

## MARK SCHREINER

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### **Expertise:**

- Microfinance
- Credit scoring and risk management
- Poverty scoring
- Individual Development Accounts and saving services for the poor
- Evaluation of microfinance organizations
- Impact assessment

### **Education:**

Ph.D., Agricultural, Environmental, and Development Economics,  
The Ohio State University, 1997  
M.A., Economics, The Ohio State University, 1993  
B.A., Spanish and English, Kansas State University, 1992,  
*magna cum laude*, Phi Beta Kappa

### **Languages**

English: Native      Spanish: Fluent      French: Working ability

### **Countries worked**

Argentina, Bangladesh, Bolivia, Bosnia-Herzegovina, Cameroon, China,  
Colombia, Dominican Republic, Ecuador, El Salvador, India, Jordan, Mexico,  
Mongolia, Morocco, Myanmar, Niger, Pakistan, Peru, the Philippines, South  
Africa, Uganda, Russia, United States

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### Clients

Absa Bank, ACCION/NY, Al Amana, Artificial Intelligence Systems, Asian Development Bank, BancoADEMI, Banco ADOPEM, Bannock, BANSEFI, Boulder Microfinance Institute, Centenary Rural Development Bank, CGAP, Chemonics, Constella Futures, COPEME, DAI, FFP-FIE, FIDES, Ford Foundation, Good Return, Govt. of South Africa, Govt. of Mexico City, Govt. of Mongolia, Grameen Foundation, HIVOS, IBM, ICCO/Terrafina, IFC, IFPRI, InfoCred BIC, Innovations for Poverty Action, KfW, MercyCorps, Microcredit Summit Campaign, Microfinanzas SRL, The Ohio State University, Opportunity International, Management Systems International, MicroRate, Prizma, PRODEM, Rural Support Program Network (Pakistan), Shorebank, SinRiesgos, Trickle Up, UNRWA, Washington University in Saint Louis, USAID, Vision Fund, World Bank, Women's World Banking, World Vision

### Books

Schreiner, M.; and M. Sherraden (2006) *Can the Poor Save? Saving and Asset Accumulation in Individual Development Accounts*, Piscataway, NJ: Transaction Publishers, ISBN 0-20-230836-7.

Schreiner, M. (2004) *Rural Microfinance in Argentina after the Tequila Crisis*, Lewiston, NY: Edwin Mellen Press, ISBN 0-7734-6473-5.

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**Journal articles**

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- Sherraden, M.; Clancy, M.; Nam, Y.; Huang, J.; Kim, Y.; Beverly, S.G.; Mason, L.R.; Wikoff, N.E.; Schreiner, M.; and J.Q. Purnell. (forthcoming) “Testing Universal Accounts at Birth: Early Results from the SEED for Oklahoma Kids Experiment”, *Journal of the Society for Social Work and Research*.
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- Schreiner, M. (2007) “A Simple Poverty Scorecard for the Philippines”, *Philippine Journal of Development*, Vol. 63, No. 2, pp. 43–70.
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Schreiner, M. (1986) “Speedview: An 80-column Preview Program for *Speedscript*”, *Compute!* November, 1986, Vol. 8, No. 11, pp. 76–77. Anthologized in *Compute!'s Commodore 64/128 Collection Volume 2*, pp. 186–189, Compute! Publications, Inc. Greensboro, North Carolina, 1987, ISBN 0-87455-089-0.



**Chapters in books**

- Schreiner, M. (2008) “Can Credit Scoring Help Attract Profit-Minded Investors to Microcredit?” pp. 207–231 in Ingrid Matthäus-Maier and J.D. von Pischke (eds) *New Partnerships for Innovation in Microfinance*, Berlin: Springer-Verlag, ISBN 978–3–540–76640–7. En español: “¿Podría el scoring atraer a inversionistas con fines de lucro al microcrédito?” En français: « Le scoring peut-il attirer les investisseurs soucieux du profit vers le microcrédit? »
- Ratcliffe, C.; Chen, H.; Williams-Shanks, T.R.; Nam, Y.; Schreiner, M.; Zhan, M.; and M. Sherraden. (2008) “Assessing Asset Data”, pp. 239–270 in S.-M. McKernan and M. Sherraden (eds) *Asset Building and Low-Income Families*, Washington, D.C.: Urban Institute Press, ISBN 0–87766–754–3.
- Schreiner, M. (2008) “Support for Microenterprise as Asset-Building: Concepts, Good Practices, and Measurement”, pp. 18–55 in Sridhar Krishna (ed.) *Microenterprises: Perspectives and Experiences*, Hyderabad: ICFAI Press, ISBN 81–314–1281–9.
- Schreiner, M.; Sherraden, M.; Clancy, M.; Johnson, L.; Curley, J.; Zhan, M.; Beverly, S.; and M. Grinstein-Weiss. (2005) “Assets and the Poor: Evidence from Individual Development Accounts”, pp. 185–215 in M. Sherraden (ed.) *Inclusion in the American Dream: Assets, Poverty, and Public Policy*, New York: Oxford University Press, ISBN 0–19–516819–4. Also pp. 183–216 in J.L. Blanton, A. Williams, and S.L.W. Rhine (eds.) *Changing Financial Markets and Community Development*, Federal Reserve System Community Affairs Research Conference. Version en français: « Les Pauvres et Leurs Capitaux : Les Enseignements des Comptes de Développement Personnel » pp. 433–469 en G. Gloukoveizoff (ed) (2005), *Exclusion et liens financiers : L'exclusion Bancaire de Particuliers*, Paris: Editions Economica, ISBN 2–7178–5003–1.
- Sherraden, M.; Scalon, E.; Adams, D.; Beverly, S.G.; and M. Schreiner. (2005) “Inclusion in Asset Building: Directions for Theory and Research” pp. 360–392 in Michael Sherraden (ed.) *Inclusion in the American Dream: Assets, Poverty, and Public Policy*, New York: Oxford University Press, ISBN 0–19–516819–4.
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### **Papers under review**

- Sherraden, Michael; Clancy, Margaret; Nam, Yunju; Huang, Jin; Kim, Youngmi, Beverly, Sondra, Mason Reyes, Lisa; Wikoff, Nora Ellen; and Mark Schreiner. “Testing Universal Accounts at Birth: The SEED for Oklahoma Kids Experiment”, *Journal of the Society for Social Work and Research*.
- Schreiner, M. “There’s No Place Like Home? How the Interview Method Affects Results with the Progress out of Poverty Index<sup>®</sup>”, *Social Indicators Research*.

**Conference Papers**

- M. Schreiner. (2016) "Popular Science", Symposium on the Role of Children's Savings Accounts, 10 November, University of Kansas, [microfinance.com/English/Papers/Popular\\_Science\\_Schreiner.mp4](http://microfinance.com/English/Papers/Popular_Science_Schreiner.mp4).
- Huang, J.; and M. Schreiner. (2013) "Financial Incentives and Program Participation in 529 College Savings Plans: Evidence From a Statewide Randomized Experiment", Society for Social Work and Research, 13 January, San Diego.
- Grinstein-Weiss, M.; Sherraden, M.; Gale, W.; Rohe, W. R.; Schreiner, M.; and C. Key. (2012) "Ten-Year Impacts of Individual Development Accounts on Homeownership: Evidence from a Randomized Experiment", National Bureau of Economic Research workshop on "Economics of Household Saving", July, Cambridge. Also National Tax Association Annual Conference, New Orleans, 2011.
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- Schreiner, M.; and M. Sherraden (2007) "Detecting Effects on Net Worth Is Nettlesome Work: Evidence from a Randomized Experiment with Individual Development Accounts in Tulsa", Association for Public Policy Analysis and Management, Washington, D.C.: Nov. 10.
- Schreiner, M. (2007) "Scoring for Microfinance: Beyond the Hype?", Next Generation Access to Finance: Gaining Scale and Reducing Costs with Technology and Credit Scoring, Washington, D.C.: World Bank, Sept. 17–19.
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- Schreiner, M. (2005) "Scoring para las Microfinanzas", conference on "Becoming a Multi-Product Institution: The Case of Individual Lending", Women's World Banking, Cali, Colombia, May 18.
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- Schreiner, M.; and Michael Sherraden. (2004) "Do Individual Development Accounts Increase Home Ownership? Evidence from a Randomized Experiment", Association for Public Policy and Management, Atlanta, October 30.
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- Sherrard Sherraden, M.; Sherraden, M.; and M. Schreiner (2003) "Asset Building, Poverty, and Social Policy", Coloquio Internacional por la Dignidad Humana "Pobreza, Realidad y Desafío", Tamaulipas, Mexico, September 25.
- Sherrard Sherraden, M.; Schreiner, M.; and F. Ssewamala. (2003) "Microenterprise in Comparative Perspective", Stellenbosch University, Cape Town, June 6.
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- Schreiner, M. (1998) "The Measurement of the Performance of Microfinance Organizations for Different Groups of Stakeholders", Seminar on New Development Finance, Frankfurt, Sept. 21–26.
- Schreiner, M. (1998) "Implicaciones de las características de la microempresa para programas de apoyo", Foro Interamericano de la Microempresa, Mexico City, March 26–28.
- Schreiner, M.; Graham, D.H.; Cortes-Fontcuberta, M.; Coetzee, G.; and N. Vink. (1997) "Racial Discrimination in Hire/Purchase Lending in Apartheid South Africa", American Agricultural Economics Association, Toronto, July.
- Navajas, S.; Schreiner, M.; Meyer, R.L.; Gonzalez-Vega, C.; and J. Rodriguez-Meza. (1997) "Poverty and Microfinance in Bolivia", American Agricultural Economics Association, Toronto, July. Also presented as "Do Microfinance Organizations Reach the Poor in Bolivia?", International Association of Agricultural Economists, Sacramento, August.
- Schreiner, M.; Graham, D.H.; Coetzee, G.; and N. Vink. (1996) "Discrimination by Formal Lenders in South Africa", Agricultural Economics Association of South Africa, Midrand, South Africa, September.
- Gonzalez-Vega, C.; Schreiner, M.; Meyer, R.L.; Rodriguez-Meza, J.; and S. Navajas. (1996) "BancoSol in Bolivia", Financial Mechanisms in Support of Participation of the Poor, OECD Development Centre, Paris, April 9–10.
- Schreiner, M.; Graham, D.H.; and M. Miranda. (1996) "The Effects on Peasant Households of Access to Formal Deposits and Loans", American Agricultural Economics Association, San Antonio, July. Also 1997 International Association of Agricultural Economists, Sacramento, August.

Schreiner, M. (1995) "Some Non-Parametric Evidence of Changes in Preferences for Food in the United States, 1980–90", American Agricultural Economics Association, Indianapolis, August.

Schreiner, M.; Nagarajan, G.; and D.H. Graham (1995) "Predicting Creditworthiness With Publicly Observable Characteristics: Can Informal Finance Help Reform Formal Finance in Africa?", American Agricultural Economics Association, Indianapolis, August.

**Simple Poverty Scorecards®**

2017: Burkina Faso

2016: Cameroon  
Ethiopia  
Guatemala  
Haiti  
India  
Mongolia  
Sri Lanka  
Tanzania

2015: Angola  
Bolivia  
Ecuador  
Ghana  
Kyrgyz Republic  
Madagascar  
Malawi  
Nigeria  
Uganda

2014: Cambodia  
Fiji  
Palestine  
Philippines  
Tajikistan

2013: Bangladesh  
Cameroon  
Côte d'Ivoire  
Mozambique  
Namibia  
Nepal  
Nicaragua  
Niger  
Morocco  
Zambia



2012: Afghanistan

Benin  
China  
India  
Indonesia  
Myanmar  
Paraguay  
Peru

2011: Burkina Faso

Colombia  
Kenya  
Sierra Leone  
Tanzania  
Timor-Leste  
Uganda

2010: Brazil

Dominican Republic  
El Salvador (with G. Woller)  
Ghana (with G. Woller)  
Guatemala (with G. Woller)  
Honduras  
Jordan  
Nicaragua (with G. Woller)  
Palestine  
Russia (with D. Caire)  
Rwanda  
Sri Lanka  
Syria (with E. Valli and M. Mutasem)

2009: Bangladesh (with S. Chen)

Bolivia

Cambodia

Egypt

Ethiopia (with S. Chen)

Indonesia (with S. Chen)

Malawi (with S. Chen)

Nepal (with D. Caire, S. Chen, and G. Woller)

Peru

Senegal

South Africa (with S. Chen and G. Woller)

Vietnam (with S. Chen)

Yemen (with S. Chen)

2008 and earlier:

Bosnia-Herzegovina (with M. Matul, S. Kline, and E. Pawlak)

Ecuador

Haiti

India

Kenya (S. Chen and G. Woller)

Mali

Nigeria (with S. Chen and G. Woller)

Philippines

Romania (with D. Caire and G. Woller)

**Working Papers**

- Schreiner, M. (2015) “Does Poverty Scoring Work in Ag Value Chains? An Example of Analysis with Kenyan Tea Farmers”.
- Caire, D; and M. Schreiner (2013) “Cross-Tab Weighting for Credit Scoring in Developing Markets”.
- Schreiner, M. (2014) “Estimating Expenditure-Based Poverty in the Demographic and Health Surveys”.
- Schreiner, M. (2014) “Asset-Building for Microenterprise through Matched Savings”, submitted to *Savings and Development*.
- Schreiner, M. (2006) “Is One Simple Poverty Scorecard™ Enough for India?”
- Schreiner, M. (2005) “Asset-Building in Rural Areas”, Center for Social Development, Washington University in Saint Louis.
- Schreiner, M. (2004) “Meta-rules”, Economics and Sociology Occasional Paper No. 2268, The Ohio State University.
- Clancy, M.; Grinstein-Weiss, M.; and M. Schreiner (2001) “Financial Education and Savings Outcomes in Individual Development Accounts”, Center for Social Development Working Paper No. 01–2, Washington University in Saint Louis.
- Schreiner, M.; Gonzalez-Vega, C.; Beneke de Sanfeliu, M.; and M. Shi. (1999) “Notes on Methods Used in a Survey of Rural Clients of Financiera Calpiá en El Salvador”, BASIS Progress Paper, [www.wisc.edu/ltc/live/centam9903.pdf](http://www.wisc.edu/ltc/live/centam9903.pdf). Also “Notes on Basic Features of the Rural Borrowers of Financiera Calpiá en El Salvador”, [www.wisc.edu/ltc/live/basca9906a.pdf](http://www.wisc.edu/ltc/live/basca9906a.pdf).
- Gonzalez-Vega, C.; Schreiner, M.; Meyer, R.L.; Rodriguez-Meza, J.; and S. Navajas. (1997) *Progress in Microfinance: Lessons from Bolivia*, manuscript, Columbus: The Ohio State University.
- Schreiner, M. (1997) “Thinking about the Performance and Sustainability of Microfinance Organizations”, manuscript, The Ohio State University.

Schreiner, M. (1997) "A Framework for Measuring the Performance and Sustainability of Subsidized Development Finance Institutions", manuscript, The Ohio State University.

Gonzalez-Vega, C.; Meyer, R.L.; Navajas, S.; Schreiner, M.; Rodriguez-Meza, J.; and G.F. Monje. (1996) "Microfinance Market Niches and Client Profiles in Bolivia", Economics and Sociology Occasional Paper No. 2346, The Ohio State University.

### **Policy Reports**

Foreit, K.G.F; and M. Schreiner (2011) "Comparing Alternative Measures of Poverty: Assets-Based Wealth Index vs. Expenditures-Based Poverty Score", MEASURE Evaluation PRH Working Paper No. 11-113.

Schreiner, M.; Clancy, M.; and M. Sherraden. (2002) *Saving Performance in the American Dream Demonstration: Final Report*, Center for Social Development, Washington University in Saint Louis, <http://gwbweb.wustl.edu/csd/>.

Schreiner, M. (2002) "What Do Individual Development Accounts Cost? The First Three Years at CAPTC", Center for Social Development, Washington University in Saint Louis.

Schreiner, M.; Sherraden, M.; Clancy, M.; Johnson, L.; Curley, J.; Grinstein-Weiss, M.; Zhan, M.; and S. Beverly. (2001) *Savings and Asset Accumulation in Individual Development Accounts*, Center for Social Development, Washington University in Saint Louis.

Moore, A.; Beverly, S.; Schreiner, M; Sherraden, M.; Lombe, M.; Cho, E.Y.N.; Johnson, L.; and R. Vonderlack. (2001) *Saving, IDA Programs, and Effects of IDAs: A Survey of Participants*, Center for Social Development, Washington University in Saint Louis.

Grinstein-Weiss, M.; Schreiner, M.; Clancy, M; and M. Sherraden. (2001) *Family Assets for Independence in Minnesota*, Center for Social Development, Washington University in Saint Louis.

Schreiner, M. (2000) “Resources Used to Produce Individual Development Accounts in the First Two Years of the Experimental Program of the American Dream Demonstration at the Community Action Project of Tulsa County”, Center for Social Development, Washington University in Saint Louis.

Schreiner, M. (2000) “A Framework for Financial Benefit-Cost Analysis of Individual Development Accounts at the Experimental Site of the American Dream Demonstration”, Center for Social Development, Washington University in Saint Louis.

Sherraden, M.; Johnson, L.; Clancy, M.; Beverly, S.; Schreiner, M.; Zhan, M.; and J. Curley. (2000) *Saving Patterns in IDA Programs*, Center for Social Development, Washington University in Saint Louis.

### **Professional experience**

Director (Sept. 2001 to present)

***Microfinance Risk Management, L.L.C.***

- Poverty scoring for more than 60 countries
- Credit-risk scoring projects for microfinance organizations in Bolivia, Bosnia-Herzegovina, Colombia, Dominican Republic, México, Morocco, Philippines, South Africa, Uganda, and the United States
- Impact assessment
- Evaluation of microfinance organizations

Research Director (Sept. 2000 to Aug. 2001), Post-Doctoral Fellow (Sept. 1998 to Aug. 2000), and Senior Scholar (Sept. 2001 to present)

***Center for Social Development, Washington University in Saint Louis***

- Work with Professor Michael Sherraden
- Analysis of Individual Development Accounts (IDAs), critique policy proposals, and develop IDA theory
- Analyze data and plan benefit-cost analysis for randomized IDA experiment and large national IDA demonstration
- Research problems and potential for U.S. microenterprise programs
- Mentor graduate students in statistics, microfinance, and microenterprise
- Write policy reports and journal articles

Senior Research Associate (Post-Doctoral Fellow) (March 1998 to August 1998)

***The Ohio State University Rural Finance Group***

- Worked with Professor Claudio Gonzalez-Vega
- Critique microfinance apexes in Bolivia
- Design, test, and document survey of rural borrowers in El Salvador
- Measure rural poverty in El Salvador with household surveys
- Mentor graduate students and edit academic papers
- Write research proposals

Consultant for Poverty Scoring (July–August 2012)

***United Nations Development Programme, Myanmar***

- Build and document Myanmar's first poverty scorecard of any kind
- Conduct rater review and field test
- Lead Training of Trainers for roll-out to 0.5mm rural households
- Write manual to guide targeting
- First non-government entity to analyze data from national household survey
- First estimate of poverty rate by \$1.25/day 2005 PPP for MDGs

Diagnostic of Readiness for Credit Scoring (June 2011)

***SinRiesgos, Nicaragua***

- Determined capacity of credit bureau to develop credit-risk scoring system
- Outlined project plan, benefits and costs, and project risks

Consultant for Credit Scoring (May 2010 to June 2011)

***Al Amana, Morocco***

- Build data-based scorecards for three products: individual microenterprise, individual housing, and group microenterprise
- Advise on development of in-house credit bureau
- Advise on implementation and use of scoring
- Assist with piloting and on-going monitoring

Grantee for Poverty Scoring (2008 to present)

***Ford Foundation***

- \$56,000 grant
- Paper on how to analyze and report the results from poverty scoring
- Paper on “Scorcery: How to Build a Poverty Scorecard”
- Paper on whether very simple 0/1/2 weights imply any loss in accuracy
- Paper on whether judgmental (“expert”) scorecards work

Consultant for Poverty Scoring (2005 to present)

***Grameen Foundation***

- Design simple scorecards to estimate poverty status in about 15 countries
- Select simple, low-cost, highly predictive indicators
- Derive indicators and weights from national expenditure surveys
- Test accuracy to identify poor clients and poverty changes through time
- Justify approach to USAID and multiple international stakeholders
- Present results to users and managers

Consultant for Credit Scoring (Jan.-Feb. 2008)

***ABSA Bank***, South Africa

- Build “expert” scorecard for Greenfield microfinance project with South Africa’s largest private bank
- Advise on implementation and use of scoring
- Advise on data collection to enable later data-based scoring

Consultant for Credit Scoring (July 1999 to 2008)

***Women’s World Banking*** in Colombia (Bogotá, Bucaramanga, Cali, Medellín, and Popayán) and the Dominican Republic (Banco ADOPEM)

- Build scorecards to predict repayment risk for large, profitable microlenders
- Design sampling plan and statistical model
- Test predictive power on out-of-sample cases
- Sell project design and plan to management
- Design and supervise integration of scorecard with existing computer systems and loan-evaluation practices
- Train managers and front-line users, and then monitor progress

Consultant for Credit Scoring (October 2003; July 2006; February, 2008–2010)

***COPEME***, Lima, Perú

***USAID-RED***, Tegucigalpa, Honduras

***Boulder Institute***, Valparaíso, Chile; San José, Costa Rica

- 16-hour training seminar on scoring for upper-level microcredit managers
- Design hands-on exercise for managers to make and test own scorecards

Consultant for Credit Scoring (July 2006)

***Soluciones y Negocios***, Panama City, Panamá

- One-day training seminar on scoring for 20 upper-level bank managers
- Link scoring to Basel II rules for internal risk-based capital requirements

Consultant for Credit Scoring (June-September 2008)

***Financial Sector Deepening/GrowthFin***, Nairobi, Kenya

- Managed senior consultant who evaluated the potential use of credit scoring and credit bureaus for small-and-medium enterprise lending

Consultant for Poverty Scoring (Jan. 2007 to June 2009)

***Microcredit Summit Campaign***, Washington, D.C.

- Build poverty scorecards for India, Bangladesh, Pakistan, and Indonesia as part of project to measure the movement of 100 million microfinance households across the \$1/day threshold from 1990–2015
- Conduct workshops and training sessions for users
- Advise on sampling design and overall project design

Consultant for Poverty Scoring (September-October 2008)

***Rural Support Program Network***, Islamabad, Pakistan

- Build and document urban, rural, and all-Pakistan poverty scorecard with three national expenditure surveys
- Train middle managers and end users
- Defend design against World Bank team that copied my approach
- More than 1 million households scored

Consultant for Poverty Scoring (June–September 2008, May 2010–present)

***Constella Futures***, Washington, D.C.

- Test whether asset indices are acceptable proxies of expenditure, compared with poverty scorecards
- Build and document “Quick Poverty Scorecards” for Bolivia, Guatemala, Haiti, India, and the Philippines
- Build data-entry software and database in Excel

Consultant for Poverty Scoring (Jan. 2007 to Feb. 2010)

***Consultative Group to Assist the Poorest***, Washington, D.C.

- Build poverty scorecards for 15 countries
- Train two consultants

Evaluation of poverty scorecard (April-December 2004)

***Prizma Mikro***, Bosnia-Herzegovina

- Test power of poverty scorecard
- Suggest changes to scorecard weights to increase power
- Report to donors and managers about poverty scoring



Consultant for Credit Scoring (August-December 2008)

***ACCION/East (NY)***

- Build, test, and document data-based microenterprise credit-risk scorecard
- Includes credit-bureau data
- Largest U.S. microlender

Consultant for Credit Scoring (June-July 2005)

***Aplicaciones de Inteligencia Artificial, IBM, y BANSEFI***, México

- Design “expert” scorecard for Mexican microlenders
- Train executives at Nacional Financiera in scoring for microfinance

Consultant for Credit Scoring (June-July 2005)

***Innovations for Poverty Action***, Philippines

- Design data-based and judgmental scorecards for First Macro Bank
- Advise local consultants on training and follow-up

Consultant for Credit Scoring (Nov. 2005 to March 2006)

***DAI/Europe***, contracted by Asian Development Bank, Philippines

- Design hybrid (data and judgment) scorecard
- Advise Small Business Guarantee Finance Corp. on training and follow-up

Consultant for Credit Scoring (Feb. 2001 to March 2001, September 2002 to Dec. 2003)

***PRODEM Oportunidad***, Bolivia, USAID/DAI

***FFP-FIE***, Bolivia, USAID/Chemonics/DAI

- Design project plan and sold to managers
- Gather data and build scorecards to predict repayment risk
- Show power and profitability of model in out-of-sample, out-of-time tests
- Design process to integrate scorecard in MIS
- Train upper management, branch managers, and loan officers
- Design process for follow-up and monitoring of installation and use

Consultant for Credit Scoring (February 2002 to July 2002)

***Centenary Rural Development Bank***, Uganda

- Introduce scoring to upper management and branch managers
- Study feasibility of implementation of scoring on MIS
- Redesign paper loan-application forms

Consultant for preparation for scoring implementation (November 2001)

*Prizma Mikro*, Bosnia-Herzegovina

- Evaluate potential for scoring given existing data base
- Introduce concept of scoring and project development to upper management
- Advise on MIS design to prepare to use scoring in the future
- Devise general-purpose module to compute score from various scorecards
- Suggest specific types of data to collect to strengthen scoring system.

Advisor for impact study (2008)

*Shorebank*

- Most active members of advisory council
- Advised on design and reporting, recommended consultant who was hired

Consultant for Credit Scoring (December 2001 to January 2002)

*Consultative Group to Assist the Poorest*

- Write comprehensive paper on credit scoring for microfinance

Reviewer of Impact Assessments (January, 2001)

*USAID, Management Systems International*

- Review technical aspects of impact assessments in Peru, India, Zimbabwe for project for “Assessing the Impact of Microenterprise Services”

Consultant for Audit Sampling (August 2000, May 2001)

*MicroRate*

- Design sampling plan for statistical audit of microfinance portfolio with probability proportional to loan size and stratification by loan officer, branch, loan size, and rescheduled status
- Design dynamic sampling plan for “needle-in-a-haystack” audit problems
- Advise on plan for fieldwork

Financial and Institutional Analyst (Nov. 1996 to March 1997)

*World Bank* study “Argentina: Rural Financial Markets”:

- Identify constraints on the demand and supply of rural financial services
- Seek alternatives for government intervention to increase access to financial services for small, rural producers
- Compare formal and informal forms of savings and credit
- Trace macroeconomic processes that led to crisis in the financial system
- Collect data and interview bankers, government officials, and users of financial services for 5 weeks in Argentina

Financial and Institutional Analyst (Oct. 1995 to Dec. 1996)

*Ohio State Univ.* research project “Advances in Microfinance: Lessons from Bolivia”:

- Develop new measures of outreach and self-sufficiency at five microlenders
- Design new techniques to analyze productivity and growth
- Draw up survey of borrowers from microfinance organizations
- Do interviews and collect data for 6 weeks in Bolivia

Consultant (June to Sept. 1995)

*Government of South Africa*, South African Commission of Inquiry into the Provision of Rural Finance Services:

- Analyze outreach and self-sufficiency for 12 development banks and 3 NGOs
- Create system to monitor and evaluate development banks and NGOs
- Investigate racial discrimination in loans from retailers of consumer durables
- Analyze household debt from a national survey of 9,000 households
- Design a survey of microenterprises and a survey of rural households
- Present results to a government commission
- Collect data and do interviews for 2 months in South Africa

Consultant (Feb. 1995)

*USAID/Santo Domingo*

- Analyze outreach and self-sufficiency of 5 microfinance organizations
- Develop new financial ratios to measure the leverage of subsidized funds
- Collect data and do interviews for 2 weeks in the Dominican Republic

## International Community Service

Consultant for Institutional Design (Sept. 2001)

*Government of Mexico City*, Universidad Autónoma de México

- Advise on reforms to design of existing microfinance program

Consultant for Credit Scoring (June 2001)

*BancoADEMI*, Dominican Republic

- Evaluate potential of existing data base for use in scoring for microfinance
- Suggest how to proceed to prepare for eventual use of scoring

Student Coordinator, Community Service Projects, Dominican Republic (1990–1992)

***Kansas State University*** Summer International Service Teams:

- Coordinate program with NGOs in Dominican Republic and in Costa Rica
- Recruit and train volunteers for community service
- Write grant proposals
- Solicit donations of vegetable seeds, sports equipment, and transportation
- Evaluate hydroponic gardening project
- Provide technical assistance to construct stoves and plant trees
- Design, conduct, and analyze a survey of the rural elderly
- Work 11 months in the Dominican Republic during 4 visits

**Honors, Scholarships, and Fellowships**

- Post-doctoral fellowship funded by Division of Asset Building and Community Development of the Ford Foundation (Sept. 1998 to Aug. 2000)
- Title VI Foreign Language and Area Studies Fellowship (Jan. to June 1997)
- University Fellowship, Graduate School of The Ohio State University, (Jan. to Dec. 1996, and Sept. 1992 to Sept. 1993)
- Graduate Research Associate, Dept. of Agricultural, Environmental, and Development Economics, Ohio State University (Oct. 1993 to Dec. 1995)
- Presidential Scholarship, Kansas State University (Sept. 1987 to May 1991)
- Watson Scholarship, IBM Corp. (Sept. 1987 to May 1991)
- Katherin McQuillen Scholarship, Kansas State U. (Aug. 1991 to May 1992)
- AAEA Foundation Board Travel Grant, 1995 and 1997
- Gamma Sigma Delta (Agricultural honor society)
- Delta Sigma Pi (Spanish honor society)

## **Teaching**

### ***Washington University in Saint Louis***

#### **Social, Economic, and Political Environment** (Aug. to Dec. 1999)

- Relate economic concepts to social interactions and to public-policy issues
- Emphasize “writing to learn” with eight short themes in response to readings with an established structure and unlimited drafts
- Sole responsibility for 22 first-semester Master of Social Work students

### ***Kansas State University***

#### **Learning Skills Seminar** (Sept. to Dec. 1991)

- Teach study skills to 20 first-semester freshmen
- Tutor 5 students with special needs

#### **Coordinator of Seminar in Community Development** (Jan. to May 1992)

- Train 10 volunteers for international community service
- Create syllabus and packet of course readings
- Organize weekly speakers

## **Other Activities**

- Soccer coach, 2014 on
- Copy editor, columnist, and reviewer, *KSU Collegian*, 6 semesters, 1988–1991
- Captain of varsity quiz bowl team, KSU, 1992
- Language school in Xalapa, México, May to July 1989
- Singer/songwriter in rock band, 1990–1992

## **Econometric and statistical packages:**

SAS

**Presentations**

- M. Schreiner. (2016) “Progress out of Poverty Index<sup>®</sup>/Simple Poverty Scorecard<sup>®</sup>”  
World Bank, 17 June.
- M. Schreiner. (2015) “El Nuevo Índice de Calificación de la Pobreza para Ecuador”, Red  
Financiera Rural, Quito, 16 September.
- M. Schreiner. (2015) “Poverty Scoring”, University of Edinburgh, 25 February.
- M. Schreiner. (2013) “Estimating Well-Being with Simple Poverty Scorecards”, IFC,  
Washington, D.C., 25 September.
- M. Schreiner. (2013) “A Brief Introduction to Poverty Scoring”, World Bank,  
Washington, D.C., 15 July.
- M. Schreiner. (2013) “A Simple Poverty Scorecard for Nepal”, Central Bureau of  
Statistics of Nepal, Feb. 16.
- M. Schreiner. (2010) “Expenditure-Based Poverty: Estimates from the Ethiopia DHS”,  
USAID and Futures Group International, L.L.C., Washington, D.C., July 6.
- M. Schreiner. (2010) “Simple Poverty Scorecards”, Microfinance Network, Cancún, 12  
November.
- M. Schreiner. (2010) “Simple Poverty Scorecards (PPIs)”, Inter-American Development  
Bank, Washington, D.C., 1 November.
- M. Schreiner. (2008) “Scoring de Buró: Diseño e Implementación”, InfoCred BIC, 6–10  
December, La Paz, Cochabamba, and Santa Cruz, Bolivia.
- M. Schreiner. (2008) “A Simple Poverty Scorecard for Vietnam”, workshops for the  
Vietnam Bank for Social Policy and the Microfinance Working Group, Ha Noi,  
November 17–19.
- M. Schreiner. (2008) “Simple Poverty Scorecards”, Asia-Pacific Regional Microcredit  
Summit, July 30, Bali, Indonesia.
- Hernández, E; and M. Schreiner. (2008) “Measuring Movement Across \$1/day with  
Existing Longitudinal Data: Examples for Grameen and BRAC”, Asia-Pacific  
Regional Microcredit Summit, July 30, Bali, Indonesia.

- Schreiner, M. (2008) “Scoring for Microfinance: Design and Application”, IFC, Johannesburg, South Africa, August 11.
- Schreiner, M. (2008) “A Simple Poverty Scorecard for Mali”, Workshop on Social Performance Management, Association of Malien Microfinance Institutions, Bamako, Oct. 6–8.
- Schreiner, M. (2008) “A Simple Poverty Scorecard for Ethiopia”, Workshop on Social Performance Management, Association of Ethiopian Microfinance Institutions, Addis Ababa, May 20-22.
- Schreiner, M. (2008) “Scoring para Banco ADOPEM: Resultados y Piloto”, Santo Domingo, Feb. 6.
- Schreiner, M. (2007) “Simple Poverty Scorecards”, World Bank Social Performance Working Group, Paris, June 10; Triodos Bank, Ziest, Netherlands, Sept. 27; Argidius Foundation, Stoos, Switzerland, Oct. 18; Swiss Development Cooperation, Bern, Oct. 19. REDCAMIF, Panamá, Nov. 8. Microcredit Summit Campaign, Hyderabad, Nov. 21–22. Inter-American Development Bank, Washington, D.C., Dec. 5. Versión en castellano: “Fichas de Puntaje de Pobreza”.
- Schreiner, M. (2007) “Poverty Scoring for Rural Finance”, Rural Finance Research: Moving Results into Policies and Practice, Rome: FAO, March 19–21.
- Schreiner, M. (2006) “Credit Scoring para las Microfinanzas: Diseño y Aplicación”, USAID Programa de Diversificación Económica Rural, Tegucigalpa, Honduras, July 5–6.
- Schreiner, M. (2006) “Scoring, Basilea II y Requerimientos de Capital”, Ciclo de Seminarios sobre Mejores Prácticas Recomendadas por Basilea II, Panamá City, July 3.
- Schreiner, M. (2006) “Poverty Progress Indices for India, Mexico, Pakistan, and Philippines”, Ford Foundation and CGAP, New York, April 3.
- Schreiner, M. (2005) “Scoring para Microfinanzas”, Nacional Financiera, México City, July 1.

- Schreiner, M. (2005) "Scoring for SMEs", SME Financing: Issues and Strategies, State Bank of Pakistan, Lahore, May 10.
- Schreiner, M. (2004) "Scoring for Microfinance", Microenterprise Development Institute, Southern New Hampshire University, June 18.
- Schreiner, M. (2003) "Scoring para FFP-FIE", La Paz and Santa Cruz, December 4–5.
- Schreiner, M. (2003) "Scoring para las Microfinanzas", 2-day workshop, Lima, Perú, October 22–23.
- Schreiner, M. (2003) "Scoring para las Microfinanzas", Tecnoferia, Lima, Perú, June 26.
- Schreiner, M. (2003) "Scoring for SME Lending", Bannock Associates' Meeting, London, January 24–25.
- Schreiner, M. (2002) "Scoring: Una Herramienta para el Manejo del Riesgo Crediticio de Entidades Financieras", Superintendencia de Bancos y Entidades Financieras, La Paz, Bolivia, October 3.
- Schreiner, M. (2001) "Presentación de Scoring", ADOPEM, Dominican Republic, November 12.
- Schreiner, M. (2001) "Paradigmas en las Microfinanzas", Universidad Autónoma de México, Sept. 28.
- Schreiner, M. (2001) "Scoring for Microfinance", Prizma, Bosnia-Herzegovina, Nov. 6.
- Schreiner, M. (2001) "Microfinance", American University, March 23.
- Schreiner, M. (2001) "Scoring: La Ficha de Puntaje de FIE", FIE, La Paz, March 27–28.
- Schreiner, M. (2001) "Scoring: Calificación de Riesgo", FIE, La Paz, February 6–7.
- Schreiner, M. (2000) "A Credit-Scoring Model for Women's World Banking in Colombia", New York, May 26.
- Schreiner, M. (2000) "Self-Employment, Microenterprise, and the Poorest Americans", West Virginia University, March 8. Also Ohio State University, March 10.



- Sherraden, M.; Johnson, L.; Clancy, M.; Beverly, S.; Schreiner, M.; Zhan, M.; and J. Curley. (2000) "Can the Poor Save in a Matched Savings Program?", Work, Families, and Public Policy Seminar Series, Washington University in Saint Louis, Feb. 28.
- Schreiner, M. (2000) "A Theory of Development-Based Welfare Policy and Implications for Individual Development Accounts", University of Washington, February 10.
- Schreiner, M. (2000) "Resultados del Modelo de Calificación de Créditos", Asociación de Afiliadas del Banco Mundial de la Mujer, Bogotá, Colombia, February 2–3.
- Schreiner, M. (1999) "Sistemas de Puntuación de Riesgo", Women's World Banking Regional Workshop on Microfinance Innovation, Latin America and the Caribbean, Washington, D.C., November 18.
- Schreiner, M. (1998) "Microenterprise Programs in the United States: Vujà Dé?", Center for Social Development Lecture Series, Washington University in Saint Louis, Nov. 4.
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