Mobile Money, Financial Inclusion, and Development in Africa

IAD Symposium
April 21–22, 2017
146 Stocking Hall

CIIFAD Seminar
April 19, 401 Warren Hall

Institute for African Development
Spring Symposium 2017

Cornell University
Symposium sponsored by the
Institute for African Development and the
Cornell International Institute for Food, Agriculture and Development

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Dr. Andrew Mude is a Principal Economist at the International Livestock Research Institute (ILRI) based in Nairobi, Kenya, and a graduate of Cornell University.

His work deals largely with developing innovative, evidence-based technological solutions to ensure the productive and sustainable use of livestock by dryland populations. Dr. Mude leads the multi-award winning effort to design, evaluate and scale livestock insurance to help millions of poor herders and their families who care for and depend upon their livestock under considerable drought risk.

Widely published in peer-reviewed journals and featured in numerous prestigious media outlets across the globe, Andrew was the 2016 recipient of the Normal Borlaug Award for Field Research and Application recognizing exceptional, science-based achievement in international agriculture and food production by an individual under the age of forty.

He earned his PhD in Economics from Cornell University in 2006 and was a Mid-Career Fellow of the Sustainability Science Program at Harvard’s Kennedy School in 2011.

“"I think the power of this device and of mobile technology to accelerate development goals and gains is as powerful and has as much potential as anything I’ve seen in my lifetime—maybe next to vaccines.”

Neal Keny-Guyer, CEO Mercy Corps, Brookings Blum Roundtable, 2012
Mobile Money, Financial Inclusion, and Development in Africa

Wednesday, April 19, 2017 – 401 Warren Hall – CIIFAD Seminar
12:20–1:30 pm The Problems of Cash and the Perils of Cashlessness: Researching Mobile Money and Payment Infrastructure after M-Pesa

Bill Maurer, Director of the Institute for Money, Technology, and Financial Inclusion; and Dean of the School of Social Sciences, University of California at Irvine

Friday, April 21, 2017 – 146 Stocking Hall – PepsiCo Auditorium
3–3:30 pm Meet and Greet—Refreshments served—Stocking Conference Center
3:30–4 pm Welcome Remarks

Hirokazu Miyazaki, Director, Mario Einaudi Center for International Studies; and Professor, Anthropology, Cornell University

Muna Ndulo, Director, Institute for African Development; Professor, Cornell Law School; and Elizabeth and Arthur Reich Director, Leo and Arvilla Berger International Legal Studies Program

Symposium Overview

Ralph Christy, Director, CIIFAD; and Professor, Charles H. Dyson School of Applied Economics and Management, Cornell University

Documentary: Focus on Mobile Money in Africa

4–5 pm Session I: How Can Mobile Technology Transform African Development?
Moderator: Willene Johnson, former U.S. Executive Director, African Development Bank; and Adjunct Professor, Charles H. Dyson School of Applied Economics and Management, Cornell University

Can Mobile Technology Revolutionize Agriculture in Nigeria?
Debisi Araba, Regional Director for Africa at the CGIAR’s International Center for Tropical Agriculture (CIAT)

Florence Dafe, Researcher, German Development Institute; and Lecturer, University of London

Introduction of Keynote Speaker: Ralph Christy, Director, CIIFAD

5–6 pm Keynote Address
The m Factor: The Power of Mobile Technologies to Transform Rural Agricultural Development in Africa
Andrew Mude, Principal Economist, International Livestock Research Institute (ILRI)

6–7 pm Reception at Stocking Conference Center
In celebration of Cornell’s partnership with CGIAR—50th Year Anniversary of International Center for Tropical Agriculture (CIAT)
Brief remarks by Ronnie Coffman, Director of International Programs, College of Agriculture and Life Science, Cornell University
Saturday, April 22, 2017 – 146 Stocking Hall – PepsiCo Auditorium

8:30 am  Breakfast (open to all)—Stocking Conference Center

9–11 am  Session II: Regulating Mobile Money to Achieve Financial Inclusion
Moderator: Vicki Bogan, Associate Professor, Dyson School-SC Johnson College of Business, Cornell University

Person-to-Government Payments: Lessons from Tanzania’s Digitization Efforts
Sonia Arenaza, Regional Lead, Latin America and the Caribbean, Better Than Cash Alliance, UN Capital Development Fund

A Comparative Analysis of the Customer Journey for Mobile Money across Kenya, Tanzania, and Uganda
Abed Mutemi, Program Officer, Measurement Innovation, Learning and Evaluation, Financial Services for the Poor, Bill and Melinda Gates Foundation; Samuel Schueth, Director of Research, InterMedia

Jacob Park, Kevin Ruble Fellow in Conscious Capitalism School of Management and Labor Relations, Rutgers University; and Professor of Strategy, Innovation and Entrepreneurship, Green Mountain College
Saurabh Lall, Assistant Professor, Department of Planning, Public Policy and Management, University of Oregon

The Business of Financial Inclusion: Insights from Banks in Emerging Markets
Allyse McGrath, Senior Associate for the FI2020 Team, ACCION

11 am  Coffee Break

11:30 am–1:00 pm  Session III: Social and Economic Impact of Mobile Technology
Moderator: Kifle Gebremedhin, Professor, Department of Biological and Environmental Engineering, Cornell University

The Potential of Mobile Technology for Scaling Index Insurance Programs in Africa
Rahel Diro, Staff Associate, Financial Instruments Sector Team, International Research Institute for Climate and Society, Columbia University

Digital Fundraising and Mobile Finance in Kenya
Sibel Kusimba, Anthropologist in Residence, Department of Anthropology, American University

Mobile Money Cash Transfers in African Countries: The World Vision Experience
Belete Temesgen, Emergency Food and Cash-Based Programming Advisor, Food Programming and Management Group, World Vision International
1 pm Lunch Break/Student Poster Session—Stocking Conference Center

2–3:30 pm Session IV: Mobile Money and Remittances—Lessons in and Beyond Africa

Moderator: Marcel Kitissou, Adjunct Professor, Africana Studies, University of Albany; Visiting Fellow, Institute for African Development, Cornell University

Mobile Money in Ghana: Past, Present and Future
Vivian Af Dzokoto, Associate Professor, African American Studies, Virginia Commonwealth University

Remittance Technology Models: African Innovations for Southeast Asia?
Ivan Small, Assistant Professor, Anthropology, Central Connecticut State University

Informal Loans and the Mobile Phone: Glimpses into the Coping Strategies of the Urban Poor in Uganda and India
Ishita Ghosh, School of Information, University of California, Berkeley

3:30 pm Coffee Break

3:45–4:45 pm Session V: Perspectives, Potentials, and Promises—What Next?

Moderator: Ndunge Kiiti, Visiting Professor, Cornell International Institute for Food, Agriculture, and Development (CIIFAD)

Panelists

Willene Johnson, former U.S. Executive Director, African Development Bank; and former Adjunct Professor, Charles H. Dyson School of Applied Economics and Management, Cornell University

Melita Sawyer, Curriculum Advisor, the Fletcher Leadership Program in Financial Inclusion (FLPFI), Tufts University

Lourdes Casanova, Director of the Emerging Markets Institute; Senior Lecturer of Management, Johnson School, Cornell University

Edward Mabaya, Senior Research Associate, Charles H. Dyson School of Applied Economics and Management, Cornell University

4:45 pm Reflections
Max Pfeffer, Senior Associate Dean, College of Agriculture & Life Science

5 pm Closing Remarks
Muna Ndulo, Director, IAD
Speaker and Moderator Bios

Debisi Araba is the Director, Africa Region, with the International Center for Tropical Agriculture, CIAT. He is responsible for establishing a vision and strategy for CIAT’s pan-Africa research program and for building a coherent regional program that delivers innovative science, working through diverse partnerships to deliver agricultural development impact. He has extensive experience in strategic planning of agriculture policies and project implementation, building national, regional and global partnerships, and managing international, multisector teams. Previously he was a Senior Manager for African Policy Engagement with the CGIAR research program on Climate Change, Agriculture and Food Security (CCAFS). He holds a PhD in Environmental Policy from the Imperial College London, a Master in Public Administration from Harvard Kennedy School of Government, an M.Sc in Clean Technology from the University of Newcastle.

Sonia Arenaza is the Regional Lead for Latin America and the Caribbean of the UN-based Better Than Cash Alliance. With 18 years of experience working in international development, digital financial services, entrepreneurial investment, financial inclusion, and social entrepreneurship, she is responsible for leading services to support members of the Alliance in shifting from cash to digital payments and for building an inclusive digital ecosystem in order to reduce poverty and achieve inclusive growth. Sonia has worked with the private and public sector, policy makers, donors, and international organizations in more than 40 countries across Africa, Asia, and Latin America. Previously, she worked as the Managing Director of Inclusive Innovations, a consulting firm aimed at pushing frontiers of

Student Poster Session, Saturday 1 pm

Mobile Money for Agribusiness in Rwanda
Stephanie Coker, Masters in Public Administration
Economic and Financial Policy

Strengthening Women’s Entrepreneurship in Non-Timber Forest Products: Néré Processing in the Republic of Guinea
Hillary Mara, Masters in Public Administration, International Development

Government to Peer Financial Inclusion and Welfare Provision: The Role of EPS and Mobile Money
Papa Kojo Botsio, Masters in Public Administration, Social Policy

Ikirezi Natural Products: A Market Research Analysis for Essential Oils in Rwanda

Student Multidisciplinary Applied Research Team (SMART), Rwanda: Enkhzul Altangerel, Stephanie T. Coker, Brettany A. Tucker, and Yeareen Yun, Masters of Public Administration, CIPA; and Yamatha Saint Germain, Master of Professional Studies, International Development

Strengthening the Capacity of Kenyan Smallholder Enterprises of Multi-Legume Porridge Mixes
SMART Team, Kenya: Ranissa V. Adityavarman, Masters in Public Administration, CIPA; Yichang Liu, Ph.D. Candidate, and Micah A. Martin, M.S. Candidate, Food Science; Manoly Sisavanh, Masters in Professional Studies, International Development

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inclusive innovations in emerging markets. She has been a Global Director of Channels and Technology with Accion International, a telecom and regulator advisor for the UN International Telecommunications Union, and a Strategic Planning Manager at the General Secretariat of the Andean Community.

Vicki Bogan is an associate professor in the Dyson School-SC Johnson College of Business at Cornell University. She conducts research in the areas of financial economics and behavioral finance with an emphasis on household financial decision making behavior. She has published numerous journal articles and book chapters, including “Household Investment Decisions” in Investor Behavior: The Psychology of Financial Planning and Investing. Dr. Bogan's research has received media coverage in Forbes.com, the Wall Street Journal website, PsychologyToday.com, and the Harvard Business Review Blog. She has also been featured on the PBS News Hour – Paul Solman’s Making Sense and the Lou Hutt Show on Sirius XM radio. Dr. Bogan teaches finance courses at Cornell University and has received outstanding educator awards and the SUNY Chancellor’s Award for Excellence in Teaching. She holds an M.B.A. in Finance and Strategic Management from the Wharton School, University of Pennsylvania, and an M.A. and a Ph.D. in Economics from Brown University.

Lourdes Casanova is a Senior Lecturer and Director of the Emerging Markets Institute, John- son School of Management, Cornell University. Formerly at INSEAD, in 2014 and 2015 she was awarded one of the 50 most influential Iberoamerican intellectuals by Esglobal. Lourdes is also a Faculty Fellow at the Atkinson Center for a Sustainable Future and co-author of Emerging Market Multinationals Report: The China Surge, 2016; and The Political Economy of an Emerging Global Power: In Search of the Brazil Dream (Palgrave Macmillan 2014). She is a member of the Latin America Global Agenda Council at World Economic Forum and is on the editorial board of the International Journal of Economics and Management. She is also a founding board member of the Emerging Multinationals Research Network and co-founder of the Ithaca Hub of Global Shapers.

Ralph D. Christy is the Director of the Cornell International Institute for Food, Agriculture and Development (CIIFAD), and Professor of Emerging Markets at the Charles H. Dyson School of Applied Economics and Management at Cornell University. He conducts food marketing research and leads educational programs on the economic performance of markets and distribution systems. He has advised industry leaders and public policy makers on food marketing strategies, economic development, and the organization of the global food economy. A Ph.D. graduate of Michigan State University’s Department of Agricultural Economics, Christy is past President of the American Agricultural Economics Association and past Board Member of the Winthrop Rockefeller Foundation, WinRock International, and the Agribusiness Capital Fund. His most recent research calls attention to the role of creating an enabling environment for accelerating agroindustries’ contributions to sustain economic growth and development.

Ronnie Coffman is the Andrew H. & James S. Tisch Distinguished University Professor and serves as Director of International Programs, College of Agriculture and Life Sciences, Cornell University. Previous positions include Associate Dean for Research and Director, Cornell University Agricultural Experiment Station; Chair of the Department of Plant Breeding and Genetics, and Plant Breeder at the International Rice Research Institute (IRRI). Coffman’s work has been important to the development of improved rice varieties grown on several million hectares throughout the world. He has collaborated extensively with institutions in the developing world and has served as a board member for several international institutes. His Ph.D. is from Cornell University. He is the recipient of the 2013 World Agriculture Prize.

Florence Dafe is a Researcher for the German Development Institute and a Lecturer at the City University of London. She is a social scientist who specializes in financial sector development and

Rahel Diro performs field research at the International Research Institute for Climate and Society (IRI) of Columbia University. She also conducts remote sensing data analysis for weather index insurance design in Ethiopia, Malawi, and Zambia, in addition to providing technical support to projects in Kenya and Indonesia. Prior to joining IRI, Rahel worked at Oxfam America in Ethiopia, where she implemented the R4 Rural Resilience Program for building climate change resiliency in vulnerable rural communities. Rahel completed her BSc. in Agribusiness Management from Haramaya University, Ethiopia, where she later served as a lecturer at the Agricultural Economics Department. She also holds a joint MSc. in Rural Development from Ghent and Humboldt Universities, and MPA in Economic Policy from Columbia University’s School of International and Public Affairs (SIPA).

Vivian A. Dzokoto is a clinical and cultural psychologist and serves as an Associate Professor in the Department of African American Studies at Virginia Commonwealth University. Her research, which explores perceptions of portability, ease of use, and uptake of newly issued currency bills and coins (e.g. in Ghana and Zambia), has been published in academic journals such as Journal of Economic Psychology, Journal of Consumer Policy, and Journal of Black Studies. She also examines factors influencing the uptake and rejection of technology-facilitated payment platforms (e.g. card and mobile phone-based) in select African markets. Dr. Dzokoto has served as the PI or Co-PI on six mini grant-funded projects studying the intersection of culture and money in parts of Africa and the United States. Key support for her work came from the Institute for Money Technology and Financial Inclusion (IMTFI).

Kifle Gebremedhin is a Professor in the Department of Biological and Environmental Engineering. He is an elected Fellow of the American Society of Agricultural and Biological Engineers (ASABE) and a member of ASCE, National Frame Building Association, Institute of Biological Engineering, and various honor societies. He is the recipient of numerous awards for teaching, research, advising, service and leadership. Professor Gebremedhin has published over 200 refereed journal articles and research technical publications and has made several invited presentations nationally and internationally.

Ishita Ghosh is a doctoral student in the School of Information at UC Berkeley. Her research interests include technology and development, specifically towards financial inclusion strategies. Previously, she worked with the Technology for Emerging Markets at Microsoft Research in India, AppLab at the Grameen Foundation in Uganda, and the Design & Technology Lab at NYU Abu Dhabi in the U.A.E.

Willene A. Johnson is President of Komaza Inc. and serves as a consultant who advises institutions, national governments, and international organizations on issues related to finance and development. Recently, her assignments have focused on building capacity for the security sectors in African countries. She has also facilitated workshops for practitioners engaged in peacekeeping and economic reconstruction in conflict areas. She was previously the U.S. Executive Director at the African Development Bank, a member of the UN Committee for Development Policy, and chair of the sub-Saharan Africa Advisory Committee of the U.S. Export-Import Bank. She also served on the African Regional Committee of the Grameen Foundation and has twenty years experience in the Federal Reserve System. Dr. Johnson served as adjunct faculty at Columbia and Cornell Universities and Bank Street College of Education and recently served as a member of the Board of Trustees of Tuskegee University. She holds degrees in social studies (Radcliffe) and African history (St. John’s University) as well as a doctorate in development economics (Columbia University).
Ndunge Kiiti is a Professor of International Development at Houghton College; a Visiting Professor with CIIFAD; and Adjunct Faculty at Emory University’s Rollins School of Public Health, in Atlanta, GA. With a key focus on Africa and Latin America, Dr. Kiiti’s work involves research, teaching, and publishing in the areas of communication, education, health and development. Her collaborative research projects, supported by IMTFI, highlight the use of mobile money technology by women’s micro-credit groups, the visually impaired, and the ‘Jua Kali’ or informal business sector in Kenya. In partnership with Cornell’s Institute for African Development, Dr. Kiiti is doing research on the use and impact of mobile money technology among smallholder farmers in Rwanda and Ethiopia. She served on the boards of MAP International, the CORE Group, and Jericho Road Community Health Center, all based in the U.S. She has a PhD in Communication from Cornell University, which included a one-year study in International Health at John’s Hopkins School of Public Health in Baltimore, MD.

Marcel Kitissou is Adjunct Professor in the Department of Africana Studies at the University of Albany and a Visiting Fellow with the Institute for African Development at Cornell University. He is also Founder and Moderator of the International Consortium for Geopolitical Studies of the Sahel. Previously he was on the Faculty of the Interdisciplinary Studies Program at Union Institute & University; and he served as Faculty Director of the Global Humanitarian Action Program at George Mason University. He has served on the Board of Directors of Amnesty International-USA, and as Executive Director of the Africa Faith and Justice Network (Washington, DC). His research and publications focus on social entrepreneurship, entrepreneurial accelerators, impact investing, and entrepreneurial ecosystems. He previously worked at the Aspen Institute, where he led the research initiative of the Aspen Network of Development Entrepreneurs (ANDE) program from 2011 to 2016. At ANDE, Saurabh helped establish the Global Accelerator Learning Initiative (GALI), a public-private partnership to study the effectiveness of entrepreneurial acceleration programs. He has also worked with the World Resources Institute, where he conducted extensive field research on clean energy innovations for rural electrification in Asia.

Edward Mabaya is an academic and a development practitioner. He is involved in several programs that seek to improve the lives of African farmers through private enterprises. Ed established and coordinates the Seeds of Development Program, a business development services and networking program for emerging seed companies in East and Southern Africa. As a

Sibel Kusimba, PhD, is the current Anthropologist in Residence at American University. With more than 20 years of experience conducting anthropological research in Kenya, she has garnered numerous grants, including three National Science Foundation Grants; three IMTFI grants to study mobile money in Kenya; and two Fulbright appointments through the U.S. Department of State to Kenya. She has published numerous book chapters as well as articles in peer-reviewed journals including Information Technology in International Development and Economic Anthropology. Her 2003 book, African Foragers, was named an outstanding academic book by the American Library Association. She is currently working on her second book, Mobile Economies: A New Kind of Currency in Kenya. Dr. Kusimba’s work is featured in an IMTFI video and webinar she co-presented with founders of the m-PESA crowdfunding platform M-Changa.

Saurabh Lall is an Assistant Professor in the Department of Planning, Public Policy, and Management at the University of Oregon. His research focuses on social entrepreneurship, entrepreneurial accelerators, impact investing, and entrepreneurial ecosystems. He previously worked at the Aspen Institute, where he led the research initiative of the Aspen Network of Development Entrepreneurs (ANDE) program from 2011 to 2016. At ANDE, Saurabh helped establish the Global Accelerator Learning Initiative (GALI), a public-private partnership to study the effectiveness of entrepreneurial acceleration programs. He has also worked with the World Resources Institute, where he conducted extensive field research on clean energy innovations for rural electrification in Asia.

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Senior Research Associate in the Charles H. Dyson School of Applied Economics and Management at Cornell University, he conducts research on food marketing and distribution, seed systems, and the role of efficient agricultural markets in Africa’s economic development. He is Assistant Director at CIIFAD. Ed earned his MS and Ph.D. degrees in Agricultural Economics at Cornell University and his B.Sc. from the University of Zimbabwe. In 2007, Ed was an Archbishop Desmond Tutu Leadership Fellow at the African Leadership Institute at Oxford University. During 2010–2011, he was a Visiting Researcher at Stellenbosch University in South Africa. He was awarded the 2016 Aspen New Voices Fellowship by the Aspen Institute.

Bill Maurer is the Dean of Social Sciences and Professor of Anthropology and Law, University of California, Irvine. He is also Director of the Institute for Money, Technology, and Financial Inclusion (funded by the Bill and Melinda Gates Foundation), for which he coordinates research in over 40 countries on how new payment technologies impact poor people’s well-being. His work explores the technological infrastructures and social relations of exchange and payment, from cowries to credit cards. His work has had an impact on U.S. and global policies and has been discussed in venues ranging from Bloomberg BusinessWeek to NPR’s Marketplace. He recently received a grant from the National Science Foundation for a new project on bitcoin, and he consulted with the Department of Treasury on the redesign of U.S. paper currency. He is the author of How Would You Like to Pay? How Technology is Changing the Future of Money. He is a Fellow of the American Association for the Advancement of Science and has an MA and PhD from Stanford University.

Allyse McGrath is a senior associate for the FI2020 project team at the Center for Financial Inclusion at Accion. In her role, Allyse manages thought leadership and stakeholder engagement projects for the Center, working in concept development, research, communications, and grant management. She serves as the project manager for Financial Inclusion Week. Prior to joining the Center, Allyse completed a Princeton in Africa fellowship in Ghana, where she served as a communications associate for the African Cashew Alliance. Additionally, as an intern at Vital Voices Global Partnership, Allyse focused on promoting women’s economic empowerment through organizing women’s business associations. She holds a bachelor’s in public policy from the University of Michigan.

Hirokazu Miyazaki is a professor of anthropology and the John S. Knight Professor of International Studies at Cornell University. As director of the Einaudi Center, Miyazaki is focused on strengthening the center’s function as a cross-campus hub for Cornell’s interdisciplinary international research and education, and on increasing its national and international impact. He also oversees the center’s area and thematic studies programs. Miyazaki was trained in anthropology in Japan and at the Australian National University, where he earned a PhD as a specialist of Fiji and the Pacific Islands. He subsequently contributed to the establishment of the interdisciplinary field of the social studies of finance. He began teaching at Cornell in 2002. Miyazaki has published extensively on theories of exchange, futurity, and hope. His latest book, co-edited with Cornell sociologist Richard Swedberg, is The Economy of Hope, a systematic investigation of hope across time, space, and socioeconomic circumstances. Miyazaki’s current research focuses on public and corporate debt and debt relations in post-Fukushima Japan. In addition to serving as the director of the Einaudi Center, he coordinates the center’s Global Finance Initiative.

Andrew Mude is Principal Economist at the International Livestock Research Institute based in Nairobi, Kenya and a graduate of Cornell University. His portfolio deals largely with developing innovative, evidence-based technological solutions to ensure the productive and sustainable use of livestock by dryland populations. He leads the multi-award winning effort to design, evaluate and scale livestock insurance to help millions of poor herders and their families who care for and depend upon
their livestock under considerable drought risk. Widely published in peer-reviewed journals and featured in numerous prestigious media outlets across the globe, Dr. Mude was the 2016 recipient of the Normal Borlaug Award for Field Research and Application, which recognizes exceptional, science-based achievement in international agriculture and food production by an individual under the age of 40. Andrew completed his doctoral degree in Economics at Cornell University in 2006 and was a Mid-Career Fellow of the Sustainability Science Program at Harvard’s Kennedy School in 2011.

**Abed Mutemi** is Program Officer for Measurement Innovation, Learning and Evaluation for Financial Services for the Poor at the Bill & Melinda Gates Foundation. He has designed and implemented Research, Monitoring, Learning and Evaluation programs for over 30 countries in developing economies. Abed currently manages a portfolio of global investments that aim to develop, prove, and institutionalize common indicators using innovative measurement techniques (e.g., use of GIS, Satellite, Mobile, and remote sensors) to focus and align policy makers, donors, and financial service providers on changes needed to achieve financial inclusion of the poor. Prior to joining the Foundation, Abed was a monitoring and evaluation specialist for several organizations including the UN World Food Programme and the African Economic Research Consortium, where he developed and advised the implementation of M&E systems for global development projects. He has studied Mathematics, Statistics and Economics at various schools including the University of Nairobi and Harvard Kennedy School.

**Muna Ndulo** (LLB, Zambia, Harvard; D. Phil, Oxford) is a Professor of Law; Elizabeth and Arthur Reich Director of the Berger International Legal Studies Program; and Director of the Institute for African Development at Cornell University. He is also Honorary Professor of Law at the University of Cape Town and Extra Ordinary Professor of Law at the Free State University, South Africa. Professor Ndulo previously served as Legal Officer in the International Law Branch of the UN Commission on International Trade Law and as Political and Legal Adviser with UN Missions in South Africa, East Timor, Kosovo, and Afghanistan. He served as consultant to the Kenya Constitutional Process (2010), the Zimbabwe Constitutional Process (1999), and the Somalia Constitutional Process (2012). He is founder of the Southern African Institute for Public Policy and Research and serves on the Board of Directors of the African Association of International Law; and on the Advisory Committee, Human Rights Watch. He has published 17 books and over 90 articles in academic journals.

**Jacob Park** is an Associate Professor of Business and Public Policy at Green Mountain College and specializes in the teaching and research of global environment and business strategy, corporate social responsibility, business ethics, and community-based entrepreneurship and innovation. Previously, he was a financial journalist with *Fortune Magazine*, global environmental policy advisor to Japan’s Ministry of Economy, Trade and Industry; and a UN research specialist on Asian environmental and urban development issues. He worked as a senior research consultant and Japanese and Asian equity specialist in the Governance and Socially Responsible Investment Group of ISIS Asset Management, a London-based investment company. An editorial/review board member of the *Journal of Corporate Citizenship, Business Strategy and the Environment* and *Greener Management International*, his most recent book is the *Ecology of the New Economy: Sustainable Transformation of Global Information Technology, Communication, and Electronics Industries* (Greenleaf Publishing, 2002). He is currently working on two edited books, *Sustainable Global Governance* and *Ecological Modernization & Asia-Pacific*.

**Max Pfeffer** is Professor of Development Sociology and Senior Associate Dean in the College of Agriculture and Life Sciences at Cornell University. Pfeffer’s work concentrates on environmental sociology and sociological theory focusing on rural and urban communities. His expertise and research in key policy areas, including land use and environmental planning,
rural labor markets, and rural-to-urban and international migration, have helped to develop innovative solutions to pressing social issues. Pfeffer a master’s and doctorate from the University of Wisconsin.

Melita Sawyer works with several of the Fletcher School’s financial inclusion programs; she is the Curriculum Advisor for the Fletcher Leadership Program for Financial Inclusion and Teaching Assistant Team Manager for the Certificate in Digital Money program. She has worked in financial inclusion in Africa, South and Central America, and Asia. She was a Technical Advisor in Catholic Relief Services’ Microfinance Unit, working to expand savings groups that empower poor households. She has developed new savings and loan products for poorer clients of banks and microfinance organizations in South America, Africa, and Asia. Melita earned her Master’s degree in international economics and international development at Johns Hopkins SAIS and a B.S. in political science from Stanford. She is currently a PhD Candidate at the Fletcher School, where she studies development economics, specifically the impact of financial services on the poor. Her research focuses on how low tech savings interventions affect poor households’ saving and spending behavior.

Samuel Schueth is Director of Research at InterMedia. As a research scientist, he provides research direction on methodology, implementation, and analysis planning. He oversees the InterMedia QC process and manages the advanced analytics team. Working in close collaboration with teams in both the Washington DC and Nairobi offices, Sam specializes in implementing rigorous research and evaluations in developing and conflict-affected countries to inform international assistance programming across sectors. He has completed impact evaluations of governance and stabilization programs, quantitative surveys measuring financial inclusion, gender relations, economic growth, and the delivery of education, health, and agricultural services. His clients have included USAID, DFID, Department of State, U.S. Institute of Peace, Bureau of International Narcotics & Law, QED, DAI and the Department of State. Sam has worked on the ground in all InterMedia’s prime regions, including Kabul (Afghanistan), Tbilisi (Georgia), Somalia, Pakistan, Ethiopia, and Jordan. Dr. Schueth holds a Ph.D. in Geography from the University of Minnesota.

Ivan Small is a sociocultural anthropologist and assistant professor of Anthropology and International Studies at Central Connecticut State University. Previously Dr. Small was a field study director for The New School’s India-China Institute and a postdoctoral fellow at the Institute for Money, Technology & Financial Inclusion at the University of California Irvine. His first book is entitled *Currencies of Imagination: Channeling Money and Chasing Mobility in Vietnam* (under contract, Cornell University Press). He is co-editing a volume entitled *Money at the Margins: Global Perspectives on Technology, Inclusion and Design* (under review, Berghahn Press) featuring comparative studies of mobile money practices. Dr. Small has also worked and consulted for various think tanks, foundations and nonprofits, including the World Policy Institute, Ford Foundation, and Smithsonian. He holds a Masters in International Affairs from Columbia University and a Ph.D. in Anthropology from Cornell University.

Belete Temesgen is a Senior Technical Advisor, Cash and Markets, for World Vision International’s Food Programming and Management Group. He has field experience in Africa, Asia, and the Middle East and is a member of the Steering Committee and a Response Unit member for the CashCap Initiative. He provides technical support on cash and market based interventions to country offices by building organizational and staff capacity on cash transfers and market analysis, developing tools and systems for cash transfer operations, and serving as the focal person for external partnerships. Previously, Belete was Program Development Advisor for Food Assistance covering nine East African countries. He studied Agricultural Economics in Ethiopia and has a Masters in Organizational Leadership from Eastern University and an International Diploma in Humanitarian Assistance (IDHA) from Fordham University.
The Institute for African Development (IAD) focuses Cornell University’s interests, research, and outreach on the study of Africa. It also seeks to expand the depth and breadth of the teaching on Africa within the University community and to build a faculty and student constituency that is knowledgeable about issues of African development.

IAD’s mission is to serve as a base for Cornell’s initiative of strengthening the study of Africa and African development, thereby creating an enabling environment for the University to play a key role in the creation of policies that influence the continent’s development. IAD is committed to promoting the study of Africa in a global perspective by collaboration and academic linkages with other departments, academic units, and institutions both within and outside of Cornell.

**Symposia**

IAD hosts an annual symposium organized around a theme that reflects current issues affecting Africa. The symposium brings together an interdisciplinary group of scholars for in-depth exploration of current issues. Recent themes have included education and the development of human capital; the complex world of development financing; growth, poverty, and inequality; challenges to democratic governance; the “resource curse”; problems and promises of development aid; and issues of power and gender in relation to social change. The symposia are designed to bring awareness to the wider community of the panoply of critical issues confronting Africa, to help shape debate, to influence policy direction, and to help stem the tide of over-simplification and misconception pervasive in commentaries relating to Africa. Conference papers are published as edited volumes, many as part of the IAD/Cambridge Scholars Publishing book series.

**Seminars**

Throughout the academic year, IAD sponsors a series of weekly seminars on current issues affecting Africa. The seminars, as well as the annual symposia, are designed to bring awareness to the wider community of the panoply of critical issues confronting Africa, to help shape debate, to influence policy direction, and to help stem the tide of simplification and misconception pervasive in commentaries relating to Africa.

**Distinguished Africanist Scholar Program**

IAD collaborates with other Cornell departments and units to host renowned scholars to participate in the IAD Distinguished Africanist Scholar Program. While at Cornell, the Scholar gives a public presentation that provides new perspectives on contemporary African issues and challenges. In addition, the Scholar participates in one or more classes as appropriate for his or her span of competence and experience.

**Visiting Scholars Program**

The Visiting Scholars Program makes it possible for scholars working on African issues to undertake research utilizing Cornell’s vast libraries and research facilities while at the same time contributing to the richness of IAD’s programs and publications.

**Publications**

The Institute for African Development publishes books through the IAD/Cambridge Scholars Publishing Book Series. Manuscripts are peer-reviewed on the basis of scholarship, extent of original research, rigor of analysis, and significance/relevance to issues affecting Africa. *Africa Notes*, the newsletter of the Institute, is published biannually and is available online. It can also be ordered by writing to us at ciad@cornell.edu.
Financing Innovation and Sustainable Development in Africa
Edited by Muna Ndulo and Steve Kayizzi-Mugerwa
This book explores the complex world of development financing, whose direction in recent years has become a major point of discussion. It considers the role of the banking system, the stock market, and credit in financing development, the interplay of external aid with financing; sovereign wealth funds and the impact of BRICs partnerships in South Africa; the role of Chinese aid in financing; and the role of NEPAD in mobilizing resources. The African Development Bank’s Study of Financial Inclusion and its recent African Economic Outlook Report have argued that enabling the poor to benefit from the high rates of economic growth noted in many African countries is the most effective way to fight poverty and raise the standards of living on the continent. In this regard, a key driver for broad-based and inclusive economic growth is access to financial services such as bank accounts, savings institutions, formal payment channels, and insurance services. The volume is the result of a symposium held at Cornell University in April, 2014, sponsored by the Cornell Institute for African Development and the African Development Bank.
Forthcoming IAD/CSP 2017

When Courts Do Politics: Public Interest Law and Litigation in East Africa
J. Oloka-Onyango
Using the phenomenon of public interest litigation (PIL) as the primary focus of analysis, this book explores the manner in which the judicial branch of government in the three East African states of Kenya, Tanzania and Uganda has engaged with questions traditionally off-limits to adjudication and court-based resolution. It is rooted in an incisive investigation of the history of politics and governance in the sub-region, accompanied by an extensive repertoire of judicial decisions. It also provides a critical and informative account of the manner in which courts of law have engaged with State power in a bid to alternatively deliver or subvert justice to the socially marginalized and the politically victimized.

The focus of the book is on judicial struggles over sexual and gender-based discrimination, social justice and poverty, and the adjudication of presidential elections. Employing the device of case deconstruction and analysis, the study uncovers the conceptual and structural factors which have witnessed public interest litigation emerge as a critical factor in the struggle for more inclusive and equitable structures of governance and social order. Needless to say, as judges battle with time-honoured legal precedents, received dogmas and contending (and often antagonistic) societal forces, the struggle in the courts is neither straightforward nor necessarily always transformative.

Joe Oloka-Onyango is a Professor of Law at Makerere University, an active litigant, advisor and campaigner on a wide range of human rights and social justice issues both in Uganda and internationally.
Forthcoming IAD/CSP 2017
Throughout the African continent, underserved and rural communities use mobile devices to conduct financial transactions through mobile money services. These services simplify user-to-user money transfers, bill payments, access to personal bank accounts, and receipts of wages. Mobile money services are widely promoted as a tool for increasing financial inclusion in growing African economies. According to London-based GSMArena, as of December 2015 there were 84 million active mobile money accounts in Africa, and MarketsandMarkets predicts that the African mobile money market will grow to $14.27 billion by 2020. The phenomenon is widening financial inclusion by tapping into unbanked Africans, especially in rural areas where banking facilities are few.

This symposium seeks to examine the role of mobile money services in Africa’s financial development. It will address a wide range of issues within a multidisciplinary framework, including trends in financial instruments and areas of tension.

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