

CARMEN BERTA C. SAITUMA CAGIZA

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PROFILE

- Research scientist in development economics and finance with extensive academic and professional experience in financial planning, corporate finance, investment analysis, and economic development policy.
 - Strong leadership skills developed as Team Leader for "Investors of the Future" and as President of the Student Association at West Texas A&M during MSc studies.
 - Demonstrated exceptional ability in aligning organizational goals with sustainable development priorities, fostering long-term value for stakeholders and communities.
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EDUCATION

2018-2022 University of Southern Mississippi, College of Arts and Sciences, USA

PhD in Economic Development

Dissertation: *TOWARDS ECONOMIC GROWTH AND DEVELOPMENT: The Role of Development Finance Institutions in Fostering Foreign Direct Investment in Sub-Saharan Africa*

2017-2018 West Texas A & M University, College of Business, USA

M.S. Finance and Economics

2015-2016 DeVry University, Keller Graduate School of Management, USA

Master of Business Administration

2007-2011 Independent University, School of Engineering, Angola

BSc in Telecommunications Engineering

WORK EXPERIENCE

2019-2019 Permanent Mission of the Republic of Angola to the United Nations, New York
Policy Research

- Conducted in-depth research and policy analysis on global sustainable development goals.
- Engaged in initiatives addressing terrorism, extremism, and international financial transparency measures.

2011-2014 Angola Telecom Luanda, Angola
Senior Specialist-Business Development and Corporate Social Responsibility

- Led transformational initiatives in business development and corporate social responsibility (CSR), driving significant economic and community impact recognized regionally and globally.
- Pioneered CSR programs addressing critical social and economic challenges, aligning with global standards such as the UN Sustainable Development Goals (SDGs).

- Spearheaded groundbreaking projects, earning multiple prestigious awards and contributing to influential research publications.
 - Established and managed strategic alliances with governmental bodies, development finance institutions, and private sector stakeholders to promote innovation and growth in the telecommunications sector
- 2013-2016 **Centre for Studies and Scientific Research, Independent University of Angola**
Co-Founder and Advisor
- Established the center and secured over \$1.35 million in funding.
 - Directed research strategies and collaborated with academic and government institutions.
- 2014-2015 **ADRA (Action for Rural Development and Environment)** **Luanda, Angola**
Senior Advisor
- Led fundraising campaigns, raising \$1.5 million for gender and development projects.
 - Provided strategic advice on international development issues and mentored team members.

BUSINESS VENTURE

Allusa Investment Holdings LLC **Co-Founder and CEO (2024 - Present)**

- Registered in Texas to drive investment and economic growth initiatives.

PUBLICATIONS (Peer-Reviewed)

- *Development finance institutions (DFIs), political conditions, and foreign direct investment (FDI) in Sub-Saharan Africa.* Journal of Economics and International Finance, 2025. Full-text PDF: <https://academicjournals.org/journal/JEIF/article-full-text-pdf/3B77D6F73539>.
 - *De-Risking Development in Sub-Saharan Africa: A Qualitative Study of Investment Dynamics in Angola.* African Development Finance Journal, 2025. Article page: <https://uonjournals.uonbi.ac.ke/ojs/index.php/adfj/article/view/2881>.
- Under Review**
- *Challenges and Opportunities in Leveraging Generative AI for Sustainable Development in Sub-Saharan Africa: A Comparative Case Study of Angola, Kenya, Rwanda, and Nigeria.* Submitted to Information Technology for Development, currently under peer review (target publication: September 2025).
- In preparation**
- *AI-Powered Advisory Platforms for Sustainable Marketing Innovation in SMEs: Empirical Evidence from Underserved U.S. Markets.* Target journal: *Sustainability* (MDPI), Special Issue "Empowering SMEs Through Creative and Innovative Digital Marketing Strategies for Sustainable Growth." (target publication: September 2025).

- PhD Dissertation: *TOWARDS ECONOMIC GROWTH AND DEVELOPMENT: The Role of Development Finance Institutions in Fostering Foreign Direct Investment in Sub-Saharan Africa*. https://aquila.usm.edu/dnp_capstone/184/

INVENTIONS & INTELLECTUAL PROPERTY

- Provisional Patent Filed: *Cloud-Based AI System for Integrated Small Business Advisory, Funding Evaluation, and Market Opportunity Detection in Constrained Markets* (2025).
- Nonprovisional Patent Preparation Underway: Filing expected August 2025.

PROFESSIONAL CERTIFICATIONS

- Global Ethics in Achieving the Sustainable Development Goals (UNITAR, New York)
- Leadership Certification (National Society of Leadership and Success, USA)
- International Trade Policy (Council on Foreign Relations, Washington, DC)

AWARDS

- Merit Diploma: Distinctive participation in the project - Knowledge Olympics (2012)
- Merit Diploma: Commitment and dedication in applying information technology for community development in Angola (2014)

SKILLS

- Proficient in Microsoft Office, Excel, Power BI, and Stata.
- Fluent in English, Portuguese, and Spanish; Conversational in French.

MEMBERSHIPS

- National Association of Business Economics
- National Society of Leadership and Success
- Worldwide Women Association
- Houston West Chamber of Commerce
- Greater Houston Women's Chamber of Commerce
- US Society of International Development
- Association for the Advancement of Artificial Intelligence
- Greater Houston Women's Chamber of Commerce

INTERESTS

- Outdoor activities, Sports, Travelling, Music (Soul and Jazz)