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[LinkedIn](#), [Google Scholar](#), [Research Gate](#), [Mendeley](#), [SSRN](#)

Homepage: <http://suzannaelmassah.com>

FIELDS OF RESEARCH

Finance, Sustainable Development, Economics of Education, Islamic Finance, Institutional Economics, Political Economy

EDUCATION

Ph.D. in Economics: Eco-industrial Parks: Opportunities for Industrial Development in Egypt	FEPS- Cairo University Egypt	05/ 2009
M.Sc. in Economics: Impact of Tax Policy on Economic Growth	FEPS-Cairo University Egypt	07/2004
B.Sc. in Economics: Minor Statistics - Honor	FEPS-Cairo University Egypt	07/1997

PROFESSIONAL (ACADEMIC) EXPERIENCE

Assistant Professor of Economics & Finance Zayed University, Abu Dhabi, UAE	08/2012- present
Associate Professor of Economics & Finance Faculty of Economics & Political Science Cairo University, Egypt	10/2015 – present (on leave)
Assistant Professor of Economics & Finance Faculty of Economics & Political Science Cairo University, Egypt	09/2009 – 10/2015
Chair of Quality Affairs Committee Cairo University	05/2012 - 08/2012
Adjunct Assistant Professor Faculty of Engineering, Cairo University, Egypt	09/2011 - 08/2012
Adjunct Assistant Professor Faculty of Law, Cairo University, Egypt	09/ 2010 - 08/2012
Adjunct Assistant Professor Faculty of Commerce, Cairo University, Egypt	09/ 2009- 08/ 2012
Senior Lecturer Faculty of Economics & Political Science Cairo University, Egypt	09/2004 - 09/2009
Research Assistant Faculty of Economics & Political Science Cairo University, Egypt	04/1998 - 09/2004
Teaching Assistant Faculty of Economics & Political Science Cairo University, Egypt	01/1998 - 09/2004

INTELLECTUAL CONTRIBUTIONS

PUBLICATIONS IN REFEREED JOURNALS

1. Suzanna ElMassah, O. Alsayed, S. M. Bacheer, Liquidity Risk in the MENA Region Banking Sector: Does Bank Type Make a Difference? <i>Journal of Developing Areas</i> .	Accepted 2017	ABDC Rating: B SCOPUS
2. Suzanna ElMassah, Industrial Symbiosis within Eco-Industrial Parks: Case study of the New Borg El-Arab industrial city in Egypt. <i>Journal of Business Strategy and the Environment</i> .	Accepted 2017	ABDC Rating: B SCOPUS

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|---|------------------|----------------------------------|
| 3. Suzanna ElMassah & Dalia Fadly, Predictors of Academic Performance for Finance Students: Women at Higher Education in the UAE, <u><i>International Journal of Educational Management</i></u> , Vol.31(7). | 2017 | ABDC Rating: B
SCOPUS |
| 4. Victor Wong & Suzanna ElMassah, Recent Evidence on the Oil Price Shocks on GCC Stock Markets, <u><i>International Journal of the Economics of Business</i></u> . | 2017 | ABDC Rating: B
SCOPUS |
| 5. Suzanna ElMassah, Ola Alsayed, Shereen Mostafa Bacheer, Liquidity in the UAE Islamic Banks (2008-2014), <u><i>Journal of Islamic Accounting and Business Research</i></u> . | Accepted
2017 | ABDC Rating: C
SCOPUS |
| 6. Samy Garas & Suzanna ElMassah, Corporate Governance and Corporate Social Responsibility Disclosures: The Case of GCC Countries, <u><i>Critical Perspectives on International Business</i></u> . | 2018 | ABDC Rating: B
SCOPUS |
| 7. Suzanna ElMassah, Addressing Free Riders in Collaborative Group work: The Use of Mobile Application at Higher Education, <u><i>International Journal of Educational Management</i></u> . | Accepted
2017 | ABDC Rating: B
SCOPUS |
| 8. Suzanna ElMassah, Achieving sustainable industrialization in Egypt: Assessment of the Potential for EIPs, <u><i>Interdisciplinary Environmental Review</i></u> . | Accepted
2017 | ABDC Rating: C
SCOPUS |
| 9. Suzanna ElMassah, Local Sustainable Development: Local Agenda 21 for Egypt and the Arab Countries, <u><i>World Review of Science, Technology and Sustainable Development</i></u> , Vol.12 (3). | 2016 | ABDC Rating: C
SCOPUS |
| 10. Suzanna ElMassah, GCC States Are Implementing Economic Reform & Enhancing Financial Stability Through the 7 mechanisms-GCC Stock Markets Are Not Immune from Shocks” (in Arabic) Araa magazine, Iss.119, Gulf Research Center, Jeddah, KSA. | 2017 | |
| 11. Reynold James and Suzanna ELMassah, Identification of factors contributing to success of expatriate entrepreneurs in the Gulf Corporation Council [GCC] region: An exploratory study, <u><i>International Journal of Management and Applied Science</i></u> , Vol.2, (3). | 2016 | |
| 12. Suzanna ElMassah, Islamic Economy Option: SWOT Case Study Analysis, <u><i>Advances in Management and Applied Economics</i></u> , Vol.5 (3). | 2015 | |
| 13. Suzanna ElMassah and Ola Al-Sayed, The Missed Puzzle Piece for Economic Transition Success, <u><i>Journal of Business Management and Economics</i></u> , Vol.3(4). | 2015 | |
| 14. Suzanna ElMassah and Ola Al-Sayed, Banking Sector Performance: Islamic and Conventional Banks in the UAE, <u><i>International Journal of Information Technology and Business Management</i></u> , Vol.36(1). | 2015 | |
| 15. Suzanna ElMassah, The Relation Between Students’ Productivity and Lifestyle Habits, <u><i>European International Journal of Science and Humanities</i></u> Vol.1(3). | 2015 | |

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| 16. Suzanna ElMassah, Ola Al-Sayed, The Relation Between Economic Transition and Political Transformation: Egypt in the Light of EECs Experience, <i><u>European Journal of Applied Social Sciences Research</u></i> , Vol.2(2). | 2014 |
| 17. Suzanna ElMassah, Ola Al-Sayed, Risk Aversion and Islamic Finance: An Experimental Approach, <i><u>International Journal of Information Technology and Business Management</u></i> , Vol.16 (1). | 2013 |
| 18. Suzanna ElMassah, The Power of Reframing Incentives: Field Experiment on (Students') Productivity, <i><u>Advances in Management & Applied Economics</u></i> , Vol.3(2). | 2013 |

BOOKS

- | | | |
|--|------|---------------------|
| 19. Suzanna ElMassah, Omran G., Would Climate Change Affect the Imports of Cereals? - The Case of Egypt. In: Leal W. (Ed.) Handbook of Climate Change Adaptation: <i><u>SpringerReference, Springer-Verlag Berlin Heidelberg</u></i> . | 2014 | SCOPUS Books |
| 20. Suzanna ELMassah, Competitiveness and Legal Framework: The Case of the UAE (<i>Arabic</i>), Noor Publishing-Germany, ISBN-13: 978-3-330-84796-5. | 2017 | |
| 21. Suzanna El Massah, The Egypt – UAE Economic Relation”, in: The UAE-Egyptian Relations: Challenges and Future Prospects , UAE: Al Khaleej Publishing. | 2017 | |

OTHER PUBLICATIONS

- | | |
|--|------|
| • Suzanna El Massah, Human Investment: Promising Opportunities for E-learning in UAE, <i>Future for Advanced Research Center</i> , UAE. | 2014 |
| • Behind the Barriers: Women in Informal Work and Home-Based Entrepreneurship in Selected Cities in MENA (<i>Co-Author</i>), World Bank in cooperation with CEFRS. | 2008 |
| • Egypt’s Industrial Development Strategy Discussion (<i>Editor</i>), CEFRS. | 2006 |
| • Egyptian government Statement 2006 Discussion” (<i>Editor</i>), CEFRS | 2006 |

WORK IN PROGRESS

- Experiential Learning in Business Education
- Identifying the Determinants of Renewable Energy Consumption in both Developed and Emerging Countries
- The Role of Financial Development in Accelerating Economic Growth
- Determinants of Hidden Economy
- Perception of higher education students towards group work: Gender and discipline perspectives

FELLOWSHIPS

- | | |
|--|-----------------|
| • Middle East Economic Association (MEEA) | 05/2015-present |
| • The International Association for Feminist Economics (IAFFE) | 05/2015-present |

SERVICE

SERVICE TO THE HIGHER EDUCATION

- Founder and advisor of INVESLAMIC student club: <http://mideastinfo.tumblr.com/post/154072847611/zayed-university-launches-inveslamic-club-to> Zayed University UAE 2016-present
 - Academic member in the interview panel, eMBA cohort 16, Graduate school. Zayed University UAE 11/ 2015
 - Academic mentor for off-Campus activity: Emirates Foundation Youth Philanthropy Summit 2015, Philanthropy in Transition: Maximizing Impact Through Deploying Top Talent. St. Regis Corniche Hotel Abu Dhabi, UAE 27-28 Oct 2015
 - Academic representative, College of Business Major's Day event. Zayed University UAE 30/09/2015
 - Students' internship supervision, College of Business. Zayed University UAE 2013-2017
 - Student advisor, College of Business, Zayed University. Zayed University UAE 2013-2017
 - Nominating ZU exemplary students for The **Student Recognition Ceremony**. Zayed University UAE 07/2015
 - Organizer for a Faculty Exchange Program between Griffith University & Zayed University. Zayed University UAE 22-26 Feb 2015
- Dr. Victor Wong visit to Zayed University
- Participation in the Open day activities Zayed University UAE 24/02/2015
 - Organizing a 2-day workshop on Quantitative Data analysis using SPSS and AMOS. Zayed University UAE 22-23 Mar 2015
 - Research Seminar presentation, College of Business: An Examination on GCC Stock Market: Implications for Portfolio Diversification. Zayed University UAE 24/02/2015
 - Research Seminar presentation, IIWS: Sustainable Industrial Development. Zayed University UAE 03/2017
 - SoTL graduation presentation: Professional development week. Zayed University UAE 12 /2016
 - Course coordinator for Islamic Finance BUS426, College of Business-Prepare for QFE alignment. Zayed University UAE Fall 2014, Fall 2015, Fall 2016, Fall 2017
 - Course coordinator for Financial Markets BUS422, College of Business-Prepare for QFE alignment. Zayed University UAE Spring 2015
 - Insights provider for the key teaching & learning issues at Zayed University, Report by Center for Educational Innovation (CEI). Zayed University UAE 12/2013

- Colloquy courses final exams Proctoring. Zayed University UAE 2013-2014
- Academic Trainer for students: Scientific research & Documentation for scientific research. Center for Economic and Financial Research and studies (CEFRS). FEPS Cairo University 17-19Dec. 2011
- Academic Trainer for students: Writing Skills and Data Collection. Center for Economic and Financial Research and studies (CEFRS). FEPS Cairo University 04/ 2011
- Assistant manager: FEPS Quality Unit for accreditation. FEPS Cairo University 2009-2012
- Academic supervision on the faculty website Upgrading FEPS website. FEPS Cairo University 2011-2012
- Academic supervision on graduation projects of Economic departments` students. FEPS Cairo University 2009- 2012
- Curriculum Development: Economic Development, Institutional Economics, Environmental Economics, Macro Economics. Ford Grant Cairo University 2010-2011
- Academic Manager: FEPS Ford Foundation Grant for Curricula Development. Cairo University 2010-2012

COMMITTEE MEMBERSHIP:

- Committee Chair: Student Affairs Committee, IWS Zayed University UAE 2013-2014
- Committee Chair, Business Literacy Committee, College of Business-AUH Zayed University UAE 2016/2017
- International Potluck Event Committee Zayed University UAE 2016/2017
- Students Affairs Committee, College of Business Zayed University UAE 2016/2017
- Entrepreneurship Committee, College of Business Zayed University UAE 2016/2017
- Research & Intellectual Contributions Excellence Committee, College of Business Zayed University UAE 2014-2015
- Learning Outcomes Assessment Committee (LOAC), IWS Zayed University UAE 2013-2014
- ZU Food Committee Zayed University UAE 2013-2014
- ZU Student Affairs Standing Committee Zayed University UAE 2013-2014
- Activities Task Forces committee Zayed University UAE 2014-2015
- Search committee for the Endowed Chair in Islamic Finance Zayed University UAE 2014

- Peer review committee for ZU-colleges Annual Learning Outcomes Assessment Reports 2013-2014. Zayed University UAE 2013-2014
- Steering Committee for choosing the best Student FEPS Cairo University 2010
- Environment committee FEPS Cairo University 2009-2012
- Organizing committee: the 8th Economic Department Conference: **Structural Reform: The Case of Egypt** FEPS Cairo University 13-14 Apr.2003

SERVICE TO THE PROFESSION

CONFERENCE SESSION CHAIR:

- 56th Meeting of EWGCFM, Session 4: Portfolio Theory II, Zayed University Dubai- UAE 12-14 Nov. 2015
- Third Middle East Conference on Global Business, Economics, Finance and Banking (ME15Dubai October Conference), Dubai UAE 16-18 Oct. 2015

REVIEWER FOR REFEREED JOURNALS:

- International Journal of Islamic & Middle Eastern Finance & Management **SCOPUS**
- International Journal of Developing Areas **SCOPUS**
- Journal of Islamic Accounting and Business Research **SCOPUS**
- Management Decision **SCOPUS**
- Journal of Management Studies
- AshEse Journal of Economics
- Associate-Editor member: World Research Journal of Economics
- Associate-Editor member: World Research Journal of Sustainable Development
- Editorial Review Board Member: European Journal of Applied Social Sciences Research (EJASSR)
- Editorial Board member: Donnish Journal of Business and Finance Management Research (DJBFMR)
- Editorial Board member, Savant Journal of Social Sciences and Humanity

COMMUNITY SERVICE

- Islamic Economy: The Global Growth engine- Cover Story Emirates Business Anniversary issue Nov. 2015
- Chaperone and spectator for the annual Abu Dhabi Science Festival -Female Students, AUH Zayed University UAE 11/2014
- Judgment Committee member for the Annual Environment Competition 2012-2013 Environment Agency Abu Dhabi, UAE Mar-Apr 2013
- United Nations Volunteer Cairo University 03/2011
- Parents Representative: Cairo Egypt 2010-2011

- Deutsche Evangelische Oberschule (DEO-Kairo)
- Member of the Economic Commission, Supreme Council of Culture Egypt 01/2012- present

HONORS & AWARDS

- 21 Google Scholar Citations
- 3 h-index
- 5.46 Researchgate points.
- Best Paper Award: 3rd Middle East Conference on Global Business, Economics, Finance and Banking Dubai UAE 09/01/2016
- Banking Sector Performance: Islamic and Conventional Banks in the UAE
- Excellent Paper award: International Conference on Economics, Management and Social study (ICEMSS), Barcelona Spain 3/01/ 2016
- Identification of Factors Contributing to Success of Expatriate Entrepreneurs in the GCC Region
- Honored Faculty Scholarship, 3rd annual Celebration Zayed University UAE 04/2015
- Honored Faculty Scholarship, 2nd annual Celebration Zayed University UAE 09/2014
- Certificate of Honored, Ministry of Culture, Youth and Community Development Western Region Culture Center UAE 11/2014

TEACHING EXPERIENCE

Zayed University-Graduate Level

- Islamic Finance (BUS638 & MMIB638)
- Risk Management (IEWM655)
- Financial Markets (IEWM645)
- Asset Management (IEWM650)
- Research Project (IEWM699)
- Islamic Economic Perspectives (IEWM 620)
- Money and Banking: History and Functions (IEWM640)
- Sustainable Development: Theories & Applications (IEWM 630)

Zayed University-Under Graduate

- Islamic Banking and Finance (BUS426)
- Financial Markets (BUS422)
- Business Internship (BUS491)
- Principles of Microeconomics (ECN201)
- Principles of Macroeconomics (ECN202)
- Islamic Civilization (COL230)

FEPS - CAIRO UNIVERSITY

- Economic Development (312E)
- Principles of Macroeconomics (112E)
- Principles of Microeconomics (111E)
- Managerial Economics (405E)
- Environmental Economics (319E)
- Institutional Economics (404E)

- Introduction to Economics for non-majors
- Microeconomics Theory (211E)

POSTGRADUATE STUDENT SUPERVISION

Masters Students:

- | | | |
|--|--------------------------|-------------------|
| • Gehad Hassan: The Economic Impact of Climate Change on Cereal Imports to Egypt | FEPS
Cairo University | 2010 - 2012 |
| • Mohamed Samir: Determinants of informal sector | FEPS
Cairo University | 09/ 2015- present |
| • Doaa Gamal: Education for Sustainable Development at Higher Education | FEPS
Cairo University | 09/ 2016- present |

GRANTS RECEIVED

- | | | |
|---|---|--------------|
| • Research Incentive Fund (AED 94,750)
Ethnic Entrepreneurial Success in the UAE: An Empirical Exploration of Causal Factors | (with Reynold James)
Zayed University | 2016-present |
| • Mobile Learning Research Fund (AED 20,000)
Addressing Free Riders in Collaborative Course Projects | Zayed University | 2015-2016 |
| • Research Incentive Fund (AED 84,834)
The UAE-Egyptian Relations: Current Situation and Future Prospects | (with Hassanein Ali, Hamdy Hassan, Shereen Bacheer)
Zayed University | 2014-2016 |
| • Research Incentive Fund (AED 72,950)
Corporate Governance & Corporate Social Responsibility Disclosures | (with Samy Garas)
Zayed University | 2014-2016 |
| • Research Incentive Fund (AED 75,000)
Liquidity Management in UAE Islamic Banks | (with Ola AlSayed)
Zayed University | 2013-2015 |

FACULTY PROFESSIONAL DEVELOPMENT

- | | | |
|---|---------------------------------|--------------|
| • Increasing Student Engagement | CEI-Zayed University | Oct. 2014 |
| • Enhancing your Blended Course with Online Sessions-Blackboard collaboration | CEI-Zayed University | Oct. 2014. |
| • Grades First Faculty Training Session | CEI-Zayed University | Sep. 2013 |
| • SEDONA Training session | CEI-Zayed University | 22/10/2012. |
| • Project Based Learning (PBL): 4 interactive workshops | CEI-Zayed University | Apr-May 2013 |
| • Introduction to Teaching with My Ecolab | Faculty Advisor Team
Pearson | 20/11/2013 |
| • Making Student Outcomes Measurable & Professional Skills Assessment | CEI-Zayed University | 18/12/2012 |
| • Ethics of Scientific Research: | Cairo University | Summer 2014 |
| • Faculty & Leadership Development Center (FLDC) | Egypt | |

- Management of Research Team - (FLDC) Cairo University Egypt Summer 2014
- University Management - (FLDC) Cairo University Egypt Summer 2014
- Scientific Conferences Organization - (FLDC) Cairo University Egypt Summer 2014
- Time Management- (FLDC) Cairo University Egypt Summer 2014
- Exams and Student Assessment- (FLDC) Cairo University Egypt Summer 2014
- Strategic Planning- (FLDC) Cairo University Egypt Summer 2011
- The Use of Technology in Teaching- (FLDC) Cairo University Egypt Mar. 2010
- Financial and Legal Aspects of Academic Staff Members Cairo University Egypt Feb. 2009
- Effective Communication Skills in Teaching- (FLDC) Cairo University Egypt Dec. 2009
- Effective Presentation Skills- (FLDC) Cairo University Egypt Dec. 2006
- Recent Trends in Teaching- (FLDC) Cairo University Egypt Nov. 2009
- Teaching Skills Educative Study Institute Cairo 3-4 Nov.2001
- Advanced Econometrics- Georgia State University, Andrew Young School of Policy Studies, Cairo- Egypt 15- 26 Nov. 2009
- Arabic Language Skills - Center for Arabic Language & Culture Cairo University Egypt 18 – 29 Sep. 2011

CERTIFICATES/TRAININGS

- ITPF-005 - Innovative Teaching Program (ITP): Developing Meaningful Assessments CEI Zayed University Oct.-Nov. 2017
- Accredited by UK Higher Education Academy
- ITPF-007 - Innovative Teaching Program (ITP): Evidence-based approaches to developing students' critical thinking skills CEI Zayed University Sep.-Oct. 2017
- Accredited by UK Higher Education Academy
- CITI certificate for ethics in Research, Collaborative Institutional Training Initiative. University of Miami 03/2015
- Web seminar session: Planning for success: Pakistan's Islamic finance reboot, Islamic finance gateway community Thomson Reuters 29/4/2014
- Technical Workshop on Products Development for Islamic Financial Institutions. General Council for Islamic Banks & Dubai, UAE. 17-19 Nov. 2015

Financial Institutions (CIBAFI)- Emirates Securities & Commodities Authority

- Scholarship of Teaching and Learning (SoTL) Certification CEI Feb.-Mar. 2015
Zayed University
- Regional Training for Trainers (TOT): Gender sensitive Budgeting (GSB) CEFRS & UNDP 27-29 May 2006,
FEPS
- Three months training in the Future Generation Foundation Cairo University Summer 1997
- One month training in the Dealing Room Arab Bank Cairo Summer 1996
- Heartsaver First Aid CPR AED course, Uniteam Medical Assistance Zayed University Abu Dhabi-UAE 11/09/2014

PRESENTATIONS

CONFERENCES:

- **19-20/11/2017:** Industrial Symbiosis within EIPs: Borg El-Arab in Egypt. The 3rd International Conference on Organization and management: Corporate Social Responsibility in the 21st Century. Abu Dhabi, UAE.
- **03-04/05/2017:** Liquidity Risk in the MENA Region Banking Sector (2009-2016): Does Bank Type Make a Difference. AFU International Conference: Toward Advanced Scientific Knowledge (TASK-2017) in Business. Dubai, UAE.
- **31AUG-1 SEP/05/2016:** Recent evidence on the oil price shocks on GCC stock markets, 2016 Academy of International Business MENA JIBS Paper Development Conference, Dubai.
- **03-04/11/2016:** Recent Evidence on the Oil Price Shocks on GCC Stock Markets. Griffith Alternative Investments Conference, Griffith University, Queensland, Australia.
- **03/01/2016:** Identification of Factors Contributing to Success of Expatriate Entrepreneurs in The GCC Region. International Conference on Economics, Management and Social Study (ICEMSS), Barcelona, Spain.
- **12-14/11/2015:** The impact of oil shocks on the GCC countries; Evidence from recent oil plunge, 56th Meeting of EWGCFM, Zayed University, Dubai, UAE.
- **16-18/10/2015:** Banking sector performance: Islamic and Conventional Banks in the UAE, Third Middle East Conference on Global Business, Economics, Finance and Banking (ME15Dubai October Conference), Dubai, UAE.
- **11-13/10/2015:** Eco-Industrial Parks: New Ideas for New Vision of Sustainable Development, Eco-City Summit 2015, Abu Dhabi, UAE.
- **26-27/05/2015:** Local Sustainable Development: Guidelines of Local Agenda21, National Capacity Building Strategy for Sustainable Development and Poverty Alleviation, Dubai, UAE
- **15-16/9/2014:** Presenting a research paper in the 3rd Asian Business Research Conference, “The Relation between Economic Transition and Political Transformation: Egypt in the Light of EECs Experience“, Asian Society of Management and Marketing Research, INSEAD, Abu Dhabi, UAE.
- **21-22/4/2014:** Presenting a research paper in the World Business Research Conference, World Business Institute, Australia, Dubai, UAE. Dubai’s soft Power: New vision for Islamic Economy.

- **5/05/13:** Dubai the Capital for Islamic Economics: UAE- China Relations, Islamic Economics and China, conference by IWS-Zayed University, Dubai, UAE
- **12/2010:** Localizing Sustainable Development in Egypt: Guidelines from LA21, Conference Applying Local Dimension in Economic Development, USAID & FEPS, Cairo University.
- **27-28/05/12:** The power of reframing incentives: Field experiment on (students') productivity, Joint Research Conference: Université Paris 1 & Cairo University, Egypt, Cairo
- **21-22/02/2013:** Risk aversion and Islamic finance: An experimental approach, presented to the First AUS Conference on Islamic Banking and Finance, Sharjah, UAE.

INVITED SEMINAR SPEAKER

- | | | |
|---|--|------------|
| • Islamic Economics and China conference
Dubai the Capital for Islamic Economics: UAE- China Relations | Zayed University
UAE | 05/2013 |
| • Joint Learning Course between: Cairo University, AUC & Tübingen University in Germany.

The Economic Situation of Egypt Post 25th Jan. Revolution | FEPS
Cairo University | 27/12/2011 |
| • Youth and Community Development
The role of local community in achieving Sustainable Development. | Ministry of Culture
Western Region Culture Center-UAE | 26/11/2014 |

LANGUAGES

Arabic	Native Speaker
English	Near-Native
German	Upper-Intermediate

COMPUTER SKILLS:

BlackBoard, Microsoft Office, Mac iOS, SPSS, E-Views