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Richard L. Meyer

Areas of Expertise: Microfinance, rural and agricultural credit and banking, financial institutions, rural nonfarm employment, employment generation, financial and economic policies

Education:

1970	Ph.D. (Agricultural Economics), Cornell University
1967	M.S. (Agricultural Economics), Cornell University
1959	B.S. (Mechanized Farming), University of Minnesota

Languages: Good speaking and reading knowledge of Spanish and Portuguese

Primary LDC Experience: Bangladesh, Bolivia, Brazil, Chile, Ecuador, Ghana, Madagascar, Nepal, Philippines, Portugal, Romania, Swaziland, Tajikistan, The Gambia, Thailand, and Uganda.

Professional Employment:

Richard L. Meyer is Professor Emeritus and Senior Research Specialist at The Ohio State University with experience in microfinance, rural financial markets and rural nonfarm and microenterprises in developing countries. He has worked extensively on international projects, including long-term residence in Brazil and Thailand, where he served as Chief of Party for USAID projects. He was OSU University Director of International Programs and Rural Finance Director for contracts and cooperative agreements funded by AID, Project Leader for several AID projects, and consultant to AID, ADB, FAO, GTZ, IFAD, and The World Bank. He has designed policy interventions, conducted policy seminars and briefed local decision makers. He has authored many journal articles, book chapters, papers, policy documents and other publications and has made presentations at professional meetings on the subjects of rural finance, microfinance, deposit mobilization, rural household behavior and labor supply, rural nonfarm enterprises, and economic development. He has taught graduate and undergraduate courses on agricultural finance and economic development, a training module course on rural and agricultural finance in the Microfinance Training Program held at the Economics Institute/Naropa University, Boulder, Colorado, and a short course on impact analysis in a Microfinance Master's program held in Milan, Italy.

Consultant to Chemonics/USAID (January-February 2007)

Member of a two-person Chemonics team that assessed the USAID Food Security Project with Michigan State University. Included field work in Mali and Zambia.

Consultant to the World Bank (September-October 2006)

Member of a two-person World Bank team that conducted case studies, wrote a paper, and led a seminar on rural finance innovations used by microfinance institutions in Bangladesh.

Consultant to DAI/AID (January 2006)

Led a three-person team to study the financing of three agricultural value chains in Uganda as part of the USAID/AMAP project.

Ford Foundation contract (July 2004 – April 2005)

Member of a two-person team that conducted and published a literature review of rural finance in developing countries for the Ford Foundation.

Consultant to DAI/AID (July, 2003 and January 2004 – January 2005)

Assisted with the design and analysis of an in-depth study of microenterprises in Ecuador.

Consultant to ADB/IMCC (April, 2004)

Led a team that conducted an assessment of agricultural and rural finance in Tajikistan as part of an ADB study of six Central Asian countries.

Consultant to GTZ (September and November, 2003)

Led a team that developed a medium term strategy for GTZ for agricultural finance in Uganda.

Microfinance Training Program in Boulder and Turin (2000, 2001, 2002, 2003, 2004, 2007) Co-taught a training module on rural and agricultural finance.

M.S. Course on Microfinance, Milan and Bergamo, Italy (July, 2002; May 2005)

Taught modules on rural finance and impact analysis.

Consultant to FAO (1997 to 2003; 2004; 2005)

Assisted in the preparation of monographs for the FAO/GTZ series on Agricultural Finance Revisited, and with the design of a Ford Foundation study of rural financial linkages.

Asian Development Bank Institute Capacity Building Seminar on Role of Financial Intermediaries for Poverty Reduction, Singapore (March 4-8, 2002)

Presented an invited paper on microfinance in Asia

Consultant to the Asian Development Bank (2001)

Member of a three-person ADB team that evaluated an ADB funded rural microfinance project in Bangladesh.

Consultant to FAO (2001)

Co-designed and co-taught a staff training seminar in FAO Rome on Agricultural Credit and Rural Finance.

Consultant to the Asian Development Bank (2000)

Co-authored a paper on interest rates for microfinance, developed a framework for use in monitoring the ADB microfinance portfolio, and gave in-service seminars in the Manila headquarters on microfinance.

AID Best Practices Project (1996-1999)

Research Co-ordinator for projects on Loan Sizes, Lending Strategies and Poverty. OSU was a member of the DAI-led consortium implementing the project.

ADB Rural Asia Study (1998-1999)

Senior author for a regional study of rural financial markets as part of a survey of Rural Asia for the Asian Development Bank. Included general overview, conceptual framework, six country case studies, and summary and conclusions. Monograph based on the study was published by the Oxford University Press.

University of Maryland (1997)

Assisted the design team for a USAID project in Bangladesh on employment creation. Responsible for the microfinance component.

The Ohio State University Rural Finance Program (1970-1996)

Professor, Department of Agricultural, Environmental and Development Economics.

Romania (1995-1997)

Project Leader for AID study of new business development and finance in Romania. Responsible for overall leadership, senior author of report, personally researched small business development and the performance of business development centers. Led design of questionnaire and interviewing of business entrepreneurs.

Sub-Saharan Africa: Credit Guarantee Programs (1995)

Senior author for AID study to evaluate credit guarantee programs for their ability to increase formal financial services in Sub-Saharan Africa.

Director, OSU Rural Finance Program (1986-1993)

Developed Financial Resources Management (FIRM) cooperative agreement with AID and managed several buy-ins with USAID Missions to conduct analyzes and provide

policy recommendations.

Sub-Saharan Africa: Case Studies of Agricultural Exports (1992-1994)

Project leader for an OSU team that studied agribusiness financing and marketing of the fruit and vegetable export sub-sectors for AID. Studies conducted in The Gambia, Ghana, Madagascar, Rwanda, Swaziland, and Uganda. Conducted regional conferences for decision makers in Abidjan and Harare.

Philippines: Rural Financial Services (Dynamics of Rural Development) (1991-1994)

Directed a project for USAID/Manila to identify financial problems for rural development, in collaboration with the Philippines Institute for Development Studies. First phase was an integrated study of banks and small rural enterprises that identified enterprise constraints, including lack of collateral for loans. Second phase included a comprehensive analysis of rural development and the slow growth of employment compared to other East Asian countries.

Women and Financial Services (1992-1993)

Produced an annotated bibliography and literature review on finance and women for AID.

Ecuador: Microenterprise Finance (September 1990)

Consultant to DAI/AID for a study of financing microenterprises emphasizing gender issues and credit rationing. Responsible for finance components. Designed and conducted study of clients of microfinance organizations.

Bangladesh: Rural Finance Project (1984-1987)

Project leader for AID study of rural financial markets, including bank costs, rural branches, deposit mobilization, and loan recovery. Led several meetings for policy makers with recommendations for policy reforms.

Thailand: Rural Off-Farm Employment Assessment Project (1979-1981)

Chief of Party, USAID/Thailand. Conceptualized a study of farm and nonfarm enterprises that provided first documentation on rural nonfarm income in the country.

Brazil: Policy Adviser in Ministry of Agriculture (1972-1973) and Rural Capital Formation Project (1970-1972).

Chief of Party for two years for AID research project on capital formation in agriculture, and adviser in Ministry of Agriculture for one year. Conducted research on farm and rural nonfarm enterprises in conjunction with four Brazilian universities and the Ministry. Provided advice on agricultural credit policy and field research.

Selected Recent Publications:

Illustrative publications as author, co-author and editor include: (full list available on request)

Measuring the Impact of Microfinance in Thomas Dichter and Malcom Harper, (editors), What's Wrong with Microfinance, Warwickshire, UK: Intermediate Technology Publications, 2007, pp. 225-240.

Rural Finance in Tajikistan: Executive Summary in Beyond Microfinance: Building Inclusive Rural Financial Markets in Central Asia, Mario B. Lamberte, Robert C. Vogel, Roger Thomas Moyes, and Nimal A. Fernando, (eds.) Asian Development Bank, Manila, 2006, pps. 177-196. <http://www.adb.org/Documents/Books/Beyond-Microfinance/default.asp>

Rural Finance Today: Advances and Challenges, Finance for the Poor, Vol. 7, No. 4, December, 2006, p. 1-7.
www.adb.org/Documents/Periodicals/microfinance/finance-200604.pdf

Microfinance in Developing Countries: Accomplishments, Debates and Future Directions, Agricultural Finance Review, Special Issue, Volume 66, No. 2, Fall 2006, pp. 167-193.

Agricultural Value Chain Finance: Sugar, Maize and Sunflower in Uganda, September 2006, Under review by USAID.

Rural Finance: Recent Advances and Emerging Lessons, Debates, and Opportunities, Report prepared for the Ford Foundation, Working Paper: AEDE-WP-0041-05, Department of Agricultural, Environmental, and Development Economics, The Ohio State University, Columbus, OH, August 2005.

Microenterprises and Microfinance in Ecuador: Results of the 2004 Baseline Study of Microenterprises, Development Alternatives Inc., Bethesda, Maryland, March 2005.

Rural Financial Markets in Tajikistan, Report Prepared by IMCC for the Asian Development Bank, December 2004.

Agricultural Finance in Uganda: The Way Forward, FSD Series No. 13, Prepared for the Bank of Uganda/GTZ/Sida Financial System Development Programme and KfW, Kampala, Uganda, June 2004.

Microfinance, Poverty Alleviation, and Improving Food Security: Implications for India, in Food Security and Environmental Quality in the Developing World, Edited by Rattan Lal, David Hansen, Norman Uphoff, and Steven Slack, CRC Press LLC, Boca Raton, FL, 2003, pp. 347-367.

Track Record of Financial Institutions in Assisting the Poor in Asia, ADB Institute Research Paper 49, Asian Development Bank Institute, Tokyo, Japan, December 2002.

Performance of Rural Financial Markets: Comparative Observations from Asia, Latin America

and the U.S., Invited paper presented at the Annual Meeting of the Brazilian Agricultural Economics Association, Passo Fundo, Brazil, July 28-31, 2002.

The Demand for Flexible Microfinance Products: Lessons from Bangladesh, Journal of International Development, Volume 14, No. 3, April 2002, pp. 351-368.

The Triangle of Microfinance: Financial Sustainability, Outreach and Impact. (co-editor). Baltimore and London: The John Hopkins University Press (in cooperation with the International Food Policy Research Institute, Washington, D.C.), 2002.

Microfinance, Rural Poverty Alleviation, and Improving Food Security, Finance for the Poor, Asian Development Bank, Vol. 2, No. 2, June 2001, pp. 1-4.

Development of Rural Financial Markets in Asia, in Agricultural Credit in Asia and the Pacific, Tokyo: Asian Productivity Organization, 2001, pp. 75-89.

Measuring Depth of Outreach: Tools for Microfinance, The Bangladesh Development Studies, Volume 26, Nos. 2 & 3, June–Sept. 2000, pps. 173-199.

Iniciativas Asiaticas para Desenvolver Mercados Financeiros Rurais: Algumas Ideias para o Brasil, Paper presented at the International Seminar on Microfinance sponsored by BNDES, Rio de Janeiro, Brazil, May 2000, 11 pages.

Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia, World Development, Vol. 28, No. 2, February 2000, pp. 333-346.

Rural Financial Markets in Asia: Policies, Paradigms, and Performance, Oxford University Press and Asian Development Bank, Manila, Philippines, 2000.

Better Practices in Agricultural Lending, Agricultural Finance Revisited No. 3, FAO, December 1999.

Does Membership Homogeneity Matter for Group-based Financial Services: Evidence from The Gambia, African Development Review, June 1999, pp. 87-102.

Rural Finance for the Private Farm Sector in Romania: Obstacles and Opportunities, Economics and Sociology Occasional Paper No. 2514, Dept. of Agricultural, Environmental and Development Economics, The Ohio State University, Columbus, OH, August 1998.

Issues in Providing Agricultural Services in Developing Countries, in Promoting Third-World Development and Food Security, Luther G. Tweeten and Donald McClelland (eds.), Westport: Praeger Publishers, 1997, pp. 119-151.