

MARK SCHREINER

Director, Microfinance Risk Management, L.L.C.
2441 Tracy Avenue
Kansas City, MO 64108-2935, U.S.A.
Office: +1 (816) 359-3545
Home: +1 (816) 474-3115
mark@microfinance.com
<http://www.microfinance.com>

Senior Scholar
Center for Social Development
Washington University in Saint Louis
Campus Box 1196, One Brookings Drive
Saint Louis, MO 63130-4899, U.S.A.

Areas of 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, Colombia,
Dominican Republic, El Salvador, India, Mexico, Morocco,
Pakistan, Peru, the Philippines, South Africa, Uganda, United States

<http://www.microfinance.com>

- About 500 papers downloaded per day
- Pages in English, Spanish, and French
- Documents also in Arabic, Chinese, Russian, and Vietnamese

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, Government of South Africa, Government of Mexico City, Grameen Foundation, HIVOS, IBM, ICCO/Terrafina, IFC, IFPRI, InfoCred BIC, Innovations for Poverty Action, KfW, Microcredit Summit Campaign, Microfinanzas SRL, The Ohio State University, Opportunity International, Management Systems International, MicroRate, Prizma, PRODEM, Rural Support Program Network (Pakistan), Shorebank, Trickle Up, UNRWA, Washington University in Saint Louis, USAID, World Bank, Women's World Banking

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.

Schreiner, M. (2003) *The Performance of Subsidized Microfinance Organizations—BancoSol of Bolivia and the Grameen Bank of Bangladesh*, Lewiston, NY: Edwin Mellen Press, ISBN 0-7734-6730-0.

Schreiner, M. (2002) *Scoring: The Next Breakthrough in Microfinance?*, Occasional Paper No. 7, Consultative Group to Assist the Poorest, Washington, D.C. Published in Russian as Кредитный скоринг: очередной прорыв в микрофинансировании?, in Arabic as التقييم الائتماني: الإنجاز التالي في مجال الائتمان الأصغر, and also in Chinese.

Schreiner, M.; and J. Yaron. (2001) *Development Finance Institutions: Measuring Their Subsidy*, Washington, D.C.: World Bank, ISBN 0-8213-4984-8.

Journal articles

Schreiner, M. (forthcoming) "Seven Extremely Simple Poverty Scorecards", *Enterprise Development and Microfinance*.

- Schreiner, M. (forthcoming) “A Simple Poverty Scorecard for Pakistan”, *Journal of Asian and African Studies*.
- Schreiner, M. (2009) “Statistical Audit Sampling for Portfolio-at-Risk in Microfinance”, *Managerial Finance*, Vol. 35, No. 12, pp. 990–998. Version en français: « Echantillonnage Statistique pour la Mesure du Portefeuille à Risque en Microfinance »
- Schreiner, M. (2007) “A Simple Poverty Scorecard for the Philippines”, *Philippine Journal of Development*, Vol. 63, No. 2, pp. 43–70.
- Schreiner, M. (2006) “Program Costs for Individual Development Accounts: Final Figures from CAPTC in Tulsa”, *Savings and Development*, Vol. 30, No. 3, pp. 247–274.
- Schreiner, M.; Ng, G.T.; and M. Sherraden. (2006) “Cost-Effectiveness in Social Work Practice: A Framework with Application to Individual Development Accounts”, *Research on Social Work Practice*, Vol. 16, No. 1, pp. 28–37.
- Schreiner, M.; and M. Sherraden. (2005) “Drop-out from Individual Development Accounts: Prediction and Prevention”, *Financial Services Review*, Vol. 14, No. 1, pp. 37–54.
- Schreiner, M. (2005) “Match Rates, Individual Development Accounts, and Savings by the Poor”, *Journal of Income Distribution*, Vol. 13, No. 3–4, pp. 112–129.
- Schreiner, M.; and H. Dellien. (2005) “Credit Scoring, Banks, and Microfinance: Balancing High-Tech with High-Touch”, *Microenterprise Development Review*, Vol. 8, No. 2, pp. 1–5. Publicado en español como “El scoring estadístico, los bancos y las microfinanzas: cómo lograr un balance entre el uso de tecnología y la atención personalizada”, (2005) *Microempresa: Informe de Avances*, Vol. 8, No. 2, pp. 1–5. Reprinted in pp. 22–33 in Ravi Kumar Jain B. (ed) *Credit Scoring: Concepts, Perspectives, and Models*, Hyderabad: ICFAI University Press, ISBN 878–81–314–1577–1.
- Schreiner, M. (2005) “Measuring Saving”, *Savings and Development*, Vol. 29, No. 1, pp. 21–38.

- Zhan, M.; and M. Schreiner. (2005) "Saving for Post-Secondary Education in Individual Development Accounts", *Journal of Sociology and Social Welfare*, Vol. 32, No. 3, pp. 139–163.
- Schreiner, M. (2004) "Scoring Arrears at a Microlender in Bolivia", *Journal of Microfinance*, Vol. 6, No. 2, pp. 65–88. Versión en español "Un Modelo de Calificación del Riesgo de Morosidad para Créditos de una Organización de Microfinanzas en Bolivia".
- Schreiner, M. (2004) "Benefits and Pitfalls of Statistical Credit Scoring for Microfinance", *Savings and Development*, Vol. 28, No. 1, pp. 63–86. Versión en español: "Ventajas y Desventajas del Scoring Estadístico para las Microfinanzas". Version en français: « Les Vertus et Faiblesses de L'évaluation Statistique en Microfinance ».
- Zhan, M.; Sherraden, M.; and M. Schreiner. (2004) "Welfare Reciprocity and Savings Outcomes in Individual Development Accounts", *Social Work Research*, Vol. 28, No. 3, pp. 165–181.
- Schreiner, M. (2003) "Scoring Drop-Out at a Microlender in Bolivia", *Savings and Development*, Vol. 27, No. 2, pp. 101–118. Versión en español "El Riesgo de Deserción de Prestatarios de un Prestamista de Microcrédito en Bolivia".
- Schreiner, M.; and G. Woller. (2003) "Microenterprise in the First and Third Worlds", *World Development*, Vol. 31, No. 9, pp. 1567–1580.
- Schreiner, M. (2003) "A Cost-Effectiveness Analysis of Grameen Bank", *Development Policy Review*, Vol. 21, No. 3, pp. 357–382.
- Beverly, S.G.; Moore McBride, A.; and M. Schreiner. (2003) "A Framework of Asset-Accumulation Stage and Strategies", *Journal of Family and Economic Issues*, Vol. 24, No. 2, pp. 143–156.
- Sherraden, M.; Schreiner, M.; and S. Beverly. (2003) "Income and Saving Performance in Individual Development Accounts", *Economic Development Quarterly*, Vol. 17, No. 1, pp. 95–112.

- Vonderlack, R.M.; and M. Schreiner. (2002) “Women, Microfinance, and Savings: Lessons and Proposals”, *Development in Practice*, Vol. 12, No. 5, pp. 602–612. Reprinted in *Microfinance—An Introduction* (2005) pp. 154–169 in Vijaya Agarwal and V.R.P. Kashyap (eds), Hyderabad: ICFAI Press, ISBN 81–7881–469–2. Versión en español: “Mujeres, Microfinanzas, y Ahorro: Lecciones y Propuestas”. Version en français: « Femmes, microfinance et épargne : quelques propositions tirées de l’analyse des pratiques informelles » pp. 106–120 en Isabelle Guérin et Jean-Michel Servet (eds) (2004), *Exclusion et liens financiers*, Paris: Editions Economica, ISBN 2–7178–4705–7.
- Schreiner, M. (2002) “Aspects of Outreach: A Framework for the Discussion of the Social Benefits of Microfinance”, *Journal of International Development*, Vol. 14, pp. 591–603. Versión en español: “Aspectos de la Cobertura: Un Marco para la Discusión de los Beneficios Sociales de las Microfinanzas con un Ejemplo de BancoSol de Bolivia”.
- Schreiner, M. (2002) “Evaluation and Microenterprise Programs”, *Journal of Microfinance*, Vol. 4, No. 2, pp. 67–91.
- Schreiner, M.; and J. León. (2002) “Microfinance for Microenterprise: The State of the Art”, *Savings and Development*, Vol. 26, No. 4, pp. 329–354.
- Schreiner, M. (2001) “Informal Finance and the Design of Microfinance”, *Development in Practice*, Vol. 11, No. 5, pp. 637–640.
- Schreiner, M. (2001) “Seven Aspects of Loan Size”, *Journal of Microfinance*, Vol. 3, No. 2, pp. 27–47.
- Schreiner, M.; and H.H. Colombet. (2001) “From Urban to Rural: Lessons for Microfinance from Argentina”, *Development Policy Review*, Vol. 19, No. 3, pp. 339–354. Versión en español: “Las Microfinanzas en la Zona Rural de Argentina”.
- Schreiner, M. (2000) “Credit Scoring for Microfinance: Can It Work?”, *Journal of Microfinance*, Vol. 2, No. 2, pp. 105–118. Versión en español: “La Calificación Estadística en las Microfinanzas: ¿Podrá Funcionar?”
- Schreiner, M. (2000) “Ways Donors Can Help the Evolution of Sustainable Microfinance Organizations”, *Savings and Development*, Vol. 24, No. 4, pp. 423–437.

- Navajas, S.; Schreiner, M.; Meyer, R.L.; Gonzalez-Vega, C.; and J. Rodriguez-Meza. (2000) "Microfinance and the Poorest of the Poor: Theory and Evidence from Bolivia", *World Development*, Vol. 28, No. 2, pp. 333–346. Also pp. 152–171 in M. Zeller and R.L. Meyer (eds) *The Triangle of Microfinance: Financial Sustainability, Outreach, and Impact* (2002), John Hopkins University Press, ISBN 0–8018–7148–4. Versión en Castellano: "Microcrédito y los más pobres: Teoría y evidencia desde Bolivia"
- Schreiner, M. (2000) "Formal RoSCAs in Argentina", *Development in Practice*, Vol. 10, No. 2, pp. 229–232.
- Schreiner, M. (1999) "Self-Employment, Microenterprise, and the Poorest Americans", *Social Service Review*, Vol. 73, No. 4, pp. 496–523.
- Schreiner, M. (1999) "Lessons for Microenterprise Programs from a Fresh Look at the Unemployment Insurance Self-Employment Demonstration", *Evaluation Review*, Vol. 23, No. 5, pp. 503–526.
- Schreiner, M.; and J. Yaron. (1999) "The Subsidy Dependence Index and Recent Attempts to Adjust It", *Savings and Development*, Vol. 23, No. 4, pp. 375–405.
- Schreiner, M.; and G. Nagarajan. (1998) "Predicting Creditworthiness with Publicly Observable Characteristics: Evidence from ASCRAs and RoSCAs in the Gambia", *Savings and Development*, Vol. 22, No. 4, pp. 399–414.
- León de Cermeño, J.; and M. Schreiner. (1998) "Financiamiento para las micro y pequeñas empresas: Algunas líneas de acción", *Economía*, Vol. 21, No. 41, pp. 61–106.
- Schreiner, M.; Graham, D.H.; Cortes-Fontcuberta, M.; Coetzee, G.; and N. Vink. (1996) "Discrimination in Installment Lending by Retailers of Consumer Durables in Apartheid South Africa", *Development Southern Africa*, Vol. 13, No. 6, pp. 847–860.
- 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) 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.
- Schreiner, M.; and J. Morduch. (2002) “Opportunities and Challenges for Microfinance in the United States”, pp. 19–61 in J. Carr and Z.-Y. Tong (eds) *Replicating Microfinance in the United States*, Washington, D.C.: Woodrow Wilson Center Press, ISBN 1–930365–10–1.

- Schreiner, M.; and H.H. Colombet (2001) “Microfinance, Regulation, and Uncollateralized Loans to Small Producers in Argentina”, pp. 137–152 in Douglas R. Snow, Terry Buss, and Gary Woller (eds) *Microcredit and Development Policy*, Nova Science Publishers: Huntington, NY, ISBN 1–59033–001–3.
- Schreiner, M.; Graham, D.H.; and M. Miranda. (1999) “Choices by Poor Households when the Interest Rate for Deposits Differs from the Interest Rate for Loans”, pp. 348–355 in G.H. Peters and J. Von Braun (eds) *Food Security, Diversification, and Resource Management: Refocusing the Role of Agriculture?* Aldershot: Ashgate, ISBN 1–84014–04405.
- Gonzalez-Vega, C.; Schreiner, M.; Meyer, R.L.; Rodriguez-Meza, J.; and S. Navajas. (1997) “BancoSol: The Challenge of Growth for Microfinance Organizations”, pp. 129–170 in Hartmut Schneider (ed.), *Microfinance for the Poor?*, Paris: OECD, ISBN 92–64–15415–9. Versión en español: “BancoSol: El reto del crecimiento en organizaciones de microfinanzas”, *Debate Agrario*, No. 27, pp. 155–198, 1997, CEPES, Lima, Perú. También publicado en *Finanzas y Economía Social*, Alberto Federico Sabate, Ruth Muñoz y Sabina Ozomek (eds), Buenos Aires: Argentina: Editorial Altamira, 2005, ISBN 98–79–01743–9. Publié en français: “BancoSol: les défis de la croissance des organisations de micro-crédit”, pp. 141–182 in Hartmut Schneider (ed.), *Microfinance pour les Pauvres?*, Paris: OECD, ISBN 92–64–25415–3.
- Schreiner, M.; and D. Birchler. (1995) “Evidence of Shifts in Tastes for Meats in the United States”, pp. 113–125 in Kinnucan, H.W.; Lenz, J.E.; and C.R. Clary (eds.), *Economic Analysis of Meat Promotion*, Ithaca, New York: National Institute for Commodity Promotion Research and Evaluation, Cornell University, ISBN 0–96–49003–0–0.

Papers under review

- Schreiner, M. (2009) “A Simple Poverty Scorecard for Mexico”, submitted to *Bienestar y Política Social*.
- Schreiner, M.; Matul, M.; Pawlak, E.; and S. Kline. (2006) “Poverty Scorecards: Lessons from a Microlender in Bosnia-Herzegovina”, submitted to the *European Journal of Development Research*. Versión en castellano: “Índices de Calificación de Pobreza: Lecciones de Bosnia-Herzegovina”.

Conference Papers

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.

Schreiner, M. (2005) “Scoring for Microfinance”, Conference on “SME Financing: Issues and Strategies”, State Bank of Pakistan, Lahore, May 10.

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.

Schreiner, M. (2005) “Saving in ADD: Measures from MIS IDA”, Symposium on “Taking the Measure of ADD”, April 20, Saint Louis, MO.

Schreiner, M. (2005) “What Does an IDA Cost? Some Measures from ADD”, Symposium on “Taking the Measure of ADD”, April 20, Saint Louis, MO.

Schreiner, M. (2004) “Asset-Building for Microenterprise through Matched Savings”, Symposium on “Microenterprise Solutions for the World’s Poorest”, Trickle Up, New York, December 9.

Schreiner, M. (2004) “Do Individual Development Accounts Increase Home Ownership? Evidence from a Randomized Experiment”, Association for Public Policy and Management, Atlanta, October 30.

Schreiner, M. (2004) “Drop-Out from Individual Development Accounts: Prediction and Prevention”, Academy of Financial Services, October 6, New Orleans.

Schreiner, M. (2004) “Match Rates, Individual Development Accounts, and Savings by the Poor”, Eastern Economic Association, February 22, Washington, D.C.

- 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.
- Schreiner, M. (2001) “Do-It-Yourself Scoring Trees for Microfinance”. Versión en español: “Árboles Estadísticos en las Microfinanzas: Haz Tu Propio Scorecard en Tu Tiempo Libre”, Tercer Seminario sobre la Banca y Microfinanzas en Latinoamérica y el Caribe, Santo Domingo, Nov. 11–12.
- Schreiner, M. (2001) “Credit Scoring for Microfinance”, Emergence of Products for Micro and Small Enterprise Finance, World Bank, March; World Bank, June 15, 2000; Inter-American Development Bank, June 16.
- Clancy, M.; Grinstein-Weiss, M.; and M. Schreiner (2001) “Financial Education and Savings Outcomes in Individual Development Accounts”, Marketing and Policy Conference, Washington, D.C., June 2.
- Schreiner, M.; Sherraden, M.; Clancy, M.; Johnson, E.; Curley, J.; Zhan, M.; Beverly, S.; and M. Grinstein-Weiss. (2001) “Asset Accumulation by Low-Resource People: Evidence from Individual Development Accounts”, 2001 National IDA Learning Conference, March 7–9. Association for Public Policy Analysis and Management, Nov. 2–4, 2000, Seattle and December 1–3, 2001, Washington, D.C.
- Schreiner, M. (2000) “Unbanked in America: Why and Why Not”, Association for Public Policy and Management, Seattle, WA, Nov. 2–4.
- Schreiner, M. (2000) “Credit Scoring for Microfinance: Can It Work?”, III Foro Interamericano de la Microempresa, Barcelona, Oct. 17–20. Also “New Technologies for Disaster and Development”, Washington, D.C., Jan. 17, 2001. Versión en español: “La Calificación Estadística en las Microfinanzas: ¿Podrá Funcionar?”

- Schreiner, M.; Sherraden, M.; Clancy, M.; Johnson, L.; Beverly, S.; Curley, J.; Grinstein-Weiss, M.; and M. Zahn. (2000) "Assets and the Poor: Evidence from Individual Development Accounts", Symposium on "Inclusion in Asset Building: Research and Policy", Washington University in Saint Louis, Sept. 21–23.
- Moore, A.; Beverly, S.; Sherraden, Mi.; Sherraden, Ma.; Johnson, L.; and M. Schreiner. (2000) "How Do Low-Income Individuals Save, Deposit, and Maintain Financial Assets?" Symposium on "Inclusion in Asset Building: Research and Policy", Washington University in Saint Louis, Sept. 21–23.
- Schreiner, M. (2000) "The Material Conditions for Microfinance in Rural Argentina", International Association of Agricultural Economists, Berlin, August 13–19.
- Sherraden, M.; Johnson, L.; Clancy, M.; Beverly, S.; Schreiner, M.; Zhan, M.; and J. Curley. (2000) "Saving Patterns in IDA Programs", Society for Social Work and Research, Charleston, Jan. 29–31.
- Schreiner, M. (1999) "A Cost-Effectiveness Analysis of the Grameen Bank of Bangladesh", Association for Public Policy and Management, Washington D.C., Nov. 4–6.
- Schreiner, M. (1999) "Issues in Replicating Microfinance in the United States", Association for Public Policy and Management, Washington D.C., Nov. 4–6.
- Schreiner, M. (1999) "A Scoring Model of the Risk of Arrears at a Microfinance Lender in Bolivia", Seminar on New Development Finance, Frankfurt, Sept. 27–Oct. 4.
- Schreiner, M.; Cuevas, C.; Colombet, H.H.; and C. Fruman. (1998) "What to Do to Relax Constraints on the Supply and Demand of Financial Services for Rural Households in Argentina", Latin American and Caribbean Economic Association, Buenos Aires, Oct. 22–24.
- 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.

Working Papers

Simple Poverty Scorecards (2010):

Brazil
Dominican Republic
El Salvador (with G. Woller)
Ghana (with G. Woller)
Guatemala (with G. Woller)
Honduras
Nicaragua (with G. Woller)
Palestine
Russia (with D. Caire)
Rwanda

Simple Poverty Scorecards (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)

Simple Poverty Scorecards (2008 and earlier):

Bosnia (with M. Matul and S. Kline)
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)

- Schreiner, M.; and M. Sherraden (2009) "Detecting Effects on Net Worth Is Nettlesome Work: Evidence from a Randomized Experiment with Individual Development Accounts in Tulsa"
- Schreiner, M. (2006) "Asset-Building for Microenterprise through Matched Savings".
- 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.
- Woller, G.; and M. Schreiner. (2004) "Poverty Lending, Financial Self-Sufficiency, and the Blended-Value Approach to Reconciling the Two".
- 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. Also "Notes on Basic Features of the Rural Borrowers of Financiera Calpiá en El Salvador", 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

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.

- Credit-risk scoring projects for microfinance organizations in Bolivia, Bosnia-Herzegovina, Colombia, Dominican Republic, México, Morocco, Philippines, South Africa, Uganda, and the United States
- Poverty scoring for more than 30 countries
- Impact assessment
- Evaluation of microfinance organizations
- Manage full-time Senior Analyst and part-time contractors

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 Credit Scoring (May 2010 to present)

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)

Constella Futures, Washington, D.C.

- 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/New York

- 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 present)

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

- Participant in microfinance internet discussion groups
- 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. (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. REDAMIF, 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.
- Schreiner, M. (1998) "Las microfinanzas", Departamento de Economía Agrícola, Universidad de Puerto Rico recinto Mayagüez, April 23. Also Departamento de Economía, Universidad Centroamericana, San Salvador, June 26.
- Schreiner, M. (1997) "Two Measures of the Costs of Subsidized Development Finance Institutions", Intl. Rural Finance Seminar Series, The Ohio State Univ., Oct. 30.
- Schreiner, M. (1997) "A Meaningful Public-Interest Assessment of Development Finance Institutions", Intl. Rural Finance Seminar Series, The Ohio State University, May 2.
- Navajas, S.; Meyer, R.L.; and M. Schreiner. (1997) "Does Microfinance Really Reach the Poor? Evidence from Bolivia", Intl. Rural Finance Seminar Series, The Ohio State University, Jan. 17.
- Schreiner, M.; Graham, D.H.; and M. Cortes-Fontcuberta. (1996) "Discrimination in Installment Lending by Retailers of Consumer Durables in Apartheid South Africa", First Place, Business and Administrative Science, Tenth Annual Graduate Research Forum, The Ohio State University, April 20, 1996. Intl. Rural Finance Seminar Series, The Ohio State University, April 19. Comptroller of the Currency, Washington, D.C., Jan. 28, 1998.
- Gonzalez-Vega, C.; Schreiner, M.; Meyer, R.L.; Rodriguez-Meza, J.; and S. Navajas. (1996) "BancoSol: The Limits to Growth of Microfinance Organizations: I, II, and III", Intl. Rural Finance Seminar Series, The Ohio State University, April 26, May 3, and May 10.
- Schreiner, M. (1996) "Measuring the Sustainability of Microfinance Institutions with Application to Bolivia", Intl. Rural Finance Seminar Series, The Ohio State University, March 1.

- Schreiner, M. (1995) "Household Debt in South Africa at the End of Apartheid", Intl. Rural Finance Seminar Series, The Ohio State University, Nov. 3.
- Schreiner, M. (1995) "Some Non-Parametric Evidence of Changes in Preferences for Food in the United States, 1980–1990", Agricultural Economics Graduate Student Association Seminar Series, The Ohio State University, Feb. 21.
- Schreiner, M.; and J. León de Cermeño. (1994) "Financial Services for Microenterprises: A Survey", Intl. Rural Finance Seminar, The Ohio State University, Oct. 7.

Consulting reports

- McBride, Amanda Moore; Hanson, Stacie Lintvedt; Beverly, Sondra; Schreiner, Mark; Sherraden, Michael; and Lissa Johnson. (2004) "AmeriCorps*VISTA and Asset Building: Increasing Capacity for Performance Measurement and Effects", Report submitted to the Corporation for National and Community Service, Contract CNSHQ03012.
- Schreiner, M. (2003) *Guía Técnica para la Integración de Scoring en el Sistema Informático*.
- Schreiner, M. (2002). "Who Drops Out of Microfinance Programs? A Segmentation Analysis for WWB/Cali", report to Women's World Banking.
- Schreiner, M. (2002). "Sales Growth among Clients of WWB/Cali", report to Women's World Banking.
- Schreiner, M. (2002). "Asset Growth among Clients of WWB/Cali", report to Women's World Banking.
- Schreiner, M. (2002). "What Clients are Profitable at WWB/Cali?", report to Women's World Banking.
- Schreiner, M. (2001) "Scoring at Prizma: How to Prepare", report to Prizma and CGAP, Mostar, Bosnia-Herzegovina.
- Schreiner, M. (2001) "Sugerencias para la preparación de un sistema de scoring para BancoADEMI", report to BancoADEMI, Santo Domingo, Dominican Republic.

- Schreiner, M. (2001) “Un Sistema de Scoring del Riesgo de Créditos de FIE en Bolivia”, report to FIE, La Paz, Bolivia.
- Schreiner, M. (2001) “Guía Técnica del Sistema de Scoring del Riesgo de Créditos de FIE en Bolivia”, report to FIE, La Paz, Bolivia.
- Schreiner, M. (2001) “The Measurement of the Impact of Microfinance”, report to Assessing the Impact of Microenterprise Services, USAID.
- Clancy, M.; Johnson, L.; and M. Schreiner. (2001) “Experience in the American Dream Demonstration: Lessons for Monitoring in a Children and Youth Savings Account Policy Demonstration”, report to the Corporation for Enterprise Development, Washington, D.C.
- Clancy, M.; Johnson, L.; and M. Schreiner. (2001) “Savings Deposits, Incentive Structure, and Management Information Systems: Implications for Research on a Children and Youth Savings Account Policy Demonstration”, report to the Corporation for Enterprise Development, Washington, D.C.
- Schreiner, M. (2000) *A Scoring Model of the Risk of Costly Arrears for Loans from Affiliates of Women’s World Banking in Colombia*, report to Women’s World Banking, Bogotá, Colombia. Versión en español: *Modelo de Calificación de Créditos: Banco Mundial de la Mujer—Colombia*.
- Schreiner, M. (1998) “Costos pagados por clientes y ingresos recibidos por Emprender”, report to Fundación Emprender, Argentina.
- Navajas, S.; and M. Schreiner. (1998) “Apex Organizations and the Growth of Microfinance in Bolivia”, report to the Consultative Group to Assist the Poorest. Also Economics and Sociology Occasional Paper No. 2500, The Ohio State Univ.
- Schreiner, M. (1997) “Argentina: Rural Financial Markets: Access to Financial Services and Institutional Performance”, report to the World Bank.
- Schreiner, M. (1995) “Household Debt in South Africa at the End of Apartheid: Results from a National Survey”, report for the Commission of Inquiry into the Provision of Rural Financial Services (Strauss Commission).

Schreiner, M.; and C. Gonzalez-Vega. (1995) "Dominican Republic: An Analysis of the Clients of FondoMicro", report for USAID/Santo Domingo. Also Economics and Sociology Occasional Paper No. 2247, The Ohio State University.

Editorial board

- *Journal of Microfinance*

Referee

- *Economic Development and Cultural Change*
- *World Development*
- *Development in Practice*
- *Journal of International Development*
- *Social Service Review*
- *Journal of Developmental Entrepreneurship*
- *Canadian Journal of Development Studies*
- *China Economic Review*

Professional Affiliations

- American Economics Association
- Association for Public Policy Analysis and Management

References

Dr. Michael Sherraden

Director, Center for Social Development
George W. Brown School of Social Work
Washington University in Saint Louis
Campus Box 1196, One Brookings Drive
Saint Louis, MO 63130-4899
Office phone: (314) 935-6691
Home phone: (314) 863-5525
Fax: (314) 935-8661
E-mail: sherrad@gwbssw.wustl.edu

Dr. Douglas H. Graham

Dept. of Agricultural, Environmental,
and Development Economics
The Ohio State University
2120 Fyffe Road
Columbus, Ohio, 43210-1099
Office phone: (614) 292-6378
Home phone: (614) 457-9583
Fax: (614) 292-7362
E-mail: graham.2@osu.edu

Dr. Jonathan Morduch

New York University
Wagner Graduate School
The Puck Building, Room 3048
295 Lafayette Street
New York, NY 10012-9604
Office phone: (212) 998-7515
E-mail: jonathan.morduch@nyu.edu