



Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK



Symposium on International Research and Innovation

April 17, 2012

Brown Lounge, Brown Hall

*Sponsored by
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Washington University in St. Louis

YOUTHSAVE PROJECT

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**Center for Social Development at
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New America Foundation

Consultative Group to Assist the Poor (CGAP)

Research Partners

**Institute of Statistical, Social, and
Economic Research (ISSER), University of Ghana**

**Kenya Institute for Public Policy Research
and Analysis (KIPPRA)**

New Era, Nepal

Universidad de los Andes, Colombia

AGENDA

10:00 - 11:45 am Panel 1: Building International Research Partnerships: Challenges and Opportunities

Moderator: Ms. Li Zou, CSD

Panelists:

- Prof. Joseph Kieyah, Kenya Institute for Public Policy Research and Analysis
- Dr. Isaac Osei-Akoto, University of Ghana
- Dr. Amy Ritterbusch, Universidad de los Andes
- Dr. Sharad Sharma, New Era, Nepal

Respondents:

- Dr. James Wertsch, Washington University
- Mr. Charles Ofori Acquah, HFC Bank, Ghana

11:45 - 12:00 pm Lunch break

12:00 - 1:30 pm Panel 2: International Innovations in Economic Empowerment and Financial Inclusion

Moderator: Dr. Michael Sherraden, Brown School and CSD

Panelists:

- Dr. Beatriz Armendáriz, University College London, *Gender and Microfinance: Where do we Stand?*
- Dr. Mark Schreiner, Microfinance Risk Management and CSD, *Simple Poverty Scorecards*
- Dr. Daphna Oyserman, University of Michigan, *Identity-based Motivation, From Assets to School Outcomes*
- Hon. Dr. Kojo Appiah-Kubi, Parliament of Ghana, *Recent Innovative Modes of Financial Service Delivery to the Poor in Africa*

1:30 pm Symposium concludes

BIOGRAPHIES

Kojo Appiah-Kubi



Hon. Dr. Kojo Appiah-Kubi is a Member of the Parliament of Ghana and a Ranking Member of the Parliamentary Select Committee on Poverty Reduction. Prior to beginning his tenure in Parliament, Hon. Dr. Appiah-Kubi worked at the National Development Planning Commission in Ghana, serving as the Director for Development and the Acting Director for Monitoring and Evaluation. He has served on many boards, and acted as a consultant to NGOs, corporations, and government entities.

Hon. Dr. Appiah-Kubi completed his doctorate in Economics at the Johannes Gutenberg-Universität Mainz in Germany, and has published numerous books and papers. His particular areas of specialization include development economics, health, finance, and taxation.

Beatriz Armendáriz



Dr. Beatriz Armendáriz is a Senior Lecturer in the Economics Department at University College London, on leave from the Economics Department at Harvard University. She is affiliated with the Centre for European Research in Microfinance (CERMi), and the Harvard David Rockefeller Center for Latin American Studies.

She has written extensively in refereed journals, co-authored (with Jonathan Morduch) the first and second edition of *The Economics of Microfinance*, and has recently co-edited *The Handbook of Microfinance* (with Marc Labie). She founded two microfinance institutions in southern Mexico, namely, Grameen Trust Chiapas and ALSol. She is an active member of Grameen Crédit Agricole Microfinance Foundation, YouthSave, and is an adviser to WaterLex.

Joseph Kieyah



Professor Joseph Kieyah holds PhD and MA degrees in Economics from University of Connecticut and University of Missouri respectively. He also holds a Juris Doctorate in Law from University of Iowa College of Law with a focus on Antitrust Law and International Law.

He has published his research work in international reputable journals like *American Law and Economic Review* and *Journal of Comparative Economics*. He is currently a Principal Policy Analyst, the Head of Private Sector Development Division in Kenya Institute for Public Policy Research and Analysis (KIPPRA) under which the YouthSave project is nested. In addition of being lead researcher of the YouthSave project he is acting as the Head of Governance Division in the same institute. Prior to joining KIPPRA, he had been a faculty member at the Pennsylvania State University.

Charles Ofori Acquah

Mr. Charles Ofori-Acquah is the General Manager, Business Development Division of HFC Bank (Ghana) Limited, a leading Universal Banking Institution in Ghana. He is a Chartered Banker who joined the then Home Finance Company in 1994 as a Finance Officer. He worked in a number of departments and rose through the ranks to become the Treasurer of the Bank. Mr. Ofori-Acquah later became the General Manager, Corporate Banking Division of the Bank, before moving to his current position.

Mr. Ofori-Acquah is a holder of a Bachelor of Arts (Hons.) degree in Political Science from the University of Ghana and an Associate of the Chartered Institute of Bankers, England, UK (ACIB). He holds an Executive Masters Degree in Governance and Leadership.



Isaac Osei-Akoto

Dr. Isaac Osei-Akoto is a Senior Research Fellow at ISSER and has been working with the University of Ghana since 1999. His areas of interest include issues relating to poverty, agriculture, and provision of public goods and services. He has skills in the design and analysis of socio-economic surveys and has been working quite extensively on issues concerning financing and behavioural changes resulting from policy reforms in the health care sector in Ghana. He has conducted research in all regions of Ghana on various development issues and for a wide variety of clients (Ministries, Departments, and Agencies in Ghana, World Bank, UNDP, UNICEF, USAID, and other bilateral development partners and international centres of excellence). He is a member of the African Economic Research Consortium (AERC), Alliance for Health Policy System Research (AHPSR), Ghana Health Economics and Policy Association (GHEPA) and other professional networks. As a lecturer, he has been teaching Health Economics, Research Methods and Techniques, Microeconomics, Applied Quantitative Analysis and Econometrics. He is very conversant with datasets gathered from the Ghana Living Standard Surveys, Demographic and Health Surveys, and the Core Welfare Indicators Questionnaires.



Daphna Oyserman

Dr. Daphna Oyserman is a social scientist at the University of Michigan, where she holds appointments as Professor of Psychology, Edwin J. Thomas Collegiate Professor of Social Work, and Research Professor in the Institute for Social Research. She was recently a fellow at the Center for Advanced Studies in the Behavioral Sciences (2009-2010), and has won numerous other awards. She was a consulting editor for both *Developmental Psychology* and *Social Work Research* and is currently an outside editor for *Social Service Review* and on the editorial boards of the *Journal of the Society for Social Work and Research*, and of *Self and Identity*. Dr. Oyserman examines how small changes in context can shift mindsets, and so, the perceived meaning of behaviors and situations, with large downstream effects on important and consequential outcomes, including health and academic performance. Her theoretical and experimental work conceptualizes the underlying processes, which she then translates into real-world interventions. One line of work focuses on cultural differences in affect, behavior, and cognition – how people feel, act, and think about themselves and the world around them. A related second line of work focuses on racial, ethnic, and social class gaps in school achievement and health, focusing explicitly on identity-based motivation, demonstrating that people take action that fits their future self-goals when a possible future identity is accessible, relevant strategies feel identity-congruent, and difficulties along the way are interpreted as highlighting the importance, not the impossibility of attaining one's future goal.



Amy Ritterbusch



Dr. Amy Ritterbusch recently received a doctoral degree from the Department of Politics and International Relations at Florida International University, Miami, Florida, and is currently an Assistant Professor in the Alberto Lleras Camargo School of Government at Universidad de los Andes. Her research interests include participatory action research with marginalized youth in Latin American cities utilizing geo-ethnographic and auto-photographic methodologies to produce a youth-based, participatory approach to urban planning and public policy design.

Currently, Dr. Ritterbusch is involved in two additional funded research projects with marginalized youth in Colombia including the qualitative and participatory component of a nation-wide research program funded by Unicef aiming to measure child poverty and an action-research project funded by the International Organization for Migration (IOM) working with children and youth victims of human trafficking.

Mark Schreiner



Dr. Mark Schreiner works to develop ways to help the poor to build assets through improved access to formal financial services provided by sustainable organizations.

Dr. Schreiner is a Senior Scholar with the Center for Social Development at Washington University in Saint Louis where he works on the design and evaluation of matched-savings structures for the poor. Dr. Schreiner built the first credit-risk scorecard for microfinance in 1999, and he founded and directs Microfinance Risk Management, L.L.C., the world's only firm specialized in credit-risk scoring for microfinance (microfinance.com). In 2005, Dr. Schreiner developed the approach to poverty scoring embodied in Grameen Foundation's Progress Out of Poverty Index(r). He has made simple poverty scorecards for more than 40 countries, and they have been applied millions of times. Dr. Schreiner has written five books (including, with Michael Sherraden, *Can the Poor Save?*), more than 40 journal articles, and 10 book chapters. He received a Ph.D. in Agricultural Economics from The Ohio State

University, an M.A. in Economics from Ohio State, and a B.A. in English Literature and in Spanish Literature from Kansas State University.

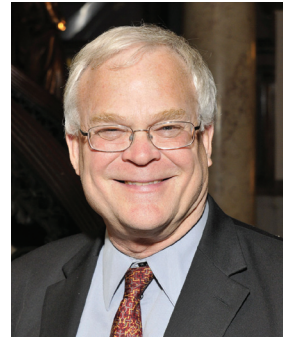
Sharad Sharma



Dr. Sharad K. Sharma is the Research Team Leader for YouthSave Project from New ERA, the Research Partner organization in Nepal. Dr. Sharma studied Economics Honours Course (BA) and Economics (MA) at Tribhuvan University, Kathmandu; Development Economics (MA) at the University of East Anglia, United Kingdom; and earned his Doctorate in Strategies of Economic Development from Rajasthan University, India. He has research and teaching experience of over thirty years covering various fields including feasibility and evaluation studies in Nepal and abroad. Project preparation and implementation works undertaken by Dr. Sharma include financial, economic, and social services sectors with poverty reduction objectives and financed by both international and bilateral development funding agencies. He has organized and participated in several national and international workshops and seminars and written papers and books on development issues.

Michael Sherraden

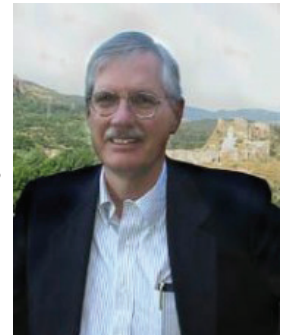
Dr. Michael Sherraden, a graduate of Harvard (AB) and the University of Michigan (MSW, PhD), is Benjamin E. Youngdahl Professor of Social Development and founding director of the Brown School's Center for Social Development (CSD) at Washington University in St. Louis. CSD tests policy innovations that have the potential to improve social and economic outcomes. Dr. Sherraden is the author of *Assets and the Poor* (1991), which proposes Individual Development Accounts (IDAs), matched savings to enable low-income families to save and accumulate assets. Additional research on asset building appears in *Inclusion in the American Dream* (2005) and *Can the Poor Save?* (2007). IDAs have been adopted in federal legislation, in more than 40 states, and in many other countries. An IDA program in Seoul—known as “Hope Development Accounts”—won a United Nations Public Service Award in 2010. Currently, CSD is undertaking an experimental test of Child Development Accounts (universal accounts at birth) in the State of Oklahoma, and research on youth savings is underway in Colombia, Ghana, Kenya, and Nepal. In another area of work, Dr. Sherraden's early research on civic service—*National Service* (1982) and *The Moral Equivalent of War?* (1990)—contributed to the creation of AmeriCorps in 1993, and CSD is today a leading center of research on civic service, especially international service. Also, CSD has large initiatives to study Productive Aging in both the United States and China. In 2010, Dr. Sherraden was listed on the Time 100 most influential people in the world.



James Wertsch

Dr. James V. Wertsch is the Marshall S. Snow Professor in Arts and Sciences, Associate Vice Chancellor for International Affairs, Director of the McDonnell International Scholars Academy, and Professor of Anthropology at Washington University in St. Louis. His research is concerned with language, thought, and culture, with a special focus on national narratives and identities. Dr. Wertsch is the author of over 200 publications appearing in over a dozen languages. These include the volumes *Voices of the Mind* (Harvard University Press, 1991), *Mind as Action* (Oxford University Press, 1998), and *Voices of Collective Remembering* (Cambridge University Press, 2002).

After finishing his Ph.D. at the University of Chicago in 1975, Dr. Wertsch was a postdoctoral fellow in Moscow at the USSR Academy of Sciences and Moscow State University. Dr. Wertsch has held faculty positions at Northwestern University, the University of California, San Diego, Clark University, and now Washington University in St. Louis. In addition he has been a visiting professor at the University of Utrecht, Moscow State University, the University of Seville, the Swedish Collegium for Advanced Study in Social Sciences, Bristol University, and the University of Oslo. Dr. Wertsch is a Fellow of the American Academy of Arts and Sciences, holds honorary degrees from Linköping University in Sweden and the University of Oslo in Norway, and is an honorary member of the Russian Academy of Education. He currently serves as a guest professor at the University of Oslo in Norway, Tsinghua University in Beijing, and at Fudan University in Shanghai.



Li Zou

Ms. Li Zou is International Director at the Center for Social Development (CSD), a research center at Washington University that aims to inform discussion of how individuals, families, and communities increase capacity, formulate and reach life goals, and contribute to the economy and society. Ms. Zou focuses on asset building as a strategy for development of individuals, families, and communities.

Ms. Zou leads CSD's international asset-building work, and directs the YouthSave Project and the Global Assets Project. She has contributed to CSD's consulting and research efforts on asset-building policy and children's savings accounts for governments in China, Hong Kong, Indonesia, and South Korea. Ms. Zou has coauthored articles on asset building and guest-edited several international academic journals, and publishes in both English and Mandarin. Ms. Zou holds a Masters degree in Social Work and an MBA from Washington University in St. Louis. Prior to her current appointment, she worked for and consulted for CGAP housed at the World Bank.

