

**UGBA192N.4 Berkeley Changemaker: Big Ideas
Innovations OnRamp: Financial Inclusion**

Tuesdays, 8-10 am, Cheit 320

Instructional Dates: January 18 -March 15, 2022

This 1-unit course creates a new, tailored, learning opportunity for students interested in a particular sector of social entrepreneurship with the topic selected each semester through "crowdsourcing". The course will provide instruction, coaching and consultation on social business questions designed to augment the student's knowledge about the topic and sharpen their entrepreneurial skills.

The topic for this Spring's course is **Financial Inclusion** – the challenge of ensuring that all people have access to affordable, helpful financial services such as savings, payments, insurance and credit in both the developing world and in more developed markets like the US.

The course will begin by defining the challenge/opportunity of financial inclusion and exploring how it differs across countries in terms of who has access to affordable, helpful financial services and who, typically, does not. It will explore some of the controversies and challenges involved with expanding financial inclusion: For example, what's the difference between access and usage? What are the downsides or risks associated with financial inclusion and how does consumer protection fit in? How do policy and regulation help or hinder financial inclusion?

We will then explore leading-edge approaches to financial inclusion being pioneered in Africa, Latin America and other regions, and hear directly from leaders in the field (e.g. Kiva, FINCA).

Finally, the course will feature a practical, team-based project to allow students to sharpen their entrepreneurial skills.

About the Instructor: Joe Dougherty has served as a trusted advisor to nonprofits and social enterprises, as well as governments, corporations and foundations, for twenty-five years and has worked in more than thirty countries. Joe is a Partner at [Dalberg Advisors](#), a consultancy focused on global development, health, environment and education, where he also served as Managing Director for the Americas region. Previously, Joe served as Managing Director of the Financial Sector Practice at Cardno Emerging Markets, and, earlier, worked at Deloitte and at A.T. Kearney's Financial Institutions Group, where he was also the firm's first Country Manager for Thailand.

In addition to his work in consulting, Joe teaches courses on consulting skills, writing and project management at The Johns Hopkins University School of Advanced International Studies (SAIS) as well as at Haas, where he has taught graduate courses called *Social Sector Solutions (S3)* and *The*

\$100,000 Challenge for Impact as well as undergraduate courses on *Leadership in Nonprofit Organizations* and *Social Entrepreneurship*.

Joe served on the Boards of Directors of Bay Area-based nonprofit Village Enterprise and a start-up social lender, CoolCap, as well as the Advisory Board of the US Millennium Challenge Corporation. Joe graduated from Loyola University in Maryland and received an MA from Johns Hopkins SAIS as well as an MBA from the University of Pennsylvania's Wharton School of Business.