

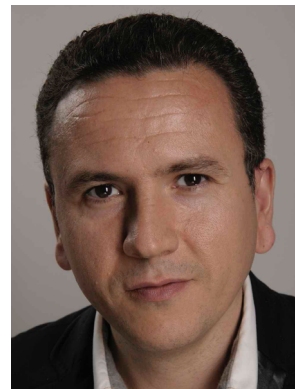
## **Zoubir Benhamouche**

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## **Fields of expertise**

Economic analysis, social programs evaluation (randomized and non-randomized), public policy design, industrial policy, financial regulation and risk management for banks, SMEs development and financing

## **Professional experience**

**Since December 2014:** **United Nations Economic Commission for Africa, North Africa office, Economist**

**September – November 2014:** **BPIfrance, Evaluation department**

**October 2012 – August 2014:** **World Bank/IFC consultant**  
Impact Evaluation (RCT) projects

**January 2011 – June 2012:** **Manager, PricewaterhouseCoopers**  
Led projects in regulatory compliance, operational efficiency, and risk management for banks

**2006 – December 2010:** **Manager, Hiram Finance - Lunalogic (Consulting)**  
Led projects in risk assessment, risk evaluation, reserve policy, model validation, on credit, credit derivatives and equity products.  
Clients: SGCIB (Société Générale and Corporate and Investment Banking), NATIXIS, BFBP (Banque Fédérale des Banques Populaires), La Banque Postale, CNCE (Caisse Nationale des Caisses d'Épargne)

**April 2005 – December 2005** **Head of SMEs Rating Department, COFACE group (Insurance company)**

Head of a 4 statisticians team

- Developed models to predict default of French, German and Spanish firms
- Developed a statistic method to determine the maximum turnover that can be insured for each client
- Redaction of the commercial document to present the COFACE @Rating Score (the Score is the Rating Coface provides)

**September 2002 – March 2005:** **Economist, Economic Analysis and Forecasting Directorate, French Ministry of Economics and Finance)**

**Economic policy analysis and studies for the Cabinet of the Minister of Economics and Finance**

- Sectoral studies: Telecom, textile, automobile, aerospace, electronic, chemical industries
- Developed a reform action plan to boost entrepreneurship in France. Two major reforms implemented: extension of the unemployment benefits period for entrepreneurs and suppression of the impossibility for teacher assistants to get a contract in the private sector
- Led an analysis of the contribution of R&D and innovation in French competitiveness centres
- Led a study on the development and financing of SMEs in France (access to capital and to bank finance)
- Conducted a study on the impact of taxation on the allocation of household savings

**December 2001 – July 2002** **Economist, Emerging Markets Research Department, Crédit Agricole Indosuez (now CALyon, Investment Bank),**

- Development of an econometric model to predict financial crises in emerging countries (this model has been used by the executive comity of CALyon)

**August 2001- October 2001**                      **Risk Analyst, General Electric Capital Bank**

- Statistical analysis of consumer finance credit risk (credit scoring)

**January 1997 – December 1997**                      **Marketing research, Débitel France (mobile phones)**

- Development of scoring models and an econometric model to enhance the performance of the recovery department

- Customer segmentation

## Education

October 2012 – March 2014: **Executive MBA**, Kedge Business School (formerly Euromed Management, Ranked 48 in the FT ranking of MBAs)

July 2012:            **J-Pal Europe**, Certification in social programs evaluation (randomized impact evaluation)

1998-2001            **PhD** in development economics. Thesis title « *Inequality, Institutions and Development* » Evry University and CEPREMAP (Center for Economic Research and its Applications [www.cepremap.ens.fr](http://www.cepremap.ens.fr)), *Mention très honorable avec les félicitations du jury*

Thesis committee:

- **F. Portier**, IDEI, Toulouse University and **J. Glachant**, CREST, Conseil d'Analyse Economique and Evry University; **M. Hammour** (Massachusetts Institute of Technology and Paris School of Economics); **A. Dautume**, University of Paris 1, and **G. Cheikbossian**, Perpignan University and **GREMAQ**, Toulouse University

1996-1997            **DEA** (Masters of Science in Economics), Evry University

1993-1996            **ENSAE** (Ecole Nationale de la Statistique et de l'Administration Economique), french grande école; Economics, econometrics and finance.

## Software and languages

**Languages:** Berbère (native), English (Good), French (Native)

**Computer software:** SAS, STATA, Word, Excel

## Other activities

### Teaching

2013: Macroeconomics, Institut d'Etudes Politiques de Paris

2008-2010: Algiers

Set-up of a master degree in economic analysis for professionals of the public enterprises and executives in the administration at ISGP (Institut Supérieur de Gestion et de Planification)

- Program definition
- Teachers selection
- Students selection
- Teaching of two courses: microeconomics and macroeconomics

Set-up of a master degree in « Public economics and public policy evaluation » at ISGP (Institut Supérieur de Gestion et de Planification):

- Program definition
- 2002-2006: Teaching of industrial economics, game theory and international economics, Paris V University
- 2000 - 2002: Teacher Assistant, Evry University and Cergy University, France

### Research

#### International congresses:

European Economic Association (2000 and 2003), Econometric Society 2000, Society for Economic Dynamics 2000, Université Catholique de Louvain 1999

**Research Papers and publications:**

- « Predatory states and industrialization », WP, Université d'Evry, 1999
- « Industrialisation and the supply big push », WP, Université d'Evry, 2000
- « On the interplay between political and economic reforms », WP, CEPREMAP, 2002
- « Productive structure and the Business Cycle », *Annales d'Economie et de Statistiques*, Mars 2003.

**Books**

## Political economy

« Algeria, l'impasse », PUBLISUD edition, Paris, December 2011

## Short stories

“l'homme a inventé l'humour”, LULU editions, January 2014