Title: Financial Inclusion for low-income households towards Educational Mobility

David Ansong, Ph.D.

Proposal

The project seeks to examine whether and how two types of financial support mechanisms—scholarship grants and matched education savings accounts—for early financial planning for high school education substantially improve households' financial planning for their children's education, their ability to afford future education expenses, and the rates of high school enrollment. The longitudinal experimental project, which started in summer 2014 in Ghana, is partially funded with intramural funding from the University of North Carolina. I am applying for the National Bureau of Economic Research's (NBER) Household Finance small grant to cover gaps in the original budget to collect the follow-up data. The additional support from NBER would be critical in ensuring successful completion of the full project.

Need for Project

Even though education is one of the most transformative tools for advancing economic and social mobility, only 14.7% of Ghanaians have acquired an education beyond senior high school. The statistics are particularly alarming in rural communities where a significant number of young people are excluded from the education system, putting their future economic security and their communities in jeopardy. Although many of these excluded youth deeply desire higher education and training, they view such progression as a dream beyond their reach because of financial challenges their households face. Rural households often lack adequate resources and therefore do not dedicate some for their children's future education and skills training, leaving low-income children less hopeful about their future, and thus, more vulnerable to dropping out of school and with limited skills. According to conservative estimates for the 2013-14 academic year, the cost of attending the first year of senior high school in Ghana was US$306 (GH₵ 800) for boarding students and US$134 (GH₵350) for day students. In the same academic year, the average school expenditure per student was $87 (GH₵227) in rural areas, which suggests rural students are already disadvantaged by receiving an inferior education. Without an optimistic view of their family's financial readiness to afford higher education and skills training, students are not motivated to complete even basic school.

Interventions such as scholarship programs, while helpful, may not adequately expand access for all youth because these programs tend to narrowly target high-performing students who have already qualified for higher education.[i] Thus, although unintended, some financial aid programs further marginalize students who are poor or low-performing, but who have the potential to improve their academic performance. Also, traditional financial aid is often delivered too late in students' school life to make a positive impact because many low-income parents and their children have given up hope for postsecondary education before the children complete primary or junior high school.[ii] Another promising innovative approach is offered by long-term interventions such as savings accounts for education with a mechanism that allows for easy cash transfers from individual and corporate sponsors into the account. Yet, despite the promise of household savings for education, 65% of Ghanaian households do not have any formal savings, much less savings account dedicated to their children's education. Rural households are particularly disadvantaged, as only 21% have a savings account or contribute to a savings scheme.

Specific Aims

The fundamental question not fully explored is: can the early timing of financial support—scholarship and incentivized savings—change households' financial behavior in ways that nudge them to begin planning early for their children's education? To that end, the project aims to: (1) test the value added in the early timing of scholarship and incentivized savings for future education, (2)

compare the relative impacts of early scholarships and incentivized savings accounts on households' financial preparation for their children's future education, (3) examine long-term impacts by testing for how long behavior changes are sustained, and (4) assess the cultural utility and scalability of early scholarship grants and incentivized education savings accounts programs for poor low-income households in rural settings.

Methodology of Project and Scope

Research design. Using a 3-group randomized controlled trial (RCT) design with three data collection points, students were assigned to 1 of 2 treatment arms or a control arm (N= 150 students; 50 in each arm). Students in the 1st treatment arm were offered a $100 scholarship incentives, and those in the 2nd treatment group were offered access to a dedicated education savings account. Households' contributions to the account were matched at a 1:1 rate and capped at $100.

Data collection. Interviewer-administered surveys were used to gather data on financial behavior and psychosocial well-being at baseline and first post-intervention data. The financial institution partner, Shai Rural Bank, furnishes the research team regularly with participants' bank transaction data.

Preliminary Findings

The proposed project builds on an ongoing household financial inclusion project to better understand how early incentive structures could improve financial behaviors of low-income households. After one-year exposure to the interventions, households who received unconditional cash transfers in the form of scholarship incentives saved 8.4% more for their children's education than they received. In addition, households who received savings incentives (1:1 matched savings) saved 1.3 times more than the scholarship incentive group. These early results suggest that savings incentives may be a more effective mechanism for altering households' financial behavior toward early planning for future education. The proposed follow-up data collection will offer crucial insights into how long the behavioral change is sustained.

Implications and Significance

The project holds great promoting for making available publicly accessible data on education funding mechanisms at the household level in rural areas. New insights likely to be generated from this project could address key questions about whether policies that support early incentive structures for future education funding are feasible and can be scaled, particularly among low-income households. The proposed intervention is also timely given the concerns expressed by UNESCO and the World Bank that current policy options to expand access to education such as the elimination of school fees often compromise in lower-quality education.[iii] The proposed project will generate evidence regarding the viability alternative to education funding policies by governments in developing countries. For instance, if evidence from the proposed project shows that early incentivize is a promising approach for not only expanding access to postsecondary education/training ***without*** compromising the quality of education, but also nudge households to begin to prepare financially for their children's education. The study will also shed light on whether matched savings is a viable approach to promote financial inclusion and cultivate a household saving habit by helping low-income households, regardless of economic background, begin to save and accumulate assets for their future needs.

Budget and Justification

Amount Requested: $19,500

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Items/Activities	Amount
1. PI International travel for data collection (1 trip x $2,000)	$1,750
2. PI accommodation and group transport	$2,250
3. Allowance for in-country project coordinator (12 months)	$3,000
4. Data collection incentive for interviewees ($10 x 150 students)	$1,500
5. Wages for interviewers (5 interviewers x $100 x 10 days)	$5,000
6. Survey costs at follow-up (questionnaires, pens, tapes, transportation, communication)	$1,000
7. Data cleaning and entry (5 people x $200)	$1,000
8. Graduate research assistant (4 months x $1,000)	$4,000
Total	$19,500

Budget Justification and Narrative

1. ***Principal Investigator's travel to Ghana during follow-up data collection in the Fall of 2017 (Airfare= $1,500; Hotel +Ground transport = 5 days x $150= $750)***. Because the project is outside the US, the PI's presence on the ground during follow-up data collection is necessary to ensure the integrity of data collected and also to address data collection challenges in the field.
2. ***Wages for 5 field interviewers during data collection (5 interviewers x $100 x 10 days = $5,000)***. Successful data collection at follow-up will enable the PI to assess long-term impacts of the intervention.
3. ***Compensation for the in-country project coordinator for 12 months ($3,000).*** Because the PI does not reside in the project country, the in-country coordinator is in charge of the day to day running of the project. She holds regular meetings with participating schools and communities and tracks treatment participants to minimize attrition.
4. ***Survey supplies and expenses ($1,000)*** including printing of questionnaires, purchase of stationery, ground transportation to and from participating communities, and communication costs. These supplies are needed to conduct interviewer-administered surveys during surveys.
5. ***A $10 incentive for 150 project participants during data collection ($1,500)***. Participants in the project will be compensated for their time during the survey.
6. ***Wages for data entry and cleaning personnel ($1,000)***. Five people will be paid $200 each for their time during data entry and cleaning.
7. ***Graduate research assistant will be hired to assist with data analysis and report writing for 4 months (4 months x $1,000)***

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CURRICULUM VITAE

DAVID ANSONG, Ph.D., MSW

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EDUCATION

PhD	Brown School, Washington University in St. Louis (2013)
	Dissertation: *The Relationship between Household Economic Resources and Youth Academic Performance in Ghana: A Multilevel Structural Equation Modeling*
MSW	Brown School, Washington University in St. Louis (2008)
BA	University of Ghana (Social Work with Sociology) (2004)

Additional Professional Training

February 2014	*Applied Spatial Regression Analysis*, The Odum Institute, University of North Carolina at Chapel Hill,
September 2013	*Statistical Methods for Analyzing Longitudinal Data*, Frank Porter Graham Child Development Institute, University of North Carolina at Chapel Hill,
2007	*Certificate of Completion: Introduction to ArcGIS II*, Environmental Systems Research Institute (ESRI) & Washington University in St. Louis
2005	*Certificate of Completion: Monitoring and Evaluation*, Ghana Institute of Management and Pubic Administration, Accra, Ghana

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RESEARCH INTERESTS

- Educational and economic disparities
- Youth asset development
- International social development
- Community development
- Geographic Information Systems (GIS)

PROFESSIONAL EXPERIENCE

2013-Present	**Assistant Professor, School of Social Work** The University of North Carolina at Chapel Hill
2014-Present	**Faculty Director (Global Asset Building: Innovations in Policies and Services), Center for Social Development** Washington University in St Louis, MO
2011-2013	**Teaching Fellow, Brown School of Social Work** Washington University in St. Louis, MO
2008-2014	**Research Associate, Center for Social Development** Washington University in St. Louis, MO
2009	**Feasibility Consultant, YouthSave Planning Grant** (Evaluation of prospects for working with financial and research institutions, and NGOs in Ghana to implement a youth asset building project) Save the Children, USA
2004-2006	**Assistant Field Project Officer** (Food security and health programs for deprived communities) Adventist Development and Relief Agency (ADRA), Ghana

RESEARCH EXPERIENCE

2014-Present	**Role: Principal Investigator.** Impacts of Early Scholarship Grants and Matched Education Savings Accounts on Academic Performance and Progression in Ghana.

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2011-2013 **Role: Researcher.** Assisting with formative and market research concerning the design of an economic empowerment project for youth living in Kibera, Nairobi, Kenya. University of North Carolina at Chapel Hill (Principal Investigator: Gina Chowa)

2010 **Role: Principal Investigator.** Spatial analysis of financial institutions and financial inclusion in Ghana.

2010 **Role: Research Assistant.** Livestock or the Pen: Is Education a Route out of Poverty for Pastoralists, Supported by the Chronic Poverty Research Center, United Kingdom (Principal Investigators: Carolyn Lesorogol and Gina Chowa)

2009-2014 **Role: Researcher/Research Associate.** YouthSave Ghana Experiment. Testing Impact of Youth Savings Accounts on Developmental Outcomes for Youth and Household Finances and Well-Being. Center for Social Development, Washington University in St. Louis (Principal Investigators: Michael Sherraden and Gina Chowa).

2007-2013 **Role: Research Assistant.** AssetsAfrica Project: Impacts of Asset-Building Intervention for Households in Rural Uganda. Center for Social Development, Washington University in St. Louis (Principal Investigator: Gina Chowa)

PUBLICATIONS

Peer-reviewed Publications

1. Despard, M. R., Nafziger-Mayegun, R. N., & Adjabeng, B. **Ansong, D.**, (Accepted) Revenue diversification and the financial challenges and strengths of non-governmental organizations in sub-Saharan Africa. VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations.
2. Despard, M. R., **Ansong, D.,** Nafziger-Mayegun, R. N., & Adjabeng, B. (Accepted). Predictors of Capacity-Building Needs among Non-Governmental Organizations in sub-Saharan Africa. *Journal of Community Practice*
3. **Ansong, D.,** Rabiner, S., Masa, R., Chowa, G. (2016). Academic self-efficacy among junior high school students in Ghana: Evaluating factor structure and measurement invariance across gender. *Psychology in the Schools, 53*(10), 1057–1070. doi: 10.1002/pits.21975

4. **Ansong, D**., & Alhassan, M. (2016). Educational progression in Ghana: Gender and spatial variations in longitudinal trajectories of Junior High School Completion rate. *International Journal of Progressive Education, 12*(2), 47-63.
5. **Ansong, D.**, Chowa, G. A. N., & Rainier, D. M. (2016): Cross-cultural adaptation and validation of the commitment-to-school scale using a sample of junior high school youth in Ghana. *The Journal of Experimental Education*, doi:10.1080/00220973.2015.1123666
6. **Ansong, D.**, Ansong, E.K., Ampomah, A.O., & Afranie, S. (2015). A spatio-temporal analysis of academic performance at the Basic Education Certificate Examination in Ghana. *Applied Geography, 65*, 1-12. doi: 10.1016/j.apgeog.2015.10.003.
7. **Ansong, D.**, Wu, S., & Chowa, G. (2015). The role of child and parent savings in promoting expectations for university education among middle school students in Ghana: A Propensity Score Analysis. *Children and Youth Services Review, 58*, 265-273. doi:10.1016/j.childyouth.2015.08.009
8. Chowa, G. A. N., Masa, R. D., **Ansong, D.**, & Ramos, Y. (2015). How do student and school characteristics influence youth academic achievement in Ghana? A hierarchical linear modeling of Ghana YouthSave baseline data. *International Journal of Educational Development, 45,* 129–140. doi: 10.1016/j.ijedudev.2015.09.009
9. Nam, J., & **Ansong, D.** (2015). The effects of a dedicated education savings account on children's college graduation. *Economics of Education Review, 48*, 198-207. doi: 10.1016/j.econedurev.2015.07.004
10. **Ansong, D.**, Ansong, E.K., Ampomah, A.O., & Adjabeng, B.K (2015). Factors contributing to spatial inequality in academic achievement in Ghana: Analysis of district-level factors using geographically weighted regression. *Applied Geography, 62*, 136-146. doi: 10.1016/j.apgeog.2015.04.017
11. **Ansong, D.**, Chowa, A., & Sherraden, M. (2015). Household assets, academic expectations, and academic performance among Ghanaian junior high school students: Investigating mediation. *Children and Youth Services Review, 50*, 101-110. doi: 10.1016/j.childyouth.2015.01.016
12. **Ansong, D.**, Chowa, G., & Adjabeng, B. (2015). Spatial Analysis of the distribution and determinants of Bank Branch Presence in Ghana. *International Journal of Bank Marketing, 33*(3), 201–222. http://dx.doi.org/10.1108/IJBM-09-2013-0103
13. Chowa, G., **Ansong, D.**, & Despard, M. (2014). Financial Capabilities: Multilevel Modeling of the Impact of Internal and External Capabilities on Rural Households. *Social Work Research, 38(*1), 19-35. doi:10.1093/swr/svu002.
14. **Ansong, D.**, Chowa, G., & Grinstein-Weiss, M. (2013). Future Orientation as a Mediator between Assets and Perceived Household Economic Stability: A Structural Equation Modeling Approach. *Social Work Research, 37*(2), 147-158. doi: 10.1093/swr/svt012
15. Chowa, G., Masa, R., Wretman, C., & **Ansong, D.** (2013). The Impact of Household Possessions on Youth's Academic Achievement in the Ghana YouthSave Experiment: A Propensity Score Analysis. *Economics of Education Review, 33*, 69-81. doi:10.1016/j.econedurev.2012.08.005
16. Lesorogol, C., Chowa, G., & **Ansong, D.** (2013). Inheritance or Education? An investigation of predictors of mobility out of poverty among pastoralists in Samburu District, Kenya. *Journal of Developing Societies, 29*(2), 213-232.

17. Chowa, G., Masa, R., & **Ansong, D.** (2012). Determinants of saving among low-income individuals in rural Uganda: Evidence from AssetsAfrica. *Advances in Applied Sociology, 2(*4), 280-291. doi: 10.4236/aasoci.2012.24037.
18. Lesorogol, C., Chowa, G., & **Ansong, D.** (2011). Livestock inheritance and education: Attitudes and decision-making among Samburu pastoralists. *Nomadic Peoples, 15*(12), 82-103.
19. Chowa, G., & **Ansong, D.** (2010). Student-directed projects: An international case study for Social Work education. *Journal of Social Work Education, 46*(2), 285-291. doi: 10.5175/JSWE.2010.200900006
20. **Ansong, D.**, & Chowa, G. (2010). Youth savings preferences and the potential for asset accumulation: The case of Masindi, Uganda. *The Social Work Practitioner-Researcher, 22*(3), 402-419.
21. Chowa, G., **Ansong, D.,** & Masa, R. (2010). Assets and child well-being in developing countries: A research review. *Children and Youth Services Review, 32*, 1508-1519. doi:10.1016/j.childyouth.2010.03.015
22. Chowa, G., & **Ansong, D**. (2010). Youth and savings in AssetsAfrica. *Children and Youth Services Review, 32*, 1591-1596. doi:10.1016/j.childyouth.2010.03.014

Edited Book Chapter

1. Sherraden, M. S., & **Ansong, D.** (2016). Financial Literacy to Financial Capability: Building Financial Stability and Security. In C. Aprea, K. Breuer, P. Davies, B. Fuhrman, N.K. Koh, J.S. Lopus, & E. Wuttke (Eds.), *International Handbook of Financial Literacy*. Springer

Research Briefs, Reports, and White Papers

1. Johnson, L., Lee, Y., **Ansong, D**., Sherraden, M., Chowa, G., Ssewamala, F., Zou, L., Sherraden, M., Njenga, M., Kieyah, J., Osei-Akoto, I., Sharma, S., Manandhar, J., Rodriguez, C., Merchán, F., & Saavedra, J. (2015). Who saves and how: Findings from the YouthSave savings demand assessment. In YouthSave 2010-2015 findings from a Global Financial Inclusion Partnership (pp. 21-25). https://static.newamerica.org/attachments/10169-youthsave-2010-2015-findings-from-a-global-financial-inclusion-partnership/YouthSave_Chapter3.bff40486945f4803b8efbda26c7d56a1.pdf

2. Chowa, G., Osei-Akoto, I., **Ansong, D**., Masa, R., Lee, Y., Johnson, L., & Sherraden, M. (2015). The Ghana Experiment: Overview of findings. In YouthSave 2010-2015 findings from a Global Financial Inclusion Partnership (pp. 27-31).

3. Zou, L., Sherraden, M., Johnson, L., Sherraden, M. S., Chowa, G., **Ansong, D**., Ssewamala, F., Orgales, R., C., Appiah, E., Kieyah, J., Njenga, G., Sharma, S. K., & Ritterbusch, A. (2015). Key lessons on implementation of the research agenda in YouthSave. In YouthSave 2010-2015 findings from a Global Financial Inclusion Partnership (pp. 55-58).

4. Sherraden, M., Johnson, L., Chowa, G., Zou, L., Sherraden, M. S., Ssewamala, F., **Ansong, D**., Osei-Akoto, I., Lee, Y., Orgales, R., C., Appiah, E., Kieyah, J., Njenga, G., Sharma, S. K., & Ritterbusch, A. (2015). YouthSave overall research lessons. In YouthSave 2010-2015 findings from a Global Financial Inclusion Partnership (pp. 75-78).

5. Chowa, G., Masa, R., Osei-Akoto, I., **Ansong, D**., Despard, M., Afranie, S., Wu, S., Mark-Sowah, N. A., Ofori-Acquah, C., Hughes, D., Lee, Y., Johnson, L., & Sherraden, M. (2015). *Impacts of financial inclusion on youth development: Findings from the Ghana YouthSave experiment* (CSD Research Report 15-35). St. Louis, MO: Washington University, Center for Social Development.

6. Lee, Y., Johnson, L. Sherraden, M., **Ansong, D**., Osei-Akoto, I., & Chowa, G. A. (2015). "*Taking the bank to the youth:" Impacts on saving and asset building from the Ghana YouthSave experiment*. (CSD Working Paper No. 15-43). St. Louis, MO: Washington University, Center for Social Development.

7. Johnson, L., Lee, Y., **Ansong, D**., Chowa, G., Osei-Akoto, I., & Sherraden, M. (2015). *Youth Savings Patterns and Performance in Ghana: A Supplementary Report.* (YouthSave Research Report 15-27). St. Louis, MO: Washington University, Center for Social Development.

8. Johnson, L., Lee, Y., **Ansong, D**., Sherraden, M. S., Chowa, A. N., Ssewamala, F., Zou, L., Sherraden, M., Njenga, M., Kieyah, J., Osei-Akoto, I., Sharma, S., Manandhar, J., Rodriguez, C., Merchán, F., & Saavedra, J. (2015). *Youth Savings Patterns and Performance in Colombia, Ghana, Kenya, and Nepal* (YouthSave Research Report 15-01). St. Louis, MO: Washington University, Center for Social Development.

9. Chowa, G. A. N., **Ansong, D.,** Masa, R., Wu, S., Ramos, Y., & Kimathi, M. B. (2014). *Baseline survey of the third cohort: A supplemental report from the YouthSave Ghana Experiment* (YouthSave Research Report 14-26). St. Louis, MO: Washington University, Center for Social Development

10. Johnson, L., Lee, Y. S., Sherraden, M., Chowa, G. A. N., **Ansong, D**., Ssewamala, F., Sherraden, M. S., Zou, L., Njenga, M., Kieyah, J., Osei-Akoto, I., Sharma, S., Manandhar, J., Rodriguez, C., Merchán, F., & Saavedra, J. (2013). *Youth savings patterns and performance in Colombia, Ghana, Kenya, and Nepal* (YouthSave Research Brief 13-26). St. Louis, MO: Washington University, Center for Social Development.

11. Johnson, L., Lee, Y. S., Sherraden, M., Chowa, G. A. N., **Ansong, D**., Ssewamala, F., Sherraden, M. S., Zou, L., Njenga, M., Kieyah, J., Osei-Akoto, I., Sharma, S., Manandhar, J., Rodriguez, C., Merchán, F., & Saavedra, J. (2013). *Savings patterns and performance in Colombia, Ghana, Kenya, and Nepal* (YouthSave Research Report 13-18). St. Louis, MO: Washington University, Center for Social Development.

12. **Ansong, D**. & Chowa, G. A. N. (2013). Visual demonstration of academic performance and parental involvement in Ghana (YouthSave Research Brief 13-17). St. Louis, MO: Washington University, Center for Social Development.

13. Sherraden, M. S., & **Ansong, D**. (2013). *Conceptual development of the CYFI Model of Children and Youth as Economic Citizens* (CSD Research Report 13-03). St. Louis, MO: Washington University, Center for Social Development.

14. Sherraden, M. S., & **Ansong, D**. (2013). *Research evidence on the CYFI Model of Children and Youth as Economic Citizens* (CSD Research Report 13-04). St. Louis, MO: Washington University, Center for Social Development.

15. Chowa, G., **Ansong, D.**, Masa, R., Despard, M., Osei-Akoto, I., Richmond, A., … Sherraden, M. (2012). *Youth and saving in Ghana: A baseline report from the YouthSave Ghana Experiment*. St. Louis, MO: Washington University, Center for Social Development.
16. Chowa, G. A. N., **Ansong, D.**, & Osei-Akoto, I. (2012). *Parental involvement and academic performance in Ghana* (YouthSave Research Brief 12-42). St. Louis, MO: Washington University, Center for Social Development.
17. Child and Youth Finance International. (2012). [**Ansong, D.,** Contributing Author]. *Children and youth as economic citizens: Review of research on financial capability, financial inclusion, and financial education*. Research Working Group Report. Amsterdam: CYFI.
18. Masa, R., Zou, L., Sherraden, M., Chowa, G., Ssewamala, F., **Ansong, D.**, Johnson, L., Sherraden, M. (2010). *Youth savings: Initial insights from the demand side* (Research Brief, CSD publication No. 10-11). Center for Social Development. Washington University in St. Louis.
19. Masa, R., Sherraden, M. S., Zou, L., Ssewamala, F., Johnson, E., **Ansong, D**., Chowa, G., & Sherraden, M. (2010). *Youth savings around the world: Youth characteristics, savings performance, and potential impacts* (CSD Research Brief 10-18). St. Louis, MO: Washington University, Center for Social Development.
20. Masa, R., Sherraden, M. S., Zou, L., Ssewamala, F., Johnson, L., **Ansong, D**., Chowa, G., & Sherraden, M. (2010). *Youth savings around the world: Youth characteristics, savings performance, and potential effects* (CSD Research Report 10-15). St. Louis, MO: Washington University, Center for Social Development.
21. Deshpande, R., & Zimmerman, J. (Eds.). [**Ansong, D.**, Contributing Author]. (2010). *Youth savings in developing countries: Trends in practice, gaps in knowledge* (A report of the YouthSave Consortium). Washington, DC: YouthSave Consortium.
22. **Ansong, D.** (2009). *Ghana country assessment for Youth Development Accounts* (CSD Country Brief 09-39). St. Louis, MO: Washington University, Center for Social Development.

PRESENTATIONS

Conference Presentations

1. Alhassan, M., **Ansong, D.,** & Albritton, T. (2017, January). Differential Effects of Household Assets on Students' Time Use. ePoster presented at the 2017 Annual Conference of the Society for Social Work and Research, New Orleans, LA.

2. **Ansong, D.,** Alhassan, M., & Albritton, T., & Ansong, E. (2017, January). Taking Stock of the Education for All Initiative: A Spatial and Gender Perspective on Junior High School Graduation. ePoster presented at the 2017 Annual Conference of the Society for Social Work and Research, New Orleans, LA.

3. Rabiner, S., **Ansong, D.**, Chowa, G., Ansong, E. (2017, January). The influence of academic self-efficacy beliefs on educational aspirations among junior high school students in Ghana.

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ePoster presented at the 2017 Annual Conference of the Society for Social Work and Research, New Orleans, LA.

4. **Ansong, D**., Ansong, E., Ampomah, A. (2016, May). *Geospatial analysis of academic achievement gaps and predictors*. 2016 Esri Southeast User Conference. Charlotte, NC, May 2, 2014.

5. **Ansong, D**., & Alhassan, M. (2016, April). *Gender and spatial variations in longitudinal trajectories of middle school completion rate in Ghana*. Poster presented at the 2016 American Educational Research Association Annual Meeting, Washington, DC, April 8 – April 12.

6. Ansong, E., **Ansong, D**., Adjabeng, B., & Zecca, R. (2016, January). *Understanding the spatial dimension of inequalities in learning outcomes in Ghana using spatial modeling techniques and geographically weighted regression*. Paper presented at the 2016 Annual Conference of the Society for Social Work and Research, Washington, DC.

7. **Ansong, D**., Rabiner, S., & Chowa, G. (2016, January). *Adaptation and validation of an academic self-efficacy scale for junior high school students in Ghana*. Paper presented at the 2016 Annual Conference of the Society for Social Work and Research, Washington, DC.

8. Wu, S., **Ansong, D**., & Chowa, G. (2016, January). *The Role of Child and Parent Savings in Promoting Expectations for University Education Among Middle School Students in Ghana: A Propensity Score Analysis*. Paper presented at the 2016 Annual Conference of the Society for Social Work and Research, Washington, DC.

9. **Ansong, D**., Chowa, G., & Nam, J. (2015). *Assessing students' commitment to school using a sample of Ghanaian middle school–age youth*. Paper presented at the 2015 American Educational Research Association Annual Meeting, Chicago, IL, April 16-20.

10. Chowa, G., Lee, Y., Osei-Akoto, I., **Ansong, D**., Masa, R., (2015, March). *Results from YouthSave Ghana Experiment*. YouthSave 2015 Learning and Exchange Conference, Toronto, Canada, March 17.

11. Nam, J., & **Ansong, D**. (2015, January). *The impact of parents' savings on their children's future education*. Paper presented at the 2015 Annual Conference of the Society for Social Work and Research, New Orleans, LA.

12. **Ansong, D**. (2014, November). *Savings patterns and performance in Ghana: early findings from the YouthSave research project*. Paper presented at the Aflatoun symposium titled Children and Youth Economic Empowerment: Aligning Research, Policy & Practice. The Hague, Netherlands, November 18, 2014

13. Johnson, L., **Ansong, D.,** & Zou, L. (2014, September). Strengthening Youth Financial Capability in Developing Countries: Using Multi-Method Research to Inform Market-Based Solutions for Positive Youth Development. Paper presented at the Annual Conference of the SEEP Network, Washington, DC., September 22-25.

14. **Ansong, D**. (2013). *Exploratory and Confirmatory Factor Analyses of the Commitment to School Scale for Middle School-Aged Youth in Ghana*. Research design and measurement workshop presented at the Society for Social Work and Research 17th Annual Research Meeting, San Diego, CA.

15. Chowa, G., Masa, R., Wretman, C., **Ansong, D**., Osei-Akoto, I. (2013). *Individual and School Effects on Academic Performance of Youth in the Ghana Youthsave Experiment*. Research design and measurement workshop presented at the Society for Social Work and Research 17th Annual Research Meeting, San Diego, CA.

16. Masa, R., Chowa, A., & **Ansong, D.** (2012). *Determinants of Saving among Low-income Rural Households in Uganda*. The 2012 Annual Conference of the Society for Social Work and Research, Washington, DC.

17. Chowa, A., & **Ansong, D**. (2011). *Impacts of an asset building intervention on household well-being in rural Uganda*. The 2011 Annual Conference of the Society for Social Work and Research, Tampa, FL.

18. Chowa, A., & **Ansong, D**. (2011). *Understanding contextual factors that explain the savings trends of youth in rural communities in Sub-Saharan Africa*. The 2011 Annual Conference of the Society for Social Work and Research, Tampa, FL.

19. Petra, M. M., **Ansong, D**., & Cunningham-Williams, R. M. (2011, February). *The Utility of Collateral Informants for Validating Self-Reported Gambling Behavior: A Meta-Analysis*. Poster presentation for the Graduate Research Symposium, Washington University in St. Louis, MO.

20. Chowa G.A.N. & **Ansong, D**. (2010). *Understanding the financial capability for the youth in AssetsAfrica: The case of Masindi, Uganda*. Global Youth Enterprise and Livelihoods Development Conference. Washington D.C. September 14-16, 2010.

21. Chowa, G.A.N., & **Ansong, D**. (2010). *Youth savings in AssetsAfrica.* Child Development Accounts: Research and Policy Symposium; St Louis, November 12- 14, 2008.

22. Chowa, G.A.N., **Ansong, D**., & Masa, R. (2010). *Assets and child well-being in developing countries: A research review*. Child Development Accounts: Research and Policy Symposium: St Louis, November 12- 14, 2008.

Invited (Non-Refereed) Presentations

1. Chowa, G., Despard, M., **Ansong, D.,** & Masa, R. (2012, January). *Closing the gap between evaluation and practice in youth economic empowerment*. Paper presented at Making Cents International Brown Bag Session, Washington, DC.

2. Ansong, D. (2012, November). *Youth and savings in Ghana*. The 2012 African Students of Social Work Seminar, Brown School, Washington University in St. Louis.

3. Ansong, D. (2010, May). *Promoting Financial Inclusion in Ghana: Spatial Analysis of the Availability and Accessibility of Banks*. Brown School, Washington University in St. Louis.

University Guest Lectures and Invited Lectures

1. Ansong, D. (2014, November). *Effects of financial readiness on academic performance and progression to high school among middle school students in Ghana: Beyond Traditional Analytical Approaches*. Guest lecture in the course, Social Work Practice with Organizations and Communities, School of Social Work, University of North Carolina at Chapel Hill.

2. Ansong, D. (2014, November). Applying for academic positions. Invited presentation at the Professional Seminar for the Doctoral Program, School of Social Work, University of North Carolina at Chapel Hill.

3. Ansong, D. (2013, November). Geographic Information Systems Applications in International Development. Guest lecture in the course, Community Practice: Global Perspectives at the School of Social Work, University of North Carolina at Chapel Hill.

4. Ansong, D. (2013, September). Preparing for the Job Search. Invited presentation at the Professional Seminar for the Doctoral Program, School of Social Work, University of North Carolina at Chapel Hill.

5. Ansong, D. (2011, October). *YouthSave: Innovations in Asset Building for Youth.* Brown School National Council Meeting, Brown School, Washington University in St. Louis.

6. Ansong, D. (2011, November). *Choosing the Teaching Assistantship that is Right for You*. Teaching Workshop, Brown School, Washington University in St. Louis. (Invited Panelist).

HONORS

2016	**Excellency in Research Award**, University of North Carolina at Chapel Hill, School of Social Work.
2008-2013	**The Roma & Raymond Wittcoff Scholar in Arts & Sciences**, Washington University in St. Louis
2008	**Student Marshal for the 2008 graduating class**; Brown School, Washington University in St. Louis.
2006-2008	**Clara H. Barton Graduate Scholarship**, Brown School, Washington University in St. Louis
2007	**The AmerenUE Outstanding Practicum Student Award**, Brown School, Washington University in St. Louis
2002, 2003,	**Academic Excellence Award**, Legon Hall, University of Ghana

Title: Financial Inclusion for low-income households towards Educational Mobility

2004

GRANTS

2015	Impact of Early Offering of Tuition Support and Mentoring on Educational Outcomes in Ghana. UNC John A. Tate Pilot Research Award, $7,500
2015	Impacts of tuition support on academic outcomes among junior high school students in Ghana. UNC Junior Faculty Development Award, $7,500
2014-2015	Impacts of Early Scholarship Grants and Matched Education Savings Accounts on Academic Performance and Progression in Ghana. UNC Armfield-Reeves Innovative Fund, $14,500
2012-2013	Brown School International Dissertation Award, Brown School, Washington University in St. Louis, $7,500
2012-2013	Dissertation Fellowship: Brown School, Washington University in St. Louis, $3,000

TEACHING EXPERIENCE

1 Spring 2014 - 2016 Instructor: **Foundations of Evidence-Based Practice and Program Evaluation**. School of Social Work, University of North Carolina at Chapel Hill (Master's Level Course)

2 Spring 2016 Instructor: **Applied Regression Analysis and Generalized Linear Models**. School of Social Work, University of North Carolina at Chapel Hill (PhD Level Course)

3 Fall 2013 - 2016 Instructor: **Introduction to Social Statistics and Data Analysis**. School of Social Work, University of North Carolina at Chapel Hill (PhD Level Course)

4 Spring & Fall 2012 Instructor: **Evaluation of Programs and Services,** Washington University, Brown School of Social Work, (Master's Level Course)

Fall 2012 Teaching Assistant: **Seminar in Social Work Theory and Knowledge,** Washington University, Brown School of Social Work, (Ph.D. Level Course). Instructor: Michael Sherraden, Ph.D.

Fall 2012 Teaching Assistant: **Introduction to Advanced Research,** Washington University, Brown School of Social Work, (Ph.D. Level Course). Instructor: Renee M. Cunningham-Williams, Ph.D.

Spring 2012 Instructor: **Social, Political, and Economic Environment,** Washington University, Brown School of Social Work, (Master's Level Course)

Spring 2012 Teaching Assistant: **Social Welfare Policies and Services,** Washington University, Brown School of Social Work, (Master's level class). Instructor: Michael Sherraden, Ph.D.

5

6 2010, 2012 Teaching Assistant: **Evaluation of Programs and Services**, Washington

7 University, Brown School of Social Work, (Master's level class). Instructor: (***Fall 2012***: Giovanina Gardiner, MSW; ***Fall 2010***: Amanda Moore McBride, Ph.D.; ***Spring 2010***: Renee M. Cunningham-Williams, Ph.D.)

8 Spring 2011 Co-Instructor: **Asset Building: Theory, Innovation, Research, Policy, and Practice**, Washington University, Brown School of Social Work, (Master's Level Course). Co-Instructor: Michael Sherraden, Ph.D.

Fall 2009 Teaching Assistant: **International Social Development**, Washington University, Brown School of Social Work, (Master's Level Course). Instructor: Carolyn Lesorogol, Ph.D.

SERVICE

School of Social Work, University of North Carolina at Chapel Hill

2016 Member, Faculty Search Committee

Member, Search Committee for IT Manager

2015 Member, Search Committee for Fixed-Term Faculty

Member, Institutional Review Board (IRB) Committee

Title: Financial Inclusion for low-income households towards Educational Mobility

2014 – 2015 Member, Macro Practice Committee

2014 – Present Member, Research Sequence Committee

2014 – Present Member, Doctoral Program Committee

2013 – Present Member, PhD Comprehensive Methods Examination Task Group

Washington University in St. Louis

2011-2013 Academic Advisor to MSW students: Brown School, Washington University St. Louis.

2010-2011 Peer Reviewer: Social and Economic Development PhD Research Group, Brown School, Washington University in St. Louis

2009-2010 Peer Mentor: Doctoral Program, Brown School, Washington University in St. Louis

2006-2007 Co-chair: African Students Association, Brown School, Washington University in St. Louis

Other

2012-2013 Member: Staff Parish Committee, Grace United Methodist Church, St. Louis

2012 White Paper Committee Member, Child and Youth Finance International Research Working Group

Member Research Advisory Board, Innovative Asset Building and Mentorship Initiative, St. Louis

Graduate Student Supervision

Title: Financial Inclusion for low-income households towards Educational Mobility

2015-Present ***Master's Student Advisees***, (5 MSW students), The University of North Carolina at Chapel Hill.

2011-2013 ***Master's Student Advisees***, (9 MSW students), Brown School, Washington University in St. Louis.

2014-2015 ***Rachel Zecca, MSW Student Research Assistant***, School of Social Work, The University of North Carolina at Chapel Hill.

2013-2014 ***Yalitza Ramos, MSW Student Research Assistant***, School of Social Work, The University of North Carolina at Chapel Hill.

PROFESSIONAL SERVICE

Consulting Editor

1. *Social Work Research*
2. *Social Work*

Reviewer

1. *Children and Youth Services Review*
2. *Economics of Education Review*
3. *Journal of the Society for Social Work and Research*
4. *Educational Research Journal*
5. *Learning and Individual Differences*
6. *International Social Work*
7. *SAGE Open*
8. *Journal of Art and Education*
9. *Journal of Community Practice*
10. *International Journal of Bank Marketing*

Title: Financial Inclusion for low-income households towards Educational Mobility

PROFESSIONAL AFFILIATIONS

1. Society for Social Work and Research
2. American Educational Research Association
3. Council on Social Work Education
4. Ghana Association of Social Workers

Reference

[i] Ness, E. (2010). The Politics of Determining Merit Aid Eligibility Criteria: An Analysis of the Policy Process. *The Journal of Higher Education, 81*(1), 33-60. Retrieved from http://www.jstor.org/stable/27750765

[ii] Harris, D. N. (2013). Is traditional financial aid too little, too late to help youth succeed in college? An introduction to *The Degree Project* promise scholarship experiment. New Directions for Youth Development, 2013: 99–116. doi:10.1002/yd.20080

[iii] UNESCO Institute for Statistics. (2011). Financing education in Sub-Saharan Africa: Meeting the challenges of expansion, equity and quality. Quebec, Canada: UNESCO. http://unesdoc.unesco.org/images/0019/001921/192186e.pdf

Kattan, R. B. (2006). Implementation of Free Basic Education Policy (Education Working Paper Series, #7). Washington, D.C.: The World Bank. Retrieved from http://siteresources.worldbank.org/EDUCATION/Resources/EDWP_User_Fees.pdf