

# **CURRICULUM VITAE**

## **1. PERSONAL DATA**

|                                  |   |
|----------------------------------|---|
| <b>NAME</b>                      | ERHABOR, OSARUYI JEFFREY  |
| <b>DATE OF BIRTH</b>             | JULY 27 <sup>TH</sup> 1965  |
| <b>PLACE OF BIRTH</b>            | BENIN CITY  |
| <b>SEX</b>                       | MALE  |
| <b>MARITAL STATUS</b>            | MARRIED   |
| <b>STATE OF ORIGIN</b>           | EDO STATE   |
| <b>LOCAL GOVT AREA OF ORIGIN</b> | OREDO   |
| <b>HOME ADDRESS</b>              | 1 HOSA STR OFF IGUOKHEUN/IRHIRHI RD,<br>IGUOKHEUN QUARTER, GRA, BENIN CITY. |
| <b>CONTACT ADDRESS</b>           | 16 AKENUWA STR OFF NEW LAGOS RD,<br>NEW BENIN, BENIN CITY.                  |

## **2. INSTITUTIONS ATTENDED WITH DATES**

|                                    |             |
|------------------------------------|-------------|
| UGHOTON SECONDARY SCHOOL, EKEWAN   | (1977-1982) |
| FEDERAL GOVERNMENT COLLEGE, KANO   | (1983-1985) |
| BENDEL STATE UNIVERSITY, EKPOMA    | (1986-1990) |
| UNIVERSITY OF AGRICULTURE, MAKURDI | (1992-1993) |
| UNIVERSITY OF BENIN, BENIN CITY    | (1994-1997) |
| DELTA STATE UNIVERSITY, ABRACA     | (2014-2019) |

### **3. ACADEMIC QUALIFICATIONS OBTAINED WITH DATES**

- (1). WASC, (1982).
- (2). A/LEVEL, (1985).
- (3). B.SC (ed) ECONOMICS, (1990).
- (4). PG. DIP AGRIC ECONOMICS & EXTENSION, (1993).
- (5). M.SC BANKING & FINANCE, (1997).
- (6). Ph.D BANKING & FINANCE, (SUBJECT TO SENATE APPROVAL).

### **4. WORKING EXPERIENCE WITH DATES**

1. GOVT GIRLS DAY SEC SCHOOL, KUTA-SHIRORO, NIGER STATE (1991-1992).  
POSITION HELD: TUTOR-ECONOMICS (NYSC).
2. EDO COLLEGE, BENIN CITY (1992-1996).  
POSITION HELD: TUTOR-ECONOMICS
3. UNIVERSITY OF BENIN DEMONSTRATION SEC SCHOOL, UNIBEN (1996-2000).  
POSITION HELD: TUTOR-ECONOMICS
4. AMBROSE ALLI UNIVERSITY, EKPOMA (1999 TO DATE)  
POSITION HELD: ASSISTANT LECTURER (1999-2002)  
LECTURER II (2002-2006)  
LECTURER I (2006 TO DATE)

### **5. AWARDS**

1. CERTIFICATE AWARDED BY KANO STATE AMATEUR ATHLECTIC ASSOCIATION (1984)  
EVENT: SHORT-PUT
2. CERTIFICATES AWARDED BY BENDEL STATE UNIVERSITY, ABRAKA CAMPUS (1989 & 1990)  
EVENT: FOOTBALL.
3. LETTER OF COMMENDATION BY NIGER STATE NYSC FOR OUTSTANDING PERFORMANCE (1992)

**6. SPOKE, LANGUAGE**

BINI & ENGLISH LANGUAGES

**7. PROFICIENCY IN ENGLISH LANGUAGE  
(WRITING & USAGE)**

GOOD

**8. SKILL ACQUISITION**

COMPUTER LITERATE

**9. PROJECTS & THESIS**

Erhabor, O. (1990). An appraisal of the role of NACB in agricultural financing. *B.Sc (ed) project. BENSU, Abraka campus.*

Erhabor, O.J. (1993). An analysis of the performance of Edo State agricultural development programme (EDADP). *Pg. Dip. Project report, UAM. Benue.*

Erhabor, O.J. (1996). Community banks: an effective financial institution for deposit mobilization and loan disbursement in the rural areas. *M.Sc thesis, UNIBEN, Benin City.*

Erhabor, O.J. (2019). Financial risk and the performance of deposit money banks (DMBs) in Nigeria. *Ph.D thesis, DELSU, Abraka.*

**10. ARTICLES & PUBLICATIONS**

Erhabor, O. & Ofanson, E.J. (2005). Informal financial sector: a middle rung in development. Cited in *informal financial sector and sustainable development in Nigeria*. Eds. Ojo, J.A.T., Iyiegbuniwe, W.I., et al. Forthright Educationksl publishers. 73-82.

Erhabor, O. & Ofanson, E.J. (2005). The economic of education in development. A *Multidisciplinary Journal of Empirical Research, vol.2, No.2.*

Erhabor, O. (2007). Financing cassava enterprise in cassava production, utilization and marketing. Cited in *cassava: the white gold*. Eds. Erhabor, P.O. et al. Initiative Publishers. 98-114.

Erhabor, O.J. (2019). Capital structure and the performance of the banking industry in Nigeria. *Journal of Management Technology and development, ATBU, Vol.10, No.2.*

Erhabor, O.J. (2019). The impact of money supply on economic growth in Nigeria. *Business and Finance Journal, vol.9, No.2, 104-119.*

Erhabor, O.J., & Ofiafoh, E. (2020). Credit risk and the performance of deposit money banks in Nigeria. *Accounting and Taxation Review, Vol.4, No.1, 46-62.*

## **PUBLICATIONS WITH OTHERS**

Isedu, M. & Erhabor, O. (2004). Environmental degradation in the Niger Delta and national development. *Multidisciplinary Journal of Research Development, Vol.3, No.3, 74-79.*

Isedu, M. & Erhabor, O. (2005). Informal financial sector towards poverty alleviation. Proceeding of a conference by research group for African financial system and development. *University of Ado-Ekiti. Ado-Ekiti. June.*

Isedu, M.O. & Erhabor, O. (2005). Re-engineering informal financial sector towards poverty alleviation. Cited in *informal financial sector and sustainable development in Nigeria*. Eds. Ojo, J.A.T., Iyiegbuniwe, W.I., et al. Forthright Educationksl publishers. 135-141.

Omonzejie, P.I., Imimole, B., & Erhabor, O.J. (2005). Linkages between environmental degradation, poverty and economic development in Nigeria. cited in *taxation, natural resources, the environment and economic development*. Ed. Longe. J.B.. Amoni Publishers. 145-161.

Ikharehon, J.I & Erhabor, O.J. (2007). The capital market and economic development: the Nigerian experience. *The International Journal Series on Tropical Issues, Vol.5, No.3, 99-110.*

Ighodaro, C., Erhabor, O.J., & Erhabor, O.L. (2013). Transiting to a green economy: the role of agriculture in sustainable development and poverty reduction. Cited in *the green economy: balancing environmental sustainability and livelihoods in an emerging economy*. Eds. Popoola, L., Ogunsanwo, O.Y. et al., vol.2, 423-435.

Ikharehon, J.I. & Erhabor, O.J. (2017). The impact of capital market on industrial development of Nigeria cited in *Management, Democracy and National Development in Africa: the way forward*. Eds. Iyoha, E.E, Oviasuyi, P.O. et al. Pub: Fata super system Limited. 326-335.

Isedu, M., & Erhabor, O.J. (2020). Non-performing loans (NPLs) and loans and advances of commercial banks in Nigeria. *Accounting and Taxation Review, Vol.4, No.1, 104-117.*

## **INTERNATIONAL PAPERS**

Asemota, A.E. & Erhabor, O. (2011). Microfinance institutions in Nigeria: whom are they serving? *Journal of Social Science, centre for the promotion of international relations, studies and development*. Published. Kandid.Gold. Accra, Ghana.

**11. HOBBIES:** Watching football, reading, travelling, music and cooking.

## **REFREES**

Prof. Bob Osazee  
Department of Business Administration,  
University of Benin, Benin City.

Prof. Enoma Anthony  
Department of Economics,  
Ambrose Alli University, Ekpoma.