Dr. Ramatu Ussif

Department of Applied Finance and Policy Management
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PROFILE

Ramatu Ussif holds a Ph.D. in Finance from Anadolu University, Eskisehir Turkey. She also holds a Postgraduate Degree in Teaching and Learning in Higher Education (PGDTLHE) from the University of Education, Winneba. Ramatu again holds a Master of Science Degree in Development Finance and a Bachelor's of Science Degree in Banking and Finance from the University of Ghana. She also obtained two different diplomas in Project Management and Human Resource Management from the Institute of Commercial Management London-UK. Ramatu started research in July 2005 with Ghana Statistical Service on a project: Ghana Living Standard Survey (GLSS 5) which is the country's most important and difficult research and she was awarded the best and most hard-working field researcher for the year 2005/2006 by both the Government statistician and the Deputy Government Statistician. For the past 15years, Ramatu has worked as a Senior Independent Researcher and consultant for Regional, National, and International Organizations. Prominent among these organizations is Ghana Statistical Service, German Development Corporation, University of Ghana (RIPs, ISSER, CMS, SPH, NMIMR), UNICEF, UNDP, IPA, WHS, Ministry of Finance, Ministry of Health, Ministry of Education, etc. Ramatu's experts, interest and skills include Financial Regulations, Financial Inclusion (MFIs, SMEs, IBF, NBFI), Green Finance, Development Finance, Banking Finance, Financial Institution, SGDs,Digital SMEs, Project Management, Human Resource Management, Teaching Pedagogy, ICT, and Researching (Qualitative, Quantitative and Mixed method).

RESEARCH

Interests	Development Finance · Financial Inclusion(MFIs SMEs IBF) · Financial System(FI FI FM FS BANKs NBFIs
Areas	Economics and Econometrics · Information Systems · Business and International Management · Education · General Health Professions · Health

RESEARCH SUMMARY

35	115	4	2	0.83	17%
Publications	Citations	h-index	i10-index	Field-weighted impact	World top 10%

Counted from the 35 publications listed below, 2019–2026. Field-weighted impact is the mean over the 6 works scored for it; 1.00 is the world average for works of the same field, type and year. 1 of the 6 papers scored for it are among the world's most cited tenth for their field, type and year.

POSITIONS

Lecturer 2021–present
Applied Finance and Policy Management, University of Education, Winneba, Winneba, Central Region, Ghana

Senior Field Researcher 2020–present
Research Department, 7.7 Research and Consultancy Services, Eskisehir, Turkey

Researcher Assitant 2015–2019
Department of Finance, Anadolu University, Eskişehir, Turkey

EDUCATION AND QUALIFICATIONS

Graduate student 2015–2019
Business Administration, Finance, Anadolu University, Eskişehir, Turkey

Graduate student 2011–2013
Department of Education, University of Education Winneba Faculty of Science Education, Winneba, Ghana

Graduate student 2010–2011
Department of Finance, University of Ghana, Legon, Ghana

DISTINCTIONS, MEMBERSHIPS AND SERVICE

Member 2001–present
MARKETING, PROMAGS, TAMALE, Ghana

Senior Field Researcher 2005–2014
Monitoring Research and Evaluation, Ghana Statistical Service, Accra, Ghana

Ladies Commissioner 2003–2004
Department of Marketing, Tamale Technical University, TAMALE, Ghana

PUBLICATIONS

Journal articles 33

1. Ussif Abdul-Aziz Sirin, Reiner Anafo, Edward Ebo Onumah, Jamal Mohammed, **Ramatu Ussif** (2026). Understanding recent dynamics: prosperity and longevity in Ghana. *Health Economics Review*. https://doi.org/10.1186/s13561-026-00716-0
2. **Ramatu Ussif**, Imoru Musah, Ussif Sirin, Jonas Ladime (2025). The Nexus Between Per-capita Income and Life Expectancy in Ghana. *Journal of Business and Economic Development*. https://doi.org/10.11648/j.jbed.20251001.13
3. **Ekansh Agarwal Ramatu Ussif** (2024). Business Higher Education in Ghana and Hybrid Teaching and Learning. *International Journal of Social Science Research and Review*.
4. **Ramatu Ussif** (2024). Co-operative Credit Union and SME Finance in Emmanuel Co-Operative Credit Union Agona Swedru, Ghana. *American International Journal of Business and Management*.
5. **Ramatu Ussif** (2024). Effects of International Monetary Fund Loans on Ghana's Economy. *International Journal of Finance and Accounting*.
6. **Ramatu Ussif** (2024). Financial Inclusion in Ghana: Financial Technology Improving Access to Finance for Mobile Money Enterprises. *Open Journal of Business and Management*. https://doi.org/10.4236/ojbm.2025.131004
7. **Ramatu Ussif** (2024). Financing Education in Ghana: The Role of Government in Funding Free Senior High Education. *European Modern Studies Journal*. https://doi.org/10.59573/emsj.8(6).2024.7
8. **Ramatu Ussif**, Jamal Mohammed, Ussif Abdul-Aziz Sirin (2024). The effect of fuel prices on agri-food sector output in Ghana. *Cogent Economics & Finance*. https://doi.org/10.1080/23322039.2024.2421886
9. **Ramatu Ussif** (2020). A qualitative approach to the impact of COVID-19 on the West Africa educational system. *Globus Journal of Progressive Education*. https://globusedujournal.in/wp-content/uploads/2021/08/7-GE-JD21-Dr.pdf
10. **Ramatu Ussif** (2020). An Analysis of Mena Countries Spread CDS and Their Relationship with Government Bonds Using VAR Model. *International Journal of Engineering and Information Systems*. https://avesis.anadolu.edu.tr/yayin/2e194984-d75d-421a-aee5-fb1f91c0311f/an-analysis-of-mena-countries-spread-cds-and-their-relationship-with-government-bonds-using-var-model
11. **Ramatu Ussif** (2020). Asset Liability Management in Barclays Bank Ghana: Reference to Interest Rate Risk. *International Journal of Academic Accounting and Finance*.

12. **Ramatu Ussif** (2020). Challenges Facing Microfinance Institutions and Financial Regulations in Ghana. *International Journal of Academic Management Science Research (IJAMSR)*. https://avesis.anadolu.edu.tr/yayin/dd174ebc-2a2a-4fbe-a997-4fb16f0d381e/challenges-facing-microfinance-institutions-and-financial-regulations-in-ghana

13. **Ramatu Ussif** (2020). Challenges Muslim Women and Converts Faced In Wearing Hijab. *International Journal of Academic Multidisciplinary Research (IJAMR)*. https://www.academia.edu/download/64328738/Challenges%20Muslim%20Women%20and%20Converts%20Faced%20in%20Wearing%20Hijab.pdf

14. **Ramatu Ussif** (2020). Contributions of small & medium enterprises to economic developments in sub-Saharan Africa. *International Journal of Academic Accounting*. https://www.academia.edu/download/63703176/Contributions_of_Small___Medium_Enterprises_to_Economic_Development_in_Sub-Saharan_Africa20200622-84088-osv8pu.pdf

15. **Ramatu Ussif** (2020). Effective Teaching and Learning Strategies in Higher Education. *International Journal of Academic Pedagogical Research*. https://www.academia.edu/download/65309371/Effective_Teaching_and_Learning_Strategies_in_Higher_Education.pdf

16. **Ramatu Ussif** (2020). Establishing Islamic Banking and Financing (IBF) in Ghana: Issues Challenges and Prospects. *Global Scientific Journal*. https://scholar.google.com/scholar?cluster=14647787513657103331&hl=en&oi=scholarr

17. **Ramatu Ussif** (2020). Factors That Influence High Rate of School Dropout at Junior High Level. *International Journal of Academic Pedagogical Research (IJAPR)*. https://www.academia.edu/download/64328757/Factors%20That%20Influence%20High%20Rate%20of%20School%20Drop%20out%20at%20Junior%20High%20Level.pdf

18. **Ussif Ramatu** (2020). Factors that Determine the Sustainability of Microfinance Institutions in Ghana. *International Journal of Engineering and Information Systems (IJEAIS)*.

19. **Ramatu Ussif** (2020). Factors that Determine the Sustainability of MicrofinanceInstitutions in Ghana. *International Journal of Engineering and Information Systems*. https://avesis.anadolu.edu.tr/yayin/01ad449b-63a8-4e3a-91e5-39d293d6a683/factors-that-determine-the-sustainability-of-microfinanceinstitutions-in-ghana

20. **Ramatu Ussif** (2020). Financial Inclusion: Islamic Finance Role in Accomplishing The Global Goals. *International Journal of Academic Accounting, Finance & Management Research*. https://www.academia.edu/download/64810493/FINANCIAL_INCLUSION_ISLAMIC_FINANCE_ROLE_IN_ACCOMPLISHING_THE_GLOBAL_GOALS.pdf

21. **Ramatu Ussif** (2020). Foreign Students Assessment of Quality of Customer Service in Banking Sector of Turkey Case-Study of Vakifbank Anadolu University. *International Journal of Academic Management Science Research*.

22. **Ramatu Ussif** (2020). Impact of Novel COVID-19 on Sustainable Development Goals. *International Journal of Academic Health and Medical Research*. https://www.academia.edu/download/64810572/Impact_of_Novel_COVID_19_on_Sustainable_Development_Goals.pdf

23. **Ramatu Ussif** (2020). Impact of Regulations and Policies on Microfinance Sector Development in Ghana. *North America Academic Journal*. https://avesis.anadolu.edu.tr/yayin/59d2a2b7-e784-40fd-9882-88640be045d7/impact-of-regulations-and-policies-on-microfinance-sector-development-in-ghana

24. **Ramatu Ussif** (2020). Islamophobia: The Issues And Challenges Faced By Muslims. *International Journal of Academic Multidisciplinary Research*. https://www.academia.edu/download/64810556/Islamophobia_The_Issues_And_Challenges_Faced_By_Muslims.pdf

25. **Ramatu Ussif** (2020). Microfinance Institutions Challenges In Poverty And Unemployment Reduction In Ghana. *International Journal of Engineering and Information Systems (IJEAIS)*. https://www.academia.edu/download/64296393/Microfinance_Institutions_Challenges_In_Poverty_And_Unemployment_Reduction_in_Ghana.pdf

26. **Ramatu Ussif** (2020). Microfinance Institutions Licenses and Their Collapse Rate in Ghana. *International Journal of Academic Finance & Management Research*.

27. **Ramatu Ussif** (2020). Overview of Microfinance Institutions and the Ghanaian Economy. *International Journal of Innovative Science and Research Technology*. https://www.academia.edu/download/63702915/Overview_of_Microfinance_Institution_and_Ghanaian_Economy20200622-83304-z8bidx.pdf

28. **Ramatu Ussif** (2020). Research Methodologies: Qualitative Quantitative and Mixed Research Method in Social Sciences. *International Journal of Academic Multidisciplinary Research (IJAMR)*. https://avesis.anadolu.edu.tr/yayin/3442fa8f-6887-4c1e-bde6-eed2d9e9b91b/research-methodologies-qualitative-quantitative-and-mixedresearch-method-in-social-sciences

29. **Ramatu Ussif** (2020). Role of Microfinance Institutions in Poverty Reduction Employment Creation and Income Generating Activities in Ghana. *North America Academic Journal*. https://avesis.anadolu.edu.tr/yayin/64f3cad4-fa1b-4a84-98fa-a30785088b85/role-of-microfinance-institutions-in-poverty-reduction-employment-creation-and-income-generating-activities-in-ghana

30. **Ramatu Ussif** (2020). The Effects of Microfinance Institutions Program on Small and Medium Enterprises Financing in Ghana. *Global Scientific Journal*.

31. **Ramatu Ussif** (2020). The Relationship Between Microfinance Institutions Poverty Alleviations And Unemployment In Ghana. *International Journal of Academic Accounting, Finance & Management Research (IJAAFMR)*. https://avesis.anadolu.edu.tr/yayin/696d9852-8955-491f-a5d1-f77308ed99f9/the-relationship-between-microfinance-institutions-poverty-alleviations-and-unemployment-in-ghana

32. **ramatu Ussif** (2020). The Relationship between Portfolio Insurance and Stock Market Implications Using Monte-Carlo Stimulation Stochastic-Model. *International Journal of Academic Management Science Research*.

33. **Ramatu Ussif** (2020). The Role of Coronavirus in Changing the World Thinking and Perceptions. *International Journal of Academic and Applied Research*.

Book chapters 1

1. Ekansh Agarwal, **Ramatu Ussif** (2021). Role of Technological Innovations in Improving Manufacturing Resilience in the Post-Covid Era. *Advances in finance, accounting, and economics book series*. https://doi.org/10.4018/978-1-7998-8705-8.ch007

Theses 1

1. **Ramatu Ussif** (2019). Essays on impact of financial regulations on microfinance institutions sustainability in Ghana. *PQDT-Global*. https://search.proquest.com/openview/64d86fc28af341c1e2558a23a5d8ae6b/1?pq-origsite=gscholar&cbl=2026366&diss=y