



PERSONAL RESUME

Associate Prof. Dr. Abd elrhman Elzahi Saaid

Home Address : Alrawdah, Hamad Aljasir Street, Jeddah, K.S.A.

Correspondence Address : Islamic Development Bank,
Islamic Research and Training Institute, P.
O. Box 9201, Jeddah 21413
Jeddah, Saudi Arabia

Telephone : +966-533527744 (HP)

E-Mail : aelzahi@isdb.org

PERSONAL

Date of Birth : 1966

Place of Birth : Khartoum-Sudan

Sex : Male

Marital status : Married with kids

Citizenship : Sudanese

Languages : 1. **Arabic**: Mother language and 2. **English**: Fluent

EDUCATION

Ph.D. Economics (**Research area Islamic Finance**), International Islamic University Malaysia, (December 2002)

M.Sc. (Economics), Omdurman Islamic University, Sudan (1998)

Bachelor in **Banking and Finance** (First class), College of Business Studies, Sudan University of Sciences and Technology (1994)

TRAINING COURSES DURING MY WORK IN IRTI/IDBG

1. Project Management Skills for Success, 19/07/2008
2. Advanced Risk Management, 17/08/2008
3. Understanding and Preparing for Bank Ratings, 12/05/2009
4. Myers Briggs Type Indicator (MBTI "R"), 10/08/2009

5. Expert Knowledge Transfer, 17/08/2009
6. Resource Mobilization, 09/01/2010
7. Fragility & Conflict, 03/05/2010
8. Business Writing Skills in English, 18/09/2010
9. Result-Based Management Logical Framework, 25/12/2012

Publications:

1. Measuring the Sudanese Islamic Banks' Scale Efficiency, Technological Change and TFP Growth Using Translog Cost Function, Tafakur, issue No. (2) Vol. 5, (2003) Aljazeera University, Sudan
2. Measurement and Sources of Technical Inefficiency: Some Evidence from Sudan: Journal of Analysis 10 (1), 89-106 (2003), University Utara Malaysia
3. The X-Efficiency of the Sudanese Islamic Banks, Journal of Economics and Management Science, International Islamic University, Vol. 11 No. 2 (2003).
4. The Efficiency of the Islamic Monetary System, Some evidence from Sudan, Journal of Economic Studies, Vol. 5, No.1, 2004, University of Mohammadiyyah, Indonesia.
5. Output Allocative and Technical Efficiency in Sudanese Islamic Banks: an empirical investigation, Journal of Banking and Financial Studies, Higher Institute for Banking Studies, Sudan, No.8, 2004...
6. Book Chapter:: Allocative and technical inefficiency in Sudanese Islamic banks: An empirical investigation'. Wealth Creation, from Islamic prospective, Edinburgh University Press, U.K Edited by Manwar Iqbal and Rodney Wilson, 2005: pp. 142-152; **ISBN: 0 7486 2100 8**
7. Multi-input and multi-output cost function analysis: Some evidence From Islamic Banks, Tafakur, issue, (2008) Aljazeera University, Sudan
8. Islamic Banking Structures: Implications for Risk and Financial Stability. First Edition 01/2010; Islamic Research and Training Institute, a Member Group of Islamic Development Bank, **ISBN: 978-9960-32-194-3**
9. The Impact of Credit Risk Transfer on Islamic Banks' Lending Behavior and Financial Stability. First 01/2012; Islamic Research and Training Institute. **ISBN: 978-9950-32- 210-0.**
10. The Challenges of Islamic Trade Finance in Promoting SMEs in IDB Member Countries, **European Scientific Journal**, June **2013**.
11. Islamic Microfinance for Sustainable Development. edited by Nasim Shah Shirazi, Abdelrahman Elzahi, Isharaga Khattab, 2014; Islamic Research and Training

- Institute., **ISBN: 978 9960-32- 274-2**
12. Financial Inclusiveness of the Poor: ‘Beyond Microfinance. First edited by Abdelrahman Elzahi, Abdul Ghafar Ismail, 2014; Islamic Research and Training Institute., **ISBN: ISBN: 978-9960-32-277-3**
 13. Regulatory and Supervision Framework in Islamic Microfinance. First edited by Abdelrahman Elzahi, Abdul Ghafar Ismail, Mustafa Najm Albushari, 2014; Islamic Research and Training Institute., **ISBN: 978-9960-32-280-3**
 15. Challenges Facing Islamic Trade Finance In Muslim Countries. IRTI Knowledge Review. **01/2013; Vol.2, (No.1):3**
 16. Islamic Microfinance: Moving Beyond Financial Inclusion, **European Scientific Journal**, April 2015 edition vol.11, No.10 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431.
 17. The Effectiveness of Regulatory and Supervision Framework of Islamic Microfinance in Sudan, **Asian Social Science**; Vol. 11, No. 15; July 2015, ISSN 1911-2017 E-ISSN 1911-2025
 18. The Impact of Regulatory and Supervision framework of Microfinance in Kenya, **International Journal of Social Science Studies** Vol. 3, No. 5; September 2015 ISSN 2324-8033 E-ISSN 2324-8041
 19. Mobile Microfinance: Can The Un-Banked Kenyans Benefit From Moving Beyond Traditional Microfinance? Article presented in IRTI microfinance conference in Pakistan, **forthcoming, 2016**
 20. The Challenges facing alleviation of poverty through microfinance in Kenya: a Case study of the North Eastern Province, Article presented in IRTI First International Conference On Shari’ah Oriented Public Policy In Islamic Economic System (Icosopp 2015) **forthcoming, 2016**
 21. Challenges Facing Inter-Regional Trade in OIC Countries: North African Countries Case Study, Article presented in IRTI Thematic Workshop on Intra Trade In OIC Countries: Removing Obstacles And Promoting Trading Business, 30-31, May, 2015, Kedah, Malaysia, **forthcoming, 2016**
 22. Business Models in Islamic Microfinance, First edited by Abdelrahman Elzahi, Abdul Ghafar Ismail, 2016; Islamic Research and Training Institute, **forthcoming, 2016**
 23. Intra Trade in the Organization of Islamic Cooperation Countries: Removing Obstacles and Promoting Trading Business, by Abdelrahman Elzahi, Abdul Ghafar Ismail, 2016; Islamic Research and Training Institute, **forthcoming, 2016**
 24. Public Policy in Islamic Framework: Principles and Guidelines in Policy Formulation, by Abdelrahman Elzahi, Abdul Ghafar Ismail, 2016; Islamic Research and Training Institute, **forthcoming, 2016**
 25. Pricing Benchmarking in Mortgages in Islamic Home Financing, by Abdelrahman Elzahi, Abdul Ghafar Ismail, Rosylin Mohd. And Mejda Bahlous, 2016; Islamic Research and Training Institute, **forthcoming, 2016**

Ongoing Research Projects:

26. The Miles stone of alleviating poverty through zakat system: An Empirical Evidence, Abdelrahman Elzahi & Khalifa M Ali, **going on research**
27. Mobile microfinance in Sudan: Opportunities and Challenges, **going on research**, Abdelrahman Elzahi & Khalifa M Ali
28. Improving Rural Livelihoods: A Study of Shariah Cooperatives in Thailand, Abdelrahman Elzahi, Abdul Ghafar Ismail, **going on research**
29. The Role of Awqaf, Zakat and Microfinance Institutions on Socio-Economic Empowerment in KSA, Abdelrahman Elzahi, Abdul Ghafar Ismail, **going on research**
30. Improving Rural Livelihoods: A Study of Shariah Cooperatives in Kenya. **going on research**