



## **ESTER AGASHA (PH.D)**

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### **EXPERIENCE SUMMARY**

Experienced academic and researcher with extensive expertise in financial inclusion, management, and economic development. Proven ability to design and lead qualitative and quantitative research, including randomized control trials (RCTs), to advance socioeconomic development.

### **CORE PROFESSIONAL STRENGTHS**

- Research Design & Implementation
- Financial Literacy & Inclusion
- Qualitative & Quantitative Analysis
- Project Management
- Educational Program Development

### **MOST CURRENT RESEARCH PROJECT**

#### **Lead Researcher**

*Title: Randomized Control Trial on Financial Literacy and Aspirations in Uganda*

University of San Francisco from 2022-2024.

- Conducted a randomized control trial assessing the impact of financial literacy through digital gaming and aspirations intervention on women's empowerment in Eastern Uganda. Demonstrated significant improvements in financial behavior and economic empowerment.

### **PROFESSIONAL EXPERIENCE**

#### **University of San Francisco (USF), USA**

**2022-2023: Engage Literacy Tutor**

- Facilitated learning in after-school programs.

#### **Makerere University Business School (MUBS), Uganda.**

**2020-Present: A member of the schools' examination malpractice appeals' committee.**

Responsibilities: considering and taking decisions on all cases of appeal on examination matters for undergraduate and postgraduate academic programs as per rules and regulations.

Accomplishment:

- Completed 20 students' academic appeals on matters of examination malpractice successfully

**2018-Present: Lecturer, Department of Finance**

Responsibilities: research, teaching, supervision, mentorship and grading of students.

Accomplishments:

- Taught corporate finance, personal finance, monetary policy, portfolio analysis and microfinance to bachelors and masters classes.
- Won a faculty research grant in 2019 focused on alternative financing.
- Supervised 6 masters' students' research projects.

**2013-2018-Assistant Lecturer, Department of Finance.**

Responsibilities: research, teaching, supervision, mentorship and grading of students.

Accomplishments:

- Teaching assigned courses as instructed by my supervising professor. Tutored financial management, microfinance, financial literacy to bachelor's students.
- Supervision of undergraduate student's field attachment projects
- Provided academic and consultative support to students

**2012-2013- Research Assistant, Microfinance Centre.**

Responsibilities: data collection, sorting, coding, cleaning and analysis.

Accomplishments:

- Collected data on a project titled “*assessing the validity of online lending platforms as a tool of financial intermediation in developing countries: A case of MyC4.*”
- Collected data on a project titled “*assessing the viability of online lending platforms as alternative for financial inclusion in developing countries: A case of KIVA.*”

**XENO Investment Management limited, Uganda**

**2020-2021 - Content Associate, Department of Marketing**

Responsibilities: Developing promotional content.

Accomplishments;

- Developed promotional content on securing retirement, building wealth, funding education, home ownership, funding emergencies and, income draw down.
- Acquired investment clientele within and outside Uganda. Their combined amount invested totaled to USD. 4,500.
- Facilitated on financial literacy trainings for the youth around Kampala district.

**Victoria University, Uganda**

**2021 -Acting Academic registrar**

Responsibilities: custodian of all academic documents, overseeing admissions, examinations and graduation activities.

Accomplishments:

- Coordinated curriculum development for the courses taught at the university.
- Implemented regulations governing students' admission requirements.
- Coordinated and implemented all academic policies and procedures approved by the university council and senate.
- Directed the safe custody of all documents and data relating to admissions, examinations and academic results.
- Oversaw the preparation of timetables for teaching and examinations
- Directed the compliance with approved schedules for setting and marking examinations and release of results.
- Organized and coordinated the university's 5<sup>th</sup> graduation ceremony held on February 19<sup>th</sup>, 2021.

**AWARDS AND RECOGNITIONS**

- **2022:** Non-Resident Fellow Research Grant, University of California-Berkeley's Center for Effective Global Actions (CEGA)  
Awarded a research grant for contributions in the field of economic development and global action.
- **2021:** Non-Residential Fellow, Center for Effective Global Action (CEGA), University of California, Berkeley, United States of America.  
Recognized for contributions to global economic studies and awarded fellowship status at the prestigious CEGA.
- **2021:** Country Vice-President, Academy for Global Business Advancement (AGBA)  
Elected as the Vice-President for Uganda, tasked with leading and coordinating national initiatives under AGBA's global business advancement strategy.
- **2017-2021:** Recipient of the German Academic Exchange Service (DAAD) In Region/In Country PhD Scholarship  
Awarded a comprehensive scholarship supporting doctoral research, acknowledging academic excellence and research potential in the field of management.
- **2019:** Visiting Scholar, University of Texas at El Paso, Texas, United States of America  
Selected for an academic exchange to conduct collaborative research and gain diverse educational experiences in global business practices.

## EDUCATION

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**2017-2021-Mbarara University of Science and Technology.** PhD in Management (ABD).

Research Topic: “Assessing the Loan Portfolio Quality of Microfinance Institutions in Uganda.”

**2013-2015- Makerere University.** MSc. Banking and Investment

Research Topic: “The mediating role of social intermediation in the relationship between financial literacy and financial inclusion in Ugandan Microfinance Institutions”

**2009-2012-Makerere University.** Bachelor of Business Administration, Finance.

## MEMBERSHIPS

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- Member of the African Academy of Management (AFAM).
- Member of the Makerere University Finance Students Association (MUFISA).
- Registered CFA level 1 candidate.

## RESEARCH AND PUBLICATIONS

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### Book chapters

Rono, L. J., & Agasha, E. (2020). Psychological Determinants of Employees' Intentions to Retire: A Case of Public Universities in Kenya. *In A Multidimensional Economic Assessment of Africa* (pp. 181-198). Springer, Singapore.

Agasha, E., Bakunda, B., & Rono, L. J. (2018). Financial Literacy, Financial attitude and Savings Behavior of Youth in Uganda: *In Defining the Frontiers of Global Business Research across Emerging Countries* (pp. 155-174). McGraw Hill Education, India.

### Published articles

Rono, L. J., Agasha, E., & Lagat, C. K. (2021). An assessment of employees' intention to retire in Kenya. *Journal for Global Business Advancement*, 14(1), 46-69.

Agash, E., Rono, L. J., & Nkote, I. N. (2020). Is Financial Inclusion Effective in Eradicating Poverty? *The Journal of Development Practice*, 6.

Agasha, E., Monametsi, G., & Feela, T. (2020). Loan Portfolio Quality of Microfinance Institutions in Uganda: A Qualitative Assessment. *Journal of Financial Risk Management*, 9(02), 155.

Monametsi, G., Rono, L and Agasha, E. (2020). Audit Quality and Firm Performance in Botswana, Kenya and Uganda. *Open Journal of Accounting*. ISSN 2222-1905(Paper), ISSN 2222 2839 (Online) Vol.10, Issue No.24

Chakravaram, V., Ratnakaram, S., Agasha, E., & Vihari, N. S. (2020). Cryptocurrency: Threat or Opportunity. *In ICCCE 2020* (pp. 747-754). Springer, Singapore.

Chakravaram, V., Ratnakaram, S., Agasha, E., & Vihari, N. S. (2020). The Role of Blockchain Technology in Financial Engineering. *In ICCCE 2020* (pp. 755-765). Springer, Singapore.

### Accepted manuscripts

Agasha, E., Kamukama, N., Sserwanga, A., (2021). The mediating role of cost of capital in Uganda's Microfinance Institutions. *African Journal of Economic and Management Studies* (AJEMS).

Agasha, E., Frankwick, G. L., Kamukama, N., Sserwanga, A., (2021). The moderating role of employee work experience on the relationship between credit risk assessment and loan performance: A survey of Microfinance institutions in Uganda. *Journal of Global Business Advancement*.

### Working paper series

Working papers Porath, D., Nabachwa, S., Agasha., Kijjambu, F., (2021). Innovation and Employment in Sub-Saharan Africa. In: *UASM Discussion Paper Series* No. 11, University of Applied Sciences Mainz/Germany.

### Unpublished research

Agasha, E., & Wydick, B. Financial Literacy and Aspirations: A Pilot Experiment from Eastern Uganda.