

Samuel Kobina Annim

Professor · Applied Economics
University of Cape Coast

ORCID [0000-0002-3449-0912](https://orcid.org/0000-0002-3449-0912) · Google Scholar scholar.google.com/citations?user=QZeWmP0AAAAJ&hl=en · Profile scholar.ucc.edu.gh/staff/b3b758d7-e16f-4f73-967f-e034525379f3

RESEARCH

Interests Microfinance · Economics · Health · Poverty · Inequality
Areas Safety Research · Economics and Econometrics · Nutrition and Dietetics · General Health Professions · Sociology and Political Science · Urban Studies

RESEARCH SUMMARY

92	2,557	23	51	4.78	60%
Publications	Citations	h-index	i10-index	Field-weighted impact	World top 10%

Counted from the 92 publications listed below, 2002–2025. Field-weighted impact is the mean over the 45 works scored for it; 1.00 is the world average for works of the same field, type and year. 27 of the 45 papers scored for it are among the world's most cited tenth for their field, type and year.

POSITIONS

Associate Professor 2002–present
Economics, University of Cape Coast, Cape Coast, Ghana

EDUCATION AND QUALIFICATIONS

PhD 2008–2010
Economics, University of Manchester, Manchester, United Kingdom

PUBLICATIONS

Journal articles 68

1. Samuel Kobina Annim (2025). Empirical evidence of the gender dimensions of bribery in Ghana. *Statistical Journal of the IAOS*. <https://doi.org/10.1177/18747655251333101>
2. A. Kofi Amegah, Roland Ayinemi, Christian Sewor, Haile Mekonnen Fenta, Kelvin Yeboah, Seidu Awal Mohammed, Duah Dwomoh, Samuel K. Annim, Saverio Stranges, Ngianga-Bakwin Kandala (2024). Birth weight mediates the association of maternal undernutrition with child undernutrition prevalence in West Africa. *European Journal of Clinical Nutrition*. <https://doi.org/10.1038/s41430-024-01453-5>
3. Pearl S. Kyei, Fred Mawunyo Dzanku, Samuel Kobina Annim (2024). Changes in population literacy and numeracy in Ghana after three decades of free basic education. *Development Policy Review*. <https://doi.org/10.1111/dpr.12824>
4. Ellen Animah Agyei, Samuel Kobina Annim, Bernard Yaw Sekyi Acquah, Joshua Sebu, Samuel Kwaku Agyei (2024). Education infrastructure inequality and academic performance in Ghana. *Heliyon*. <https://doi.org/10.1016/j.heliyon.2024.e34041>
5. Peter Anti Partey, Samuel K. Annim, Mumuni Baba Yidana, Joshua Sebu (2024). Estimating the extent of educational resource deprivation among basic schools and its effect on quality education in Ghana. *International Journal of Educational Development*. <https://doi.org/10.1016/j.ijedudev.2024.103077>
6. SK Annim, C Kwasi Obeng (2024). Relative effect of food and cash remittance on household food security. *The International Trade Journal*.

7. Chei Bukari, Isaac Koomson, **Samuel Kobina Annim** (2023). Financial inclusion, vulnerability coping strategies and multidimensional poverty: Does conceptualisation of financial inclusion matter? *Review of Development Economics*. <https://doi.org/10.1111/rode.13062>
8. Raymond Elikplim Kofinti, Emmanuel Orkoh, Raymond Boadi Frempong, **Samuel Kobina Annim** (2023). Firms' digital investment and resilience to shocks: Evidence from the COVID-19 pandemic in Ghana. *Journal of International Development*. <https://doi.org/10.1002/jid.3769>
9. Raymond Elikplim Kofinti, **Samuel Kobina Annim**, Isaac Luginaah (2023). National Health Insurance Scheme and household welfare: Evidence from Ghana. *Journal of International Development*. <https://doi.org/10.1002/jid.3772>
10. Vida Afarebea Agyen, **Samuel Kobina Annim**, Emmanuel Ekow Asmah (2023). Neighbourhood mothers' education and its differential impact on stunting: Evidence from 30 Sub-Saharan African countries. *Social Science & Medicine*. <https://doi.org/10.1016/j.socscimed.2023.116462>
11. A. Kofi Amegah, Kelvin Yeboah, Victor Owusu, Lucy Afriyie, Elvis Kyere-Gyeabour, Desmond C. Appiah, Patrick Osei-Kufuor, **Samuel K. Annim**, Samuel Agyei-Mensah, Pierpaolo Mudu (2023). Socio-demographic and neighbourhood factors influencing urban green space use and development at home: A population-based survey in Accra, Ghana. *PLoS ONE*. <https://doi.org/10.1371/journal.pone.0286332>
12. Alicia C. Cavanaugh, Jill C. Baumgartner, Honor Bixby, Alexandra M. Schmidt, Samuel Agyei-Mensah, **Samuel K. Annim**, Jacqueline Anum, Raphael Arku, James Bennett, Frans Berkhout, Majid Ezzati, Samilia E. Mintah, George Owusu, Jacob Doku Tetteh, Brian E. Robinson (2023). Strangers in a strange land: Mapping household and neighbourhood associations with improved wellbeing outcomes in Accra, Ghana. *Cities*. <https://doi.org/10.1016/j.cities.2023.104584>
13. Duah Dwomoh, Christian Sewor, **Samuel K Annim**, Saverio Stranges, Ngianga-Bakwin Kandala, A Kofi Amegah (2022). Do dietary practices and household environmental quality mediate socio-economic inequalities in child undernutrition risk in West Africa? *Public Health Nutrition*. <https://doi.org/10.1017/s1368980022002269>
14. Francis Tsiboe, Ralph Armah, Yacob Abrehe Zereyesus, **Samuel Kobina Annim** (2022). Food poverty assessment in Ghana: A closer look at the spatial and temporal dimensions of poverty. *Scientific African*. <https://doi.org/10.1016/j.sciaf.2022.e01518>
15. **Samuel Kobina Annim** (2022). ORIGINAL PAPER Spatial heterogeneity in drinking water sources in the Greater Accra Metropolitan Area (GAMA), Ghana Jacob Doku Tetteh¹· Michael R. Templeton²· Alicia Cavanaugh³ *Population and Environment*. <https://drive.google.com/file/d/1ILKvjVWRuASg8hEXLB0H3g9Z5cYtOrC/view>
16. Honor Bixby, James E Bennett, Ayaga A Bawah, Raphael E Arku, **Samuel K Annim**, Jacqueline D Anum, Samilia E Mintah, Alexandra M Schmidt, Charles Agyei-Asabere, Brian E Robinson, Alicia Cavanaugh, Samuel Agyei-Mensah, George Owusu, Majid Ezzati, Jill Baumgartner (2022). Quantifying within-city inequalities in child mortality across neighbourhoods in Accra, Ghana: a Bayesian spatial analysis. *BMJ Open*. <https://doi.org/10.1136/bmjopen-2021-054030>
17. Josephine Baako-Amponsah, **Samuel Kobina Annim**, Camara Kwasi Obeng (2022). Relative Effect of Food and Cash Remittance on Household Food Security. *The International Trade Journal*. <https://doi.org/10.1080/08853908.2022.2117745>
18. Duah Dwomoh, Christian Sewor, Seidu Awal Mohammed, **Samuel Annim**, Saverio Stranges, Ngianga-Bakwin Kandala, A Kofi Amegah (2022). Secular trends in low birth weight and child undernutrition in West Africa: evidence from complex nationwide surveys, 1985–2019. *Public Health Nutrition*. <https://doi.org/10.1017/s1368980022000155>
19. Jacob Doku Tetteh, Michael R. Templeton, Alicia Cavanaugh, Honor Bixby, George Owusu, Sandow Mark Yidana, Simon Moulds, Brian Robinson, Jill Baumgartner, **Samuel Kobina Annim**, Rosalind Quartey, Samilia E. Mintah, Ayaga Agula Bawah, Raphael E. Arku, Majid Ezzati, Samuel Agyei-Mensah (2022). Spatial heterogeneity in drinking water sources in the Greater Accra Metropolitan Area (GAMA), Ghana. *Population and Environment*. <https://doi.org/10.1007/s11111-022-00407-y>
20. Dasmani Isaac, **Samuel Kobina Annim** (2021). Access to finance and efficiency of firms in Ghana. *African Finance Journal*. https://doi.org/10.10520/ejc-finj_v23_n2_a2

21. Richard Kwabena Nkrumah, Francis Kwaw Andoh, Joshua Sebu, Samuel Kobina Annim, Peter Yeltume Mwinlaaru (2021). COVID-19 water and electricity subsidies in Ghana: How do the poor benefit? *Scientific African*. <https://doi.org/10.1016/j.sciaf.2021.e01038>
22. Richard Kwabena Nkrumah, Samuel Kobina Annim, B Afful Jr (2021). Household Social Expenditure in Ghana: Examining the Ex-Post Effects and Vulnerability to Poverty. *Social Sciences*. <https://doi.org/10.3390/socsci10020040>
23. Ewura-Adwoa Ewusie, Samuel Kobina Annim, William Brafu-Insaidoo (2021). The density of microfinance institutions and multiple borrowing in Ghana: Are rural borrowers vulnerable? *Journal of International Development*. <https://doi.org/10.1002/jid.3551>
24. 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>
25. Gloria Essilfie, Joshua Sebu, Samuel Kobina Annim (2020). Women's empowerment and child health outcomes in Ghana. *African Development Review*. <https://doi.org/10.1111/1467-8268.12428>
26. Gloria Essilfie, Joshua Sebu, Samuel Kobina Annim, Emmanuel Ekow Asmah (2020). Women's empowerment and household food security in Ghana. *International Journal of Social Economics*. <https://doi.org/10.1108/ijse-05-2020-0328>
27. Samuel Kobina Annim, Raymond Boadi Frempong (2018). Effects of access to credit and income on dietary diversity in Ghana. *Food Security*. <https://doi.org/10.1007/s12571-018-0862-8>
28. Samuel Kobina Annim Samuel Kobina Annim (2018). Outreach and the poverty-reducing effect of microfinance in Ghana. *Enterprise Development and Microfinance*. <https://doi.org/10.3362/1755-1986.17-00020>
29. Samuel Kobina Annim (2018). Reproducibility of statistical data, academic publications and policy implications: Evidence from Ghana. *Data in Brief*. <https://doi.org/10.1016/j.dib.2018.04.008>
30. RE Kofinti, SK Annim (2017). Child deprivation and income poverty in Ghana. *Measuring Poverty and Wellbeing in Developing Countries*.
31. Raymond Boadi Frempong, Samuel Kobina Annim (2017). Dietary diversity and child malnutrition in Ghana. *Heliyon*. <https://doi.org/10.1016/j.heliyon.2017.e00298>
32. 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>
33. Samuel Annim (2015). Access to financial services: The case of the 'Mzansi' account in South Africa. *Review of Development Finance*. <https://doi.org/10.1016/j.rdf.2015.04.001>
34. Shoba Arun, Samuel Annim, Thankom Arun (2015). Do All Networks 'Work'? The Mediating Role of Social Networks on Consumption Expenditure in India. *Sociology*. <https://doi.org/10.1177/0038038515583638>
35. SK Annim (2015). Household savings and women's bargaining power in Ghana. *Journal of Global Economics*. https://www.researchgate.net/profile/James-Peprah/publication/285120391_Household_Savings_and_Women's_Bargaining_Power_in_Ghana/links/56766f1608ae0ad265c3489f/Household-Savings-and-Womens-Bargaining-Power-in-Ghana.pdf
36. Samuel Kobina Annim, William Gabriel Brafu-Insaidoo (2015). Poverty and Inequality in Ghana: Analysis of the Dimensions, Trends and Spatial Perspectives. *Oguua Journal of Social Sciences*. <https://doi.org/10.47963/joss.v7i3.297>
37. Joshua Amo-Adjei, Samuel Kobina Annim (2015). Socioeconomic determinants of birth registration in Ghana. *BMC International Health and Human Rights*. <https://doi.org/10.1186/s12914-015-0053-z>
38. Samuel Annim (2014). Banking the unbanked: the Mzansi intervention in South Africa. *Indian Growth and Development Review*. <https://www.emerald.com/igdr/article/7/2/118/103946>
39. Samuel Kobina Annim (2014). Financial Services to the Unbanked: the case of the Mzansi intervention in South Africa. *Contemporary Economics*. <https://clou.uclan.ac.uk/id/eprint/10896/>
40. SAMUEL KOBINA ANNIM, KOFI AWUSABO-ASARE, JOSHUA AMO-ADJEI (2014). HOUSEHOLD

NUCLEATION, DEPENDENCY AND CHILD HEALTH OUTCOMES IN GHANA. *Journal of Biosocial Science*. <https://doi.org/10.1017/s0021932014000340>

41. Jing You, Samuel Annim (2014). The Impact of Microcredit on Child Education: Quasi-experimental Evidence from Rural China. *The Journal of Development Studies*. <https://doi.org/10.1080/00220388.2014.903243>
42. Katsushi S. Imai, Samuel Kobina Annim, Veena S. Kulkarni, Raghav Gaiha (2014). Women's Empowerment and Prevalence of Stunted and Underweight Children in Rural India. *World Development*. <https://doi.org/10.1016/j.worlddev.2014.05.001>
43. Samuel Kobina Annim, Samuel Erasmus Alnaa (2013). Access to Microfinance by Rural Women: Implications for Poverty Reduction in Rural Households in Ghana. *Research in Applied Economics*. <https://doi.org/10.5296/rae.v5i2.2974>
44. Kwaku Adutwum Ayim Boakye, Samuel Kobina Annim, Isaac Dasmani (2013). An Econometric Analysis of Internal Travel Patterns in Ghana and the Implications for Domestic Tourism. *Tourism Economics*. <https://doi.org/10.5367/te.2013.0245>
45. Samuel Kobina Annim (2013). Does Women's Empowerment Reduce Prevalence of Stunted and Underweight Children in Rural India? 神戸大学経済経営研究所 Discussion Paper Series. <https://da.lib.kobe-u.ac.jp/da/kernel/81005391/>
46. Katsushi S. Imai, Raghav Gaiha, Ganesh Thapa, Samuel Kobina Annim (2013). FINANCIAL CRISIS IN ASIA: ITS GENESIS, SEVERITY AND IMPACT ON POVERTY AND HUNGER. *Journal of International Development*. <https://doi.org/10.1002/jid.2972>
47. Samuel Kobina Annim (2013). Overcoming household shocks: Do asset-accumulation strategies matter? *Review of Social Economy*. <https://doi.org/10.1080/00346764.2012.761754>
48. Samuel Kobina Annim (2012). Agriculture, markets, and poverty: a comparative analysis of Lao PDR and Cambodia. *Asian Journal of Agriculture and Development*. https://www.academia.edu/download/124691701/AJAD_2011_9_1_6Gaiha.pdf
49. Samuel Annim (2012). Determinants of access to finance: An investigation into the Mzansi intervention. *The European Journal of Development Research*. <https://doi.org/10.1057/ejdr.2011.59>
50. Samuel Kobina ANNIM (2012). Does Women's Empowerment Reduce Prevalence of Stunted and Underweight Children in Rural India? DP2012-11, Kobe University. https://www.academia.edu/download/40227683/Does_Womens_Empowerment_Reduce_Prevalen20151120-24776-1snnOd3.pdf
51. Samuel Kobina Annim (2012). Financial Performance of Microfinance Institutions-A Macroeconomic and Institutional Perspective. *Research Institute for Economics & Business Administration, Kobe University, Discussion Paper Series: DP2012-04*. <https://www.academia.edu/download/75363025/DP2012-04.pdf>
52. Katsushi S. Imai, Raghav Gaiha, Ganesh Thapa, Samuel Kobina Annim (2012). Microfinance and Poverty—A Macro Perspective. *World Development*. <https://doi.org/10.1016/j.worlddev.2012.04.013>
53. Samuel Kobina Annim (2012). Microfinance efficiency: trade-offs and complementarities between the objectives of microfinance institutions and their performance perspectives. *The European Journal of Development Research*. <https://doi.org/10.1057/ejdr.2011.60>
54. Samuel Kobina Annim, Simon Mariwah, Joshua Sebu (2012). Spatial inequality and household poverty in Ghana. *Economic Systems*. <https://doi.org/10.1016/j.ecosys.2012.05.002>
55. SAMUEL KOBINA ANNIM (2012). TARGETING THE POOR VERSUS FINANCIAL SUSTAINABILITY AND EXTERNAL FUNDING: EVIDENCE OF MICROFINANCE INSTITUTIONS IN GHANA. *Journal of Developmental Entrepreneurship*. <https://doi.org/10.1142/s1084946712500161>
56. Samuel Kobina Annim, MK Armah (2011). Does access and use of financial service smoothen household food consumption? Does access and use of financial service smoothen household food consumption? *Oguaa Journal of Social Sciences*. <https://journal.ucc.edu.gh/index.php/ojoss/article/download/596/383>
57. Samuel Kobina Annim (2011). Performance of microfinance institutions: A macroeconomic and institutional perspective. *Journal of Economic Studies*. <https://www.rieb.kobe-u.ac.jp/academic/ra/dp/English/DP2011-22.pdf>

58. Samuel Annim (2010). Agriculture, GDP and Prospects of MDG 1 in Lao PDR. *Economics Discussion Papers*. https://www.academia.edu/download/40227681/Agriculture_GDP_and_Prospects_of_MDG_1_i20151120-866-j68nlk.pdf
59. Samuel Kobina Annim (2010). Microfinance and household poverty reduction: New evidence from India. *World development*. <https://www.sciencedirect.com/science/article/pii/S0305750X10000951>
60. Samuel Annim (2010). Microfinance efficiency trade-offs and complementarities. *European Journal of Development Research*. https://www.academia.edu/download/40227676/Microfinance_Efficiency_Trade-Offs_and_C20151120-9629-1gsbjvs.pdf
61. SK Annim (2010). Microfinance efficiency trade-offs and complementarities (Working Paper 127). Manchester: World Poverty Institute. <https://scholar.google.com/scholar?cluster=16401403275193144506&hl=en&oi=scholar>
62. Samuel Kobina Annim (2010). Sensitivity of loan size to lending rates evidence from ghana's microfinance sector. *African Review of Money Finance and Banking*. <https://www.jstor.org/stable/41803207>
63. Samuel Kobina Annim (2009). Who is reaching whom? Depth of outreach of rural micro finance institutions in Ghana. *International NGO Journal*. https://www.academia.edu/download/107783842/article1380899810_Asare_20et_20al.pdf
64. Samuel Kobina Annim (2008). Financial crisis in Asia and the Pacific Region: its genesis, severity and impact on poverty and hunger. *Economics Discussion Paper Series EDP-0810, The University of Manchester, Manchester*. https://www.academia.edu/download/40262294/Financial_crisis_in_Asia_and_the_Pacific20151122-30047-1a0xav7.pdf
65. SK Annim, Kofi Awusabo-Asare (2008). Spatial and socio-economic dimensions of clients of microfinance institutions in Ghana. *Journal of Geography and Regional Planning*. https://www.academia.edu/download/40227680/Spatial_and_socio-economic_dimensions_of20151120-32525-1i9lfkh.pdf
66. Kofi Awusabo-Asare, Samuel K Annim (2008). Wealth Status and Risky Sexual Behaviour in Ghana and Kenya. *Applied Health Economics and Health Policy*. <https://doi.org/10.2165/00148365-200806010-00003>
67. Vijay K. Bhasin and Samuel Kobina Annim (2005). IMPACT OF ELIMINATION OF TRADE TAXES ON POVERTY AND INCOME DISTRIBUTION IN GHANA. *Global Development Network*.
68. SK Annim (2003). Women entrepreneurs in the informal sector and their interest in accessing formal institutional credit: a study of some women entrepreneurs in two districts of the Central *Unpublished. University of Cape Coast*. <https://scholar.google.com/scholar?cluster=2271142148343113653&hl=en&oi=scholar>

Books 1

1. Raymond Elikplim Raymond Elikplim Kofinti, Samuel Kobina Annim (2015). Child deprivation and income poverty in Ghana. *Working Paper Series*. <https://doi.org/10.35188/unu-wider/2015/039-3>

Book chapters 6

1. Pearl S. Kyei, Samuel Kobina Annim (2025). Education and Literacy in Ghana: Trends, Disparities, and Implications for Sustainable Development. *Ghana's Demography*. https://doi.org/10.1007/978-3-032-00582-3_11
2. Ayaga A. Bawah, Caesar Agula, Charles Agyei-Asabere, Paul Welaga, Godwin Odei Gyebi, Patrick Ansah, Samuel Kobina Annim (2025). Mortality Trends, Patterns, and Causes of Death in Ghana: The Big and Small Picture. *Ghana's Demography*. https://doi.org/10.1007/978-3-032-00582-3_4
3. Ayaga A. Bawah, Samuel Kobina Annim, Frank Kyei-Arthur (2025). Population Ageing and its Implications for Social Protection and Social Security Expenditures in Ghana. *Ghana's Demography*. https://doi.org/10.1007/978-3-032-00582-3_9
4. Pearl S. Kyei, Samuel Kobina Annim (2025). Work, Earnings and Poverty in Ghana. *Ghana's Demography*. https://doi.org/10.1007/978-3-032-00582-3_15
5. Shoba Arun, Samuel Annim, Udichibarna Bose, Thankom Arun (2023). Gendered Financial Behaviour in

Ghana: A Comparative Study with South Africa. *Palgrave Macmillan studies in banking and financial institutions*. https://doi.org/10.1007/978-3-031-09345-6_5

6. Samuel Kobina Annim (2015). Mother's Role in Spending Decisions and Child Malnutrition: Evidence from Ghana. *Health, Economic Growth and Poverty Reduction in Africa*. <https://scholar.google.com/scholar?cluster=14219437862727586154&hl=en&oi=scholar>

Conference papers 1

1. Adeladza Kofi Amegah, Samuel Annim (2023). Dietary and environmental mediators of socioeconomic inequalities in child undernutrition in West Africa. *ANNALS OF NUTRITION AND METABOLISM*. <https://scholar.google.com/scholar?cluster=4810577573957671123&hl=en&oi=scholar>

Reports 15

1. EA Ewusie, Samuel Kobina Annim (2025). Over-Indebtedness: measurement, determinants and effect on living standards. AERC. <https://publication.aercafriclibrary.org/handle/123456789/3938>
2. Samuel Annim (2016). 'Even'After Access to Financial Services? Ricocheting Gender Equations. *IZA Discussion Papers*. <https://www.econstor.eu/handle/10419/145233>
3. Samuel Kobina Annim (2014). Nutrition, activity intensity and wage linkages: Evidence from India. *School of Social Sciences*. <https://hummedia.manchester.ac.uk/schools/sose/economics/discussionpapers/EDP-1411.pdf>
4. Samuel Kobina Annim (2014). Nutritional status of children, food consumption diversity and ethnicity in Lao PDR. *Research Institute for Economics and Business Administration*. <https://hummedia.manchester.ac.uk/schools/sose/economics/discussionpapers/EDP-1404.pdf>
5. Samuel Annim (2013). Is climbing difficult? A gendered analysis on the use of financial services in Ghana and South Africa. *IZA Discussion Papers*. <https://www.econstor.eu/handle/10419/90001>
6. Samuel Kobina Annim (2013). Usage of Financial Services in South Africa: Perceptions Matter. *IZA Discussion Paper*. <https://www.jstor.org/stable/pdf/resrep75670.pdf>
7. Samuel Annim (2012). Agriculture, Markets and Poverty: A Comparative Analysis of Laos and Cambodia. *School of Social Sciences*. <https://www.rieb.kobe-u.ac.jp/academic/ra/dp/English/DP2012-28.pdf>
8. Samuel Annim (2012). Does Non-farm Sector Employment Reduce Rural Poverty and Vulnerability?: Evidence from Vietnam and India. *School of Social Sciences*. <https://hummedia.manchester.ac.uk/schools/sose/economics/discussionpapers/EDP-1226.pdf>
9. Samuel Annim (2012). Does Risk Matter? A Semi-parametric Model for Educational Choices in the Presence of Uncertainty. *Economics*. <https://econpapers.repec.org/paper/mansesap/1226.htm>
10. Samuel Kobina Annim (2012). Effect of perceptions and behaviour on access to and use of financial service: Evidence from South Africa. *IZA Discussion Papers*. <https://www.econstor.eu/handle/10419/69332>
11. Samuel Kobina Annim (2012). Mothers' Spending Decisions, Ethnicity and Child Malnutrition in Ghana. *African Economic Research Consortium (AERC)*. https://www.academia.edu/download/83308169/GPB_05ANNIM.pdf
12. Samuel Kobina Annim (2011). Loan Size Sensitivity to Lending Rates: Evidence from Ghana's Microfinance Sector. < bound method Organization. get_name_with_acronym of< Organization: United <https://scholar.google.com/scholar?cluster=7409071067724326560&hl=en&oi=scholar>
13. Samuel Kobina Annim (2010). Economic governance of MFIs: inside the black box. *IZA Discussion Papers*. <https://www.econstor.eu/handle/10419/46019>
14. Samuel Annim (2010). How can asset accumulation strategies be meaningful for adivasis in Southern India? *Manchester Metropolitan University*. https://repository.mmu.ac.uk/articles/report/How_can_asset_accumulation_strategies_be_meaningful_for_adivasis_in_Southern_India_/32429220
15. Samuel Kobina Annim (2010). Microfinance paradigm: institutional performance and outreach. *University of Manchester*. https://research.manchester.ac.uk/files/54597575/FULL_TEXT.PDF

Theses 1

1. SK Annim (2002). Micro Determinants Of Health A Case Study Of Winneba--The District Capital Of The Effutu-Ewutu-Senya District In The Central Region, Ghana. *University of Ghana*. <https://scholar.google.com/scholar?cluster=8030524916352623757&hl=en&oi=scholar>