

**Name:** Ronny Manos

**Date:** 23.9.24

## **PART A: CURRICULUM VITAE**

### **1. Personal Details**

<b>E-mail Address:</b>	Ronny.manos@gmail.com

### **2. Summary of Contributions to Science**

**Institutional Voids, Business Groups, and Peer-to-peer Lending:** The early part of my research career focused on corporate finance and the market failure theory of business groups. I studied the financial decisions of group-affiliated firms in emerging markets, revealing how business groups fill institutional voids. More recently, I have examined the role of private entrepreneurs, particularly women, in filling these voids through peer-to-peer lending.

**Microfinance, Gender, and Financial Inclusion:** My research has significantly advanced the understanding of microfinance, particularly its financial and social performance, and its role in financial intermediation and inclusion. I have explored issues such as the impact of gender and national culture on access to financial services, incorporating language as a cultural institution that influences the success of financial intermediaries in reaching out to women and supporting female entrepreneurship.

**Integrative Research Approach:** My research approach is integrative, combining financial methods with social, cultural, and organizational variables. My work bridges the gap between finance and societal issues, emphasizing the importance of impact and corporate social responsibility. Moreover, by investigating questions of gender and financial inclusion in the context of new forms of finance, such as crowdfunding microfinance, my research broadens the scope of financial research and addresses crucial social issues like gender inequality.

### **3. Higher Education**

#### **a. Undergraduate and Graduate Studies**

<b>Period of Study</b>	<b>Name of Institution and Department</b>	<b>Degree</b>
Sep.1999 – July 2002	Birmingham Business School, University of Birmingham, UK	Ph.D. Finance
Sep. 1998 – July 1999	Birmingham Business School, University of Birmingham, UK	MPhil, Finance
Sep. 1995 – July 1998	Birmingham Business School, University of Birmingham, UK	BCom, Accounting & Finance

### b. Post-Doctoral Studies

Period of Study	Name of Institution and Department/Lab	Name of Host
2001 - 2003	Economics Department, Loughborough University, UK.	Researcher in Finance (post-doc)

### 4. Academic Ranks and Tenure in Institutes of Higher Education

Period	Name of Institution and Department	Rank/Position
Full time		
2020 – to date	Faculty of Business, College of Management Academic Studies	Associate professor, full time
2014- 2020	School of Business Administration, College of Management Academic Studies	Senior lecturer, full time
2011 – 2014	School of Management, Cranfield University, UK	Lecturer, full time
2008 -2011	School of Business Administration, College of Management Academic Studies	Senior lecturer, full time
2003 - 2008	School of Business Administration, College of Management Academic Studies	Lecturer, full time
Part time		
2006 – to date	Department of Management and Economics, Open University	Course Coordinator, External
2008 – to date	Faculty of Management, university of Haifa	External lecturer
2013 - 2018	Industrial Engineering and Management, Technion	External lecturer
2008 - 2010	Baruch College	External lecturer
2001 - 2002	Birmingham Business School, University of Birmingham, UK	External lecturer

**For all remaining entries:**

Represents activities and publications since **last promotion**.

## 5. Offices in Academic Administration

Years	Name of Institution and Department	Role
2023 – to date	Faculty of Management, College of Management Academic Studies	Member of the Sanbar Fund
2022	Faculty of Management, College of Management Academic Studies	Head of Faculty Seminars
2017 – to date	Faculty of Management, College of Management Academic Studies	Head of MBA Thesis Programme
2017 - to date	Faculty of Management, College of Management Academic Studies	Member of the Ethics Committee

## 6. Scholarly Positions and Activities outside the University

Year	Editorial Assignments
2016	<i>Corporate Responsibility: Social Action, Institutions and Governance</i> . Palgrave Macmillan (with I. Drori).
2013	<i>Microfinance in Developing Countries: Issues, Policies and Performance Evaluation</i> , Palgrave Macmillan. (with Jean-Pierre Gueyie and Jacob Yaron)
2013	<i>Promoting Microfinance: Challenges and Innovations in Developing Countries and Countries in Transition</i> , Palgrave Macmillan. (with Jean-Pierre Gueyie and Jacob Yaron)
2008	Microfinance & Banking Services in Emerging Economies, <i>International Journal of Financial Services Management</i> , 3(2). (with Victor Murinde)

Year	Reviewing for Refereed Journals
2023	Finance Research Letters
2020	Canadian Journal of Development Studies
2020	Journal of Business Venturing
2019	European Journal of Development Research
2018	Journal of World Business
2017	Quality & Quantity
2016	International Journal of Emerging Markets

2016	International Review of Applied Economics
2012	World Development
2011	Bulletin of Economic Research
2011	International Journal of the Economics of Business
2010	Thunderbird International Business Review
2009	Quarterly Review of Economics and Finance

<b>Year</b>	<b>Reviewing for Conferences</b>
2024	One submission for: 3 <sup>rd</sup> International Conference on Alternative Finance Research, 5-6 June, Kerms, Austria
2023	One submission for: AIB (Academy of International Business), 5-9 July, Warsaw, Poland
2023	Two submissions for: EURAM Transforming Business for Good, 14-16 June Trinity College Dublin, Ireland

<b>Year</b>	<b>Reviewing for Funding Agencies</b>
2022	ISF, Personal Research Grant

<b>Year</b>	<b>PhD Committees</b>
2023	Referee on the thesis defence of Huali Wu (Essays in Causes and Consequences of Gender Norms), ESSEC Business School, 5 July
2022	Committee member on the PhD proposal of Shay Tzaban (The Business of Happiness), School of Graduate Studies, Ariel University

<b>Year</b>	<b>Book Reviews</b>
2016	Social Impact Funds: Definition, Assessment and Performance, Palgrave Macmillan

## 7. Conferences / Invited Lectures / Seminars (last 10 years or more)

**Role** column: “” if the presenter is a student under my supervision; underline the name if the presenter is not a student.

### a. Participation in International Conferences

<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
23 Sept 2024	Paris Workshop on firms in developing countries – IFC WB group	Paris	The organizational and cultural boundaries of access to microfinance by women entrepreneurs	Ronny Manos, Israel Drori, <u>Estefania Santacreu-Vasut</u> , Amir Shoham
14-15 Sept 2024	JPIM 2024 Research Forum	St. Louis, Missouri	The coevolution of financial and technological innovations: The case of prosocial crowdfunding	Ronny Manos, Martin Meyer, Amir Shoham and <u>Shlomo Tarba</u>
9-13 Aug 2024 forthcoming	84 <sup>th</sup> Annual Meeting Academy of Management (AOM)	Chicago, Illinois	Reducing poverty via cultural linguistics: The microfinance case	Chidlow, A., Manos, R., <u>Sarala, R.M.</u> , Shoham, A., & Tarba, S.Y
5-9 July 2023	International Business Resilience under Global Disruptions AIB Annual Meeting	Warsaw, Poland	The organizational and cultural boundaries of gender homophily in microfinance	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and <u>Shoham, A.</u>
14-16 June 2023	Transforming Business for Good 23 <sup>rd</sup> Annual Conference, European Academy of Management	Dublin, Ireland	The organizational and cultural boundaries of gender homophily in microfinance	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and Shoham, A.
10-12 May 2023	Management & Language 16th GEM&L International Conference	ISIT Paris, France	Gender homophily in microfinance: The moderating role of gender marking in language	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and <u>Shoham, A.</u>
16-18 March 2022	Asia Pacific Economic Science Association Meeting Institute of Social and Economic Research,	Osaka University Virtual	Cognitive overload in financial decision making: The impact of gender-homogeneous & gender-heterogeneous groups	Kashy-Rosenbaum, G., Lahav, E., Manos, R., and Sitbon, N.

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<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
10-12 Feb 2022	Society for Judgment and Decision Making (SJDM) conference	Virtual	Cognitive overload in financial decision making: The impact of gender-homogeneous & gender-heterogeneous groups	Kashy-Rosenbaum, G., Lahav, E., Manos, R., and Sitbon, N.
25 Jan 2019	Delivering Inclusive Financial Development and Growth	School of Business & Economics, Loughborough University, UK	Gender biases in access to mainstream and socially oriented financial services: The role of language	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and Shoham, A.
27-28 Sept 2018	Microfinance and Financial Inclusion: A Promising Banking Model?  The 8th International Research Workshop in Microfinance	Oslo, Norway	Gender biases in access to mainstream and socially oriented financial services: The role of language	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and <u>Shoham, A.</u>
16-17 April 2018	3rd EMES-Polanyi International Seminar	Roskilde University, Denmark	Inducement prizes as a means for accelerating bio-medical innovations: Examining motivations, success factors and coopetition between participants	<u>Inbar, K.</u> , Manos, R. and Mordechovitch, H.
26-29 Oct 2017	Navigating (Anti) Globalism  AIB US Southeast Annual Conference	Washington, DC, US	An institutional arrangements and language approaches to market inclusivity for women entrepreneurship: The case of microfinance	Drori, I., Manos, R., Santacreu-Vasut, E., Shenkar, O., and <u>Shoham, A.</u>

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<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
12-14 June 2017	5th European Microfinance Research Conference  European Microfinance Platform	Portsmouth Business School, United Kingdom	An institutional arrangements and language approaches to market inclusivity for women entrepreneurship: The case of microfinance	Drori, I., Manos, R., <u>Santa creu-Vasut, E.</u> , Shenkar, O., and Shoham, A.
16-17 Dec 2016	Symposium on Cross Country Issues in Finance (Journal of International Financial Markets, Institutions & Money)	Pu'er, Yunnan, China	Environmental Risk Management and Financial Performance in the Banking Industry: A Cross-country Comparison	Finger, M., Gaviious, I., and Manos R.
23-25 June 2016	Symposium on Cross Country Issues in Finance (Journal of International Financial Markets, Institutions & Money)	Shanxi, China	Environmental Risk Management and Financial Performance in the Banking Industry: A Cross-country Comparison	Finger, M., Gaviious, I., and Manos R.
14-15 Dec 2015	2015 Paris Financial Management Conference	Paris, France	Firm value and investor protection	Manos, R. and Vouraki, A.
1-5 August 2014	74th Annual Meeting of the Academy of Management, The Power of the Worlds	Philadelphia, US	Do Female/Male Distinctions in Language Influence Microfinance Outreach to Women?	Drori, I., Manos, R., Santacreu-Vasut, E., and <u>Shoham, A.</u>
24-26 June 2014	56 <sup>th</sup> Annual Meeting of the Academy of International Business (AIB): Local Contexts in Global Business	Vancouver, Canada	Do Female/Male Distinctions in Language Influence Microfinance Outreach to Women?	Drori, I., Manos, R., <u>Santacreu-Vasut, E.</u> , and Shoham, A.

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<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
10-12 June 2013	3 <sup>rd</sup> European Research Conference on Microfinance  European Microfinance Platform	Agder University, Kristiansand, Norway	Determinants of Performance in the Microfinance Industry: The Role of Culture.	Manos, R. and Tsytrinbaum, L.
31 Aug – 1 Sep 2009	2 <sup>nd</sup> International Research Workshop on Microfinance Management and Governance  European Microfinance Platform	Agder University, Kristiansand, Norway	Key Issues in Assessing the Performance of Microfinance Institutions	<u>Manos, R.</u> and Yaron, J.
3-8 Aug 2007	Doing Well by Doing Good,  Academy of Management meeting (AOM)	Philadelphia, US	Does Group Affiliation Matter? Evidence from the Dividend Policy Decision of Indian Firms	Green, C., <u>Manos, R.</u> , and Murinde, V.
11-16 Aug 2006	Knowledge, Action and the Public Concern  Annual Meeting of the Academy of Management,	Atlanta, Georgia, US	The Role of Business Groups in Emerging Markets: Evidence from the Leverage Decision of Indian Firms	Green, C., <u>Manos, R.</u> , and Murinde, V.
9-12 July 2005	Local Roots, Global Links  Annual Meeting, Academy of International Business (AIB):	Québec City, Canada	Do Foreign Investors Destabilize Emerging Stock Markets? Evidence from the BSE, Mumbai	Green, C., <u>Manos, R.</u> , and Murinde, V.
April 2002	3 <sup>rd</sup> Annual International Conference on Finance for Growth and Poverty Reduction: Experiences and Policies for Developing Countries	Institute for Development Policy and Management (IDPM) University of Manchester, UK	Dividend policy and agency theory: Evidence on Indian firms	Green, C., <u>Manos, R.</u> , and Murinde, V.



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<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
July 2001	Conference on Finance and Development: Evidence and Policy Issues	Institute for Public Policy Research & Analysis, Nairobi, Kenya	Business groups and capital structure: Evidence on Indian firms	Green, C., <u>Manos, R.</u> , and Murinde, V.
April 2001	2 <sup>nd</sup> Annual International Conference on Development and Business Finance: Policy and Experience in Developing Countries	Institute for Development Policy and Management (IDPM) University of Manchester, UK	Evidence on the determination of capital structure of non-financial corporate in Mauritius	

**b. Participation in Local Conferences**

<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
2-3 May 2023	The Humanities and Social Sciences Fund Conference on Gender Equality and Management	Tel Aviv, Israel	The organizational and cultural boundaries of gender homophily in microfinance	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and <u>Shoham, A.</u>
12 Jan 2023	Zanbar Institute's Annual Conference	Rishon LeZion, Israel	Performance Indicators for Advancing financial inclusion	<u>Manos R.</u> and Yaron J.
27 June, 2022	A Special Theme Conference of the Journal of International Financial Markets, Institutions & Money and Finance Research Letters	Rishon LeZion, Israel	Self-Regulation in the Banking Industry: The Principles of Responsible Banking	Boukai, H., <u>Finger, M.</u> , Manos, R.
5-6 Dec 2019	The Evolution of the New Social Economy: An International Perspective Conference	Rishon LeZion, Israel	The Evolution of the New Social Economy: The case of Israel	<u>Abbou, I.</u> , <u>Gidron, B.</u> , & Manos, R.,

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<b>Date</b>	<b>Name of Conference</b>	<b>Place</b>	<b>Subject of Lecture/Discussion</b>	<b>Role</b>
30 June – 3 July 2019	26th Annual Conference of the Multinational Finance Society	Jerusalem , Israel	How Does the Global Microfinance Industry Determine its Targeting Strategy Across Cultures with Differing Gender Values?	Drori, I., Manos, R., Santacreu-Vasut, E., and <u>Shoham, A.</u>
26 Nov 2018	Research Conference	Rishon LeZion, Israel	Female entrepreneurs and gender biases in access to finance: the role of microfinance	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., and Shoham, A.
24 Jan 2018	Research Forum, The Academic Centre for Impact Investment and Social Businesses	Rishon LeZion, Israel	Language and market inclusivity for women entrepreneurship: The case of microfinance	Drori, I., <u>Manos, R.</u> , Santacreu-Vasut, E., Shenkar, O., and Shoham, A.
26 Jan 2017	Research Seminar, College of Management, Academic Studies	Rishon LeZion, Israel	Firm value and investor protection	<u>Manos, R.</u> and Vouraki, A.

### c. Organization of Conferences or Sessions

<b>Date</b>	<b>Name of Conference</b>	<b>Place of Conference</b>	<b>Subject of Conference</b>	<b>Role</b>
30 May 2024	Zanbar Institute's Annual Conference	College of Management Academic Studies, Israel	Israeli economy and society post October 7th Keynote speaker: Governor of the Bank of Israel	Held a key role in the organizing committee
19 April 2023	Zanbar Institute's Annual Conference	College of Management Academic Studies, Israel	Financial Inequality in the Israeli Society	Held a key role in the organizing committee
12 Jan 2023	Conference in memory of Jacob Yaron	College of Management Academic Studies, Israel	Access to financial services: Past, Present and Future. Keynote speaker: Governor of the Bank of Israel	Organizer

## 8. Research Grants

### a. Grants Awarded

Years	Role in Research (PI, Co-PI, CI)	Other Researchers (Name & Role)	Title	Funded by	Amount	Relevant Publications

### b. Submission of Research Proposals - Pending

Years	Role in Research (PI, Co-PI, CI)	Other Researchers (Name & Role)	Title	Funds Requested Agency	Amount
2024	Co-PI	Shoham, A. (Co-PI)	Prosocial Peer-to-peer lending and Female Micro-Entrepreneurship: The Moderating Role of Gender Disparities as Reflected in Language	BSF	

### c. Submission of Research Proposals – Not funded

Years	Role in Research (PI, Co-PI, CI)	Other Researchers (Name & Role)	Title	Funds Requested Agency	Years
2024	PI		Prosocial Peer-to-peer lending and Female Micro-Entrepreneurship: The Moderating Role of Gender Disparities as Reflected in Language	ISF	Applied but not grant not awarded
2019	Co-PI	Drori, I. (Co-PI)	Governance of Israeli firms with women on board, and its impact on the firm's social and financial performance	ISF	Applied but not grant not awarded
2014	Co-PI	Drori, I. and Erez, M. (Co-PIs)	Women directors in Israel: Implications for the firm	ISF	Applied but not grant not awarded
2014	Co-PI	Morten, H. and Drori, I. (Co-PIs)	Getting women on board	German-Israel Research Grant	Applied but not grant not awarded

## 9. Scholarships, Awards and Prizes

Years	Name of Award	Other Awardees	Remarks	Source
2023	Dean's Award for Initiatives and Innovations in Teaching		₪ 1000	Open University
2023	Award of appreciation for contributing to the advancement of the College's goals			College of management
2023	WAIB best conference paper	Santacreu-Vasut, E., Drori, I., & Shoham, A	Paper: The organization and cultural boundaries of gender homophily in microfinance	AIB 2023, 5-9 July, Warsaw
2023	Shortlisted for one of the four finalists for the Aalto University That's interesting! award	Santacreu-Vasut, E., Drori, I., and Shoham	The organization and cultural boundaries of gender homophily in microfinance	AIB 2023, 5-9 July, Warsaw
2021	Award for Excellence in Research			College of Management
2019	Award of Excellence for Devotion to- and Involvement in the School's projects and activities			College of Management
2018	Award for Excellence in Research		₪ 2000	College of Management
2014	SSE/WAIB 2014 Best Paper Award for Increased Gender Awareness in International Business Research	Santacreu-Vasut, E., Drori, I., and Shoham, A	Does language affect the mission of financial organizations? Evidence from gender marking and microfinance institutions	AIB and Stockholm School of Economics \$250 per author

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<b>Years</b>	<b>Name of Award</b>	<b>Other Awardees</b>	<b>Remarks</b>	<b>Source</b>
2005	Finalist for the Haynes Prize for the Most Promising Scholar Award			AIB Annual Meeting
1998-2002	MPhil/PhD Research Fellowship in Finance		A monthly living stipend	Birmingham Business School, Birmingham University, UK
1997	The KPMG Prize for the highest three average marks of BCom (Accounting)		£500	Faculty of Commerce and Social Science, The University of Birmingham
1996	The Stanley Howard Hardy Prize for excellent marks			Faculty of Commerce and Social Science, The University of Birmingham

## **10. Teaching**

### **a. Courses Taught (last 10 years)**

<b>Years</b>	<b>Name of Course</b>	<b>Type of Course</b>	<b>Level</b> BA/BSc/MA/MSc/ PhD/ etc
2003 – date	International Finance	Mandatory	MBA, In English
2003 – date	Financial Management/ Corporate Finance	Mandatory	BA, MBA, In English/Hebrew
2014- date	Small Business Finance/ Microfinance	Seminar/Online course	MBA, In English/Hebrew
2003-date	Investments	Mandatory	BA/MBA, In English/Hebrew
2021-date	Impact Investment	Online course/Lecture	MBA
2017 - date	Thesis writing	Seminar	Thesis students

### b. Supervision of Master's Students

Name of Student	Other Mentors	Title of Thesis	Degree	Year of Completion / in Progress	Student's Achievements
Rachel Efraim College of Management (CoM)		SDGs & Banks	MBA	In progress	
Lior Asulin	I. Drori, A. Patel	The Role of Creativity in BI Development Teams	MBA	Thesis defence on 26.9.24	
Dafna Doron CoM	Kashi, G.	Small Businesses & the Corona	MBA	Thesis defence 27.10.24	Presented in seminars and conferences
Ofir Shakir CoM	Finger M.	Financial exclusion and digital banking	MBA	In progress	Published article
Guy Sidon CoM		Gender & investment in infrastructure: microfinance P2P lending	MBA	2024	Accepted for publication as chapter in edited book
Rachel Hadar CoM		Government policy and financial inclusion: Analysing the impact of the Indian national mission for financial inclusion	MBA	2020	Published as chapter in edited book
Haim Boukai CoM	Finger M.	Market reaction to the adoption of impact investment principles by commercial financial institutions – An event study	MBA	2020	Published article

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<b>Name of Student</b>	<b>Other Mentors</b>	<b>Title of Thesis</b>	<b>Degree</b>	<b>Year of Completion / in Progress</b>	<b>Student's Achievements</b>
Eliran Koren CoM	Or, E.	Tax and small businesses in Israel	MBA	2019	Published article and in local media
Guy Alfasi CoM	Tishler, A.	The Israeli defence industry: Finance and Foreign Aid	MBA	2017	Published article
Haim Mordochovich CoM	Inbar, K.	Inducement prizes for funding bio-medical innovations	MBA	2015	Published in local media
Ori Galor CoM		Price anomalies: the case of the Tel Aviv stock exchange	MBA	2015	Published in local media
Maya Finger CoM	Drori, I	Environmental risk management and financial performance: the case of banks	MBA	2010	Published article, continued to PhD
Leonid Tsytrinbaum, Technion		Determinants of Performance in the Microfinance Industry: The Role of Culture	Master of Science in Economics	2013	Published article and presented in an international conference
Vouraki Antonia, Cranfield School of Management		Regulations, Corporate Governance and Firm Performance	MBA	2013	Presented in an international conference, continued to PhD
> 20 students at Cranfield SOM			MBA	2012-2014	

**c. Serving as committee member or as an examiner of PhD/MSc students**

<b>Name of Student</b>	<b>Institution</b>	<b>Title of Thesis</b>	<b>Degree</b>	<b>Year of Completion/ in Progress</b>	<b>Role</b>
Shay Tsaban	Ariel University, Israel	The Business of Happiness: Is Corporate Happiness Responsibility (CHR) the New Corporate Social Responsibility (CSR)?	PhD	In progress, 2022	External examiner on PhD proposal
Kwame Djan	University Agder, Norway	Essays on Ownership, Governance and Performance of Microfinance Institutions	PhD	2018	External examiner
Stephen Zamore	University Agder, Norway	Risk Management and Efficiency of Microfinance Institutions	PhD	2018	External examiner
Daudi Pascal	University Agder, Norway	Chief Executive Officers and the Performance of Microfinance Institutions	PhD	2016	External examiner
Pankaj Chandorkar	Cranfield University	The determinants of Equity Risk Premium	PhD	2014	PhD committee member
Ye Jiang	Birmingham University	Testing Asset Pricing Model under non-linear assumptions: Evidence from UK firm level panel data	MSc	2013	External examiner
Femi Johnson	Cranfield University	Enabling Policies that promote Efficient Mortgage market Operations	DBA	2013	DBA committee member
Raebetswe Kgoroadira	Cranfield University	Peer to Peer lending	PhD	2013	PhD committee member



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<b>Name of Student</b>	<b>Institution</b>	<b>Title of Thesis</b>	<b>Degree</b>	<b>Year of Completion/ in Progress</b>	<b>Role</b>
Neema Mori	University Agder, Norway	Four Essays on Microfinance Boards	PhD	2012	External examiner

## **11. Miscellaneous**

### **a. Academic Visiting**

<b>Years</b>	<b>Status</b>	<b>Institution</b>
2007	Visiting scholar	Department of Economics, Loughborough University, UK
2006	Visiting scholar	School of Analytic Studies & Information Technology, York University, Toronto, Canada
2004, 2006	Visiting scholar	Birmingham Business School, University of Birmingham, UK

### **b. Other Visiting**

<b>Years</b>	<b>Project</b>	<b>Institution</b>
Sep-Oct 2018	FAB-MOVE (Social Enterprises) project. EU RISE and EU Horizon 2020	Malmö FF, Social project: Karriärakademin, Sweden
Oct 2016	FAB-MOVE (Social Enterprises) project. EU RISE and EU Horizon 2020	Inverclyde community Development Trust, Inverclyde, Scotland

### **c. Training**

<b>Years</b>	<b>Programme</b>	<b>Institution</b>
8-9 Nov 2022	Introduction to Linear Mixed Models Using Stata	Timberlake Consultants, London (online)
3-4 Nov 2022	Panel Data Methods for Banking Applications	Timberlake Consultants, London (online)
19-12 Oct 2017	Regression Analysis & Causality using Stata	Cass Business School, London

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<b>Years</b>	<b>Programme</b>	<b>Institution</b>
27 June – 1 July 2016	Panel Data Linear Analysis	Barcelona Microeconometrics Summer School
9 Aug 2011	Introduction to EViews Programming	Cass Business School, London
3-10 July 2011	International Teachers Program	Kellogg School of Management, Northwestern University, USA
2-4 July 2010	Panel Data	UvA-Econometrics, University of Amsterdam
12-14 July 2009	Essex Summer School In Social Science Data Analysis	University of Essex, UK
15-18 July 2008	The Practice of Econometrics with EViews	Zicklin School of Business - Baruch College, CUNY, New York

## **Part 2 - List of Publications: instructions**

### **PART B: PUBLICATIONS**

<b>H-index:</b>	16	<b>Source:</b> Google Scholar
<b>Citation index:</b>	1182	<b>Source:</b> Google Scholar
<b>ORCID number:</b>	<u>0000-0002-0254-1682</u>	
<b>Google Scholar link:</b>	<a href="https://scholar.google.com/citations?user=CqNf7b8AAAAJ&amp;hl=en&amp;oi=ao">https://scholar.google.com/citations?user=CqNf7b8AAAAJ&amp;hl=en&amp;oi=ao</a>	

#### **A. Ph.D. Dissertation**

<b>Title:</b>	Capital Structure and Dividend Policy: Evidence from Emerging Markets
<b>Date of submission:</b>	2002
<b>Number of pages:</b>	502
<b>Language:</b>	English
<b>Name of supervisor:</b>	Professor Victor Murinde
<b>University:</b>	Birmingham, UK
<b>Publications:</b>	B(a1)

**Notes for joint publications:** For publications where authors have contributed equally, they are listed in alphabetical order. When the author listing is not in alphabetical order, it indicates that the authors are listed according to their relative contributions.

#### **B. Scientific Books (Refereed)**

##### **a. Monographs**

1. Manos, R., 2008. *Capital Structure and Dividend Policy: Evidence from Emerging Markets*, VDM publishing.

##### **b. Edited Books and Special Journal Issues**

1. Gueyie, J.P, Manos, R. and Yaron, J. (editors), 2013. *Microfinance in Developing Countries: Issues, Policies and Performance Evaluation*, Palgrave Macmillan
2. Manos, R., Gueyie, J.P, and Yaron, J. (editors), 2013. *Promoting Microfinance: Challenges and Innovations in Developing Countries and Countries in Transition*, Palgrave Macmillan
3. Drori, I. and Manos, R. (editors), 2016. *Corporate Responsibility: Social Action, Institutions and Governance*. Palgrave Macmillan.

### C. Articles in Refereed Journals

1. Manos, R., (2003), Dividend Policy and Agency Theory: Evidence from Indian Firms, *South Asia Economic Journal*, 4(2), pp. 275-300 (2003: Q4, SJR). Cited by 211.
2. Green, C.J., Kimuyu, P., Manos, R. and Murinde, V., (2007), How do Small Firms in Developing Countries Raise Capital? Evidence from a Large-Scale Survey of Kenyan Micro and Small-Scale Enterprises, *Advances in Financial Economics*, 12, pp. 379-404. (2003: Q2, SJR), Cited by 82.
3. Manos, R., Murinde, V. and Green, C.J., (2007), Leverage and Business Groups: Evidence from Indian Firms, *Journal of Economics and Business*, 59 (5), pp. 443-465 (2007: Q2, SJR), Cited by 157.
4. Yaron, J. and Manos, R., (2007), Determining the Self Sufficiency of Microfinance Institutions, *Savings and Development*, 31(2), pp 131-160. (2007: Q3, SJR), Cited by 35.
5. Manos, R. and Yaron, J., (2008), Measuring the Performance of Microfinance Providers: An assessment of Past and Present Practices, *International Journal of Financial Services Management*, 3(2), pp. 171-187. Cited by 22.
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9. Yaron, J. and Manos, R., (2010), Information Transparency and Agency Costs in the Microfinance Industry the Adequacy of the Operational Self-Sufficiency Index, *Review of Market Integration*, 2(1), pp. 87-99. Cited by 10.
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11. Manos, R., Murinde, V. and Green, C.J., (2012), Dividend Policy and Business Groups: Evidence from Indian firms, *International Review of Economics and Finance*, 21(1), pp. 42-56. (2012: Q2, SJR), Cited by 110.
12. Manos, R., Drori, I. Shoham, A. and Aharonson, B. (2015). National culture and national savings: Is there a link? *International Review of Applied Economics*, 29 (4), 455-481. (2015: Q3, SJR), Cited by 5.
13. Finger, M, Gaviious, I. and Manos, R. (2018). Environmental Risk Management and Financial Performance in the Banking Industry: A Cross-country Comparison, *Journal of International Financial Markets, Institutions and Money*, 52, pp. 240-261. (2018: Q1, SJR), Cited by 154.
14. Drori, I., Manos, R., Santacruce-Vasut, E., Shenkar, O. and Shoham, A., (2018) Language and market inclusivity for women entrepreneurship: the case of microfinance. *Journal of Business Venturing* 33, 395-415. (2018: Q1, SJR), Cited by 61.

15. Elfassy, G., Manos R. and Tishler, A. (2020). *Possible Effects of the Change in Foreign Currency Aid on the Structure of the Israel Defense Companies*. Memorandum: US Aid to Israel. Article 5, Institute for National Security Studies, INSS.
  - a. Published also in Hebrew:  
 אלפסי, ג., טישלר, א. ומנוס, ר. (2020). *ההשפעות האפשריות של שינוי המימון בדולר סיוע על מבנה החברות הביטחוניות בישראל*. מזכר: הסיוע האמריקאי, מאמר מס' 5. המכון למחקרי בטחון לאומי INSS
16. Drori, I., Manos, R., Santacreu-Vasut, E., & Shoham, A. (2020). How does the global microfinance industry determine its targeting strategy across cultures with differing gender values?. *Journal of World Business*, 55(5), 100985. (2020: Q1, SJR), Cited by 31.
17. Finger, M., Manos, R., & Shakir, O. (2024). Power relationships, digital literacy, and inclusive digital banking in Israel. *Finance Research Letters*, 63, 105292. (2023: Q1, SJR).
18. Manos, R., Finger, M., & Bukai, H. (2024, accepted). Self-regulation for responsible banking and ESG disclosure scores: Is there a link? *Journal of International Financial Markets, Institutions & Money*. (2023: Q1, SJR).

#### D. Articles or Chapters in Scientific Books (Refereed)

1. Manos, R., & Ah-Hen, C. (2014). Evidence on the determinants of capital structure of non-financial corporates in Mauritius. In Woldie, A. and Murinde, V., *African Development Finance and Business Finance Policy* (pp. 129-154). Routledge. (cited by 29)
2. R. Manos, Gueyie, J-P., and Yaron, J., (2013). Challenges and Innovations in Promoting Microfinance, in Manos, R., Gueyie, J.P., and Yaron, J., *Promoting Microfinance: Challenges and Innovations in Developing Countries and Countries in Transition*, Palgrave Macmillan.
3. Manos, R., Gueyie, J.P. and Yaron, J., (2013). Dilemmas and Directions in Microfinance Research, in Gueyie, J.P., Manos, R., and Yaron, J., *Microfinance in Developing Countries: Issues, Policies and Performance Evaluation*, London: Palgrave Macmillan, pp. 1-21.
4. Manos. R. and Tsytrinbaum, L., (2014). Determinants of Performance in the Microfinance Industry: The Role of Culture. in Mersland, R., and Storm, O., *Microfinance Institutions: Financial and Social Performance*. Palgrave Macmillan. pp. 53-84
5. Manos. R. and Drori. I., (2016). Introduction: Aspects, Determinants and Outcomes of Corporate Social Action. in Manos. R. and Drori. I., *Corporate Responsibility: Social Action, Institutions and Governance*. pp. 1-8. Palgrave Macmillan.
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7. Drori, I. and Manos. R., (2016). Corporate Social Action, social and financial performance, institutions and governance: Concluding Remarks. In Manos. R. and Drori. I., *Corporate Responsibility: Social Action, Institutions and Governance*. pp. 255-258. Palgrave Macmillan.

8. Hadar, R. and Manos, R. (2021). Government policy and financial inclusion: Analysing the impact of new regulation in India, Chapter 13 in Ahmad, A.H., Llewellyn, D.T., and Murinde V. *Inclusive Financial Development*. New Horizons in Money and Finance series. pp. 265-292. Edward Elgar Publishing.
9. Manos, R. and Gidron, B. (2021). The New Social Economy in Israel: From the Kibbutz ideal to social-tech entrepreneurship. in Gidron, B. and Domaradzka, A., *The New Social and Impact Economy: An International Perspective*. pp. 95-118. Springer Publication
10. Manos, R. and Sidon, G., Infrastructure finance and microfinance for MSEs: Does the tail wag the dog?. (forthcoming). in Abor, J.Y., Macomber, J., Thankom A., and Murinde, V., *Routledge handbook of infrastructure finance: a global perspective*.

## E. Articles in Conference Proceedings

1. Santacreu. E., Drori. I. Manos R. and Shoham. A., (2014). Do Female/Male Distinctions in Language Influence Microfinance Outreach to Women? *Academy of Management Proceedings*, doi:10.5465/AMBPP.2014.16074abstract

## F. Other Scientific Publications

1. Manos, R., Parker, K. and Myddleton, D., (2023), *Corporate finance for business: The Essential Concepts*, Palgrave Macmillan.

## G. Other Works and Publications

### a. **Opinion pieces, in Hebrew**

1. רוני מנוס, שוק ההון: הקאסטות של עולם העסקים הישראלי, טור דעה, דה מרקר, עמוד 31, 10.6.13
2. רוני מנוס, עידוד השקעות הון: מקלטי מס הם גם בעיה ישראלית, טור דעה, דה מרקר, עמוד 32, 13.7.15
3. רוני מנוס, ברקזיט: משאל העם מסכן את הדמוקרטיה, טור דעה, דה מרקר, עמוד 30, 8.8.16
4. רוני מנוס, קובי ענבר וחיים מורדוכוביץ', הטריק שיגרום לאנשים לתרום יותר, טור דעה, דה מרקר, עמוד 25, 6.3.18
5. רוני מנוס, איך אזורים נידחים באפריקה דילגו מעל בנקאות פיזית – ישר לתשלומים בסלולר, טור דעה, 17.9.19
6. רוני מנוס ומאיה פינגר, שוק ההון: האם הבנקים דואגים לסביבה או לתדמית?, דה מרקר, עמוד 27, 10.2.20
7. רוני מנוס ורחל הדר, שירותים פיננסיים הם צורך בסיסי - גם עבור מי שאין לו כסף, דה מרקר, טור דעה 10.11.20
8. עודד גביש ורוני מנוס, במרוץ הפינטק, הרגולציה לא עומדת בקצב התפתחות הטכנולוגיה, וואי-נט, כלכלה בעולם, 16.11.20
9. רוני מנוס ועודד גביש, מחנק האשראי בבנקים – הזדמנות לפלטפורמות P2P, כלכליסט דעה, 29.12.20
10. מאיה פינגר-קרן ורוני מנוס, המשקיעים הישראליים נמנעים מהשקעות מקיימות – ומפספסים הזדמנויות, גלובס טור דעה, 16.2.22
11. אורי גלאור ורוני מנוס, לא עוד אגדה אורבנית: האנומליות שישדרגו את תשואת המשקיעים בת"א, השורה התחתונה: שורת היועצים והמשקיעים, כלכליסט, 4.7.16
12. רוני מנוס, מאיה פינגר וחיים בוקעי, האם משתלם לבנקים לאמץ עקרונות לבנקאות אחראית?, דה מרקר, שוק ההון, 19.7.22

## H. Submitted for Publication

### **a. Articles**

1. Manos, R., Meyer, M., Shoham, A., Tarba, S.Y. (29.3.24). The coevolution of financial and technological innovations: The case of prosocial crowdfunding, *Research Policy*. (2023: Q1, SJR).
2. Chidlow, A., Manos, R., Sarala, R., Shoham, A., & Tarba, S. (13.10.23). The linguistic of the poverty grand challenge: The microfinance case, *Journal of International Business Studies*. (2023: Q1, SJR).
3. Drori, I., Manos, R., Santacrue-Vasut. E. and Shoham, A., (23.8.24) The organizational and cultural boundaries of gender homophily in microfinance. *Journal of Business Venturing*.

## I. Future Research Plans

In my future research, I aim to build on my extensive work in the areas of microfinance, financial inclusion, and gender inequality. I plan to delve deeper into alternative finance, such as crowdfunding and peer-to-peer lending, to assess how these new forms of finance facilitate entrepreneurship from the bottom of the pyramid. I intend to publish my findings in high-ranking journals to contribute significantly to the academic discourse and inform policy and practice in this critical field. Currently, I am in the process of submitting research proposals for competitive grants such as the BSF.

Despite the high demands of my current teaching responsibilities, I have successfully maintained an active research agenda. However, with a reduced teaching load, I could significantly enhance my research productivity.

## J. Publications in Preparation

### **a. Articles**

1. Lahav E., Manos, R., Kashi, G. and Sitbon, N., Gender differences in financial decisions: the effect of cognitive load and gender-mixed groups. Aiming at *Finance Research Letters*
2. Manos, R. and Shoham, A. Digital technologies and Crowdfunding for Entrepreneurship in Emerging Markets: Crowdfunding and Microfinance. Aiming at *Technovation*.
3. Manos, R., Shoham, A. and Tarba, S. The Linguistic Origin of Self-Promotion Rhetoric: Gender Dynamics in Micro-Borrower Fundraising on a Microfinance P2P Lending Platform