



University of Dar es Salaam Business School
Department of Finance



Profile 2023

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Welcoming Remarks



The Department of Finance is one of the four Departments of the University of Dar es Salaam Business School, at the University of Dar es Salaam. The Department hosts two undergraduate degree programmes (Bachelor of Commerce in Corporate Finance – with specialization in Financial Markets, Leasing and Corporate Finance; and Banking and Financial Services) and one postgraduate programme (Master of Finance and Accounting in Oil & Gas). The Department also offer teaching services to various courses offered across the University, and plays an important role in offering Masters of Business Administration with specialization in Finance. We also participating in delivering BSc. in Actuarial Science

programme. The Department also hosts the Center for Banking and Financial Services Research.

The Department has 23 permanent academic staff, 6 part-time academic staff and one full time administrative staff. The Department teaches 67 courses every year, which are offered to more than 3,800 students across the University. The Department admits about 200 students each year in Undergraduate programmes.

The Department engages in research activities through two research teams namely the Banking and Financial Services Team and the Corporate Finance Team. Also it offers various research activities through the Center for Banking and

Financial Services Research. Academic members of staff serve on Editorial Boards of prominent academic journals. Most of the members also participate in various committees as facilitators and members at the National, University and at the School level, as well as holding various administrative positions within the University.

The Department is governed by the University guiding Charter, Regulations and Guidelines on various aspects related to academia, research, administration and finance. The Department is implementing the vision of the University which is “To become a leading Centre of Intellectual Wealth

spearheading the Quest for Sustainable and Inclusive Development”. Academic members of staff are expected to undertake Ph.D Studies of which 13 are Ph.D. holders, 8 in Ph.D studies and 2 in the application process. Our part time staff 3 have Ph.Ds and 3 have masters degrees and quite knowledgeable with the practical world.

Academic staff are expected to engage in work leading to publication, either scholarly or innovation. Each year, several members of the Department compete successfully for various grants available in and out of the University to support their research or to improve their teaching and outreach services.

We are welcoming you to a journey to discover more about our Department through this brief profile.

For Inquiry please contact us via Email: finance.udbs@udsm.ac.tz. Webpage: <https://www.udsm.ac.tz/web/index.php/schools/udbs/Department-of-finance>

I wish you a happy discovery.

Dr. Tobias A. Swai
HEAD

Organization Structure

This organization structure is created to support various activities of the Department which links with the UDSM and UDDBS core functions and activities.

Academic Staff meet after every two months to ensure that

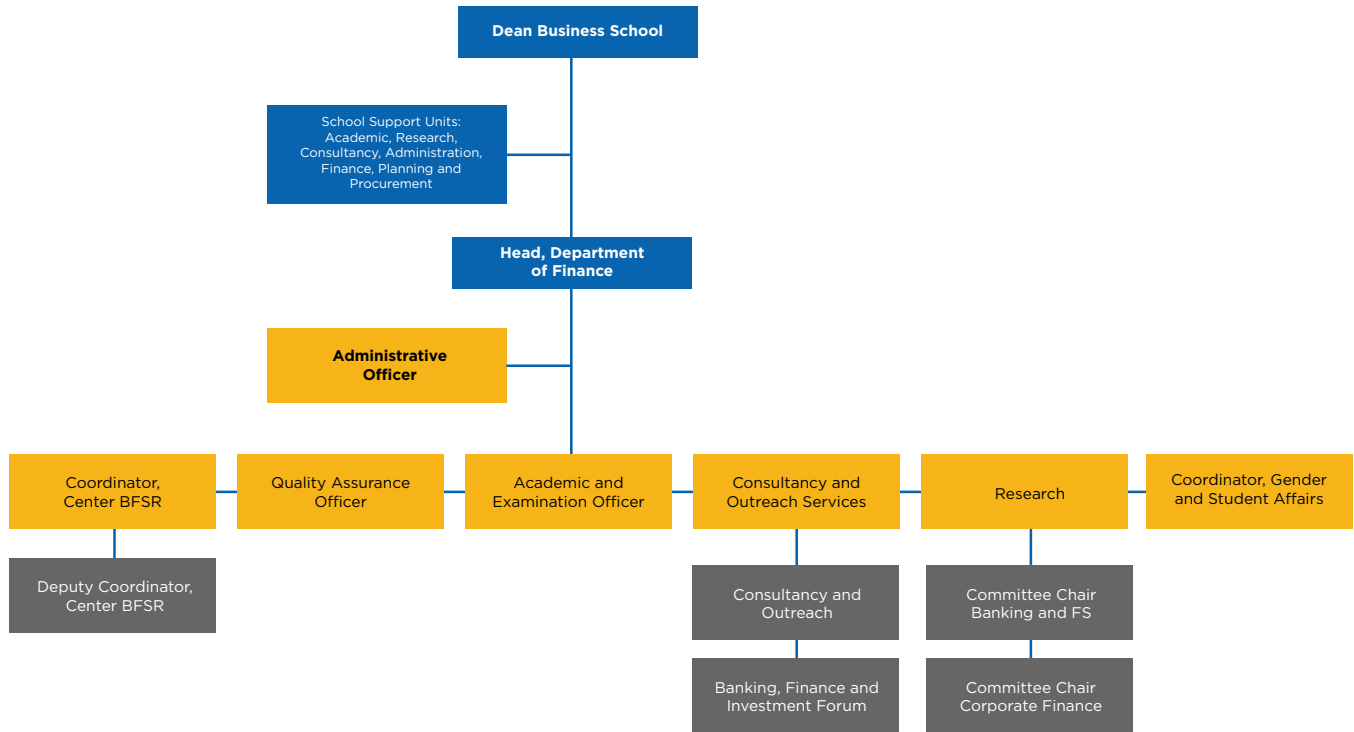
the vision and mission of the Department is achieved.

Research committees meet monthly, particularly to evaluate research proposals and dissertations/theses of Postgraduate students as per the UDSM Postgraduate Guidelines.

Department Staff Academic Rank

Gender	Associate Professors	Senior Lecturer	Lecturer	Assistant Lecturer	Total
Female	02	01	04	01	8
Male	00	02	04	09	15
Total	02	03	08	10	23

Part time staff 06, whereby 02 (M) are Senior Lecturers, 01 Lecturer (M) and 2 Assistant Lecturers (F)



Academic

Undergraduate Programmes



Admission Criteria for UG Programmes

Category A: Direct Entry (Form Six) General University Minimum Requirements: For all applicants Two Principal Passes in appropriate subjects in the ACSEE or equivalent with total points from three subjects not below 5 based on the following grade to point conversion scale: A=5; B=3; C=3; E =1; S = 0.5 and F = 0 point The minimum Principal in this case is an 'E' grade.

Preferential consideration will be accorded to commercial-based subjects in the event that two applicants tie in points and one is to be selected.

Category B: Equivalent Qualifications An appropriate equivalent Diploma of not less than Second class/Credit level or B grade obtained from a college which is fully registered by NACTE and approved by a the UDSM Senate. For Diploma that are further classified into Upper and Lower classes, the requirement shall be an Upper Second class or B+ average.

- *The Department offer 67 courses where 34 are offered in Undergraduate programmes*
- *The Department programmes are sponsored by NMB for the Best Award for BCom. Banking and FS. & BCom. Finance ~ as well as the University Prize. Best student in first year of study receives the Vice Chancellor's Prize.*
- *Bank of Tanzania offers scholarship for the Best Student in BCom. Banking and FS. / BCom. Finance who is interested to study MBA level at the University of Dar es Salaam.*

For Admission please visit: <https://udsm.admission.ac.tz/>

Postgraduate Programmes



Masters of Accounting and Finance in Oil and Gas

The overall goal of the MFA - OG is to equip students and managers with critical knowledge and skills on advanced financial and risk management as well as costing and taxation, while taking into consideration the economics of oil and gas markets, oil and gas policies and regulatory framework as well as the national and international business environment. Currently we have over 15 students, and more than 50 students have graduated from the programme.

Entry Requirements:

- i. A first or second class honours degree in the area of commerce and management (or business administration), economics and actuarial science from recognised higher learning institutions.
- ii. A pass degree (in the area of commerce and management (or business administration), economics and actuarial science from recognised higher learning institutions) and two-year work experience after graduation plus postgraduate training of at least six months.
- iii. An advanced diploma in the area of commerce and management (or business administration), economics and actuarial science from recognised higher learning institutions/ universities plus a postgraduate diploma.
- iv. First degree plus masters or 12 months postgraduate diploma in the area of commerce and management (or business administration), economics and actuarial science from recognised higher learning institutions/ universities, plus at least two-year experience in areas related to the oil and gas industry.

Masters of Business Administration

Second Year of the MBA Programme has option to specialize in Finance. Students who specialize in Finance they have to opt 4 courses in Financial Institutions and Markets, Financial Planning, Investment Analysis and Portfolio management, Advanced Corporate Finance, International Business Finance and /or Public Finance.

Additionally, MBA Students specializing in Finance are required to research in the area of Finance based on the Research Agenda and interest of the members of academic staff.

Currently the Department have over 45 MBA students in Finance Specialization.

- *We offer 26 courses in Masters Programmes and 7 courses in PhD taught Programmes.*
- *We enroll about 20 students annually, in our Postgraduate Programmes and about 30 MBAs specializing in Finance.*
- *MFA-OG attracts candidates from the private sector, government and non-government institutions. For Admission please visit: <https://udsm.admission.ac.tz/>*

PhD in Business Administration / Management Science in Finance

PhD. in Business Administration is by thesis and Management Science is by Coursework. The programme is administered by the Department of General Management. Students specializing in Finance are supervised by at least one member of the Department and examination process is undertaken by the Department through its two research groups. Currently we have more than 15 PhD students in the area of Finance.



Research

The Department focused in two research themes which defines the area of our Postgraduate research. Postgraduate students are organized in two research groups.

1. Banking and Financial Services Research Group – Chaired by Prof. Neema G. Mori
2. Corporate Finance and Financial Markets Group – Chaired by Dr. Ellinami J. Minja

We also conduct research through the Center for Banking and Financial Services Research coordinated by Prof. Esther Ishengoma and Dr. Amina Abdul.

Recent Research Output ~ Staff

1. Ngilisho, M.P., **Mori, N.G** & Kitindi. E.G. (2022). Goal clarity on the relationship between government ownership and financial performance of the listed companies in Kenya and Tanzania. *Cogent Business & Management*, Vol. 9:1, 2144701, DOI: 10.1080/23311975.2022.2144701.
2. Tsuchiya, Y.; **Swai, T.**; Takahashi, K.; Wakamatsu, T.; Watari, R. and Nsenga, J. (2022). The entrepreneurship potential of rural areas: soap production as a side business for Tanzanian rice farmers. *African Journal of Applied Research*. Vol. 8:2 (2022) <https://www.ajol.info/index.php/ajapres/article/view/237808>
3. Mwantimwa, K.; **Iloimo, M.**; Mwabungulu, E; Mbilinyi, D.; Possi, M. & Matonya, M. (2022). Graduates' future intention to venture into entrepreneurial activities: the foreseen personal, sectoral and macro barriers, Springer, *Journal of Global Entrepreneurship Research* <https://link.springer.com/article/10.1007/s40497-022-00319-z>

Recent PhD Graduates

1. Badi Mnenwa Lwidiko (2022). Effects of Debt Financing on Growth of Manufacturing Small And Medium Enterprises (SMES) In Tanzania – 52th UDSM Graduation – Supervisors: **Prof. E. Ishengoma & Dr. M.D. Baisi**
2. Lusekelo Kasongwa (2022). An Assessment of Macro Economic Determinants of Stock Returns and Stock Market Performance in Tanzania. 52th UDSM Graduation – Supervisors: **Dr. E. J. Minja & Dr. H. Semboja.**

Outreach Services

Outreach services are undertaken through various initiatives including the following:

1. Academic Association Activities

The Department is a host for the Dar es Salaam University Finance Association (DUFA). Membership is drawn from staff, students, alumni and corporate institutions.

This is a student run association. DUFA has 600+ members and over 3,000 Alumni.

Current DUFA President is Mr. Grayson G. Kimaro

Contacts: dufaudbs@gmail.com



2. Center for Banking and Financial Services Research

The Center conducts several trainings to the public as well as conducting various outreach programmes to Youths and Women on issues related to banking, finance and financial services.

Annually the center conducts the Graduate Banker Readiness Programme which is sponsored by NMB Bank PLC. In the year 2023, the Center will train 40 third year students from various disciplines to be banker ready. The programme starts January – May each year.

For any Inquiry Please contact: center.banking@udsm.ac.tz



3. Consultancy Services

Our staff engage in various consultancy services in various areas through the University of Dar es Salaam Consultancy Bureau, and University of Dar es Salaam Business School Consultancy Unit ~ Management Development and Consultancy Bureau (MDCB). Recent Engagement has been in the following areas.

- Municipal Bond issuing
- Project Finance and Management
- Finance Arrangements
- Investment Valuation
- Actuarial
- Feasibility Studies
- Corporate restructuring
- Business Plan Development

4. Business Clinics

The Department offers business clinics free of charge in collaboration with other UDBS Departments and our partners. For the year 2022 the business clinics focused on the following areas:

- Managing business finances
- Managing personal finances
- Managing loans

For Inquiry on Business Clinics Please contact:
finance.udbs@udsm.ac.tz



5. Financial Insights

- The Department Staff also appears in a weekly column in the Daily News Magazine on every Wednesday. The Column is named UDBS Financial Insights.



Outreach Services..

6. Banking, Finance and Investment Forum ~ Quarterly Event

The forum aims to disseminate information and current updates related to banking, finance and investment to the general public.

The event is organized by the Department through Center for Banking and Financial Services Research – Department of Finance, University of Dar es Salaam.

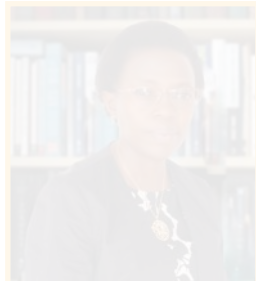
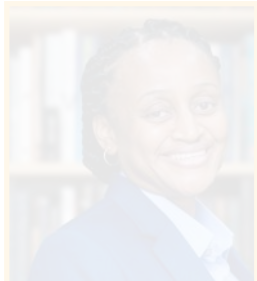
In 2022, three events were conducted focusing on the following

- Investment in Financial Securities
- Financial Inclusion and Digital Transformation
- Initial Public Offerings ~ Past, Present and Future - Why it is Important
- COVID-19 Impact and Performance of the Commercial Banks
- Cryptocurrency ~ Legal and Regulatory Aspects
- Insurance Sector Market Analysis – 2019 to 2021. Opportunities and Challenges
- Mortgage Finance – Past, Present and Future.
- Youth and Finance – Prospects in Agriculture and Agribusiness.



Sponsors





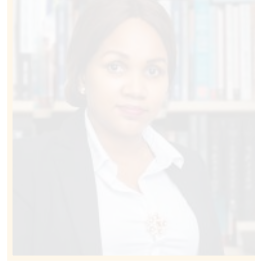
Staff Profiles



Dr. EVELYN R. MDUMA
Senior Lecturer



Dr. JULIAN L. KIMARIO
Lecturer



Dr. NEEMA R. ROWO
Lecturer



Dr. AMAN M. NTHANGU
Lecturer



Ms. JUSTER E. MBUGHI

Position

**Administrative Officer,
Department of Finance**

Contact Details

Phone: 0621 089 616 / 0743 909 182

Email: mbonge.juster@udsm.ac.tz

Location: Block A, Office No. A303

Biography

Juster is an Administrative Secretary at the Department of Finance. She joined the University in 2018. She is involved in secretarial and administrative duties, assisting students and staff in various matters related to teaching and learning. She holds a Diploma in Secretarial Studies from Tanzania Public Service College (Tabora).



Dr. TOBIAS A. SWAI

BCom (Dar), PGD (Maastricht), MBA, PhD (Dar)

Position

Senior Lecturer

Administrative Duties

Head of Department of Finance

Contact Details

Phone: +255 754 300 495

Email: tobias@udsm.ac.tz

Location: Block C, Office No. C210

Biography

Dr. Tobias joined the University of Dar es Salaam in October 2002 and has been teaching Banking and Corporate Finance courses. He holds a PhD in Business Administration (Finance), MBA (Finance), and B Com (Finance) from the University of Dar es Salaam, and Postgraduate Diploma in Financial Management from Maastricht School of Management. Dr. Swai led a team to conceptualize and establish the Center for Banking and Financial Services Research at the University of Dar es Salaam.

With over 20 years' experience, Dr. Swai has consulted local and international institutions in areas of public sector financial management, private sector development, strategy analysis & development, training, financial planning, impact evaluation, financial analysis, financial modular, conducting feasibility studies and business project proposals in energy, agribusiness, health, real estate, transport, mining, sports facilities and many others. He teaches Banking and financial services, project finance and financial analysis courses. He is competent in using statistical software including STATA and SPSS. He has served as a resource person and board member in various public and private sector entities.



Prof. NEEMA G. MORI

BCom, MBA (Dar), PhD (Agder)

Position

Associate Professor

Chairperson - Banking and Financial Services Research Group

Administrative Duties

Director, Public Services, University of Dar es Salaam

Contact Details

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Email: mori.neema@udsm.ac.tz

Location: Block A, Office No. A404

Biography

Prof. Mori is an Associate Professor of Finance at the University of Dar es Salaam (UDSM) and a Director of Public Services at the University of Dar es Salaam. She holds a Ph.D. in International Business from the University of Agder, Norway; an MBA (Finance), and BCom (Finance) from the University of Dar es Salaam. She has over fourteen years of experience in teaching, researching, and consulting in areas of corporate finance, small business finance, corporate governance, microfinance, and entrepreneurship.

Prof. Mori worked as Post-Doctoral Research Fellow at the Norwegian Centre for Microfinance Research, University of Agder, (Norway) and an Audit Trainee at KPMG Tanzania. Prof Mori sits on different Boards such as; BRELA (Business Registrations and Licensing Agency) as Board chairperson, ATCL (Air Tanzania Company Limited) as board chairperson, and CRDB Bank PLC as Vice Board chairperson.



Prof. ESTHER K. ISHENGOMA

BCom (Dar), MBA (Twente), PhD (Leipzig)

Position

Associate Professor

Administrative Duties

Coordinator, Center for Banking and Financial Services Research

Contact Details

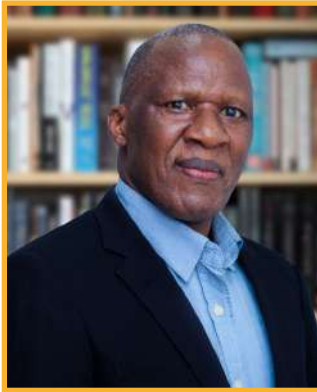
Phone: +255 756 002 363

Email: esther.ishengoma@udsm.ac.tz

Location: UDDBS Block C, Office No. C202

Biography

Esther is the Associate Professor in enterprise development including oil and gas business/economics and finance at the University of Dar es Salaam. Professor Esther has widely taught, researched and consulted in areas of oil and gas markets and consumption and energy policy, enterprise and microfinance development. She holds a B Com (Finance) from the University of Dar es Salaam, Master's degree from the University of Twente in the Netherlands, and PhD (Business Economics) from the University of Leipzig in Germany. She is also an ITC-ILO certified M&E specialist. In her career, Prof. Esther has led teams in the establishment of the Master Programme of Finance and Accounting in Oil and Gas (MFA-OG) and the short term Oil and Gas training. She also led teams in the NUFFIC Funded Energy for Society Project (2017-2019), the Volkswagen Foundation funded research Programme on financial linkages, MFIs development and poverty reduction (2012-2018); Entrepreneurship and private sector development research capacity building funded by SIDA from 2010-2015 phase. Outside the University, Esther has worked with different organizations including the College of Business Education (CBE), Equinor Tanzania, and the World Bank.



Dr. ELINAMI J. MINJA

BCom (Dar), MBA (Nairobi), PhD (Stillwater, Oklahoma), CPA (T)

Position

Senior Lecturer

Chairperson - Corporate Finance and Financial Markets Group

Contact Details

Phone: +255 784 683 620

Email: minja.ellinami@udsm.ac.tz

Location: UDBS Block B, Office No. B320

Biography

Dr. Minja is a seasoned academician, researcher, consultant and manager with over 25 years of experience. His key strengths and competencies are in Finance and Economics areas as well as in Leadership, Management and Strategic Planning. He also has high level of competence in general computer applications including MS Office and Econometric packages including SAS, SPSS and STATA. Dr. Minja has researched and consulted widely in the areas of monetary economics, interest rates, financial markets and banking. As a researcher and consultant, Dr. Minja has worked at different capacities with a number of national public and private sector entities. These include the Dar es salaam Stock Exchange, Tanzania Ports Authority, University of Dar es Salaam Tender Board; the Bank of Tanzania Training Institute and the Fair Competition Commission.



Dr. EVELYN R. MDUMA

BCom (Dar), MBA (Kampala), Licentiate of Philosophy (Umea), PhD (Dar)

Position

Senior Lecturer

Contact Details

Phone: +255 763 351 894

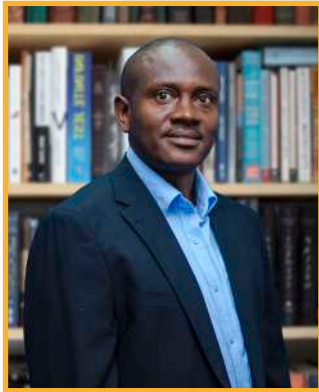
Email: richard.evelyn@udsm.ac.tz

Location: UDBS Block C, Office No. C208

Biography

Dr. Evelyn Mweta Richard holds a PhD (Business Administration) from the University of Dar es Salaam-Tanzania; a Licentiate of Philosophy-Business Administration from Umeå School of Business – Sweden; an MBA-Finance from Makerere University – Uganda and a B Com-Accounting (Hons) from the University of Dar es Salaam, Tanzania. Dr. Evelyn Mweta Richard who is married with one daughter has been a Faculty member (an academic staff) in the field of Finance and Business Management at the University of Dar es Salaam Business School (UDBS) of the University of Dar es Salaam (UDSM) since September, 2000. Evelyn's core competencies are in finance and business management.

Dr. Evelyn is a seasoned trainer and facilitator in her area of expertise. Specifically, she is a trainer in areas related to project management, financial and investment management and entrepreneurship. Dr Evelyn Richard has researched and published conference and journal papers both singly and jointly with other professionals.



Dr. JULIAN L. KIMARIO

BCom, MBA (Dar), PhD (Beijing), ACCA.

Position

Lecturer

Administrative Duties

Deputy Coordinator PG Studies, UDBS

Contact Details

Phone: +255 715 255 041

Email: julian.kimario@udsm.ac.tz

Location: UDBS Block C, Office No. C710

Biography

Dr. Julian works at the University of Dar es Salam as an academic staff. Prior to that he has worked in Tanzania Breweries as management trainee, logistic manager and then as planner for four years. At the University Dr. Julian teaches risk management, corporate finance, corporate governance and other courses related to financial markets. He has done several consultancies on business plan development, strategic plans and several trainings on risk management, policy advocacy and Ms Excel application. His research areas are behavioral finance, corporate governance and financial markets.



Dr. NEEMA R. TOWO

BCom, (Dar), MA (Dar), CPA (T), PhD (Stellenbosch)

Position

Lecturer

Administrative Duties

Manager at the University of Dar es Salaam Insurance Agency (UDIA)

Contact Details

Phone: +255 713 444 785

Email: robert.neema@udsm.ac.tz

Location: Block C, Office No. C716

Biography

Dr. Neema is a lecturer at the University of Dar es Salaam, teaching, researching and consulting in the fields of Economics and Finance. She has specialized in Industrial and Trade Competitiveness, Development Finance, Private Sector Development, Impact Investment, and Labor Economics (Human Capital). Dr. Neema has worked with local and global organizations, including the Ministry of Industry & Trade, The Confederation of Tanzanian Industries, SIDO, The East African Community, UNIDO, and the World Bank. Dr. Neema is the 2022 award winner of the Most Influential Young Economist for Sub Saharan Africa from the Institute of Certified Chartered Economists (ICCE).



Dr. AMAN M. NTHANGU

BCom, MIT (Dar), PhD (Manchester)

Position

Lecturer

Administrative Duties

**Independent Internal Examination Officer, Acting Manager
of the Dar es Salaam University Press**

Contact Details

Phone: +255 755 146 527

Email: nthangu.aman@udsm.ac.tz

Location: Block C, Office No. C629

Biography

Dr. Mdewa is a fast-paced and dynamic academician at the University of Dar es Salaam with 9 years of international working experience. He holds a B Com (Finance) and MBA (Finance) from the University of Dar es Salaam and Ph D (International Business) from the Manchester Metropolitan University (UK).

Dr. Mdewa joined the University of Dar es Salaam in 2014 and has been teaching Micro and Macro Economics, Development and Investment Banking, and International Business Finance. In his years of experience, Dr. Mdewa has researched and consulted in macroeconomics particularly international trade and investment policy analysis, economic growth and sustainability. In his career journey, Dr. Mdewa has worked with KPMG, the Bank of Tanzania, UNCTAD in Switzerland, and the Manchester Metropolitan University in United Kingdom. Dr. Mdewa is passionate about innovation and utilizing fresh thinking to solve economic development challenges in Tanzania and the globe at large.



Dr. AMINA A. BAAMARY

BCom, MBA, PhD (Dar)

Position

Lecturer

Administrative Duties

Deputy Coordinator, Center for Banking and Financial Services Research

Contact Details

Phone: +255 718 068 773

Email: abdul.amina@udsm.ac.tz

Location: Block C, Office No. C709

Biography

Dr. Abdul holds a B Com (Corporate Finance) and MBA (Finance) from the University of Dar es Salaam, and a Ph. D (Business Administration) from the University of Dar es Salaam and Copenhagen Business School. Dr. Abdul has extensive expertise and experience in researching, training and consulting in Banking and Financial Services, Small Enterprise Development and Business Management, Microfinance, Leasing Finance, Private Sector Development, Business Planning and Analysis and Public Policy Analysis and Advocacy. In her career, Dr. Abdul has also worked with different national and international organizations including DCB Commercial Bank, Bank of Baroda, Mkombozi Bank, NBAA, Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA), International Labor Organization, BEST – Dialogue, and the British Council Tanzania.



Dr. THERESIA E. BUSAGARA

BCom, MBA, PhD (Dar)

Position

Lecturer

Administrative Duties

Independent Internal Examination Officer, Coordinator UDBS Center for Career Development

Contact Details

Phone: +255 767 270 682

Email: busagara.theresia@udsm.ac.tz

Location: Block B, office No. B429

Biography

Dr. Theresia Busagara is a Lecturer at the University of Dar es Salaam, in the Department of Finance. She has obtained her PhD. in Business Administration in Innovation and Sustainability in Tourism from the Department of Marketing at the University of Dar es Salaam. I am a multidisciplinary researcher working on Sustainable Tourism, Marketing and Financial Management research and consultancy. Moreover, I have a self-mission and dedicated to work for Cultural Matters across Tourism Industry. Practically, Dr. Busagara is a Trainer for Small and Medium Enterprises in courses related to Entrepreneurship, Business financing, Retirement Planning and Innovation.



Dr. ERIC W. MKWIZU

BSc (Pune), MBA, PhD. (Dar)

Position

Lecturer

Administrative Duties

Coordinator, Departmental Consultancy Services

Contact Details

Phone: +255 754 841 927

Email: mkwizu.eric@udsm.ac.tz

Location: UDDBS Block B, Office B410

Biography

Dr. Eric W Mkwizu is a Lecturer in the Department of Finance of the University of Dar es Salaam Business School. Dr. Mkwizu has over 15 years experience as a trainer and a consultant. He has consulted for national and international organisations such as Global Fund Tanzania, UNDP, FHI 360, World Bank, UNESCO, International Rescue Committee (IRC), Catholic Relief Services (CRS), and Care International in Tanzania.

Dr Mkwizu has also managed projects funded by World Food Programme (WFP) and UNICEF. His area of expertise includes Financial Management, Project Planning and Management, Corporate Strategic and Business Plan, and Technology Management.



Dr. MESIA J. ILOMO

BCom, MIT, PhD. (Dar)

Position

Lecturer

Administrative Duties

Department of Finance, Research and Projects Coordinator

Contact Details

Phone: +255 784 653 288

Email: ilomo.mesia@udsm.ac.tz

Location: UDBS Block C, Office No.C711

Biography

Dr. Mesia John Ilomo is a Lecturer and Researcher at the Department of Finance, University of Dar es Salaam Business School (UDBS), Tanzania. He holds a PhD in Business Administration from the University of Dar es Salaam, Tanzania, where he also studied the Master of International Trade and Bachelor of Commerce (Accounting). Dr. Ilomo has about 15 years of teaching, research, and consultancy experience. He was visiting scholar in Swedish University of Agricultural Sciences, postdoctoral researcher at the University of Pretoria, Research fellow at the German Institute for Global and Area Studies (GIGA), and the United Conference on Trade and Development (UNCTAD).

Dr. Ilomo's research, teaching, and consultancy services centre around finance, regional integration, business and trade negotiations, trade in services, entrepreneurship, agribusiness, gender, and policy analysis. Dr. Ilomo has provided consultancy and advisory services to various local and international institutions. Dr. Ilomo is a member of AuthorAID Leaders Hub. Dr. Ilomo is trained in qualitative and quantitative research approaches, STATA, SmartPLS, Theory of Change (ToC), and Systematic Reviews.



Mr. GOODHOPE H. MKARO

BCom, PGD , MBA (Dar), CPA (T)

Position

Assistant Lecturer

PhD Student

Contact Details

Phone: +255 713 499 621

Email: mkaro.goodhope@udsm.ac.tz

Location: Block C, Office No. C722

Biography

Mr. Goodhope Mkaro is an academic staff at the University of Dar es Salaam Business School (Finance Department) since 2014. Prior to that, Mr. Mkaro worked with the Central Bank of Tanzania (BOT) as a Bank Examiner (Auditor) from 2010 to 2014, under the Directorate of Financial Sector Supervision. He accumulated an enormous practical experience in banking and financial institutions' soundness in a course of on-site and off-site examinations of numerous institutions. Prior to that, Mr. Mkaro has been working with the Institute of Accountancy Arusha (IAA) as an academic staff in the Department of Accounting and Finance from 2007 to 2010. He started his career with World Vision (Tanzania) as a Project Accountant from 2006 to 2007. He is currently a PhD candidate at Universiti Tunku Abdul Rahman (UTAR), Perak, Malaysia. Apart from academic qualifications, Mr. Mkaro is a Certified Public Accountant (CPA), Certified Professional Banker (CPB), and a member of the Chartered Institute for Securities and Investment (CISI-UK). Mr. Mkaro's research interests are inclined toward both financial and non-financial institutions' soundness. He also works as a financial consultant in both private and state-owned institutions.



ELIZABETH S. JOSEPH

BCom, MBA, PhD. (Dar)

Position

Assistant Lecturer

Administrative Duties

DUFA Matron and Gender Focal Person

Deputy Financial Planning Manager, UDBS

Contact Details

Phone: +255 713 777 572

Email: joseph.elizabeth@udsm.ac.tz

Location: Block C, Office No. C 719

Biography

Elizabeth is an assistant lecturer at the Department of finance. She joined the Business School in 2010. She is involved in teaching financial management and Risk Management and Insurance. She holds a Bachelor of Commerce in Corporate Finance and a Master of Business Administration from the University of Dar-es-Salaam. Her prior experience was in banking sector where she worked as business analyst. She has also been engaged in training entrepreneurial student programs. Her experience in work and research interest activities are business and financial analysis, personal investment, banking risks, financial and economic development.



Mr. GODSAVIOUR C. URIOH

BCom, MA (Dar)

Position

Assistant Lecturer

Administrative Duties

Coordinator, Banking, Finance and Investment Forum

PhD Student

Contact Details

Phone: +255 753 218 577

Email: christopher.godsaviour@udsm.ac.tz

Location: Block C, Office No. C719

Biography

Mr. Christopher is a fast-paced and dynamic academician at the University of Dar es Salaam (UDSM). He joined the University in 2015 and has been teaching Micro and Macroeconomics, Financial Management, Financial Planning, Banking, and Microfinance courses. He holds a B Com (Finance) and MA (Economics) from the University of Dar es Salaam and currently a Ph. D (Finance) student at the University of Agder, Norway. Mr. Christopher possesses adequate researching and consulting expertise in Credit Analysis, Public Policy and Advocacy, and Financial Inclusion in Emerging Economies. He is skillful in data analysis software named STATA and R Studio. Mr. Christopher has worked in the Banking Industry, but also with various research centers including the Center for Policy Research and Advocacy (CPRA) and the Center for Banking and Financial Services (CBFS) at UDSM and the Center for Research on Social Enterprise and Microfinance (CERSEM) at University of Agder.



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Biography

Mr Rutashoby is an academician, a researcher and a business consultant. He has worked in several organizations, including CRDB Bank Plc, Inspire Consultant, Jordan University College, and Ardhi University, before joining the University of Dar es Salaam in 2020. He is currently an Assistant lecturer in the finance Department at the University of Dar es salaam Business school. He holds a Master of Finance and Accounting in Oil and Gas from the University of Dar es Salaam and a Bachelor of Commerce from the University of Dar es Salaam. He is currently pursuing a PhD in Finance at Southwestern University of Finance and Economics. He has done several business consultant assignments, including training facilitation, strategic business planning, formulation of business policies, financial modelling, analysis and advisory, investment analysis and advisory, project appraisal and evaluation, risk management, marketing research and feasibility studies.



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Biography

Mr. Chamkunde joined the University of Dar es Salaam in 2015 and has been teaching, researching and consulting in areas of Personal Financial Planning, Small Business Finance, and Investment in Financial Markets. Mr. Chamkunde holds a B Com (Finance), MA (Economics) and currently doing a PhD in Management researching financial inclusion using a behavioral approach. Mr. Chamkunde has experience in mentoring youth groups based in agriculture activities under the umbrella of Food and Agriculture Organization of United Nations. He has also taken part in several initiatives to help women groups across Tanzania through Tanzania Women Chamber of Commerce (TWCC). In addition, he has experience on working to provide advisory services to other institutions and national projects such as International Fund for Agriculture Development (IFAD), East African Crude Oil Pipeline (EACOP), and Marketing Infrastructure, Value Addition and Rural Finance Support (MIVARF).



Mr. GILBERT C. MBOYA
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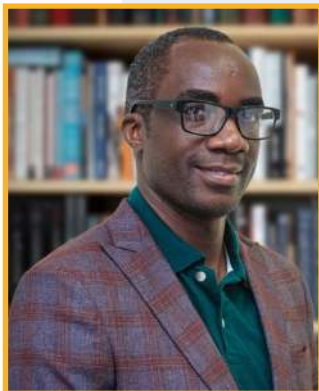
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Biography

Mr. Gilbert joined the University of Dar es Salaam in 2015. He holds a Bachelor of Arts in Economics (2013) and Master of Arts in Economics (2015) from the University of Dar es Salaam. At present, Mr. Gilbert is a Ph. D candidate at the University of Dar es Salaam, researching sustainable banking practices and bank financial performance. He is experienced in teaching Principles of Microeconomics, Principles of Macroeconomics, Financial Services, and Risk Management and Insurance. Gilbert's areas of research interest are sustainable finance, sustainability innovations, digital financial services and development economics. Mr. Gilbert has adequate skills in data analysis software particularly STATA and SPSS but currently developing skills in R Studio and Python. Mr. Gilbert has been consulted in areas of manufacturing sector development and education sector financing in Tanzania.



Mr. BLESS M. MAAGI

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Biography

Mr Bless is an Assistant Lecturer at the Department of Finance, University of Dar es Salaam Business School. He holds a Masters in Finance and Investment from University of Essex, Bachelor of Business Administration and B Sc. both from University of Dar es Salaam.

Mr Bless's area of expertise include portfolio management and construction, Financial Statement Analysis, Security Analysis, Financial Security Risk Management, Financial Market and Financial Data Analysis.



Mr. AMRI B. SANGA
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Biography

Mr. Amri is an Assistant Lecturer in the Department of Finance at Business School, University of Dar es Salaam. He specializes in Project Financing, particularly within the Extractive Industry. His areas of interest are economic & financial modelling, project economics & financing, energy management, and Environment issues.

Mr. Amri has been involved in various consultancies and research works. The latest consultancy project undertaken was the Logistics Capacity Assessment for Mtwara and Lindi which aimed at assessing the preparedness of the two regions in managing natural disasters.

Mr. Amri has also vast experience in providing assurances in areas of risk management and internal controls. Before joining the University of Dar es Salaam, he worked with TPDC and TANESCO in the Audit Department. His knowledge in Energy Economics, as well as audit experience in oil and gas industry, brings insightful resource to the University and society at large.



Ms. RUTH N. SAMSON

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Ms Ngilisho joined the University of Dar es Salaam in 2017. She is trained in obtained his BSc.in Actuarial Science at the University of Dar es Salaam and and MSc. in Actuarial Science at the University of Leicester in the UK. She is currently pursuing his PhD. in Actuarial studies at the Faculty of Law, Economics and Finance, Campus Kirchberg, Université du Luxembourg in Luxembourg.



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Mr. Mwampashi joined the University of Dar es Salaam in 2017. He is trained in obtained his BSc.in Actuarial Science and MSc. in Mathematical modelling at the University of Dar es Salaam. He also possess Msc. In Mathematical Sciences.

He is currently pursuing his PhD in Quantitative Finance at University of Technology in Sydney, Australia.

Mwampashi's current research is broadly on energy data analytics, electricity markets, energy economics, and energy/sustainable finance.



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