

Haoua Ben Ali Abbo

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I am an engineer and young researcher in economics, I enjoy learning and I am not afraid of the unknown. As a Chadian citizen, I want to be useful by contributing to the economic development of Sub-Saharan African countries, through digital technologies.

EDUCATION

- **Télécom Paris**, Palaiseau - France 2022-2025
Master of Science in Engineering ("diplôme d'ingénieur") - GPA: 3.42/4.0
Specialization: Data Science, Stochastic Modeling and Calculus
- **Paris-Dauphine University PSL**, Paris - France 2024-2025
Master in Management & Organizations - GPA: 4.0/4.0 - *Summa Cum Laude*
Specialization: Network Industries and Digital Economy
- **CPGE Michelet**, Vanves - France 2019-2022
Intensive training in pure Mathematics and Physics to prepare entry to France's top Engineering Schools

PROFESSIONAL EXPERIENCES

- **Institut Louis Bachelier**, Paris - France february 2026 - august 2026
Data analyst working on geospatial models in France. Assignments:
 - Development of a novel methodology to measure accessibility to bank branches in France based on isochrones ;
 - Assessing the role of digitalization of banking services in the availability of physical infrastructures ;
 - Challenge : optimizing the isochrone map generation both in memory and computational complexity.
- **Bank of Central African States**, N'Djamena - Chad september 2025 - december 2025
Research assistant working on financial inclusion through mobile money in Chad. Assignments:
 - Processing high-frequency transaction data from telecom operators ;
 - Creation of maps and visualizations of transaction flows ;
 - Study of determinants of mobile money activity intensity across provinces.
- **Institut Louis Bachelier**, Paris - France september 2024 - september 2025
Research assistant in economics working part-time on financial inclusion in West Africa. Assignments:
 - Web scraping of all bank branch geolocations in West Africa ;
 - Creation of a dashboard mapping the location of these access points across territories ;
 - Econometric study on the links between access to these branches and local economic development.
- **Les Hôtels Solidaires**, Paris - France august 2023
Humanitarian training internship. Responsible for optimizing the food-collection strategy through data analysis.

WORKING PAPERS

- **Master Thesis:** "Access to bank branches in West Africa: measurements and determinants"
- "Financial inclusion in Chad: spatial representation and analysis of mobile money transaction flows"
- "Decision tree for bank branch closure prediction in the USA"
- "Exploring machine obedience: multi-agent frameworks around the Milgram experiment" with Ms. Laura Landrein

PERSONAL BACKGROUND

VOLUNTEERING

- 2024: Co-founder of a mentorship program for high schoolers in Chad aiming at pursuing higher studies in STEM ;
- 2023: Collection and redistribution of hotels' food waste under Les Hôtels Solidaires initiatives ;
- 2019: Volunteer for a fundraising intended for refugee children of the village of Gawi in Chad ;
- 2017: Volunteer for a fundraising campaign carried out by the World Food Program in N'Djamena.

SKILLS

- Languages: French (bilingual) · English (C2) · Spanish (C1) · Chadian Arabic (bilingual) · Standard Arabic (B1)
- Coding proficiency: Python · HTML/CSS/JavaScript · R · LaTeX · SQL
- Software literacy: QGIS · Docker · GitHub · SQLite

AWARD

- Recipient of the France Excellence-Major fellowship in 2019, a 5-year program rewarding Valedictorians of French foreign high schools and allowing them to pursue higher studies in France.

REFERENCES

- Pr. David Bounie: Professor of Economics at Télécom Paris - david.bounie@telecom-paris.fr
- Pr. Isac Olave Cruz: Professor of Economics at University of Rouen Normandie - isac-antonio.olave-cruzeuniv-rouen.fr
- Ousman Aboubakar Mahamat: Deputy Director at the Bank of Central African States - ousman_aboubakar@beac.int