

Curriculum Vitae (CV)

Personal details

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|--------------------------|---|
| Name and Surname: | Calvin Mudzingiri |
| Citizenship/Nationality: | Permanent resident of South Africa |
| Cell No: | 071 842 3680 |
| Email address: | calvinmudzingiri@gmail.com / mudzingiric@ufs.ac.za |
| Residential address: | Kestell, South Africa |
| Driver's License: | Driver's License – Class 4(Code 8) |

Language Proficiency

- English: very good.
- IsiZulu: fair
- Sesotho: poor

Education

- Ph.D. in Economics (University of the Free State-2019). Topic: The impact of financial literacy on risk and time preferences and behavioural intentions. Supervisor: Prof J.W Mwamba Muteba and Dr N.J. Keyser
- Certificate DIES/ CREST Online Training Course For Supervisors of Doctoral Candidates at African Universities (2020)
- Master of Science Degree in Economics (University of Zimbabwe) Collaborative Masters Programme for Anglophone Africa (CMAP) African Economic Research Consortium Joint Facility for Electives (AERC)(JFE): Nairobi-Kenya- 2008 (SAQA NQF LEVEL 9)
- Bachelor of Science Honours in Economics (University of Zimbabwe) (SAQA NQF LEVEL 7)
- Diploma in Education (Mathematics) (SAQA NQF LEVEL 5)

Professional experience

1. Assistant Dean-economic and Management Sciences-Qwaqwa Campus-2019 to date

- Supervising EMS Faculty Qwaqwa Campus Staff members
- Chairing EMS Faculty meetings
- Attending University strategic meetings (TLMG, COVID-19, QCMC, EMS-FMC, URRT, APEC; SLP; Digital Committee; Board Member Provident Fund)
- Managing FASSET Bursary
- Managing Faculty Finances
- Act as a Vice Principal Academic in the absence of the Vice Principal

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- Designing Faculty Curriculum
- Future Generation of Professors Member
- Organising Conferences, Workshops, and Symposiums eg IKS
- Senate Member University of the Free State
- Assistant Editor: Research Journal of Economic and Management Studies (RJEMS)

2. Senior Lecturer University of The Free State (2019 – to date)(lecturer 2012-2019)

- Lecturing undergraduate modules only: Micro, Macro, International Economics, and Personal Finance (EECT3725, EINT3715, EMIC2714, and EFEF1624) - under-graduates students only.
- Subject Head Economics and Finance Department- Qwaqwa Campus (2014- date)
- External Assessor thesis for Masters' and Ph.D. (UJ, NWU, UKZN, NMMU, UFH, UNIZULU)
- External moderator for, quantitative methods, Micro and Macroeconomics examinations Namibia Business School- University of Namibia
- Reviewer for journal articles (SAJEMS, RAJS, cogent economics and finance, Cogent social sciences, RJEMS, cogent psychology, Sage open, International Review of Economics, International Journal of Environmental Research and Public Health, Heliyon, Applied economics)
- Research on topical issues in South Africa
- Co-ordinating research presentations in the Faculty-Qwaqwa Campus
- Attending University committees' meetings
- International and National Conference presentation
- Community engagement
- A member of the World Economic Survey (WES)
- Member of the Economic Development and Well-being Research Group (EDWRG-UJ)
- Member of the Afro-Montane-Research Unit leading a research theme: **Exploring intersections between economic systems, poverty, and sustainable development in marginal mountain communities.**
- Supervision of Honours, Masters and Ph.D. degree students
- Reviewer of NRF funding and rating applications
- Member of the Network for Studies on Pensions, Aging, and Retirement (NESPAP) Netherlands

3. Supervision

- i) Blessing Katuka- The causes and impact of non-performing loans on the banking industry and the economy in Zimbabwe during dollarisation – Ph.D. in Economics-*completed*
- ii) Lovemore Dumba - Scientific Targeting for Social Cash Transfers: A source of inclusion or a panacea. The case of the HSCT in Zimbabwe-PhD in Development Studies *in progress*.

iii) Fortune Hadebe (2023425321)- An event study on the effect of the SARB bond purchase programme on South Africa's sovereign bond yield and the nature of market displacement during the covid-19 pandemic.- MCom in Economics- in Progress.

iv) Tendai Chibanda- A comparison of incentivized revealed risk preferences and perceived financial risk given one's financial literacy. Evidence from the laboratory- Bcom Hons in Economics (2019)-*submitted*.

v) Dr. Regret Sunge: Post Doctoral Fellow: Research Area: Exploring intersections between economic systems, poverty, and sustainable development in marginal mountain communities. (Qwaqwa, Free state, South Africa).

vi) Ms. Mpfumelelo Khosa- Topic-Exploring the relationship between financial risk confidence and financial literacy confidence. Laboratory evidence-Bcom Honours 2022.

vii) Ms Katleho Mbalo – Topic- The impact of happiness in the degree programs pursued by university students on academic performance. Bcom Honours in economics 2023

viii) PhD students' mentor for BRICS Forum

4. External examiner

- 4 PhDs and 9 master's degrees

5. Economist/ Analyst

The Reserve Bank of Zimbabwe - 2008 to 31 January 2011

- Participating in monetary policy formulations; advising on trends in the fiscal sector
- National exports analysis
- Minute writing and any other duties as assigned by superiors

6. Graduate Teaching Assistant

University of Zimbabwe: Economics Department - (2007 – 2008)

Duties

Conducting tutorials for undergraduate students as well as marking continuous assessment assignments and tests for the following course: Economic Principles

7. Economist Ministry of Agriculture 2005- 2008

- Participating in agriculture sector policy formulation and review
- Project analysis and evaluation
- Carrying out on-site assessment of agriculture-related projects
- Representing the Ministry in stakeholder meetings and workshops
- Organising meetings and inviting stakeholders

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- Minute writing and any other duties as assigned by my superiors.

8. Teaching Assistant

Great Zimbabwe University (GZU): Economics Department - (2004 Aug -Dec 2004)

Duties

Conducting lectures for undergraduate students as well as marking continuous assessment assignments and Examinations for the following courses: economic principles, microeconomics, macroeconomics Business Administration, Statistics for Economists and Business Mathematics

Core attributes, skills, and knowledge

- Econometrics analysis
- STATA package statistical application; E-views statistical application; R- statistical application
- SPSS
- Excellent oral and written communication skills and interpersonal and customer service skills.
- Excellent time management.
- Computer literacy (Sound knowledge and use of MS word, Excel, PowerPoint, Outlook, and Suites).
- Excellent Report writing skills; Presentation and interpersonal skills; Strong Analytical skills; Professionalism; Team Player; Conceptual Thinking; Assertive.
- Strong ability to relate and communicate with people from diverse social backgrounds.
- Ability to use own initiative and work independently.
- Strong problem-solving skills, including the ability to anticipate problems and take appropriate action.
- Excellent data extraction and analysis; Results oriented; Creative and open-oriented; Good planning and organising ability.
- Organizational Management, communication, coordination, and project management.

Peer-reviewed Research Publications

Citations

<https://www.webofscience.com/wos/author/record/AIB-9274-2022>

<https://scholar.google.co.za/citations?user=zU1TEiYAAAAJ&hl=en>

https://www.researchgate.net/profile/Calvin_Mudzingiri

<https://www.semanticscholar.org/author/Calvin-Mudzingiri/115365162>

<https://orcid.org/0000-0002-1186-4109>

<https://www.scival.com/overview/summary?uri=Customer/115009/Researcher/10674896&yearRange=2017-2023>

Published Articles-DHET accredited Journals.

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1. Katuka,B., Mudzingiri, C. and Vengesai,E. 2024. Demystifying the role of governance quality and fiscal space on nonperforming loans in Zimbabwe. *Institutions and economies*. 16(2), April 2024 PP. 1-29
2. Katuka, B, Mudzingiri, C and Ozili, P. K. 2024. Fiscal space, governance quality, and inclusive growth. Evidence from Africa. *Journal of Financial Economic Policy*. 16(1) 80-101. <https://doi.org/10.1108/JFEP-07-2023-0197>
3. Katuka, B and Mudzingiri, C. 2023. Impact of Output Gap, COVID-19, and Governance Quality on Fiscal Space in Sub-Saharan Africa. *Economies* 11(10): 256. <https://doi.org/10.3390/economies11100256>
4. Sunge, R. and Mudzingiri, C. 2023. A Systematic Literature Review on Migration and Remittances in Mountainous Regions: Key Takeaways for Phuthaditjhaba, Free State South Africa. *Sustainability*.15(19), 14621; <https://doi.org/10.3390/su151914621>
5. Katuka, B. Mudzingiri,C and Vengesai, E. 2023. Effects of Non-Performing Loans on Bank Stability and Economic Performance in Zimbabwe. *Asian Economic and Financial Review* 13 (6) 393-405. doi: 10.55493/5002.v13i6.4794
6. Calvin Mudzingiri, 2021. The impact of financial literacy on risk seeking and patient attitudes of university students. *Development Southern Africa*, 38:5, 845-861. DOI: [10.1080/0376835X.2021.1945431](https://doi.org/10.1080/0376835X.2021.1945431)
7. Mudzingiri, Calvin, and Ur Koumba. 2021. Eliciting Risk Preferences Experimentally Versus Using a General Risk Question. Does Financial Literacy Bridge the Gap? *Risks* 9 (8): 140. <https://doi.org/10.3390/risks9080140>
8. Mudzingiri C., Guvuriro S. & Gomo C. 2021. "Exploring Association between Self-Reported Financial Status and Economic Preferences Using Experimental Data" *Journal of Risk and Financial Management* 14, no. 6: 243. <https://doi.org/10.3390/jrfm14060243>
9. Koumba, U., Mudzingiri, C., & Mba, J. (2020) Does uncertainty predict cryptocurrency returns? A copula-based approach. *Macroeconomics and Finance in Emerging Market Economies*, vol.13:1, 67-88,DOI:10.1080/17520843.2019.1650090. <https://www.tandfonline.com/eprint/KPJVNA3ATJRQDDSR2PJ/full?target=10.1080/17520843.2019.1650090>
10. Mudzingiri, C., Mwamba, J. W. M., Keyser, J. N., & Bara, A. (2019). Indecisiveness on risk preference and time preference choices. Does financial literacy matter? *Cogent Psychology*, 6(1). <https://doi.org/10.1080/23311908.2019.1647817>
11. Mudzingiri, C., Muteba-Mwamba, J. W., & Keyser, J. N. (2018). Financial behavior, confidence, risk preferences and financial literacy of university students. *Cogent Economics & Finance*, 6(1), 1–25. <https://doi.org/https://doi.org/10.1080/23322039.2018.1512366>
12. Chikabwi, D., Chidoko, C., Mudzingiri, C., 2017. Manufacturing sector productivity growth drivers: Evidence from SADC member states. *African Journal of Science, Technology, Innovation and Development* 1–9. To link to this article: <http://dx.doi.org/10.1080/20421338.2017.1299343>
13. Calvin Mudzingiri, Emmanuel Moyana & Fungai Mbengo (2016) Caregivers’ perspective of the child support grant in South Africa: An exploratory study, *Journal of Psychology in Africa*, 26:2, 176-179
14. Bara, A. and Mudzingiri, C. (2016). Financial innovation and economic growth: evidence from Zimbabwe. *Investment Management and Financial Innovations*, Volume 13, Issue 2, p67-77
15. Mudzingiri, C., 2017. Incentivized time preferences and financial literacy: Evidence from South African university students. SAIMS2017: Conference Proceeding. University of the Free State, Bloemfontein. ISBN: 9780620769761

Papers under review and development

1. Mudzingiri, C. Experimental exploration of the effect of financial literacy confidence on financial risk preference confidence. *Sage Open*.
2. Mudzingiri, C., Sunge, R., and Miya,N. The mediation effect of risk preferences on the impact of financial literacy on incentivized time preferences. *International Review of Economics*.

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3. Katuka, B., Mudzingiri, C. and Vengesai, E. Unravelling the loan growth threshold effect on non-performing loans during total dollarisation in Zimbabwe.
4. 6. Katuka, B., Mudzingiri, C. and Vengesai, E. Examining the impact of bank cost efficiency on non-performing loans in a dollarised economy: Evidence from Zimbabwe.
5. Mudiriza, G., Jana, G., and Mudzingiri, C. The effect of local climatic conditions on household consumption. A case of South Africa. *Humanities & Social Sciences Communications*
6. Sunge R, Mudzingiri, C, and Mkhize, N. Covid-19 pandemic and economic recovery: The mediating role of governance. *Heliyon*. Manuscript Number: HELIYON-S-23-51180.
7. Sunge R and Mudzingiri C. Economic vulnerability and resilience in a natural resource-constrained mountain settlement. The case of Phuthaditjhaba. To be submitted to Journal of Mountain Science: <https://www.springer.com/journal/11629>.
8. Sunge R and Mudzingiri C. Urbanizing mountains, livestock production, food insecurity, and resilience strategies. The case of the emerging mountain city of Phuthaditjhaba, Free State, South Africa. To be submitted to World Development Sustainability: <https://www.sciencedirect.com/journal/world-development-sustainability>
9. Mudzingiri C and Sunge R. Stone-supported roofs as a mitigation strategy against strong winds in mountainous communities. To be submitted to Mountain Research and Development: <https://www.mrd-journal.org/>
10. Sunge R and Mudzingiri C. In-out migration, remittances, and climate change vulnerability, adaptation, and resilience. To be submitted to International Migration Review <https://journals.sagepub.com/home/mrx>

Published Articles-non-accredited Journals.

16. Mudzingiri, C., Muteba Mwamba, J.W., Keyser, N.J., 2018. Incentivized Time Preferences, Level of Education in a Household and Financial Literacy: Laboratory Evidence. *J. Econ. Behav. Stud.* 10, 103–119. doi: <https://doi.org/10.22610/jeb.v10i2.2220>
17. Mudzingiri, C. (2014). Assessing Students' Feedback in the Teaching of Economics: Dealing with Information Asymmetry in Learning. *Mediterranean Journal of Social Sciences*, 5(23), 1181. Retrieved from <https://www.richtmann.org/journal/index.php/mjss/article/view/4643>
18. Mudzingiri, C. (2014). The Impact and Lessons of the 2008 Global Financial Crisis to Zimbabwe. *Mediterranean Journal of Social Sciences*, 5(27 P1), 333. Retrieved from <https://www.richtmann.org/journal/index.php/mjss/article/view/5087>
19. Mudzingiri, C., & Chidoko, C. (2014). An Investigation of the Impact of Food Aid on Food Crop Production in Zimbabwe. *Mediterranean Journal of Social Sciences*, 5(27 P1), 77. Retrieved from <https://www.richtmann.org/journal/index.php/mjss/article/view/5058>
20. Kwaramba, M. and Mudzingiri, C. 2017. Taxes Rates, Economic Crisis and Tax Evasion: Evidence using Zimbabwe and South Africa Bilateral Trade Flows-ERSA working paper number 593
21. Mudzingiri (2011). Food aid and food crop production in Zimbabwe. An economic perspective. Book
22. Bonga, W.G., Chiminya, J. and Mudzingiri, C (2015). An explanatory analysis of the economic and social impact of corruption in Zimbabwe. - *IOSR Journal of Economics and Finance (IOSR-JEF)*, 2015

Other Publications

1. Mudzingiri, C (2009). Trade liberalization: lessons from other countries-(*Financial Gazette*)
2. Mudzingiri, C (2009). The impact of food aid on food crop production in Zimbabwe A case of maize crop production in the commercial and communal agricultural sectors (1980-2007) (MSc Thesis: University of Zimbabwe)
3. Mudzingiri, C (2009). Land property rights in Zimbabwe-
<https://allafrica.com/stories/200910150693.html> - (*Financial Gazette and ZES News Letter*)
4. Mudzingiri C. (2009). Prices are critical for economic development. (*Financial Gazette and ZES News Letter*)
5. Mudzingiri, C (2009). Development hinges on solid infrastructure framework- Medium-term fiscal policy critique-(Government of Zimbabwe) - (*Financial Gazette*)
6. Agricultural extension Manual for Masvingo province

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7. HIV and AIDS Policy Strategy for the Ministry of Agriculture
8. Possible ways of economically empowering SMEs in Zimbabwe-Business Council of Zimbabwe Research

Presentation at Academic Conferences and workshops attended

1. Paper presented: *Guiding candidates to write a doctoral proposal. A practical experience working with two doctoral candidates during the COVID-19 pandemic*. SOTL 4 the South. Teaching and Learning for Sustainable Futures. Golden Gate Hotel and Chalets. 21-23 November 2023.
2. Paper presented; *Impact of Output Gap, COVID-19, and Governance Quality on Fiscal Space in Sub-Saharan Africa. International Macroeconomics Symposium 'Rethinking Macro-economics Post COVID-19'*. UKZN-Durban, South Africa. 28 September 2023
3. Summer Field School on Mountain Ecosystems and Resource Management. 11-20 September 2023. Carpathian Mountains , Hungary. Presented two lectures on: (i) *Effects of Local Climatic Conditions on Household consumption. A Case of South Africa.*(ii) *Stone-supported roofs as a mitigation strategy against strong winds in mountainous communities.*
4. COVID-19 pandemic and economic recovery. The mediating role of governance. Winelands. Stellenbosch. South Africa. 16-18 October 2023
5. Risk and Uncertainty in Finance and Economics 4 - 7 April 2023, University of Johannesburg. **Paper Presented:** *Demystifying the Role of Governance Quality and Fiscal Space on Nonperforming Loans in Zimbabwe.*
6. Emerging Markets Back in the Spotlight: Risks and Policy Options November 28-29, 2022. Leadership Centre. The University of Pretoria. Organized by ERSA.
7. World Conference on Business, Economics and Finance (WCBEF-2022). **Paper presented:** "Exploring the relationship between financial risk confidence and financial literacy confidence. Laboratory evidence" Valencia, Spain on October 27-28, 2022. Olympia Hotel.
8. Southern African Mountain Conference (SAMC 2022) at the Champagne Resort in KZN 14-17 March 2022. **Paper presented:** *Investigating the socio-economic factors influencing deserting village in Phuthaditjhaba.*
9. Webinar: Rodrigo Soares (Columbia - SIPA) will present 'Socially Optimal Crime and Punishment' (24 August 2020)
10. Webinar: Krisztina Kis-Katos (University of Goettingen), 'Palm Oil and the Politics of Deforestation in Indonesia' (27 July 2020)
11. Webinar: Andrea Presbitero (IMF and Johns Hopkins University) will present 'Financial Access under the Microscope' 17 August 2020
12. Webinar: Monetary Policy in the Shadow of COVID-19 - University of Pretoria and South African Reserve Bank webinar (Wednesday 12 August 2020)
13. Webinar: Daron Acemoglu (MIT) will present 'Optimal Targeted Lockdowns in a Multi-Group SIR Model' (3 August 2020)
14. Biennial Conference of the Economic Society of South Africa 2019, Birchwood Hotel, Johannesburg, South Africa, 3-5 September 2019: **Paper Presented:** Indecisiveness on risk preference and time preference choices. Does financial literacy matter?
15. Australian Conference of economists (ACE2018) - The Economic Society of Australia (ESA) in conjunction with Australia National University, 10-13 July 2018, Canberra, Australia. **Paper Presented:** Multiple price list incentivized time preferences and financial literacy. Lab evidence.
16. The (29th Annual Conference) Southern African Institute of Management Scientists (SAIMS) in conjunction with the Department of Business Management, University of the Free State, 10- 12

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September 2017: **Paper Presented:** Incentivized time preferences and financial literacy: Evidence from South African university students

17. Biennial Conference of the Economic Society of South Africa, Rhodes University, Grahamstown, South Africa, 30 August - 1 September 2017: **Paper Presented:** Incentivized time preferences, level of education in a household and financial literacy: Laboratory evidence.
18. 14th International Conference Developments in Economic Theory and Policy (Bilbao, Spain, June 29-30, 2017) (www.cinferencedevelopments.com), Organized by the Department of Applied Economics V of the University of the Basque Country with the centre of Economic and public Policy, Department of Land Economy of the University of Cambridge. **Paper Title:** Financial Literacy and incentivized time preferences: Evidence from South African University students.
19. ESSA Conference -1-4 September 2015-University of Cape Town- **Paper Title:** Taxes Rates, Economic Crisis and Tax Evasion: Evidence using Zimbabwe and South Africa Bilateral Trade Flows-Marko Kwaramba and Calvin Mudzingiri
20. Proceedings of 6th International Business and Social Sciences Research Conference 3 – 4 January, 2013, Dubai, UAE, ISBN: 978-1-922069-18-4- **Paper Presented:** The impact and lessons of the 2008 global financial crisis to Zimbabwe.
21. The Who's Who of Decision-Making in South African Households -Frikkie Booysen, Sevias Guvuriro, Celeste Campher, Calvin Mudzingiri -Department of Economics University of the Free State **Paper presented** to the Biennial Conference of the Economic Society of South Africa (ESSA) 25-27 September 2013 Bloemfontein
22. Heltasa Conference November 2012 – Stellenbosch University. **Paper Presented:** Assessing Students' Feedback in the Teaching of Economics: Dealing with information asymmetry in learning.

Workshops Attended

1. Skills Development session 2: Cross-sectional Techniques 31 October - 5 November 2022. Prof Matthew Clance and Prof Steve Koch. University of Pretoria and ERSA.
2. Applied Spatial econometrics in R, by Professor Giuseppe Arbia, Department of Economics, Stellenbosch University, 30 October to 4 November 2017.
3. Measuring Economic Welfare- Training- University of Cape Town- 29 June to 10 July 2015
4. The Lesika Family Field Laboratory: An Inception Meeting. University of the Free State, Bloemfontein. 21 – 22 September 2015. Supported by PSPPD II.
5. CEAR-RUBEN Workshop on Field Experiments, Risk, and Uncertainty in Developing Countries (3-7 February, 2014). University of Cape Town.
6. Behavioural and Experimental Economics in Development, 1st Poder Summer School, University of Cape Town, 7 – 10 July 2014. The University of Cape Town, 7-10 July 2014
7. NIDS data analysis training at the University of Cape Town- 2013, 2014, 2015 and 2019
8. Coordinator: Asia-Africa knowledge Co-creation Program (AAKCP) IN CONJUNCTION WITH JICA- Workshop for Capacity Building For Agricultural Extension Workers - A case of Masvingo Province. 15-17 March 2006. Kyle view Hotel-Masvingo.
9. Chairman: Institute of Chartered Secretaries and Administrators (ISCA) student society (2006)-2007. The Masvingo Society Chapter.
10. Provincial Development Committee Member –Masvingo Province.(2005 to 2008). Provincial Chairperson- Masvingo: AIDS and HIV program Ministry of Agriculture (2006-2007). Formulation of HIV and AIDS Policy Document for the Ministry of Agriculture in conjunction with the Food and Agriculture Organization -(FAO.)

Awards and Achievements

- UFS Qwaqwa Campus Prolific Researcher-2019/2020-Prize Money-R12 000

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- UFS Qwaqwa Campus Prolific Researcher-2018-Prize Money-R10 000
- UFS Qwaqwa Campus Best Emerging Researcher-2017-Prize Money –R5000
- Awarded Dr Edward (Tiffany) King scholarship-R20 000*
- Collaborative Masters Programme for Anglophone Africa (CMAP) African Economic Research Consortium Joint Facility for Electives (AERC)(JFE) Scholarship USD 10 000: Nairobi-Kenya- 2008

Current research activities

- Carrying research on climate and poverty
- Carrying research on drivers of Non-performing loans in commercial banks

Research interests

- Behavioural and experimental economics, Poverty, financial literacy; financial behaviour; development economics; time preferences; risk preferences; Financial economics; monetary economics micro and Macro economics in general.

Community Engagement

- Reviewing journal articles (SAJEMS, RAJS, cogent economics and finance, Cogent social sciences, cogent psychology, Sage open, Heliyon, Applied Economics)
- Article Editor Sage-Open
- Assistant Editor of a journal RJEMS
- Presenting financial literacy lectures to Stokvel groups in Qwaqwa and Bloemfontein
- Presentation to Black Business Forum youth group
- Reviewer of SAMCC 2022 conference
- Reviewer of Teaching and Learning Awards -University of the Free State.
- Doing interviews on electronic media

Professional Affiliation or Association

- Member of Economics Society of South Africa (ESSA)
- Member of the Econometrics Society.

References

The following table below consists of contactable references (professional).

| Referee's Title, Name and Surname | Institutional affiliation | Relationship to applicant | Contact details |
|-----------------------------------|----------------------------|---------------------------|---|
| Prof Muteba-Mwamba | University of Johannesburg | Supervisor | Call: +27658212294 Email: moi175@hotmail.com or johnmu@uj.ac.za |

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|-------------------|------------------------------------|---------------------------------|--|
| J.W-Professor | | | |
| Dr Marko Kwaramba | World Bank | Lecturer/ former workmate | Call: 00263 772 732 455 Email: mkwaramba@worldbank.org/kwarambamarko@gmail.com |
| Prof S. Guvuriro | University of the Free State | DHoD | Call: +27 51 4019196 Email: guvuriros@ufs.ac.za |