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RESEARCH

Interests	Economics of Education · Monetary Economics · Labour Economics
Areas	Economics and Econometrics · Education · Safety Research · Accounting · General Economics, Econometrics and Finance · Information Systems

RESEARCH SUMMARY

48	528	13	16	2.73	28%
Publications	Citations	h-index	i10-index	Field-weighted impact	World top 10%

Counted from the 48 publications listed below, 2010–2026. Field-weighted impact is the mean over the 32 works scored for it; 1.00 is the world average for works of the same field, type and year. 9 of the 32 papers scored for it are among the world's most cited tenth for their field, type and year.

POSITIONS

HOD/PhD/Senior Lecturer 2002–present
Economics, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana

EDUCATION AND QUALIFICATIONS

PhD 2007–2011
Economics, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana

PUBLICATIONS

Journal articles 46

1. Mohammed Jerromoah, Samuel Tawiah Baidoo, **Hadrat Yusif**, Samuel Owusu (2026). Examining the Relevance of Financial Sector Development in Demand for Money: Empirical Insight from Ghana. *Journal of Economic Analysis*. https://doi.org/10.58567/jea05020003
2. Paul K. Kumah, Samuel T. Baidoo, **Hadrat Yusif**, Margaret M. Tayviah (2026). Investigating the impacts of parental visits on the socio-psychological well-being of students in higher education. *Discover Psychology*. https://doi.org/10.1007/s44202-026-00595-w
3. **H Yusif** (2025). The role of inflation targeting policy in the McKinnon-Shaw financial liberalization hypothesis in Ghana: Evidence from linear and non-linear autoregressive distributed lag .... *African Review of Economics and Finance*. https://doi.org/10.10520/ejc-aref_v17_n2_a6
4. Paul Kwasi Kumah, Samuel Tawiah Baidoo, **Hadrat Yusif** (2024). Investigating the role of parental involvement in enhancing academic performance of tertiary students: evidence from the Kwame Nkrumah University of Science and Technology, Kumasi. *Cogent Education*. https://doi.org/10.1080/2331186x.2024.2361997
5. Matthew Kwabena Valogo, Emmanuel Duodu, **Hadrat Yusif**, Samuel Tawiah Baidoo (2023). Effect of exchange rate on inflation in the inflation targeting framework: Is the threshold level relevant? *Research in Globalization*. https://doi.org/10.1016/j.resglo.2023.100119

6. **Hadrat Yusif**, Samuel Tawiah Baidoo, Michael Kofi Hanson (2023). Estimating the effect of currency substitution on exchange rate volatility: Evidence from Ghana. *Cogent Social Sciences*. https://doi.org/10.1080/23311886.2023.2233318

7. Paul Owusu Takyi, Daniel Sakyi, **Hadrat Yusif**, Grace Nkansa Asante, Anthony Kofi Osei-Fosu, Gideon Mensah (2023). Financial inclusion and financial development: implications for monetary policy effectiveness and economic growth in sub-Saharan Africa. *Journal of economic and administrative sciences.*. https://doi.org/10.1108/jeas-09-2022-0215

8. Mustapha Immurana, Abdul-Aziz Iddrisu, Samuel Owusu, **Hadrat Mohammed Yusif** (2023). Foreign Direct Investment and child health outcomes in Africa. *Cogent Economics & Finance*. https://doi.org/10.1080/23322039.2022.2164565

9. Mustapha Immurana, Kwame Godsway Kisseih, Mbanba Ziblilla Yakubu, **Hadrat Mohammed Yusif** (2022). Financial inclusion and households' choice of solid waste disposal in Ghana. *BMC Public Health*. https://doi.org/10.1186/s12889-022-13512-2

10. Emmanuel Duodu, Samuel Tawiah Baidoo, **Hadrat Yusif**, Prince Boakye Frimpong (2022). Money supply, budget deficit and inflation dynamics in Ghana: An empirical investigation. *Cogent Business & Management*. https://doi.org/10.1080/23311975.2022.2043810

11. Mustapha Immurana, Kwame Godsway Kisseih, **Hadrat Mohammed Yusif**, Ziblilla Mbanba Yakubu (2022). The effect of financial inclusion on open defecation and sharing of toilet facilities among households in Ghana. *PLoS ONE*. https://doi.org/10.1371/journal.pone.0264187

12. Gordon Abekah-Nkrumah, Patrick Opoku Asuming, **Hadrat Yusif** (2022). The impact of an additional year in high school on academic performance at university: Evidence from a policy experiment in Ghana. *Development Policy Review*. https://doi.org/10.1111/dpr.12617

13. Mustapha Immurana, Micheal Kofi Boachie, Maxwell Ayindenaba Dalaba, Kofi Mintah Oware, Toby Joseph Mathew K.K., Martin Amogre Ayanore, **Hadrat Mohammed Yusif** (2021). An empirical analysis of the effect of tobacco taxation on economic growth in 38 African countries. *Journal of International Development*. https://doi.org/10.1002/jid.3574

14. **Hadrat Yusif**, Emmanuel Nii Oseku Ntreh, Daniel Sakyi, Samuel Tawiah Baidoo (2021). Do government agricultural policies affect production and export of cocoa in Ghana? *African Journal of Science Technology Innovation and Development*. https://doi.org/10.1080/20421338.2021.1975356

15. **H Yusif** (2021). Main determinants of banks' stability: Evidence from commercial banks in Ghana. *Journal of Finance and Economics*. https://www.academia.edu/download/79063202/jfe-9-2-1.pdf

16. Anthony Yaw Nsiah, **Hadrat Yusif**, George Tweneboah, Kwasi Agyei, Samuel Tawiah Baidoo (2021). The effect of financial inclusion on poverty reduction in Sub-Sahara Africa: Does threshold matter? *Cogent Social Sciences*. https://doi.org/10.1080/23311886.2021.1903138

17. **H Yusif** (2020). FISCAL SPACE AND GOVERNMENT PENSION BENEFITS SPENDING. *Journal of Economic and Social Research*. https://www.researchgate.net/profile/Anthony-Osei-Fosu/publication/348310924_FISCAL_SPACE_AND_GOVERNMENT_PENSION_BENEFITS_SPENDINGS/links/5ff77f6b45851553a02aec0d/FISCAL-SPACE-AND-GOVERNMENT-PENSION-BENEFITS-SPENDINGS.pdf

18. Samuel Tawiah Baidoo, **Hadrat Yusif**, Enock Kojo Ayesu (2020). Improving loan repayment in Ghana: Does financial literacy matter? *Cogent Economics & Finance*. https://doi.org/10.1080/23322039.2020.1787693

19. Andrews Doeh Agblobi, Anthony Kofi Osei-Fosu, **Hadrat Yusif** (2020). Poverty Response to the Household Type of Elderly and Old-Age Pension. *Business and Management Research*. https://doi.org/10.5430/bmr.v9n4p20

20. Grace Nkansa Asante, **H Yusif** (2020). Understanding the Determinants of Loan Demand in Ghana: Do Individuals' Socio-Demographic and Economic Characteristics Matter. *Journal of Science and Technology*. https://www.researchgate.net/profile/Samuel-Tawiah-Baidoo/publication/349916386_Understanding_the_determination_of_loan_demand_in_Ghana_Do_individuals'_socio-demographic_and_economic_characteristics_matter/links/60473f32a6fdcc9c7821abcd/Understanding-the-determination-of-loan-demand-in-Ghana-Do-individuals-socio-demographic-and-economic-

characteristics-matter.pdf

21. Samuel Tawiah Baidoo, G. Ofori-Abrebrese, **Hadrat Yusif** (2020). Understanding the determination of loan demand in Ghana: Do individuals' socio-demographic and economic characteristics matter? *Journal of Science and Technology (Ghana)*.
22. Samuel Tawiah Baidoo, **Hadrat Yusif** (2019). Does Interest Rate Influence Demand for Money? An Empirical Evidence from Ghana. *Economics Literature*. https://doi.org/10.22440/elit.1.1.2
23. Gordon Abekah-Nkrumah, Patrick Opoku Asuming, **Hadrat Yusif** (2019). Duration of High School Education and Youth Labour Market Outcomes: Evidence from a Policy Experiment in Ghana. *Journal of International Development*. https://doi.org/10.1002/jid.3429
24. EF Oteng-Abayie, **HM Yusif**, AA Ussif (2019). Empirical evidence on Financial Development and Agriculture Output Growth in Ghana. *Kwame Nkrumah University of Science and Technology, Accra.*. https://scholar.google.com/scholar?cluster=12029660272814629225&hl=en&oi=scholarr
25. Mohammed A. Abango, **Hadrat Yusif**, Adam Issifu (2019). Monetary Aggregates Targeting, Inflation Targeting and Inflation Stabilization in Ghana. *African Development Review*. https://doi.org/10.1111/1467-8268.12399
26. D Sakyi, **H Yusif**, ST Baidoo (2019). Multiple borrowing and loan default: Evidence from small and medium scale enterprises in Ghana. *Ghanaian Journal of Economics*. https://doi.org/10.10520/ejc-1b2f72f834
27. **H Yusif** (2018). 9 The need for an independent perspective. *Advancing Pluralism in Teaching Economics: International Perspectives on a Textbook Science*. https://books.google.com/books?hl=en&lr=&id=cQxpDwAAQBAJ&oi=fnd&pg=RA2-PT85&dq=info:-gz2toOa6fMJ:scholar.google.com&ots=fBybb5pykX&sig=8OIqH_jybeC9EKTCxEq84S52i14
28. **Hadrat Yusif**, Grace Ofori-Abebrese (2017). Admission path, family structure and outcomes in Ghana's public universities: evidence from KNUST students enrolled in the social sciences. *Higher Education*. https://doi.org/10.1007/s10734-017-0110-8
29. **H Yusif** (2017). Assessing the welfare value of fuel wood commercialization among rural households in the northern region of Ghana: application of Poisson model. *Journal of Emerging Trends in Economics and Management Sciences*. https://doi.org/10.10520/ejc-ae41fd1ea
30. EE Sarkodie, **H Yusif** (2017). Determinants of cocoa production in the Ashanti region. *Direct Research Journal of Agriculture and Food Science*. https://scholar.google.com/scholar?cluster=3631777624348631203&hl=en&oi=scholarr
31. Jamal Mohammed, Anthony Kofi Osei-Fosu, **Hadrat Yusif** (2017). Factors influencing households' participation in forest management in the northern region of Ghana. *Independent Journal of Management & Production*. https://doi.org/10.14807/ijmp.v8i4.631
32. Jamal Mohammed, Anthony Kofi Osei-Fosu, **Hadrat Yusif** (2017). Households' Fuel Wood Dependence, REDD+ and Gender Coping Strategies: An Empirical Review and Policy Implication in the Northern Region of Ghana. *International Journal of Environment*. https://doi.org/10.3126/ije.v5i4.16390
33. **H Yusif** (2017). Household's dependence on fuelwood as a preferred source of energy in the Tamale Metropolitan area of Ghana: an application of the Theory of Planned Behaviour. *Eco Env Cons*. https://scholar.google.com/scholar?cluster=13387314543655522152&hl=en&oi=scholarr
34. Joseph Amo, **Hadrat M. Yusif** (2017). Lending rate and firms' investment decisions : Evidence from Ghana. *International Journal of Accounting and Economics Studies*. https://doi.org/10.14419/ijaes.v5i2.8118
35. S. T. Baidoo, **H. Yusif**, U. Anwar (2017). The effect of smallholder livestock production on income of farm households in Northern Ghana. *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v36i3.2
36. **H. Yusif** (2016). Does high school elective mathematics have any effect on performance in Uuniversity economics in Ghana? *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v35i3.9
37. Evans Fayol Nkuah, **Hadrat Yusif** (2016). Investigating the Effect of Dividend Policy on the Wealth of Stockholders of Listed Companies on the Ghana Stock Exchange. *International Journal of Economics and Finance*. https://doi.org/10.5539/ijef.v8n7p47

38. Eric Effah Sarkodie, **HM Yusif** (2015). Determinants of life insurance demand, consumer perspective-A case study of Ayeduase-Kumasi Community, Ghana. *Business and Economics Journal*. https://www.researchgate.net/profile/Hadrat-Yusif-2/publication/282410828_Determinants_of_Life_Insurance_Demand_Consumer_Perspective_-_A_Case_Study_of_Ayeduase-Kumasi_Community_Ghana/links/573b284008ae9ace840e9f64/Determinants-of-Life-Insurance-Demand-Consumer-Perspective-A-Case-Study-of-Ayeduase-Kumasi-Community-Ghana.pdf

39. **H Yusif** (2015). Does high school elective mathematics have any effect on performance in University economics in Ghana. *Journal of Science and Technology (Ghana)*. https://www.academia.edu/download/88577892/55c0d724ef6e7a7fdb7533287a49f30e01dd.pdf

40. **HM Yusif**, B Ali (2013). Academic Performance of Less Endowed High School Students in the Kwame Nkrumah University of Science and Technology. *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v33i2.10

41. **Hadrat Yusif**, Ishak Yussof, Zulkifly Osman (2013). Public university entry in Ghana: Is it equitable? *International Review of Education*. https://doi.org/10.1007/s11159-013-9331-y

42. **HM Yusif**, I Yussof, AHSM Noor (2012). Determinants of Students Academic Performance in Senior High Schools: A Binary Logit Approach. *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v31i3.12

43. **HM Yusif**, I Yussof (2010). A Critical Review of Recent Trends in Basic and Secondary Schools Enrolments in Ghana. *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v30i1.53941

44. **HM Yusif** (2010). EFFECTS OF THE SUBSIDIZED STUDENTSâ€™ LOAN ON UNIVERSITY ENROLMENT IN GHANA. *Journal of Science and Technology*. https://journal.knust.edu.gh/index.php/just/article/view/203

45. **HM Yusif**, I Yussof (2010). Effects of the Subsidized Students' Loan on University Enrolment in Ghana. *Journal of Science and Technology (Ghana)*. https://doi.org/10.4314/just.v30i2.67017

46. **HM Yusif** (2010). Investigating the effects of macroeconomic variables on demand for university education in Ghana. *European Journal of Social Sciences*. https://www.researchgate.net/profile/Ishak-Yussof/publication/289068213_Investigating_the_effects_of_macroeconomic_variables_on_demand_for_university_education_in_Ghana/links/57980bb008aec89db7b9b37c/Investigating-the-effects-of-macroeconomic-variables-on-demand-for-university-education-in-Ghana.pdf

Book chapters 1

1. **H Yusif** (2018). The need for an independent perspective: Teaching economics in Ghana. *Advancing Pluralism in Teaching Economics*. https://doi.org/10.4324/9781315177809-10

Reports 1

1. Samuel Tawiah Baidoo, **Hadrat Yusif**, Ultanika Indraswarni Anwar (2016). The effect of smallholder livestock production on income of farm households in Northern Ghana. *Munich Personal RePEc Archive (Ludwig Maximilian University of Munich)*.