

# ABDUL LATIF ALHASSAN, PH.D.

Development Finance Centre (DEFIC), Graduate School of Business,  
University of Cape Town, Breakwater Campus,  
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## QUALIFICATIONS

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|-------------|---|---------------------|
| <b>2016</b> | <b>Doctor of Philosophy (Insurance Finance)</b><br>Graduate School of Business, University of Cape Town<br>Thesis Title: <a href="#">Efficiency, Competition and Risk-taking Behaviour in the Short-term Insurance Market in South Africa</a> | <b>South Africa</b> |
| <b>2012</b> | <b>Master of Philosophy (Risk Management and Insurance)</b><br>University of Ghana Business School, University of Ghana,<br>Dissertation Title: <i>Asset Quality of Ghanaian Banks: An Empirical Examination</i>                              | <b>Ghana</b>        |
| <b>2009</b> | <b>Bachelor of Science (Banking and Finance, First Class division)</b><br>University of Ghana Business School, University of Ghana,   | <b>Ghana</b>        |

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## POSITIONS AND TEACHING EXPERIENCE

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### Jan 2019- Date Senior Lecturer in Development Finance and Insurance,

Development Finance Centre, UCT Graduate School of Business, Cape Town, SA.  
**Course Taught:** Research Methods (MCom Development Finance)

### July 2016-Date Head of Minor Dissertation, MCom Development Finance

Development Finance Centre, UCT Graduate School of Business, Cape Town, SA.

- Allocate supervisors for minor dissertation; nominate external examiners
- Mediate between students and supervisors to resolve issues relating feedback delays;
- Reviews external examiner's report on minor dissertations and make recommendations for approval by GSB PGC and Commerce HDC;
- Internal review of exam question papers for external examination;
- Provides the academic decision for MCom students progression to the Commerce Faculty Examination Committee (FEC).
- Developed and maintains the consolidated grades/marks database on MCom coursework and dissertation since programme inception in 2011

### July 2016-Dec. 2018 Lecturer in Development Finance and Insurance,

Development Finance Centre, UCT Graduate School of Business, Cape Town, SA.  
**Course Taught:** Research Methods (MCom Development Finance)

### 2012-2013 Teaching Assistant,

Department of Finance, University of Ghana Business School, University of Ghana, Legon, Accra, Ghana.

Courses Taught (Tutorials):

- Quantitative Techniques (**MSc Development Finance**)
- Risk Management (**MSc Development Finance**)
- Elements of Risk and Insurance (**BSc Administration -Insurance**)
- Principles and Practice of Insurance (**BSc Administration -Insurance**)

### 2011-2012 Graduate Assistant,

Department of Finance, University of Ghana Business School, University of Ghana, Legon, Accra, Ghana. MBA Finance

## POSTGRADUATE SUPERVISION AND RESEARCH INTEREST

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1. **Industrial organization of financial institutions (Insurers, Banks, MFIs, SACCOs) on;**
  - **Performance:** Efficiency and productivity analysis and financial performance
  - **Firm conduct:** Competitive, liquidity, reserving and risk-taking behaviour, corporate governance
2. **Development finance:** SME financing, DFIs; financial inclusion;
3. Financial sector development; economic growth; pension funds; health insurance schemes.

## CITATION PROFILE<sup>1</sup> & PEER REVIEWED JOURNAL ARTICLES

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Google Scholar

[Citations = 271; h-index= 11; i10-index=11;](#)

Scopus

[Citations = 126; h-index= 7](#)

ResearchGate

[Citations=164; RG Score=11.91; h-index=9](#)

### 2019

1. **Alhassan, A.L.** & Biekpe, N. (2019) [Do Property-Liability insurers create liquidity? Evidence from South Africa](#), *South African Journal of Economics*, 87 (1): (doi: 10.1111/saje.12212) Wiley; ISI Impact Factor: 0.912, CABS 1; IBSS, Scopus CiteScore:0.84

### 2018

2. **Alhassan, A.L.** & Biekpe, N. (2018) [Competition and risk-taking behaviour in the non-life insurance market in South Africa](#). *Geneva Papers on Risk and Insurance-Issues and Practice*; 43(3): 492–519; Springer Nature; CABS 2; ISI Impact Factor: 0.683, Scopus CiteScore: 0.99
3. **Alhassan, A.L.** (2018) [Loss Reserving Behaviour in Insurance Markets: Evidence from Mauritius](#), *Managerial & Decision Economics*, 39(7): 805-813, Wiley; CABS 2; IBSS, Scopus CiteScore:1.2
4. Kambole, C.N. & **Alhassan, A.L.** (2018) [Interest Rate \(Caps\) and Sustainability of Microfinance Institutions in Zambia](#), *The African Finance Journal*, 20(2): 66-90. Sabinet, CABS 1; IBSS, Scopus CiteScore: 0.46

### 2017

5. **Alhassan, A.L.** & Biekpe, N. (2017) [Liberalization Outcomes and Competitive Behaviour in an Emerging Insurance Market](#), *African Development Review* 29(2): 122–138 Wiley; CABS 2; ISI; Impact Factor: 1.573; Scopus CiteScore: 1.6; FWCI: 2.23
6. **Alhassan, A.L.** & Tetteh, M.L. (2017) [Non-interest income and Bank efficiency in Ghana: A two-stage DEA bootstrapping approach](#), *Journal of African Business*, 18(1): 124-142; TaylorFrancis; CABS 1; IBSS; Scopus CiteScore: 1.23; FWCI: 0.52
7. Asare, N., **Alhassan, A.L.**, Asamoah, E.M & Ntow-Gyamfi, M. (2017) [Intellectual Capital and Profitability in an Emerging Insurance Market](#), *Journal of Economic and Administrative Sciences*, 33(1): 2-19 Emerald; ESCI ([Outstanding Paper, 2018 Emerald Literati Award](#))

### 2016

8. **Alhassan, A.L.** & Asare, N. (2016) [Intellectual Capital and Bank Productivity in Emerging Markets: Evidence from Ghana](#), *Management Decision*, 54 (3): 589 – 609 Emerald; CABS 2, ISI Impact Factor: 1.525; Scopus CiteScore: 1.78; FWCI: 2.24
9. **Alhassan, A.L.** & Biekpe, N. (2016) [Competition and Efficiency in the Non-Life Insurance Market in South Africa](#), *Journal of Economic Studies*, 43 (6): 882 – 909 Emerald; CABS 2, IBSS, Scopus CiteScore: 1.34; FWCI: 5.19
10. **Alhassan, A.L.** & Biekpe, N. (2016) [Determinants of Life Insurance Consumption in Africa](#), *Research in International Business and Finance*, 37: 17-27, Elsevier; CABS 2, Scopus CiteScore: 1.80; FWCI: 2.27
11. Asamoah, E.M, Adjasi, C.K.D. & **Alhassan, A.L.** (2016) [Macroeconomic Uncertainty, Foreign Direct Investment and Institutional Quality: Evidence from Sub-Saharan Africa](#), *Economic Systems* 40(4): 612–621; Elsevier; CABS 2, ISI Impact Factor: 1.261; Scopus CiteScore: 1.49; FWCI: 1.65

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<sup>1</sup> The SCOPUS Field-Weighted Citation Impact (FWCI) shows how well an article is cited when compared to similar articles. A FWCI greater than 1.00 means the article is more cited than expected according to the average.

CABS=Chartered Association of Business School Academic Journal Guide Rankings

12. **Alhassan, A.L.** & Biekpe, N. (2016) [Explaining Bank Productivity in Ghana](#), *Managerial and Decision Economics*, 37(8): 563–573 Wiley; CABS 2; IBSS, Scopus CiteScore: 1.2; FWCI: 1.21
13. **Alhassan, A.L.** & Biekpe, N. (2016) [Insurance Market Development and Economic Growth: Exploring Causality in 8 Selected African Countries](#), *International Journal of Social Economics*, 43(3): 321-339 Emerald; CABS 1; IBSS, Scopus CiteScore: 0.55; FWCI: 3.63
14. **Alhassan, A.L.**, Tetteh, M.L. & Owusu, F.B. (2016) [Market Power, Efficiency and Bank Profitability: Evidence from Ghana](#), *Economic Change and Restructuring*, 49(1):71-93, Springer Nature; CABS 1; IBSS, SCOPUS; Scopus CiteScore: 1.2; FWCI: 1.98
15. **Alhassan, A.L.** & Ohene-Asare, K. (2016) [Competition and Bank Efficiency in Emerging Markets: Empirical Evidence from Ghana](#), *African Journal of Economics and Management Studies*, 7(2): 268-288; Emerald; IBSS, Scopus CiteScore: 0.68; FWCI: 3.89

#### 2015

16. **Alhassan, A.L.** & Biekpe, N. (2015) [Efficiency, Productivity and Returns to Scale Economies in the Non-Life Insurance Market in South Africa](#), *Geneva Papers on Risk and Insurance-Issues and Practice*, 40(3): 493-515 (Special Issue: Insurance and Finance) Springer; CABS 2; ISI Impact Factor: 0.683, Scopus CiteScore: 0.99; ; FWCI: 2.70
17. **Alhassan, A.L.** (2015) [Income Diversification and Bank Efficiency in an Emerging Market](#), *Managerial Finance*, 41(12): 1318 –1335; Emerald; CABS 1, Scopus CiteScore: 0.48; FWCI: 1.66
18. **Alhassan, A.L.**, Addisson, K.G. & Asamoah, E.M. (2015) [Market Structure, Efficiency and Profitability of Insurance Companies in Ghana](#), *International Journal of Emerging Markets*, 10(4): 648 – 669; Emerald; CABS 1, IBSS, Scopus CiteScore: 1.54; FWCI: 2.76

#### 2014

19. **Alhassan, A.L.** & Fiador, V. (2014) [Insurance-Growth Nexus in Ghana: An Autoregressive Distributed Lag Bounds Cointegration Approach](#), *Review of Development Finance*, 4(2): 83-96 (Special Issue: Developments in the Financial Services Sector in Africa) Elsevier; CABS 2; IBSS, Scopus CiteScore: 1.56; FWCI: 1.86
20. **Alhassan, A.L.**, Kyereboah-Coleman, A. & Andoh, C. (2014) [Asset Quality in a Crisis Period: An Empirical Examination of Ghanaian Banks](#), *Review of Development Finance*, 4(1): 50-62. Elsevier; CABS 2; IBSS, Scopus CiteScore: 1.56; FWCI: 2.48

#### PAPERS UNDER REVIEW AND SELECTED WORKING PAPERS

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1. **Alhassan, A.L.** & Biekpe, N., Pricing Power in Insurance Markets: Evidence from South Africa (Major Revision Submitted, *International Journal of Bank Marketing*)
2. Kusi, B., **Alhassan, A.L.**, Ofori-Sasu, D. & Sai, R. Insurance Regulations, Risk and Performance: Evidence from an Emerging Market (Major Revision Requested, *Journal of Financial Regulation and Compliance*)
3. Maloba, M. & **Alhassan, A.L.**, Determinants of Agri-lending in Kenya (Under Review, *Agricultural Finance Review*)
4. Owusu, B.F., Yusheng, K., **Alhassan, A.L.** & Abakah, E.J.A., Asset-Liability Management and Bank Profitability: Statistical Cost Accounting Analysis from an Emerging Market (Under Review, *International Journal of Finance and Economics*)
5. Mndolwa, F. & **Alhassan, A.L.**, Gender Disparities in Financial Inclusion: *Insights from Tanzania*, (Under Review, *Journal of International Development*)
6. **Alhassan, A.L.** & Boakye, M-A., CEO Power, Board Characteristics and Life Insurance Efficiency: Evidence South Africa (*Submitted, Managerial Auditing Journal*)
7. **Alhassan, A.L.** & Chigiji, K., Earnings Management in Insurance Markets: Evidence from A Developing Economy (South Africa), (Finalizing draft for submission)
8. **Alhassan, A.L.** & Nthaga, L., Liquidity and Sustainability of Savings and Credit Co-Operatives in Botswana (Finalizing draft for submission)
9. **Alhassan, A.L.** Insurance Penetration, Financial Development and Economic Growth: Schumpeter is right in Africa (Finalizing draft for submission))
10. **Alhassan, A.L.** & Kusi, B., Concentration and Liquidity De-creation in the Non-Life Insurance Market in South Africa (Work-in-progress)

11. **Alhassan, A.L.**, Partial adjustments to optimal liquidity in insurance markets: A business life cycle analysis from South Africa (Work-in-progress)
12. **Alhassan, A.L.**, Biekpe, N. & Odongo, K., With or without U? An inverted U-shaped analysis of Insurance-Growth Nexus in Africa (Work-in-progress)

#### **AWARDS, SCHOLARSHIPS AND CONFERENCE GRANTS**

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1. 2018 - [Winner, 2018 Emerald Literati Award for Outstanding Paper](#) in the *Journal of Economic and Administrative Science*
2. 2018 - **UCT University Research Committee (URC) Conference Award**
3. 2018 - **Yu Ziyou Memorial Scholarship** for [2018 APRIA/IRFRC Conference in Singapore](#) (\$500)
4. 2018 - **KYOBO LIFE TRAVEL SCHOLARSHIP** for [2018 APRIA/IRFRC Conference in Singapore](#) (\$500)
5. 2018 - **UCT Emerging Research Programme (ERP) Conference Award** (R32,369.83)
6. 2017- [Insurance Risk and Finance Research Centre \(IRFRC\)](#) Conference Grant, Singapore
7. 2013 - Africagrowth PhD Scholarship award

#### **CONFERENCE PRESENTATIONS**

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1. **2018** - [Determinants of gender disparities in financial inclusion: Insights from Tanzania, 2018 Global Development Finance Conference](#), 21<sup>st</sup> to 22<sup>nd</sup> November 2018, Gateway Hotel, Umhlanga, Durban.
2. **2018** - [Explaining Pricing Power in Insurance, 2018 Joint IRFRC & APRIA Conference](#), 29<sup>th</sup> July – 1<sup>st</sup> August, Marina Mandarin Hotel, Singapore,
3. **2018** - [Determinants of loss reserve errors: Evidence from the general insurance market in South Africa, 15th African Finance Journal Conference](#) 18-19 April; Kenya School of Monetary Studies, Nairobi, Kenya
4. **2018** - [Board Characteristics and Efficiency: Evidence from the Life Insurance Market in South Africa](#), 18-19 April; Kenya School of Monetary Studies, Nairobi, Kenya
5. **2017** - [Partial adjustments to optimal liquidity in insurance markets: A life cycle analysis from South Africa, 2017 Global Development Finance Conference](#), 18th - 20th October, The Lord Charles Hotel, Somerset West, Cape Town
6. **2017** - [Do Property-Liability insurers create liquidity? Evidence from South Africa, 2017 Annual Insurance Risk and Finance Research Centre \(IRFRC\)](#), 29th – 30th June, Goodwood Park Hotel, Singapore
7. **2017**- [With or without U? An inverted U-shaped analysis of Insurance-Growth Nexus in Africa, 14th African Finance Journal Conference](#), 17th- 18th May, Elephant Hills Resort, Victoria Falls, Zimbabwe
8. **2016** - [Insurance Penetration, Financial Development and Economic Growth: Schumpeter is right in Africa, 2016 Global Development Finance Conference](#), 22th – 24th November, Gateway Hotel, Umhlanga, Durban, South Africa.
9. **2016** - [Do Property-Liability insurers create liquidity? Evidence from South Africa, 13th African Finance Journal Conference](#), 18th- 19th May, La Palm Royal Beach Hotel, Accra, Ghana.
10. **2015** - [Competition and risk-taking behavior in the non-life insurance market in South Africa, 2015 Global Development Finance Conference](#), 29th-30th October, Spier Hotel, Cape Town, South Africa.
11. **2014**- [Cost and Profit Efficiency in Insurance Markets: Evidence on Competition Effects in South Africa, 11th African Finance Journal Conference](#), 14th-15th May, Durban, South Africa.
12. **2013** - [Has Competition Impacted On efficiency of Ghanaian Banks?" 10th African Finance Journal Conference](#), 15th to 16th May, Durban, South Africa.
13. **2013** - [Market Structure, Efficiency and Performance: Empirical Evidence from Ghanaian Life Insurers, 2013 University of Ghana Business School \(UGBS\) Conference on Business and Development](#), 8th to 9th April, Accra, Ghana.

## SUPERVISION OF MASTERS STUDENTS

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Completed (2016-2018): 40 (18 Distinctions)  
On-going supervision: 40 students on the MCom Development Finance (1 MBA)

### Selected Completed Dissertations

1. Chigiji, Kudzai (2018) [Determinants of Loss Reserve Errors: Evidence from the General Insurance Market in South Africa](#), MCom Development Finance Dissertation, UCT GSB
2. Boakye, Mary-Ann (2018) [Corporate Governance and Firm Efficiency in the Long-Term Insurance Market in South Africa](#), MCom Development Finance Dissertation, UCT GSB
3. Fadzai, Chitiyo (2017) [Demand for Non-Life Insurance: Evidence from Selected Insurance Markets in Africa](#), MCom Development Finance Dissertation, UCT GSB
4. Nkotsoe, Leonard M (2018) [Determinants of Life Insurance Penetration in SADC](#), MCom Development Finance Dissertation, UCT GSB
5. Motsepe, Molatelo (2018) [An Industry Level Analysis of Demand for Insurance in South Africa](#), MCom Development Finance Dissertation, UCT GSB
6. Mndolwa, Florence (2017) [Determinants of gender disparities in financial inclusion: insights from Tanzania](#), MCom Development Finance Dissertation, UCT GSB
7. Mwase, Joe (2017) [The financial over-indebtedness of public servants in South Africa](#), MCom Development Finance Dissertation, UCT GSB
8. Mathebula, Percy (2017) [Catalytic Effects of IMF Agreements on Foreign Direct Investment Inflows in Sub-Saharan Africa](#), MCom Development Finance Dissertation, UCT GSB
9. Tudane, Abiel (2017) [Corruption Distance and FDI in Africa](#), MCom Development Finance Dissertation, UCT GSB
10. Kambole, Christopher (2018) [Interest Rate Ceiling and Financial Sustainability of Microfinance Institutions in Zambia](#), MCom Development Finance Dissertation, UCT GSB
11. Nthaga, Laone (2018) [An analysis of the profitability and sustainability of savings and credit cooperatives in Botswana](#), MCom Development Finance Dissertation, UCT GSB
12. Seroka, Ngwanatau (2018) [The Influence of Financing Structure on Performance of MSMEs in South Africa: "The Valley of Death"](#), MCom Development Finance Dissertation, UCT GSB

## ACADEMIC CITIZENSHIP: COMMITTEES

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### Outside UCT

September 2018 National Research Funding (NRF) Rating Reviewer  
August-October, 2018 Member, Selection Committee for Economics and Finance Faculty, Wits Business School, University of the Witwatersrand

### University Level

June 2018 - Date Member, University Panel on Responsible Investment (UPRI)  
March 2018 GSB Representative, UCT Enrolment Planning Committee  
December 2017 GSB Representative, UCT Senate Executive Committee (SEC)  
October 2017 GSB Representative, UCT Admissions Committee (AC)

### Faculty Level (Commerce)

Jan. 2018 – Date GSB Representative, Faculty Research Committee (FRC)  
July 2018 GSB Representative, Faculty Examination Committee (FEC)  
October 2017 GSB Representative, Faculty Higher Degrees Committee (HDC)  
June 2017 GSB Representative, Faculty Examination Committee (FEC)  
April 2017 GSB Representative, Faculty Enrolment Planning Committee

### Department Level (GSB)

2017- Date: Admissions Committee, MCom Development Finance,  
July 2016-Date Head of Minor Dissertation, MCom Development Finance  
2016- Date Member, Post Graduate Committee (PGC),  
Nov-Dec., 2018 Member, GSB Selection Committee,  
Administrative Assistant-Permanent, Development Finance Centre  
July-August 2018 Member, GSB Selection Committee,

April-August 2018 Administrative Assistant -Intern, Development Finance Centre  
Member, GSB Selection Committee,  
Librarian Acquisitions, Cataloguing and Information Services,

## **EXTERNAL EXAMINATION:**

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### **Masters Course Work**

**Witts Business School, University of Witswatersrand, Johannesburg, South Africa**

- Financial Econometrics,
- Financial Management,
- Economics for Business,
- Research Methods

### **Dissertation**

**January 2019** Department of Economics, North-West University,

**July 2018** Witts Business School, University of Witswatersrand, Johannesburg, South Africa

**August 2017** Witts Business School, University of Witswatersrand,

**October 2017** University of Johannesburg,

### **PhD Proposal Defense**

**July 2017-Date:** Development Finance, University of Stellenbosch Business School,

## **CONFERENCE CHAIRS & PARTICIPATION**

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- November 2018 **Track Chair, Issues in Development Finance**  
[2018 Global Development Finance Conference](#),  
22<sup>nd</sup> – 23<sup>rd</sup> November 2018, Gateway Hotel, Umhlanga, Durban.
- July 2018 **Discussant, [2018 Joint IRFRC & APRIA Conference](#),**  
29<sup>th</sup> July – 1<sup>st</sup> August, Marina Mandarin Hotel, Singapore,
- April 2018 **Track Chair, Capital Markets**  
15th African Finance Journal Conference,  
Kenya School of Monetary Studies, Nairobi, Kenya
- October 2017: **Track Chair, Financial and Development Economies & Issues in Development Finance**, 2017 Global Development Finance Conference, Cape Town, South Africa.
- June 2017 **Discussant, 2017 Annual Insurance Risk and Finance Research Centre (IRFRC)**,  
Goodwood Park Hotel, Singapore
- November 2016 **Track Chair, Corporate Finance, Investment and Corporate Social Responsibility**  
2016 Global Development Finance Conference, 22<sup>th</sup> – 24<sup>th</sup> November, Gateway Hotel, Umhlanga, Durban, South Africa.
- October 2015 **Track Chair, Capital Markets, Money and Banking**  
2015 Global Development Finance Conference, 29<sup>th</sup> - 30<sup>th</sup> October, Spier Hotel, Cape Town, South Africa.

## **EDITORIAL SERVICE**

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### **Editorial Board Membership**

- 2018 Scientific Committee Member, [2018 African Finance Journal Conference](#)
- 2017 Editorial Assistance, [Development Finance: Innovations for Sustainable Growth](#)
- 2016-Date Associate Editor, [AfricaGrowth Agenda \(AGA\) Journal](#)
- 2013-Date Associate Editor, [Development Finance Agenda \(DEFA\) Magazine](#)

### **Ad-hoc Referee (Academic Journals)**

[African Development Review](#); Review of Development Finance; Research in International Business and Finance; Applied Economics; Managerial and Decision Economics; Quarterly Review of Economics and Finance; [Geneva Papers On Risk And Insurance-Issues And Practice](#); The Journal of International Trade and Economic Development; Economic Systems; Measuring Business Excellence; Managerial Finance; African Finance Journal; International Journal of Emerging Markets; Journal of

Financial Regulation and Compliance; [Journal of Risk Finance](#); Knowledge Management Research and Practice; Journal of African Business; Journal of International Trade Law and Policy; [South African Journal of Economics and Management](#); Equality, diversity and inclusion: An international journal; Small business Economics Journal.

#### **CONSULTANCY PROFESSIONAL EXPERIENCE**

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**Mar.-Sept. 2017 Consultant/Team Member**, Enabling Youth Employment (EYE) Index,  
Coordinated the Development of An Index to track youth employment in Africa on behalf of the African Development Bank (AfDB).

**2014 – 2016 Project Manager**, Africa Investment Climate Research, Cape Town, South Africa.  
**Role:** I was responsible for the implementation of a capacity building programme for farmer organisations in eight African countries on behalf of the Alliance for Green revolution in Africa (AGRA) under the Farmer Organization Support Centre in Africa (FOSCA) programme.

**March – June 2015 Consultant/Team Member**, Study on cross-border trade in selected Western and Southern African countries for Africa Export-Import Bank (Afreximbank), Cairo, Egypt. I supervised and coordinated data collection on informal and formal cross-border trades for the following corridors;

- Western Africa: Nigeria-Cameroun border (Ikom); Ghana-Togo border (Aflao) and Ghana-Cote D'Ivoire border (Elubo)
- Southern Africa: Zimbabwe-Zambia border (Chirundu); Zimbabwe-Mozambique border (Nyamapanda) and Malawi-Mozambique border (Dedza)
- Data analysis on the size and commodities involved in both informal and formal cross-border trade in the countries covered.

**2009 – 2010: NATIONAL SERVICE**, GIMPA Consultancy Services, Ghana Institute of Management and Public Administration (GIMPA), Achimota-Accra, Ghana

- Co-ordination of Project Management Professional (PMP) Programme.
- Co-ordination of Professional Diploma in Logistics and Transport (DILT).
- Co-ordination of Professional Certificate in Logistics and Transport (CILT).
- Programme evaluation and data analysis.

**July 1st – Aug. 31st, 2008: Internship**, International Business Centre, SG-SSB Ghana Ltd., Kokomlemle - Accra, Ghana.

- Processed international payment request by customers.
- Tracked inward remittance for customers.
- Monitored funds flow through the S.W.I.F.T.

#### **ECONOMETRIC SOFTWARE**

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STATA; EVIEWS; MICROFIT; Frontier Efficiency Analysis in R (FEAR); SPSS; Microsoft Excel

#### **REFEREES**

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Available upon request