

James Atta PEPRAH

Professor · Applied Economics
University of Cape Coast

ORCID [0000-0002-2972-9431](https://orcid.org/0000-0002-2972-9431) · Profile scholar.ucc.edu.gh/staff/9fcfb342-1d9a-46ad-a35f-6ca50331d200

PROFILE

James Atta Peprah is Associate Professor of Economics at the Department of Applied Economics, School of Economics, University of Cape Coast, Ghana. My areas of specialization include microfinance, development economics, enterprise studies, banking and finance.

RESEARCH

Areas Economics and Econometrics · Accounting · Finance · Information Systems · Safety Research · Business and International Management

RESEARCH SUMMARY

52	699	15	24	5.11	53%
Publications	Citations	h-index	i10-index	Field-weighted impact	World top 10%

Counted from the 52 publications listed below, 2011–2026. Field-weighted impact is the mean over the 51 works scored for it; 1.00 is the world average for works of the same field, type and year. 27 of the 51 papers scored for it are among the world's most cited tenth for their field, type and year.

POSITIONS

Lecturer Economics 2007–present
Economics, University of Cape Coast, Cape Coast, Ghana

EDUCATION AND QUALIFICATIONS

Ph.D Economics 2010–2013
Economics, University of Cape Coast, Cape Coast, Ghana

PUBLICATIONS

Journal articles 36

1. James Atta Peprah, Clement Oteng, Alhassan Abdul-Wakeel Karakara, Joshua Sebu, Emmanuel Attobrah, Al-Jafar Suleiman Baidoo (2026). Financing green growth in African emerging economies: opportunities and challenges. *Innovation and Development*. <https://doi.org/10.1080/2157930x.2026.2616580>
2. Clement Oteng, Pius Gamette, Edward Kweku Nunoo, James Atta Peprah, Kwasi Camara Obeng (2025). Climate policy uncertainty and its impact on major tuber crops futures in low-income food deficit countries. *Journal of Economic Studies*. <https://doi.org/10.1108/jes-06-2025-0376>
3. Clement Oteng, Iledare Omowumi, James Atta Peprah, Pius Gamette (2025). Renewable energy transition and employment dynamics in an emerging oil-producing economy: A case study of Ghana. *African Journal of Science Technology Innovation and Development*. <https://doi.org/10.1080/20421338.2025.2491227>
4. Alhassan Abdul-Wakeel Karakara, James A. Peprah, Isaac Dasmani (2025). Social resilience and the blue economy: A study on fishermen in coastal communities in Ghana. *World Development Sustainability*. <https://doi.org/10.1016/j.wds.2025.100257>
5. Mubarik Salifu, James Atta Peprah, William Godfred Cantah (2024). Legal Systems, Property Rights, and Financial Development in Sub-Saharan Africa. *SAGE Open*. <https://doi.org/10.1177/21582440241257932>

6. **James Atta Peprah**, Ewura-Adwoa Ewusie, Ebenezer Quartey Quartey (2024). MICROFINANCE REGULATION IN GHANA:. *UCC Law Journal*. <https://doi.org/10.47963/ucclj.v4i1.1546>
7. Alhassan Abdul-Wakeel Karakara, **James A. Peprah**, Isaac Dasmani (2024). Marine biodiversity conservation: The cultural aspect of marine protected areas in Ghana. *Aquatic Conservation Marine and Freshwater Ecosystems*. <https://doi.org/10.1002/aqc.4138>
8. Mubarik Salifu, **James Atta Peprah**, Joshua Sebu, William Godfred Cantah (2024). Openness policies and financial development in Ghana: An ARDL approach. *Heliyon*. <https://doi.org/10.1016/j.heliyon.2024.e25074>
9. Michael Insaidoo, William Gabriel Brafu-Insaidoo, **James Atta Peprah**, William Godfred Cantah (2024). The role of financial globalization in the long-run volatility between forex and stock markets during COVID-19: Evidence from Africa. *Research in Globalization*. <https://doi.org/10.1016/j.resglo.2024.100242>
10. Clement Oteng, Omowumi Iledare, **James Atta Peprah**, Pius Gamette (2024). Towards Just Energy Transition: Renewable Energy Transition Dynamics and Sectorial Employment in Ghana. *Sustainability*. <https://doi.org/10.3390/su16093761>
11. Clement Oteng, Pius Gamette, **James Atta Peprah**, Camara Kwasi Obeng (2024). Towards a carbon neutral Africa: A review of the linkages between financial inclusion and renewable energy. *Social Sciences & Humanities Open*. <https://doi.org/10.1016/j.ssaho.2024.100923>
12. Alhassan Abdul-Wakeel Karakara, **James Atta Peprah**, Isaac Dasmani (2023). Analysing the socioeconomic characteristics of fisheries-dependent communities in the context of the blue economy in Ghana. *African Journal of Science Technology Innovation and Development*. <https://doi.org/10.1080/20421338.2023.2191536>
13. Vincent Adela, Samuel Kwaku Agyei, **James Atta Peprah** (2023). Antecedents of tax aggressiveness of listed non-financial firms: Evidence from an emerging economy. *Scientific African*. <https://doi.org/10.1016/j.sciaf.2023.e01654>
14. Raymond Elikplim Kofinti, Isaac Koomson, **James Atta Peprah** (2023). Borrower discouragement and multidimensional child deprivation in Ghana. *The Journal of Economic Inequality*. <https://doi.org/10.1007/s10888-023-09578-6>
15. **James Atta Peprah**, Harold Ngalawa, Evelyn Derera (2023). Capital flight, tax revenue and economic growth in Sub-Saharan Africa: the role of good governance. *International Journal of Economic Policy in Emerging Economies*. <https://doi.org/10.1504/ijepee.2023.131054>
16. **James Atta Peprah**, Eric Atsu Avorkpo, Evans Kulu (2023). People with disability and access to financial services: Evidence from Ghana. *Regional Science Policy & Practice*. <https://doi.org/10.1111/rsp3.12643>
17. **James Atta Peprah**, Francis Kwaw Andoh, Eric Atsu Avorkpo, Kwabena Nkansah Dafor, B Afful Jr, Camara Kwasi Obeng (2022). Compliance Burden and Tax Gap Among Micro and Small Businesses: Evidence From Ghana. *SAGE Open*. <https://doi.org/10.1177/21582440221126985>
18. Evans Kulu, William Gabriel Brafu-Insaidoo, **James Atta Peprah**, Eric Amoo Bondzie (2022). Government domestic debt arrears and private investment in Sub-Saharan Africa. *African Journal of Economic and Management Studies*. <https://doi.org/10.1108/ajems-06-2021-0281>
19. Evans Kulu, William Gabriel Brafu-Insaidoo, Eric Amoo Bondzie, **James Atta Peprah** (2022). Inefficiency and Gaps in Financial Stability in sub-Saharan Africa. *Cogent Economics & Finance*. <https://doi.org/10.1080/23322039.2022.2111056>
20. Chei Bukari, **James Atta Peprah**, Rebecca Nana Yaa Ayifah, Samuel Kobina Annim (2020). Effects of Credit 'Plus' on Poverty Reduction in Ghana. *The Journal of Development Studies*. <https://doi.org/10.1080/00220388.2020.1797689>
21. **James Atta Peprah**, Isaac Koomson, Joshua Sebu, Chei Bukari (2020). Improving productivity among smallholder farmers in Ghana: does financial inclusion matter? *Agricultural Finance Review*. <https://doi.org/10.1108/afr-12-2019-0132>
22. **James Atta Peprah**, Clement Oteng, Joshua Sebu (2020). Mobile Money, Output and Welfare Among Smallholder Farmers in Ghana. *SAGE Open*. <https://doi.org/10.1177/2158244020931114>

23. Richard Agbanyo, James Atta Peprah (2020). National health insurance and the choice of delivery facility among expectant mothers in Ghana. *International Journal of Health Economics and Management*. <https://doi.org/10.1007/s10754-020-09288-w>
24. James Atta Peprah, Isaac Kwesi Ofori, Abel Nyarko Asomani (2019). Financial development, remittances and economic growth: A threshold analysis. *Cogent Economics & Finance*. <https://doi.org/10.1080/23322039.2019.1625107>
25. Mensah Marfo, James Atta Peprah (2018). Contemporary Challenges and Sustainability of Microfinance Institutions in Ghana. *Journal of Economics and Development Studies*. <https://doi.org/10.15640/jeds.v6n4a9>
26. Ayi Gavriel Ayayi, James Atta Peprah (2018). Cost implications of microfinance regulation: lessons from Ghana. *Journal of Sustainable Finance & Investment*. <https://doi.org/10.1080/20430795.2018.1462633>
27. Frederick Nyanzu, James Atta Peprah, Ayi Gavriel Ayayi (2018). Regulation, Outreach, and Sustainability of Microfinance Institutions in Sub-Saharan Africa: A Multilevel Analysis. *Journal of Small Business Management*. <https://doi.org/10.1111/jsbm.12467>
28. James Mark Gbede, James Atta Peprah (2017). Day of the week effect and stock market volatility in Ghana and Nairobi stock exchanges. *Journal of Economics and Finance*. <https://doi.org/10.1007/s12197-017-9409-7>
29. Isaac Koomson, Samuel Kobina Annim, James Atta Peprah (2016). Loan refusal, household income and savings in Ghana: a dominance analysis approach. *African J of Economic and Sustainable Development*. <https://doi.org/10.1504/ajesd.2016.076095>
30. Bernd Reiter, James Atta Peprah (2015). Assessing African Microfinance: An Exploratory Case Study of Ghana's Central Region. *Journal of International Development*. <https://doi.org/10.1002/jid.3066>
31. James Atta Peprah, Ayi Gavriel Ayayi (2015). Return to Micro-credit on Small-scale Businesses: A Case Study of Ghanaian MFI. *Journal of International Development*. <https://doi.org/10.1002/jid.3139>
32. James A Peprah, Clifford Afoakwah, Isaac Koomson (2015). Savings, entrepreneurial trait and self-employment: evidence from selected Ghanaian Universities. *Journal of global entrepreneurship research*. <https://doi.org/10.1186/s40497-015-0017-8>
33. James Atta Peprah (2012). Access to micro-credit well-being among women entrepreneurs in the Mfantseman Municipality of Ghana. *International Journal of Finance & Banking Studies* (2147-4486). <https://doi.org/10.20525/ijfbs.v1i1.131>
34. Rosemond Boohene, James Atta Peprah (2012). Correlates of Revenue among Small Scale Women Fish Processors in Coastal Ghana. *Journal of Sustainable Development*. <https://doi.org/10.5539/jsd.v5n10p28>
35. James Atta Peprah (2012). Good Money Chasing Bad Money: Implications for MFIs Management and Governance in Ghana. *RePEc: Research Papers in Economics*.
36. Rosemond Boohene, James Atta Peprah (2011). Women, Livelihood and Oil and Gas Discovery in Ghana: An exploratory Study of Cape Three Points and Surrounding Communities. *Journal of Sustainable Development*. <https://doi.org/10.5539/jsd.v4n3p185>

Books 1

1. James Atta Peprah, Evelyn Derera, Harold Ngalawa, Thankom Arun (2023). Financial Sector Development in Ghana. *Palgrave Macmillan studies in banking and financial institutions*. <https://doi.org/10.1007/978-3-031-09345-6>

Book chapters 14

1. Paulino Baptista Dias Jesus, James Atta Peprah, Denis Worlanyo Aheto, Manuel Alektor Ribeiro (2026). Climate Risk Perception Among Investors in Marine and Coastal Tourism in Cabo Verde. *Palgrave Studies in Maritime Economics*. https://doi.org/10.1007/978-3-032-25364-4_18
2. Mohammed Ridwan Saani, James Atta Peprah, Mark Armah, Kwadwo Ankomah (2026). Economic Globalization, Institutions, and Debt Dynamics: Evidence from Sub-Saharan Africa. *Palgrave Studies in African and Development Economics*. https://doi.org/10.1007/978-3-032-25835-9_10

3. Richard Stephens Cromwell, James Atta Peprah (2026). Pathways to Bridging Income Gap in Africa: The Role of Energy Access and Quality Institutions. *Energy Management and Green Investment in Africa*. https://doi.org/10.1007/978-3-032-03646-9_5
4. Richard Stephens Cromwell, James Atta Peprah (2026). The Nexus Between Financial Inclusion and Energy Access in Africa: The Role of Economic Freedom. *Energy Management and Green Investment in Africa*. https://doi.org/10.1007/978-3-032-03646-9_7
5. Richard Stephens Cromwell, James Atta Peprah (2025). Banking Business Models and Sustainable Development: Challenges and Opportunities. *Sustainable development goals series*. https://doi.org/10.1007/978-3-031-80744-2_1
6. Richard Stephens Cromwell, James Atta Peprah, Khadijah Iddrisu, Osman Issah (2025). Regulatory Framework and Policy Challenges in FinTech-Driven Financial Inclusion. *Sustainable development goals series*. https://doi.org/10.1007/978-3-031-96716-0_12
7. William Godfred Cantah, James Atta Peprah, Paul Owusu Takyi (2023). Financial Inclusion and Monetary Policy Effectiveness in Ghana. *Palgrave Macmillan studies in banking and financial institutions*. https://doi.org/10.1007/978-3-031-09345-6_4
8. James Atta Peprah, Harold Ngalawa, Thankom Arun, Evelyn Derera (2023). Introduction. *Palgrave Macmillan studies in banking and financial institutions*. https://doi.org/10.1007/978-3-031-09345-6_1
9. James Atta Peprah, Dana T. Redford (2022). High-end and Mid-market Savings Groups: A Pan-African Phenomenon. *Transforming Africa*. <https://doi.org/10.1108/978-1-80262-053-520221001>
10. James Atta Peprah, Clifford Afoakwah, Isaac Koomson (2020). Analysis of Crop Yield Volatility Among Smallholder Farmers in Ghana. *Advances in African economic, social and political development*. https://doi.org/10.1007/978-3-030-44180-7_4
11. James Atta Peprah (2018). Microcredit, Child Education, and Health Outcomes: A Case Study from Ghana. https://doi.org/10.1007/978-3-319-78843-2_13
12. James Atta Peprah, Isaac Koomson (2016). Economic Drivers of Domestic Violence among Women. *IGI Global eBooks*. <https://doi.org/10.4018/978-1-5225-0988-2.ch013>
13. James Atta Peprah, Charles Buonbah (2013). Can Access to Microfinance Reduce HIV Prevalence among Women? *Advances in finance, accounting, and economics book series*. <https://doi.org/10.4018/978-1-4666-4635-3.ch009>
14. James Atta Peprah, Isaac Koomson (2013). Economic Drivers of Domestic Violence among Women. *Advances in electronic government, digital divide, and regional development book series*. <https://doi.org/10.4018/978-1-4666-4639-1.ch013>

Reports 1

1. James Atta Peprah, Isaac Kwesi Ofori, Abel Nyarko Asomani (2019). Financial development, remittances and economic growth: A threshold analysis. *Munich Personal RePEc Archive (Ludwig Maximilian University of Munich)*. <https://doi.org/10.60692/1ns0n-0b414>