

Curriculum Vitae

Prof. Hatice JENKINS

Personal Information

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Overview

Hatice Jenkins is a Professor of Development Finance at Eastern Mediterranean University (EMU), in North Cyprus. Her area specializations are small business finance, microfinance, SME banking, credit analysis and lending, and risk management in banks. From 2004 to 2010, she was the Chair of the Department of Banking and Finance at EMU, where she was instrumental in building a vibrant graduate studies program consisting of over 100 masters and 50 PhD students. Her international work experience covers a period of 24 years where she has worked on UNIDO, UNDP, USAID, and ADB funded consulting and training projects in Sri Lanka, Kyrgyz Republic, Egypt, Ukraine, Mexico, Cyprus, Turkey, UK, France, Nigeria, Kenya and Kuwait. She was the founding director of the Executive Program on Financial Institutions for Private Enterprise Development (FIPED) at Harvard Institute for International Development (HIID), at Harvard University, where she worked from 1995 to 2000.

Educational Qualifications

2006: **Executive Program Certificate** on Investment Appraisal and Risk Analysis, John Deutsch International Executive Programs, Queen's University, Ontario, Canada, June 27-July 29, 2006.

1991: **Ph.D. in Development Finance**, Development and Project Planning Centre, University of Bradford, UK.

Ph.D. Thesis: An Analysis of Financial Liberalization in Turkey, 1980-1989. This research analyzed the results of financial liberalization in Turkey with respect to the

mobilization of savings, allocation of credit, and operational efficiency of banks. The analysis was based on a combination of empirical and analytical approaches where both primary and secondary data were utilized to test a series of hypotheses.

1988: M.Sc in Economic Development, University of Keele, UK.

M.Sc. Dissertation: IMF Structural Adjustment and Stabilisation Policies in Developing Countries. An Evaluation of the Recent Turkish Experience, 1980-1987. The aim of this study was to examine the effects of structural adjustment and stabilization policies on production, export performance and inflation rate in the Turkish economy.

1987: Diploma in Development Economics, University of Keele, UK.

1986: B.Sc in Management, Middle East Technical University Ankara, Turkey.

Professional Experience

2014- present **Professor of Development Finance**, Department of Banking and Finance, Eastern Mediterranean University.

2011- 2013 **On leave for a research project** on Small and Medium Enterprise Finance in Turkey, funded by JDINT'L Department of Economics, Queens University, Canada.

2010-2011 **Rector's Advisor**, International Affairs, Eastern Mediterranean University, Famagusta, North Cyprus.

2004 - 2010 **Chair**, Department of Banking and Finance. Eastern Mediterranean University, Famagusta, North Cyprus. During my position as department chair, I accomplished the following tasks:

- Organized and chaired an international conference titled International Conference on Banking and Finance Perspectives (ICBFP), Salamis Bay Hotel, Famagusta, North Cyprus, 13-15 April, 2011.
- Initiated the PhD in Finance Program in the Department of Banking and Finance, and assisted the accreditation process at YOK.
- Initiated the on-line "MS in Banking and Finance", the first on-line master program of the university. Designed the Online program website, played a key role in accreditation of this program from YOK.

- Developed and delivered Executive Programs on “Credit Analysis” and “SME Finance” for Bank Mellat from Iran. These programs were offered at the EMU International Center, on the EMU campus.

2000- 2004 **Vice-Chair**, Department of Banking and Finance, Eastern Mediterranean University, Northern Cyprus. During my position as department vice-chair, I accomplished the following tasks:

- Initiate the first graduate program of the department, “MS in Banking and Finance” by thesis, and later introduced the non-thesis version of this program.
- Helped to develop and market a new undergraduate program “BS in International Finance” both academically as well as administratively.
- Established a collaboration between Department of Banking and Finance and the Institute of Canadian Bankers (ICB) in Montreal. This collaboration allowed our graduate students to take ICB courses on-line and qualified for a professional designation called AICB. AICB certificate helped many of our foreign students to find jobs in Canada. Currently this collaboration continues with Moody’s International.

1995- 2000 **Founding Director**, Executive Program on Financial Institutions for Private Enterprise Development (FIPED), Harvard Institute for International Development (HIID), Harvard University, Cambridge, MA, USA.

I developed this Executive Program at HIID, Harvard University in 1995 and directed it during the first 6 years until I left Harvard University and joined EMU in 2000. I also directed and taught this program as an in-country training program in Egypt in 1996, and in Mexico in 1998, 1999 and 2000. This program aims to give managers of financial institutions technical and managerial skills to operate in a market economy and to introduce and implement strategies that can provide sustainable finance for micro and small enterprises.

1994- 1995 **Economics Associate**, International Institute for Advanced Studies, Cambridge, MA USA. I worked as an international consultant on banking, small business finance, and microfinance.

1991-1994 **Economics Associate**, Maxwell Stamp PLC, UK. During 1992-1994 while working for Maxwell Stamp Plc, I was employed as:

Programme Manager, UNDP/UNIDO Project: Micro Level Industrial Policy Programme, Sri Lanka.

As the Program Manager my major responsibilities were to provide direct support to the Ministry of Industries, Science and Technology (MIST) to analyze the impact of trade liberalization on local industries, to write the terms of reference for short term consultants, and to enhance the capability of MIST in the areas of advisory and information services, applied research, and training. I also conducted regular field trips, interviewed small and medium sized enterprises and prepared regular reports to the Undersecretary of MIST.

1988-1991 **Researcher**, Development and Project Planning Centre, University of Bradford, UK.

1988-1990 **London Correspondent**, Middle East Business and Banking, Istanbul, Turkey.

International Consulting Experience:

Kuwait: **Consultant** for Maxwell Stamp Plc. Worked as an SME finance specialist to identify institutional and policy related bottlenecks in the Kuwaiti financial sector and propose solutions to promote SMEs' access to finance. Kuwait City, September, 2015.

Nigeria: **SME Finance Trainer:** Worked for Cambridge Resources International (CRI) to train the senior staff of the Bank of Industries (BOI) in Abuja, Nigeria, 9-10, September, 2013.

France: **SME Finance Reporter**, European Financial Management Association (EFMA) for "SME Banking Conference" Organized in Paris, 21-22 March, 2013.

Kenya: **SME Finance Consultant** for Maxwell Stamp Plc. Advising ECO Bank on how to tailor its lending and bank services for the SME sector in Nairobi, Kenya. January, 2012.

Cyprus: **SME Finance Trainer:** Developed and delivered an executive program on "SME Finance" for Faisal Islamic Bank of Kıbrıs, in Nicosia, North Cyprus, 29-30 January, 2011.

Cyprus: **Credit Analysis Trainer**, Developed and delivered an executive program on "Credit Analysis and Lending Principles", for Bank Mellat at Eastern Mediterranean University, Famagusta, North Cyprus. November 6-9, 2010.

Cyprus: **SME Finance Trainer**, Developed and delivered an executive program on "Small Business Finance" for Bank Mellat, at Eastern Mediterranean University, North Cyprus. 11-16, June 2010,

- Turkey:** **Microfinance Specialist**, Assisted ADFIMI to organize an international microfinance conference called “A Comparative Study of the Microfinance Practices” in Istanbul. I also chaired the conference and delivered a session on “Microfinance: An Overview”, in Istanbul, Turkey 17-19 November, 2008.
- UK:** **Banking Expert**, Expert Panel on Banking in Turkey, Oxford Analytica, Oxford, UK. 20-26, September, 2007.
- Turkey:** **Financial Sector Consultant**, Maxwell Stamp Plc., Ankara, June, 2006.
- Mexico:** **Program Director**, University of Anahuac Del Sur: Bank Training Program in Microfinance, Mexico City, Mexico, February, 1998; May, 1999; and September, 2000.
- Ukraine:** **Financial Sector Advisor**, United States Assistance for International Development (USAID), Macroeconomic Policy Advisory Project Kiev, Ukraine, December 1996.
- Egypt :** **Program Director**, Fulbright Commission in Egypt: Bank Training Program on Microfinance, Cairo, Egypt, April 1996.
- Kyrgyzstan:** **Financial Sector Advisor**, Asian Development Bank (ADB) Project: Trade and Industry Study, Bishkek, Kyrgyzstan, January, 1996.
- Sri Lanka:** **Programme Manager**, UNDP/UNIDO Project: Micro Level Industrial Policy Programme, Colombo, Sri Lanka, 1992-1994.

Supervision of Graduate Students

1. Evelina Haji-Zada (2017) The Macroeconomic Determinants of Credit Risk in the Banking Sector of Kyrgyzstan, MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
2. Chia Kenneth Toh (2017) The Impact of Liquidity Risk and Credit Risk on the Capital Adequacy Ratios of USA Banks Before and After the 2008 Financial Crises. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
3. Zhaneta Kassymbekova (2016) An Analysis of The Commercial Bank Lending to SMEs in Kazakhstan: The Experience of Kazkommertzbank, MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
4. Amer Mohamad (2016) Determinants of Banks Liquidity: Empirical Evidence on Turkish Banks, MS thesis, Department of Banking and Finance, Eastern Mediterranean University.

5. Ali Argun (2016) An Analysis of the Internal Audit and Internal Control Systems of Banks in TRNC. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
6. Muhammad Muktar Abdullahi (2015) Small and Medium Scale Enterprises in Nigeria : Problems and Prospects. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
7. Oyelola Ruth Oyebamiji (2015) Effect of Global Financial Crises on Nigerian Economy and the Financial Sector. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
8. Farah Amer Hamdallah (2015) Analysis of Saving Trends in Palestine. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
9. Mahmoud El-hashemi Shalebek (2015) Evaluating the Performance of Public Private and Foreign Banks Operating in Turkey. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
10. Mohammad Omar Alzghoul (2015) Performance Analysis of Conventional Banks and Islamic Banks in Jordan. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
11. Yetunde Omowunmi Adeuja (2015) A Comparative Approach to the Impact of IFRS on the Performance of Banks in Nigeria. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
12. Badru Abdullatif Ibrahim (2014) An Analysis of Adopting Mobile Banking in Kenya. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
13. Hamed Khadivar (2014) The impact of Foreign Banks' Operations on Credit Growth of the Banking Sector in Turkey. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
14. Hamzeh Fayeze Mumani (2014) Islamic Finance for SMEs in Jordan, 1978-2013, Finance MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
15. Bibiana Koglinuu Batinge (2014) An Assessment of the Impact of Microfinance on the Rural Women in North Ghana. Finance MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
16. Monir Hossain (2014) An Analysis of the Enabling Environment for SME Finance MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
17. Farzad Asagrian (2011), A Comparative Study on Service Quality and Customer Satisfaction between Public Banks and Private Banks in Iran. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.

18. Hassan Dankaka (2010), Evolution, Regulation and Supervision of Microfinance Banks in Nigeria. MS thesis, Department of Banking and Finance, Eastern Mediterranean University.
19. Meysam Dehghan (2009), The Recent Development of Dubai As the Biggest Financial Center in the Middle East. MS Thesis, Department of Banking and Finance, Eastern Mediterranean University.
20. Gerald Ndoping Ndoping (2009) Financial Risk Management Practices of Isbank, MS Thesis, Department of Banking and Finance, Eastern Mediterranean University.
21. Fatoumata Ethel Millogo (2008) The Establishment of a Credit Bureau System in the Turkish Republic of Northern Cyprus (TRNC), MS Thesis, Department of Banking and Finance, Eastern Mediterranean University.
22. Hatice Aydıneri (2007), Turkish Cypriot Women Entrepreneurs: An Examination of the Factors Affecting Their Business Performance, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
23. Alevtina Klevchuk (2006), An Analysis of the Private Sector Development in TRNC, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
24. Abdallah Bani Cheik (2006), The Role of Banking Sector in Micro and Small Enterprises Finance in Chad , MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
25. Metay Ilyas Kamiler (2006) Financial and Economic Analysis of the Capital Gains Exemption From the Sale of Real Estates and Participation Shares in Turkey , (Co-Supervised with Glenn Jenkins) MA thesis, Department of Economics, Eastern Mediterranean University.
26. Seth Nii Quarcoo (2006), An Evaluation of the Risks and Rewards of Debit and Credit Cards in the Ghanaian Banking Industry, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
27. Kesjana Halili (2006), Risk Management in North Cyprus Banking Sector, (Co-Supervised with Vargin Varer) MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
28. Serge Josue Azonhe (2006), Microfinance and Poverty in Benin, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
29. Blerina Mucaj (2006) Efficiency of Pensiun Funds Management in OECD Countries: Registered Retirement Savings Plan in Canada, (Co-Supervised with Glenn Jenkins) MA thesis, Department of Banking and Finance, Eastern Mediterranean University.

30. Derya Zorlu (2005), A Comparative Analysis of the North and the South Cyprus Financial Sectors, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
31. Zakaria Jado Z. Abeido (2005), Internet Banking and Its Potential in TRNC. MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
32. Guzide Guney (2004), The Role of Banking Sector in Micro and Small Enterprise Finance in TRNC, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
33. Awa Diallo (2003), Regulation and Supervision of Microfinance NGOs in Senegal, MA thesis, Department of Banking and Finance, Eastern Mediterranean University.
34. William R. White (1998), Financial Deepening for Economic Growth: A Prescription for Financial Sector Development Policy in Emerging Economies, PAE Study, John F. Kennedy School of Government, Harvard University.
35. Veronica Nyhan & Talat Shah (1998) BankBoston's Strategic Commitment to Economic Development Through Microlending, PAE Study, John F. Kennedy School of Government, Harvard University.
36. Georgia Wallen (1998) Client-Focused Outcome Monitoring: An Assessment Tool for MEDA Microcredit Programs, PAE Study, John F. Kennedy School of Government, Harvard University.
37. Elvis Lewis & Alexander Pivovarsky (1995) Along the Road to Economic Stability: Policy Recommendations for Reforming Ukraine's Monetary System, PAE Study, John F. Kennedy School of Government, Harvard University.

Conferences

1. **"The Effect of Corruption on Banks' Credit Risk: A Comparative Study Between Conventional and Islamic Banks"**, International Conference on Banking and Finance Perspectives (ICBFP), Famagusta, North Cyprus, April 21-22, 2017.
2. **"The Relationship Between Corruption and High NPL Rates in Kazakhstan"**, Presented at the 2nd International Conference on Applied Economics and Finance, (ICOAEF, 2016), Kyrenia, North Cyprus 5-6 December, 2016,
3. **"A Comparative Approach to the Impact of IFRS on the Performance of Banks in Nigeria"**, Presented at the 16th EBES Conference in Istanbul, May 27-29, 2015.

4. **“An Assesment of the Impact of Microfinance on the Rural Women in North Ghana”**, Presented at the 5th International Conference for Women Studies, Famagusta, March 25-27, 2015.
5. **“An Analysis of the Macroeconomic Conditions Required for SME Lending: the Case of Turkey”**, Presented at the 14th EBES Conference in Barcelona, 23-25 October, 2014,
6. **“Moving from SME Lending to SME Banking: What Can we Learn From the Turkish Experience? ”**, Presented at the 10th EBES Conference, in Istanbul, 23-25 May, 2013.
7. **“A New Paradigm in SME Finance: Evidence from Turkish Banks”**, Presented at the “13th International Conference on Econometrics, Operations Research and Statistics”, Famagusta, North Cyprus, 24-26 May, 2012.
8. **“Regulations of MFIs and Access to Credit For Microenterprises in Nigeria”**, Prsented at the “International Conference on Banking and Finance Perspectives”, Salamis Bay Hotel, Famagusta, North Cyprus, 13-15 April, 2011.
9. **“An Overview of Microfinance”**, Presented at the ADFIMI Conference on “A Comparative Study of Microfinance Practices”, Ramada Plaza, Istanbul, 17-19 November, 2008.
10. **“Factors Affecting the Business Performance of Female Owned Enterprises in TRNC”**, Presented at the 7th Internatinal Conference of Middle East Economic Association (MEEA), Eastern Mediterranean University, Gazimagusa, 29-31 May, 2008.
11. **“An Evaluation of the Risk Management Practices of Commercial Banks in North Cyprus”**, Presented at International Congress of Asian and North African Studies (ICANAS 38), Bilkent University and Conference Centre, Ankara, 10-15 September 2007.
12. **“The Impact of Regulation of MFIs on Microlending in Senegal”**, Presented at Center of Studies on African Economies (CSAE), St Catherine’s College, Oxford University, UK, 19-21 March, 2006.
13. **“Regulation and Supervision of Microfinance Institutions”**, Presented at the 31st Annual Third World Conference, Organized by the Governance State University in Chicago, USA, 24-26 March, 2005.
14. **“SME Finance in North Cyprus and the Impact of Annan Plan on SME Finance”**, Presented at the International Conference on “Public Offerings of SMEs and it’s Impact on Stock Market”, Organized by Mugla University and the Regulators of Stock Market in Turkey, Mugla, Turkey, 9-10 December, 2004.
15. **“Can Small Business Finance be Profitable for Commercial Banks”** , Presented at

the Conference on “SMEs’ Problems with Marketing, Finance and Competition in TRNC”, Organized by the Chamber of Industry, in Nicosia, 4th June, 2004.

16. **“Social Capital and Social Evaluation of Investment Projects.”** (With Glenn Jenkins), Presented at the International Conference on “Water in the Eastern Mediterranean: Social Capital in Regional Development Projects , Organized by IDRC, EMU and GAP Regional Development Administration, Sanli Urfa, 2-4 May, 2001.
17. **“Economics of Island States”**, presented at “ The Summary of The Cyprus Question: An International Conference”, Organized by World Peace Foundation, Harvard University, Cambridge, USA, 2 September 1998.
18. **“Major Issues in Sustainable Microfinance”**, Presented at the “Microfinance Conference”, organized by Harvard Institute for International Development (HIID), Harvard University, Cambridge, USA, 18 March, 1997.
19. **“The Impact of Transnational Banks on Developing Countries’ Banking Sector,”** Presented at “Transnational Corporations and Developing Countries”, Organized by School of Oriental and African Studies (SOAS), University of London, 5-6, July, 1990.

Publications

1. Jenkins, H. and M. Hossain (2017) “An Analysis of the Macroeconomic Conditions Required For SME Lending: The Case of Turkey and Other Emerging Market Countries, Journal of Panoeconomicus, Vol: 64, No:1, 77-92.
2. Jenkins, H. (2014) “The New Paradigm in Small and Medium-sized Enterprise Finance: Evidence from Turkish Banks”, İktisat İşletme ve Finans Dergisi, Vol:29, No:335, 45-72.
3. Jenkins, H and Halili, K. (2010) “Risk Management Practices of Commercial banks in the Absence of Political Settlement in North Cyprus”, Banking and Finance Letters, Vol: 2, No: 3.
4. Jenkins, H. and Katırcıoğlu, S. (2010) “The Bounds Test Approach for Contegration and Causality between Financial Development, International Trade and Economic Growth: The Case of Cyprus”, Applied Economics, Vol:42, No: 13, p:1699-1707.
5. Jenkins, H. (2007) “Adopting Internet Banking Services in a Small Island State: Assurance of Bank Service Quality”, Managing Service Quality, Vol. 17, No:5.
6. Jenkins, H. and Katırcıoğlu, S. (2007) “Factors Affecting the Business performance of Female Owned Enterprises in TRNC”, Kadın/Woman 2000, Volume 8, No:1, p:1-18.
7. Jenkins, H., Bıçak H. and Altınay, M. (2005) “Forecasting Tourism Demand of North

Cyprus” with, Journal of Hospitality & Leisure Marketing, Volume 12, Issue 3.

8. Jenkins, H. (2002) “Are Commercial Banks Really Absent From Micro and Small Enterprise Finance?”, Yapi Kredi Economic Review, Volume 13, No:1.
9. Jenkins, H. (2000) “Commercial Bank Behaviour in Micro and Small Enterprise Finance”, Development Discussion Paper, No:741, Harvard Institute for International Development, Harvard University, February.
10. Jenkins, H. (1996) “Financial Liberalization and Bank Lending Behavior In Turkey”, Savings and Development Quarterly Review, No:2, Volume XX, p.171-187.
11. Pehlivan, H. Kirkpatric, C. (1992) “The Impact of Transnational Banks on Developing Countries’ Banking Sector : An Analysis of The Turkish Experience, 1980 -1989”, British Journal of Middle Eastern Studies, Volume 19, No:2 , p. 186-201.

Seminars

Insider Fraud in Banks: Detection and Prevention, Research seminar, Faculty of Business and Economics, EMU, Famagusta, March 30th, 2017.

The New Paradigm in SME Finance: Evidence From Turkish Banks, Invited speaker. Presented at the Center for European Research for Microfinance (CERMI), University of Mons, Belgium, October 15, 2013.

Penetration to the SME Loan Market in Kenya. Invited speaker and the lead expert in microfinance team of the Maxwell Stamp Consulting Company. Presentation was given to ECO Bank, in Nairobi, Kenya, January 23, 2013.

Commercial Bank Behaviour in Micro and Small Enterprise Finance, Seminar presented at the Department of Banking and Finance, EMU, November, 2000.

The Answer is Microcredit. What is the Question? Seminar paper, presented to the graduate students at the John F. Kennedy School of Government, Harvard University, Cambridge, USA, February 19, 1998.

Major Issues in Sustainable Microfinance, Seminar Paper, Presented at Harvard Institute For International Development, Harvard University, Cambridge MA, March, 1997.

Teaching Experience (Name of the Courses Taught)

Graduate Courses:

	<u>Institution,</u>	<u>Date</u>
Asset and Liability Management	EMU,	2001- Present
Current Topics in Banking and Finance	EMU,	2001- 2005
Seminar in Banking and Finance	EMU,	2004- 2005

Undergraduate Courses:

Asset and Liability Management	EMU, 2016 - present
Credit Analysis and Lending	EMU, 2003- present
Financial Statement Analysis	EMU, 2013- 2017
Monetary Theory and Policy	EMU, 2005-2006
Commercial Bank Management II	EMU, 2004-2005
Money and Banking	EMU, 1995
Introduction to Economics I (Microeconomics)	EMU, 2000-2003
Monetary and Financial Systems	EMU, 2000-2003
Banking Crisis Management	EMU, 2002-2003

Executive Courses Designed and Offered:

Credit Analysis and Lending Principles	Bank Mellat, EMU, Famagusta
Small Business Finance	Bank Mellat, EMU, Famagusta
Small Business Finance	Faisal IslamicBank, Nicosia
Microenterprise Finance	Harvard University, 1995-2000

Duties at University Committees

1. Committee Member, “AACSB Accreditation Committee”, Faculty of Business and Economics, EMU, (2006- 2010)
2. Committee Member, “International Center Committee”, EMU (2003-2010)
3. Committee Member, “Promotion and Publicity Committee” EMU (2004-2005)
4. Committee Member, “Auditing Committee for Technology Development Center” (Teknopark) EMU, (August,2007- 2010).
5. Committee Member, “University Curriculum Committee”, EMU (2003-2004)

Membership to Professional Societies and Organizations

- Member, Atlantic Economic Society, USA (2006-present)
- Member, Multinational Finance Society, USA (2005-present)
- Member, Canadian Economic Association, Canada (2006 -present)
- Member, The International Council for Small Business (March, 2007-present)
- Member, The European Council for Small Business (March, 2007-present)

Scholarships and Grants Received

British Council Commonwealth Scholarship (Ph.D.)	1988-1991
British Council Commonwealth Scholarship (MSc)	1987-1988

Research, Manuscripts and Reports

1. “The Relationship Between Corruption and High Non-Performing Loans of Banks in Kazakhstan”, under review for publication, 2017.
2. “An Analysis of the Savings Trends in Palestine”, Ongoing research project, 2016.
3. “Commercial Bank Lending to SMEs in Kazakhstan”, Ongoing research project, 2016.
4. “Microfinance in Turkey: Does it Exist?” Ongoing research, 2015.
5. “Incidence of the WTO Anti-Discrimination Rules on Corporation Income Taxation”, (with Glenn Jenkins), 2006.
6. “Is VAT Naturally Progressive?” (With G. Jenkins and G. Kuo), May, 2006.
7. “The Impact of Regulation of MFIs On Microlending in Senegal”, 2005.
8. The Answer is Microcredit. What is the Question? Seminar paper, presented to the graduate students at the John F. Kennedy School of Government, Harvard University, Cambridge, USA, February 1998.
9. Major Issues in Sustainable Microfinance, Conference Paper, Microfinance Conference, Harvard Institute For International Development, Harvard University, Cambridge MA, March, 1997.
10. Financial Sector Review For the Kyrgyz Republic (Industry and Trade Sector Study for the Kyrgyz Republic) Prepared for the Asian Development Bank, January 1996.