

Professor. Javed G. Hussain

Professor in Entrepreneurial Finance
Research Co-ordinator for Department of Accounting & Finance
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Education

1993 – 95 Ph.D., the University of Birmingham, UK (Thesis: The Relationship between Stock Returns and UK Economic Activity. Supervisor: Professor M. F. Theobald)
1985 – 86 M.Soc.Sci in Money Banking & Finance; the University of Birmingham, UK
1986 – 87 P.G.C.E., University of Wolverhampton (Wolverhampton Polytechnic)
Post Graduate Certificate in Education
1982 – 85 B.A (Hons.) Economics; Birmingham City University (formerly City of Birmingham Polytechnic)

Teaching and research interests:

Teaching: Corporate Financial Strategy, Global Finance, and Theory of Finance, Entrepreneurial Finance, Financial Decision Making, Corporate Finance and Research Methods.

Research: My primary research interests focus on small and medium sized enterprise financing; microfinance and its impact on economic development; international socio-cultural capital and access to finance. This has led to publications of articles in refereed journals, presentation at academic conferences and discussion papers at Aston and Queens University Belfast.

Collaboration: I continue to network with colleagues nationally (Professor Paul Moseley, University of Sheffield; Dr David Whittam, University of West of Scotland; Dr. Jonathan Scott, Teesside University and Professor Richard Harrison, Queens University Belfast) and internationally (Professor David Deakins, Massey University, New Zealand).

Current teaching:

Current at Birmingham City University

PhD programme - Research Methods.
MBA/MSc Programmes - Research Methods, Corporate Financial Strategy, Corporate Financial Management
Undergraduate Programmes - Islamic Finance

Previous Teaching Experience

Undergraduate Programmes at University of Central England
Distance Learning Finance Units (1992 – 97)
Corporate Financial Decision Making and project supervision

Employment History

2011 – Present	Professor in Entrepreneurial Finance
2008 – 2010	Reader in Finance & Senior Academic
1990 – 2007	Senior Lecturer
1996 – Present	Marker for ACCA Corporate Financial Strategy paper (P4)
1998 – 2010	Corporate Finance - visiting lecturers, University of Birmingham
1988 – 1990	Financial Analyst, Forward Trust Group
1998 – 1990	Part-time Lecturer, Birmingham Polytechnic
1987 – 1989	Finance Officer, Birmingham City Council
1986 – 1999	Part-time Lecturer, Hall Green College
1984 – 1984	Research Assistant, Aston University in Birmingham

Management Responsibilities

Current

2008 – Present	Director of Accounting & Finance Research Group in the Department of Accounting and Finance
2002 – Present	International marketing and recruitment of students from South East Asia.

Previous Responsibilities

1999 – 2008	Director of MPhil/PhD Programmes
2001 – 2003	Director of DBA
1999 – 2001	Member of Faculty Board
1995 – 1999	Director of MBA Finance
1996 – 1999	Member of MBA Executive Board Member
1991 – 1995	Year Tutor BA - Finance and Financial Services
1991 – 1995	Overseas Student Tutor
1993 – 2000	Placement Tutor

Membership of University groups

1998 – Present	Member of the Business School Faculty Research Committee.
1998 – Present	Member of the TEE Faculty Research Committee
1992 – Present	Member of the Business School Research Group
2008 – Present	Member of Faculty Ethics Research Committee
2002 – 2005	Member of the University Extenuating Circumstances Committee
2001 – 2003	Member of the Business School Faculty Board.
1999 – 2003	Member of the Knowledge Management Research Group.

Supervision Responsibilities

PhD supervised to completion:

1. Makarios Byoruganda – *Capital budgeting decisions for donor aided projects: the case of DANIDA in Uganda*
2. Joseph Mbawuni - *The impact of accounting information on stock prices in the Ghanaian capital market.*
3. Hassan Raza – *Reform and Regulation in Public Utilities in UK and Pakistan; Difference, Similarity and Learning.*
4. Navjot Sandhu - *An empirical investigation of financial institutions lending policies towards the agriculture business, post Green revolution in Punjab, India.*
5. Fiona William- *The use of management accounting techniques in small and medium enterprises decision making, UK*

PhDs currently supervising:

1. *William Coffie - The application of Fama - French Three-Factor Model in Emerging Capital Markets: Evidence from Ghana and Nigeria Stock Markets.*
2. *Emily Namiyingo – Financing structure of SMEs in Poland*
3. *Samia Mahmood: Poverty Alleviation Amongst Poor Women: A Study of Microfinance in Pakistan*
4. *Benjamin Bvepfepfe: Perspectives of corporate social responsibilities (CSR): a comparison between UK and South African organisations*
5. *Samuel Salia - The Impact of Microfinance on Entrepreneurship policy and practice: The Case of Ghana.*
6. *Imronudin - Islamic Bank Financing for Small and Medium Enterprises: Evidence from Indonesia*

PhD Examined:

Externally 5 PhDs
 Internally 4 PhDs and 1 DBA
 Chaired 4 PhD Viva examination panels
 Supervised to completion 5 PhDs
 Currently supervising 6

MBA / MSc dissertations supervised to completions

MBA	- 150 dissertations
MSc	- 130 dissertations
MSc Accountancy & Finance	- 67 dissertations

Consultancy

2007	National Council for Graduate Entrepreneurship
2006 – Present	HealthGlow UK
2006	Birmingham City Council
2005 – Present	Arifeen & Co Chartered Accountants
2002 – Present	Advisor to Friends of Chukwal
1999 – Present	Special project advisor to Arifeen & Co Accountant
1998 – Present	Advisor Pakistan Forum - on business and education
1993 - 1998	Managing and raising finance for MF Limited, Birmingham

External Examination Activities

Current External Activities

University of Greenwich
 University of Stafford (Gulf College, Muscat)
 Univeristy of Wales

Past External Activities

University of Brighton
 University of Derby
 University of Wales (Romania and Athens)
 University of Northampton
 Kingston University
 University of Northampton
 University of West of Scotland

External Validation Advisor:

University of Wales -June 2010
University of Wales -June 2006
University of Greenwich -April 2007
University of Greenwich - June 2008
University of Canterbury -July 2007
University of Greenwich -August 2007

Chief Examiner for NCC (2000 – 2007):

Managerial Economics and Corporate Finance

Editorial Review Board Member

Journal of Chinese Entrepreneurship, UK
The Financial Internet Quarterly "e-Finance", Poland

Peer Referee for:

Journal Venture Capital
Journal of Small Business and Enterprise Development
International Journal of Entrepreneurial Behaviour & Research
International Journal of Management Research News
International Journal of Small Businesses
Journal of Small Business and Management
Academic Reviewer for Oxford University Press
Academic Reviewer for Pearson Education

Member of:

Member of the International Council for Small Business (ICSB).
Member of the European Council for Small Business (ECSB).
Member of the Institute for Small Business Affairs ISBA)
Co-track Leader, Financing of High-Growth Firm, 2010, Institute for Small Business Affairs (ISBA)

Research / Scholarship

Teaching Fellowship, UCE Birmingham
Member of editorial board of research journal, "Amity Global Business Review".
Member of Institute of Small Business and Entrepreneurship
Member of International Council of Small Business
Asimee Fairburn

Best Paper Awards and Nominations

Best Paper at conference for Hussain, J. and Scott, J.M., (2008) Ownership succession and enterprise education in UK ethnic minority family firms, FBE 2008 Conference 'Best Practices on Family Business and Entrepreneurship Higher Education', August 21-22, 2008, University of Jyväskylä, Finland.

'BME Graduate Entrepreneurs: Motivation, Characteristics and Access to Finance', Javed Hussain, Cindy Millman and Paul Hannon, was nominated for best paper in the 'Enterprise Education' track at the 2007 ISBE conference.

Research in Progress and Publications**Research in Progress**

1. Ethnic minorities integration financial exclusion and community development in the inner city: a case study of Birmingham

2. Access to Entrepreneurial Finance: Evidence from Malaysia
3. Ethnic Business Angels. *Research on going in this area in collaboration with colleagues from University of Paisley.*
4. Financial Challenges Faced By Small and Medium-Sized Enterprises in Malaysia and India. *Currently writing up research paper.*
5. Guest editor for the Special edition of: Journal of Small Business and Enterprise Development, December 2012. *Currently sending out call for paper.*
6. *Organizing 2nd Annual Colloquium on Financing the Future – Entrepreneurship in Islamic Countries April 2012 and selected papers will be published in a special edition of Journal of Small Business and Enterprise Development*

PUBLICATIONS AND CONFERENCE PAPERS

Articles in Refereed Journals:

1. Hussain, J.G. and Moseley, P. (2013) 'Ethnic minorities financial exclusion and community development in the inner city: a case study of Birmingham', *International Journal of Urban and Regional Research*. Submitted
2. Hussain, J. G., Scott, J.M., Matlay, H. (2013). Ethnic entrepreneurship in reverse in the UK: 1s there gender bias in access to finance for South Asian women entrepreneurs? *Journal of Small Business and Enterprise Development*. Forthcoming,
3. Demirbas, D., Hussain, J. G., Matlay, H. (2012). How do Owner Managers Perceive Barriers to Innovation? Empirical Evidence from Turkish SMEs *Journal of Small Business and Enterprise Development*. Forthcoming.
4. Hussain, J.G., Scott, J.M., Matlay, H. (2010). Ownership succession and enterprise education in UK ethnic minority family firms. *Education + Training*, Vol. 52. No. 8/9.
5. Webb, J. and Hussain, G.J. (2010). Developing an Understandign of Taxpayer Perceptions in an Economic Crisis. *Journal of Finance and Management in Public Services*. Vol. 9. No. 2
6. Hussain, J. G., Scott, J.M., Harrison, R.T., and Millman, C. (2010). Enter the Dragoness: Firm Growth, Finance, Guanxi and Gender in China. *Gender in Management: an International Journal*, Vol. 25, No. 2, pp. 137-156.
7. Dhaliwal, S., Scott, J.M. and Hussain, J.G. (2009) Help or Hindrance? South Asian Women in The Family Firm', *electronic Journal of Family Business Studies*, Vol. 1, No. 4, pp. 4 - 23.
8. Hussain, J. G., Matlay, H. and Scott, J.M. (2008). Financial education and awareness in small ethnic minority businesses, *Education + Training*, Vol. 50, No. 8/9, pp. 737 - 747.
9. Hussain, J., Scott, J.M. and Hannon, P. (2008). The new generation: Characteristics and motivations of BME graduate entrepreneurs, *Education + Training*, Vol. 50, No. 7, pp. 582 - 596.
10. Hussain, J. G., Scott, J.M., Millman, C., Hannon, P. and Matlay, H. (2007). Ethnic minority graduate entrepreneurs in the UK: Characteristics, motivations and access to Finance, *Industry & Higher Education*, Vol. 21, No. 6, pp 455 - 463.

11. Hussain, J. G., Scott, J.M., Millman, C., Hannon, P. and Matlay, H. (2007). Ethnic minority graduate entrepreneurs in the UK: Characteristics, motivations and access to Finance', *Industry & Higher Education*, Vol. 21, No. 6, pp 455 - 463.
12. Hussain, J. G., Millman, C., Scott, J. and Hannon, P. (2007). Black and minority ethnic graduate entrepreneurs: Motivations, characteristics and access to finance, *International Journal of Entrepreneurship and Industry Higher Education*. Vol. 50, No. 7, pp. 582 - 596
13. Hussain, J. G. and Matlay H. (2007). Financing Preferences of Ethnic Small Businesses in the UK, *Journal of Small Business and Enterprise Development*, Vol. 14, No. 3, pp. 487 - 500
14. Hussain, J. G. and Matlay H. (2007). Vocational educational in Small Ethnic Minority Businesses in the UK, *Journal of Education and Training* Journal of Education and Training, Vol. 49, No. 8 / 9, pp. 671 - 685
15. Hussain, J. G., Millman, C. and Matlay, H. (2006), SMEs Financing in the UK and in China: A Comparative Perspective, *Journal of Small Business and Enterprise Development*, Vol. 13, No.4, pp. 584 – 599.
16. Martin, C., Hussain, J. G. and Shelton, R. (2006). Accountancy practices and the provision of ownership succession advice, *Cyprus International Journal of Management*. Vol. 10, No. 1
17. Hussain, J. G. and Sandhu, N. (2006). Finance Gap amongst Smaller Farmers in India, Punjab, *Research Journal of Amity Global Business Review*, Vol.2. No. 3, pp. 43 - 49
18. Hussain, J. G. and Zhang, S. (2004). The challenge of financing small firms in UK and China and its implications for Developing Economies, *Research Journal of Amity Global Business Review*, Vol. 1, No. 1, pp. 23 - 31
19. Hussain, J. G. (2004). Book review: Smith, R.L. and Smith J.K. (2004). Finance for Entrepreneurial Finance. *Journal of Small Business and Enterprise Development* Vol. 11, No. 2, pp.264 - 265
20. Hussain, J.G. and Deakins, D. (1994). Financial Information, The Banker and Small Business: A comment. *The British Accounting Review*, Vol. 26, No 4, pp. 323 – 335
21. Deakins, D., Hussain, J.G. and Ram, M. (1994). Ethnic Entrepreneurs and Commercial Banks: Untapped Potential. *Regional Studies Policy Review Section*, Vol. 2, No.1, pp.73 - 100.
22. Deakins, D. and Hussain, J.G. (1994). Risk Assessment with Asymmetric Information. *The International Journal of bank Marketing*, Vol.12, No. 6, pp. 24-31.
23. Deakins, D. and Hussain, J.G. (1993). Risk Assessment With Asymmetric Information: a case study of lending decisions by bank officers. *UKMER Journal*. Vol. 3, No.2, pp. 11-23.

Book Chapter

1. Scott, J.M., Hussain, J.G., Harrison, R.T. and Millman, C. (2010) 'China', in S. Fielden and M. Davidson (Eds) *International Research Handbook on Successful Women Entrepreneurs*, Edward Elgar: Cheltenham.

2. Scott, J.M., and Hussain, J.G. (2008) 'Ownership succession and enterprise education in ethnic minority family firms', in Kansikas, J. and Lambrecht, J. (Eds) *Studies on Family Business and Entrepreneurship Education*, University of Jyväskylä: Jyväskylä, Finland.
3. Hussain, J.G. and Sharifa, M. (2005). *The Role of Islamic Finance in Industrial Projects in the State of Kuwait*, Ch.8, Iqbal, M., and Ahmad, A., *Islamic Finance and Economic Development*, Palgrave Macmillan
4. Hussain, J.G. and Davies, J. (1995). *The Impact of Information Technology on the Financial Services* ch. 5. Anderton, B., Insert author details. *Current Issues in Financial Services*, Macmillan.

Papers under consideration

1. Hussain, J. G., Matlay, H. and Martin L. (2010). *New Asian Entrepreneurship: Exploring Finance and Innovation - International Journal of Entrepreneurial Behaviour & Research. A working paper. Submitted for review.*
2. Scott, J.M. and Hussain, J. G. (2010). Unintended consequences? A local authority traffic measure and its impact upon businesses in Birmingham, *Journal of Finance and Management in Public Services*, waiting review, expected publication 2011.
3. Hussain, J. G. and Matlay, H. (2010). The business sustainability and financial enterprise education amongst ethnic enterprise within the UK, *Education and Training*, expected publication 2011/12.

In preparation for submission:

1. Whittam, G., Paul, S; Scott, J.M, Hussain, J.G. and Wyper, J. (expected 2013) 'Beyond the 'mainstream': do ethnic minority firms use business angels?', *Venture Capital*
2. Hussain, J. G.; Matlay, H. and Martin, L. (2011). 'Born in Britain: How Financial Strategies of New Asian Entrepreneurs differ from those of their forefathers in the UK, submitted to *International Journal of Entrepreneurial Behaviour & Research*

Working Papers

1. Hussain, J. G.; Matlay, H. and Martin, L. (2010). *The sustainability of enterprise education amongst ethnic businesses: an over view*, Birmingham City Business School, Working Paper Series 1, Birmingham City University
2. Scott, J.M., Harrison, R.T., Hussain, J. G. and Millman, C. (2009). *Enter the Dragoness - Firm Growth, Finance, Guanxi and Gender in China*, Queen's University Management School Working Paper Series, MS_WPS_MAN_09_4, Queen's University Belfast: Belfast.
3. Dhaliwal, S., Scott, J.M. and Hussain, J. G. (2009). *Help or Hindrance? South Asian Women in the Family Firm*, Queen's University Management School Working Paper Series, MS_WPS_MAN_09_8, Queen's University Belfast: Belfast.
4. Scott, J.M., and Hussain, J. G. (2008). *Ethnic Minority Family Firms, Succession and Enterprise Education*, Queen's University Management School Working Paper Series, MS_WPS_MAN_08_4, Queen's University Belfast: Belfast.
5. Hussain, J. G., Scott, J.M. and Hannon, P. (2007). *The New Generation: Characteristics and Motivations of BME Graduate Entrepreneurs*, Aston Working Paper RP0730, Aston Business School: Birmingham.

6. Scott, J. – Hussain, J. G. and Hannon, P. (2007). *Access to Start Up Finance for Ethnic Minority Graduate Entrepreneurs in the West Midlands: a Gendered Perspective*, Aston Business School Working Paper Series, and Aston University: Birmingham.
7. Hussain, J. G., Scott, J.M., Millman, C. and Hannon, P. (2007). *Black and Minority Ethnic Graduate Entrepreneurs: Motivations, Characteristics and Access to Finance*, Aston Working Paper RP0708, Aston Business School: Birmingham
8. Hussain, J.G. (1997). The Relationship between Stock Market Returns and UK Economic Activity. *Working paper, University of Central England*.
9. Hussain, J. G. and Martin L. (2005). New Asian Entrepreneurship: Exploring Finance and Innovation - *International Journal of Entrepreneurial Behaviour & Research*. A working paper. *University of Central England*.
10. Deakins, D., Hussain, J.G. and Ram, M. (1994). Financial Relationships and ethnic Small Business Development. *A working paper. University of Central England*
11. Hussain, J.G. (1993). The Finance of Ethnic Minority Small Firms: A case study of issues in the ethnic minority small firms. *A working paper. University of Central England*
12. Deakins, D. and Hussain J.G. (1992). 'Risk Assessment of a Small Start Up Venture by Banking Institutions', evidence from experience with UK bank managers. *A working paper. University of Central England*.

Conference papers

1. Javed, J. Hussain and Samia, M. (2012) Microfinance and economic empowerment amongst females in Pakistan, Cambridge University, June 2012 (Forthcoming)
2. Navjot, N. Hussain, J.G. (2010). Bank lending decision making to farmers in Indian Punjab, *ECIE Conference*, Athens, Greece, September 2010.
3. Hussain, J.G. and Scott, J.M (2010). *Unintended consequences? A local authority traffic measure and its impact upon businesses in Birmingham, UK. Journal of Finance and Management in Public Services Conference*, Harrogate, June, 2010
4. Hussain, J. G., Matlay, H., Scott, J. and Whittam, G. (2009). Ethnic entrepreneurship in reverse in the UK: Is there gender bias in access to finance for South Asian women entrepreneurs, *ISBE Conference*, Liverpool, and November, 2009.
5. Scott, J.M., Harrison, R.T., Hussain, J. G. and Millman, C. (2009). Enter the Dragoness: Firm Growth, Finance, Guanxi and Gender in China, *RENT Entrepreneurship Conference*, Budapest, and November, 2009.
6. Dhaliwal, S., Scott, J.M. and Hussain, J. G. (2009). Help or Hindrance? South Asian Women in the Family Firm, *ISBE Conference*, Liverpool, November, 2009.
7. Hussain, J. G., Matlay, H. and Scott, J.M. (2008). Financial education and awareness in small ethnic minority businesses, *ISBE Conference*, Belfast, November, 2008.
8. Scott, J.M., Harrison, R.T., Hussain, J. G. and Millman, C. (2008). Enter the Dragoness: Financing Growth in Women-led Firms in China, *Diana Symposium on women's entrepreneurship*, Belfast, November, 2008.

9. Scott, J.M., and Hussain, J.G. (2008). Ownership succession and enterprise education in UK ethnic minority family firms, Best Practices in Family, University of Jyväskylä, Finland, and August, 2008.
10. Hussain, J. G., Matlay, H., Williams, F. (2008). The role of accounting information in UK SMEs: a profit optimization approach, *ICSB Conference, Halifax*, June, 2008.
11. Whittam, G., Paul, S., Scott, J.M, Hussain, J. G. and Wyper, J. (2008). Beyond the 'mainstream': do ethnic minority firms use business angels? *ISBE conference, Belfast, November, 2008*.
12. Hussain, J. G., Scott, J. M. and Millman, C. (2007). BME graduate entrepreneurs: Motivation, characteristics and access to finance, *30th ISBA National Small Firms Policy and Research Conference on SMEs, International Entrepreneurship*, Glasgow, Scotland. November, 2007.
13. Hussain, J. G., Scott, J.M. and Hannon, P. (2007).The New Generation: Characteristics and Motivations of BME Graduate Entrepreneurs. *First International Colloquium on Ethnic Enterprise and Management (ICEEM)*, Bradford, March 2007.
14. Hussain, J. G., Scott, J.M. and Hannon, P. (2007). The New Generation: Characteristics and Motivations of Black and Minority Ethnic Entrepreneurs, *International Council for Small Businesses, Conference*, Finland, June 2007).
15. Hussain, J. G., Millman, C., Scott, J.M. and Hannon, P. (2007). The Entrepreneurial Finance Gap: A Case Study of Ethnic Minority Graduates in the West Midlands, UK. *Small Business Finance and Banking Services in Emerging and Developing Countries Conference*, University of Glamorgan, April, 2007.
16. Hussain, J. G. and Scott, J.M. (2006). The entrepreneurial finance gap – a case study of ethnic minority graduates in the West Midlands, UK, *RENT XX Research in Entrepreneurship and Small Business Conference*, Brussels, November, 2006.
17. Hussain, J. G. and Scott, J.M. (2006) Ethnic Minority Graduate Entrepreneurial Finance in the West Midlands. *ISBE conference*, Cardiff, November 2006.
18. Hussain, J. G., Scott, J. and Cindy, M. (2007). Do Islamic financial institutions and products compete or complement conventional provision within the UK, *Islamic Finance Conference*, Jakarta, Indonesia, July, 2007.
19. Scott, J and Hussain, J. G. (2006). The entrepreneurial finance gap for ethnic minority graduates in the West Midlands, UK, *29th ISBA National Small Firms Policy and Research Conference on SMEs, International Entrepreneurship*, November, 2006.
20. Hussain, J. G. and Martin L. (2005). New Asian Entrepreneurship: Exploring Finance and Innovation. *27th ISBA National Small Firms Policy and Research Conference on SMEs in the Knowledge Economy*, November 2005.
21. Hussain, J. G., Millman, C. and Matlay, H., (2006). Access to Entrepreneurial Finance: An International perspective. *2nd The International Conference on Financing of SMEs in Developed Countries*, University of Warwick, April 2006.
22. Hussain, J. G. and Martin C. (2003). Financing Preferences of Ethnic Small Businesses in the UK. *26th ISBA National Small Firms Policy and Research Conference on SMEs in the Knowledge Economy*, November, 2003.

23. Hussain, J.G and Sharifa, M. (2002). Impact of combining conventional and Islamic finance on company's cost of Capital. *5th International Islamic Economic Conference in Bahrain (October 2003)*.
24. Hussain, J.G. (2002). An empirical study of preferences of small business finances. *2nd Conference of the International Entrepreneurship Forum in Beijing, September 2002*.
25. Hussain, J.G. (2002). Role of Internet adoption and innovation for micro finance initiatives in developing countries. *Business Innovation and the Knowledge Economy, IBM Headquarters, Warwick, 12 June. 2002*.
26. Hussain, J.G. and Sharifa, M. (2002). Project Funding in Kuwait using conventional and non-conventional sources of finance. *Development and Business Finance: Policy and Experience in Developing Countries, University of Manchester 2002*.
27. Hussain, J.G. (2002). Raising Achievement of Supplementary Schools: Do they Substitute or Complement Mainstream Education in Britain? *One Day Supplementary Schools Conference, University of Aston, May, 2001*.
28. Hussain, J. G. (2001). Does Stock Market Supplant Banks in Corporate Finance in Africa? *Development and Business Finance: Policy and Experience in Developing Countries, Conference, University of Manchester, April, 2001*.
29. Deakins, D. and Hussain, J.G. (1992). Overcoming the adverse selection problem, evidence and policy implications from a study of bank managers on the importance of different criteria used in making a lending decision. *15th National Small Firms' Policy and Research Conference, Southampton, September 1992*.

Reports

1. Rana, B., Hussain, J. G., Lane, A., Marere, A.J., Patel, D., Reddy, S. and Sparrow, J. (2008). Developing capability in social enterprise to undertake social return on investment (SROI) analysis: the role of micro clusters. *Report to Institute for Social Entrepreneurs*.
2. Scott, J.M. and Hussain, J. G. (2008). Impact of the Red Route [Traffic/Congestion Measure]: A survey of businesses on Stratford Road, Birmingham. *Report to Stratford Road Business Association*
3. Hussain, J. G. and Scott, J. M. (2007). Access to Start-up Finance for Ethnic Minority Graduate Entrepreneurs, Report for the National Council for Graduate Entrepreneurship, *NCGE: UK*
4. Hussain, J. G. and Scott, J.M. (2006). Access to Start-up Finance for Ethnic Minority Graduate Entrepreneurs. *Report to National Council for Graduate Entrepreneurship, Hussain & Scott: Birmingham*. H<http://www.ncge.com/files/biblio1048.pdf>H
5. Hussain, J. G. (2003). Choice of financial structures and their consequences for SMEs. *Report to Birmingham City Council Economic Development Department*.
6. Deakins, D. and Hussain J.G. (1992). Small Business response to banks current lending practices. *A report. University of Central England in Birmingham*
7. Deakins, D. and Hussain J.G. (1991). Risk Assessment by Bank Managers. *A report. . Birmingham Polytechnic*.

Research funding

2008 – 2011 - In partnership with Professor Paul Moseley of the University of Sheffield, a project funded by the Esmee Fairbairn Foundation 2007 – 2008 - Social Return on Investment (Project with Professor John Sparrow)

2006 – 2007 - National Council for Graduate Entrepreneurship

2005 – 2006 - Mercia Institute of Enterprise – TE3 Funding

2004 – 2004 -The Innovation Management & Interactive Exercise (IMIE) – TE3 Funding

2002 – 2003 - Birmingham City Council

1993 – 1995 - Small Business Finance Group Seminars ESRC

1994 – 1995 - Business School Small Research Grant

Media appearances:

BBC 2 – Comment on supermarkets

BBC Asian Network – Comment on the relationship between banks and SMEs

Radio XL, Birmingham – Comment on economic prospect of SMEs

National Polish Television

Financial Time – Comment on Banks relationship with SMEs