

# PROF. JOSEPH ATO FORSON

## Associate Professor of Development Finance and Policy

Department of Applied Finance & Policy Management  
School of Business, University of Education, Winneba (UEW), Ghana

**Email:** [jforson@uew.edu.gh](mailto:jforson@uew.edu.gh) | [datoeagle@yahoo.com](mailto:datoeagle@yahoo.com)

**Tel:** +233-332-323-716 | +233-202-672-680 | +233-544-026-636

**ORCID:** 0000-0002-5997-5713

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## I. PROFESSIONAL PROFILE

Prof. Joseph Ato Forson is an Associate Professor of Development Finance and Policy at the University of Education, Winneba (UEW), Ghana, where he is affiliated with the Department of Applied Finance & Policy Management. He currently serves as the Department's Graduate Coordinator. He previously served as Acting Head of Department and Vice-Dean of the School of Business.

He holds a PhD in Development Administration (Policy and Management) from the National Institute of Development Administration (NIDA), Bangkok, Thailand; a Master of Economics in Applied Finance from Xiamen University, China; and a BSc in Development Planning from Kwame Nkrumah University of Science and Technology (KNUST), Ghana. He also holds a Postgraduate Diploma in Teaching and Learning in Higher Education from UEW.

His research and professional interests span development finance and policy, public financial management, financial resilience, sustainable livelihoods, financial innovation, corporate finance, applied macroeconomics, public policy, corruption, education finance, and sustainable development.

Prof. Forson has published extensively in peer-reviewed international journals and book chapters, including outlets associated with publishers such as Springer Nature, Wiley, Taylor & Francis, SAGE, MDPI and Emerald. His publications include research on public financial management, financial innovation, sustainability, banking, corruption, financial resilience, food systems and development.

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## 2. CURRENT APPOINTMENTS

- **Associate Professor of Development Finance & Policy**, UEW — 2025–Present
- **Graduate Coordinator**, Department of Applied Finance & Policy Management, UEW — 2025–2027
- **External Examiner**, BlueCrest College, Accra — 2024–Present
- **Senior Finance & Policy Consultant**, Dataking Consulting Firm, Accra — 2020–Present
- **Liaison Officer**, Trans Africa University College, Accra — 2020–Present

- **Managing Director**, Daafrak Enterprise, Ghana — 2016–Present
  - **Editorial Team Member**, Nurture, Pakistan — 2022–Present
  - **Editorial Member**, Vidyodaya Journal of Management, Sri Lanka — 2021–Present
  - **Freelance Reviewer**, international academic journals — 2015–Present
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### 3. PREVIOUS LEADERSHIP AND ACADEMIC EXPERIENCE

- Acting Head, Department of Applied Finance & Policy Management, UEW — 2023–2025
  - Graduate Coordinator, Department of Procurement & Supply Chain Management, UEW — 2022–2023
  - Faculty Exams Officer, School of Business, UEW — 2022
  - Vice-Dean, School of Business, UEW — 2021–2022
  - Acting Head, Department of Applied Finance & Policy Management, UEW — 2020–2021
  - Senior Lecturer, Regent University College of Science and Technology — 2017–2018
  - Acting Head, Department of Management Studies, RUCST — 2017–2018
  - Adjunct Lecturer, GIMPA, Accra — 2017–2018
  - Research Fellow, NIDA, Bangkok, Thailand — 2012–2015
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### 4. EDUCATIONAL QUALIFICATIONS

#### **PhD – Development Administration (Policy and Management)**

*National Institute of Development Administration (NIDA), Bangkok, Thailand, 2012–2016*

#### **Master of Economics – Applied Finance**

*Xiamen University, China, 2008–2011*

#### **BSc – Development Planning (Policy)**

*Kwame Nkrumah University of Science and Technology, Ghana, 2003–2007*

#### **Postgraduate Diploma – Teaching and Learning in Higher Education**

*University of Education, Winneba, 2018–2019*

#### **Certificate – Project Planning and Structuring**

*Project Management Bureau of Amsterdam & Metro Planning Unit, Accra, 2005*

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## **5. AREAS OF TEACHING**

### ***Postgraduate and Doctoral***

- Financial Management and Budgeting in Education
- Monitoring and Evaluation
- Education Policy Analysis
- Advanced Corporate Finance
- Public Sector Finance
- Security Analysis and Portfolio Management
- Economics and Financial Management in Education
- Financial Derivatives and Portfolio Management

### ***Undergraduate***

- Financial Management
- E-Banking and Networking
- Fraud, Money Laundering and International Banking
- Microfinance and Rural Banking
- Management of Financial Institutions
- Corporate Finance
- Monetary Policy
- Monetary and Financial Systems
- Development Issues in Ghana
- Ethics and Corporate Social Responsibility

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## **6. RESEARCH INTERESTS**

- Development Finance and Policy
- Public Financial Management and Public Policy
- Financial Innovation and FinTech
- Sustainable Development and Sustainable Livelihoods
- Food Systems and Food Security
- Financial Resilience
- Corporate Finance
- Credit Risk Management
- Applied Macroeconomics
- Fiscal and Monetary Policy
- Economics of Corruption
- Education Finance
- Business and Financial Modelling

## 7. RESEARCH AND PUBLICATION PROFILE

Prof. Forson has authored/co-authored **40+ journal articles**, together with book chapters, a book, technical reports and other scholarly publications.

### Selected Recent Journal Publications

1. Forson, J.A., Setor, A.E., Baidoo, V., Dennis, A.A., & Gbeglow, F. (2026). *Fiscal Legacies and Public Financial Management Performance in West Africa: A Comparative Study of Anglophone and Francophone ECOWAS States*. African Journal of Economic and Management Studies.
2. Forson, J.A., Kuranchie-Pong, R., Baah, A.K., Mbilla, E.A., Yamoah, A., & Aduko, C. (2025). *Evaluating the effect of internal control mechanisms on banks' performance in Ghana: The moderating role of internal audit effectiveness*. Journal of Economic and Administrative Sciences.
3. Forson, J.A. (2025). *Does financial innovation have an asymmetric effect on sustainability? Insights from Ghana*. SN Business & Economics.
4. Forson, J.A. (2024). *Public Sector Corruption, FDI and Sustainable Development in Africa: Does the Pollution Halo or Haven Hypothesis hold in Ghana?* Scientific African.
5. Forson, J.A. (2024). *Does corruption affect development outcomes differently? Fresh evidence from Ghana*. Discover Sustainability.
6. Zhang, A., Nankpan, M.N., Zhou, B., Forson, J.A., et al. (2024). *A COP28 Perspective: Does Chinese Investment and Fintech Help to Achieve the SDGs of African Economies?* Sustainability.
7. Baah, A.K., Forson, J.A., Adu-Darko, E., & Agbloyor, E. (2023). *Global Financial Crisis, international capital requirement and Bank Financial Stability: International evidence*. Journal of Financial Regulation and Compliance.
8. Forson, J.A., Braimah, A.I., Asiamah, S.K., et al. (2023). *Banking Supervision and Nonperforming Loans in Africa: Does institutional quality matter in the banking space of Ghana?* Journal of African Business.
9. Forson, J.A., Gadzo, S.G., Anaman, E.A., & Adams, A. (2022). *Online sales adoption and financial resilience in Sub-Saharan Africa*. Future Business Journal.
10. Forson, J.A., Opoku, R.A., et al. (2021). *Innovation, Institutions and Economic Growth in Sub-Saharan Africa – an IV estimation of a panel threshold model*. Journal of Economic and Administrative Sciences.

His publication record also includes articles in the *International Journal of Finance and Economics*, *South African Journal of Economics*, *Global Social Welfare*, *World Journal of Entrepreneurship, Management and Sustainable Development*, and other international journals.

## 8. SELECTED BOOK CHAPTERS

- *Financial Development, Urbanisation, and Food Production in ECOWAS* — Springer Nature, 2026.
  - *Natural Resource Rent, Food Systems and Sustainability in Ghana: Does Financial Innovation Matter?* — Palgrave Macmillan, 2025.
  - *Artificial Intelligence and Food Systems in West Africa* — Routledge, forthcoming.
  - *Artificial Intelligence, Food Systems, and Sustainability Dilemmas in ECOWAS* — Routledge, forthcoming.
  - *Artificial Intelligence for Sustainable Cocoa Production in Ghana* — Routledge, forthcoming.
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## 9. RESEARCH GRANTS, AWARDS AND FELLOWSHIPS

Selected awards and research funding include:

- **UKAID Climate Compatible Growth Project** on electric 2/3-wheelers in Ghana — £200,000.
  - **NCEP Solar Subsidy Project – KENT International School**, Ghana — USD 16,300.
  - **NCEP Solar Subsidy Project – ADEPA Teachers’ Cooperative Credit Union**, Ghana — USD 18,600.
  - Departmental Collaborative Research Fund, UEW — GHS 12,680.
  - Accounting Research Project of Guangdong Province, China — ¥100,000.
  - Philosophy and Social Science Fund Project of Guangdong Province — ¥40,000.
  - Common University Innovation Talents Project, Guangdong Province — ¥50,000.
  - National Natural Science Foundation of China — ¥50,000.
  - Confucius Joint PhD Research Fellowship — Xiamen University.
  - NIDA Full PhD Scholarship — Thailand.
  - Chinese Scholarship Council Full Scholarship — Xiamen University.
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## 10. POSTGRADUATE AND UNDERGRADUATE SUPERVISION

### PhD

- Co-supervision of **4 PhD students**, including completed and ongoing research at Dongbei University of Finance & Economics and UEW.

### **Master's**

- Supervision of MSc, MBA and MPhil research in areas including:
  - Fiscal policy and sustainable development
  - Natural resource management
  - Exchange-rate volatility
  - Institutional quality
  - Internal controls and banking performance
  - Financial statements and SME creditworthiness
  - Education and online learning

### **Undergraduate**

- Supervised approximately **120 undergraduate students** through long essays and research projects.

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## **11. ACADEMIC ASSESSMENT AND EXTERNAL EXAMINATION**

Experience includes:

- External Examiner, BlueCrest College.
- Internal promotion assessor at UEW.
- Internal assessor for MPhil/PhD theses.
- Moderation of examination questions for universities and colleges.
- Viva voce panel participation.
- Academic programme development and review.
- Promotion and appointment assessment.

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## **12. PROFESSIONAL MEMBERSHIPS**

- Associate Member, Chartered Institute of Development Finance (CIDEF)
- Corporate Member, Ghana Institute of Planners (GIP)
- Member, University Teachers Association of Ghana (UTAG)
- Member, West Africa Research Association (WARA)

### **13. SELECTED UNIVERSITY COMMITTEE AND LEADERSHIP SERVICE**

- Member, UEW Disciplinary Board — 2026
  - Member, UEW Promotion Criteria Committee — 2026
  - Member, UEW Scholarship Committee/Panel — 2026
  - Chairman, School of Business Journal Planning & Implementation Committee — 2026
  - Member, UEW Review Committee on 40:60 Curriculum Assessment — 2026
  - Member, Research Agenda Committee — UEW
  - Internal Assessor, MPhil Finance — UEW
  - Course Editor, CODEL Distance Postgraduate Course Module
  - Chairman, Departmental Appointment and Promotion Board
  - Chairman, Department of Banking and Finance Working Group for Academic Programme Development
  - Academic Counsellor, Department of Banking and Finance
  - Member, various scholarship, interview, strategic planning and academic committees.
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### **14. CONSULTANCY, TRAINING AND PROFESSIONAL FACILITATION**

Prof. Forson has facilitated and contributed to professional programmes involving:

- MSME funding and fraud/AML awareness under the Government of Ghana and NEIP Adwumawura Programme.
  - Postgraduate research conferences and academic development programmes.
  - School of Business retreats and professional workshops.
  - NGO leadership and management training.
  - Development finance, financial policy and related professional activities.
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### **15. SELECTED CONFERENCE PRESENTATIONS**

Recent presentations include research on:

- Working capital management and sustainable financial performance of Tier I microfinance institutions in Ghana.
- Financial innovation and food-system resilience in Ghana.
- Currency shocks, governance and financial development in West Africa.
- Terms of trade, institutional quality and exchange-rate volatility in ECOWAS.

- Internal control systems and bank performance in Ghana.
- Innovation financing and public policy dilemmas in ECOWAS.
- Innovation, institutions and economic growth in Sub-Saharan Africa.
- Corruption, aid inflows and economic growth in Ghana.

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## 16. SELECTED BOOK AND TECHNICAL PUBLICATIONS

- Forson, J.A. (2013). *Globalisation and Development: Assessing Factors that Impede Development among ECOWAS States*.
- Forson, J.A. (2012). *Rural Water Supply: A Cost-Effective Analysis of Selected Water Projects in Ghana*.
- Contributor, *The Conversation – Africa* (2019), on science and technology policy in West Africa.

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## 17. PROFESSIONAL AFFILIATIONS AND OTHER EXPERIENCE

In addition to his academic career, Prof. Forson is Managing Director of **Daafrak Enterprise**, a Ghanaian enterprise established in 2016. He has also undertaken consultancy and development-related assignments involving financial policy, poverty profiling, water and sanitation, MSME development and social intervention programmes.

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## 18. REFERENCES

*Available upon request.*