoft Office Skills at Scale (SIMnet) – McGraw Hill International (2026) - Artificial Intelligence in Education and Research (Parts I & II) – Beirut Arab University (2025) - AI Tools in Academic Research Workshop – Beirut Arab University (2025) - Grant Writing and Research Funding: “<i>The Route to Become a Grant Hunter</i>” – Beirut Arab University (2025) - The Future of Academia in Light of AI Ready Now – Education Strategists & Beirut Arab University (2024) - Work Ready Now – USAID Higher Education Capacity Development Program (HECD) (2024) - The Case Conference: Professional Development Workshop – American University of Beirut (AUB) (2023) - Design Thinking – USAID Higher Education Capacity Development Program (HECD) (2021) Quantitative & Financial Expertise - Probability and Uncertainty in Statistics – Johns Hopkins University (Coursera) (2022) - Capacity Building for Curricula Modernization – Erasmus+ MORALE Project (2022) - Libanaise Régulations – Ecole Supérieure des Affaires (ESA) (2016) - Advanced Letter of Credit – BLOM Bank (2016) - Introduction to Securities & Investment (International) – Chartered Institute for Securities & Investment, London (2014) - Credit & Facilities Workshop – BLOM Bank (2013)
Publications:	1. Ishker, N., Taher, H., & Houshaimi, M. (2026). Oil Dependence, Economic Diversification, and Economic Growth in GCC Countries: A New Composite Index and PMG–ARDL Evidence. 2. Sidani, O., Taher, H., & Houshaimi, M. (2025). The digital edge and institutional quality: A pathway to effective public debt management in developing MENA economies. <i>International Journal of Applied Economics, Finance and Accounting</i>, 21(1), 53-62. 3. Al Baradhi, R. F., Taher, O., & Houshaimi, M. (2025). Economic Crisis and Higher Education in Lebanon: Effects on Student Life and Expectations. <i>Nurture</i>, 19(1), 172-187. 4. Al Baradhi, R. F., Taher, O., & Houshaimi, M. (2024). Quality of Education Amid The Lebanese Economic Crisis. <i>Multidisciplinary Science Journal</i>.

	5. Sidani, O., Taher, H., & Houshaimi, M. (2024). The impact of the institutional absorptive capacity on public debt in aid-recipient MENA countries. <i>Edelweiss Applied Science and Technology</i>, 8(6), 8421-8430. 6. Houshaimi, M. J. (2021). Financial Structure and Systemic Risk: Evidence from Selected MENA Region Countries. <i>BAU Journal - Society, Culture and Human Behavior</i>, 2(2), Article 8. 7. Houshaimi, M. J. (2020). Financial Structure and Economic Growth: An Empirical Study in the MENA Region. <i>Management Studies and Economic Systems</i>, 5(3/4), 137-151.
Memberships:	- SUSI Alumna (U.S. State Department Exchange) - Member of business club at the Faculty of Business Administration at Beirut Arab University - Member of Business and Finance Club - Volunteer at Lebanese Food Bank
International experience through:	2021 – Present
- Academic Activities	- Work Ready Now Organized by Beirut Arab University with the collaboration of the USAID Higher Education Capacity Development Program (USAID HECD). (Lecturer)
	- Verified International Academic Qualifications by World Education Services https://www.credly.com/badges/d5e64ccb-b2d2-4e94-ae2-274af3ceda35/public_url

Other: <u>Supervision of theses</u>	MBA Thesis - The Effects of eWOM on the Purchase Intentions in Tourism Services in Lebanon. (2021) - Factors Influencing Student Intention to Use E-Learning in Lebanese University Students. (2021) - E-Commerce Adoption in Lebanon: A Quantitative Analysis of Factors Influencing Its Adoption. (2021) - Factors Influencing Customer's Intentions towards using the Uber Mobile Application: Customer Perspectives in Beirut.(2021) - The Intention to Purchase Counterfeit Sporting Goods in Lebanon. (2021) - The Influence of Instagram Advertising on Purchase Intention "The Study Applied on Lebanese Market". (2021) Master Thesis - The Reform of Energy Sector in Egypt and it's Impact on Economic Growth - The Reflection of Monetary Approach Variables on the Balance of Payment: Applied Study on Lebanon - Investigating the Impact of Electronic Commerce on Economic Growth: A Sectoral Analysis of the Gulf Cooperation Council - The Influence of Foreign Direct Investments on Manufacturing Value Added: A Comparative Study Between China and India
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	- The Impact of Qatari Internal Economic Crisis on Trade Using Gravity Model (in progress) PhD Thesis - Interactions between Monetary Policy, Fiscal Policy and Economic Growth; An Empirical Study in Selected MENA Countries - Factors Driving Default Risk and Housing Loan Recovery in Residential Housing Loans: Evidence from Lebanon - The effect of institutional absorptive capacity for governmental aid on public debt in Middle East and North Africa countries - The Impact of Economic Diversification on Economic Growth and Its Volatility in GCC Countries (in progress) - Financial Technology Development, Digital Economy and Climate Change Nexus in Selected European Countries (in progress) DBA Thesis - The Impact of Remittances on Lebanese Higher Education Enrolment (in progress) - The Impact of the Lebanese Economic crisis on Quality of studies, students' life, and expectation (in progress) - The Effect of the Lebanese Economic Crisis on NGOs Performance: The Role of Management Agility (in progress) - Financial Stability and Entrepreneurial Intention in Lebanon (in progress)
Judgment Panel of Theses	- The Influence of Private and Public Digitalization on Economic Growth in Arab Nations (2026)