

Curriculum Vitae

Jerry D. Patrick Buckland, PhD (Economics)

Professor of International Development Studies

Canadian Mennonite University: Menno Simons College at the University of Winnipeg

June 2020

Jerry Buckland has been a Professor of International Development Studies for over twenty-five years and before that time worked for as an Socio-economist for an NGO in Bangladesh for five years. Jerry's research and teaching is in an area that encompasses community-economics and includes financial wellbeing studies (micro-finance, financial inclusion, financial literacy), research and evaluation methods, community-based development, and rural and Indigenous Peoples' development.

Education & Employment

(i) Academic Degrees

Doctor of Philosophy (Economics) (1995), University of Manitoba. Combining Orthodox and Heterodox Economics and specialisation in Development Economics and History of Economic Thought.

Master of Arts (Economics) (1986), Carleton University. Specialisation in Development Economics and Development Studies through courses from *Norman Paterson School of International Affairs*.

Bachelor of Arts (Economics) (1984), University of Calgary. Specialisation in Development Economics and Agricultural Economics.

(ii) Employment History

Professor (2009 & continuing), International Development Studies, Canadian Mennonite University: Menno Simons College at the University of Winnipeg.

Regional Economist, Credit Union Central Manitoba (2019 & continuing), consultant responsible to undertake analysis of Manitoba and sub-economy for the CUCM team.

Associate Professor (2001- 2009), International Development Studies, Menno Simons College, affiliated with the University of Winnipeg.

Assistant Professor (1994 - 2000), International Development Studies, Menno Simons College, affiliated with the University of Winnipeg.

Sessional Lecturer (1991-93), University of Manitoba, teaching first and second year courses in Economics.

Agricultural Economist (1986-90), Mennonite Central Committee Bangladesh, Farming Systems Research Programme.

(iii) Administrative Experience

Dean (2013-15), Menno Simons College, affiliated with the University of Winnipeg.

Acting Director (2012-13), [Master's in Development Practice \(Indigenous Development\) Program](#), the University of Winnipeg.
Programme Co-ordinator & (Full) Professor (2007-2009), International Development Studies, Menno Simons College, affiliated with the University of Winnipeg.
Programme Co-ordinator & Associate Professor (1998-2001), International Development Studies, Menno Simons College, affiliated with the University of Winnipeg.
Programme Co-ordinator & Assistant Professor (1995-97), International Development Studies, Menno Simons College, affiliated with The University of Winnipeg.
Appropriate Technology Program Leader/Economist (1989-1990), Mennonite Central Committee Bangladesh.

(iv) Visiting Professorships, Fellowships, & Adjunct Positions

Visiting Professor (2016), [College of Business, RMIT University](#), Melbourne, Australia.
Research Associate (2015 & continuing), Canadian Centre for Policy Alternatives, Manitoba Office, Winnipeg.
Adjunct Professor (2007-2013), Economics Department, the University of Manitoba.
Visiting Fellow (1992), Bangladesh Institute of Development Studies (Dhaka).
Research Fellow (1991-1993), St. John's College, University of Manitoba.

(v) Continuing Education

Mental Health First Aid Certificate, Mental Health Commission of Canada, Winnipeg, May 2017.
Business Planning Workshop Certificate, Business Start Program, Entrepreneurship Manitoba, Winnipeg, May 2016.
Using Logic Models Training, Evaluation Tools Workshop Series, Canadian Evaluation Association, Manitoba Branch, United Way, Winnipeg, April 2015.
International Development Executive Certificate, Institute for the Study of International Development, McGill University, Montréal, October 2014.
Certificate of Completion in Ethical Conduct for Research Involving Humans Course of Research Ethics, Tri-Council Policy Statement: TCPS 2: CORE, Ottawa/Online, April 2014.
Certificate of Completion in Conflict Management Skills, Resolution Skills Centre, 22-days of training, Winnipeg, June 2013.

Research Writing and Presentations

(i) Books, authored

[Building Financial Resilience: Do Credit and Finance Schemes Serve or Impoverish Vulnerable People?](#) New York: Palgrave Macmillan, 2018, 270 pages.
[Hard Choices: Financial Exclusion and Fringe Banks in Inner-city Canada](#), Toronto: University of Toronto Press, 2012, 270 pages.
Ploughing up the Farm: Neoliberalism, Modern Technology and the State of the World's Farmers, Halifax: Fernwood Books, & London: Zed Books, 2004, 240 pages.

Nongovernmental Organizations as Intermediaries of Rural Development for the Poor: Different Approaches to Income-generation in Bangladesh, New York: Pact Publications, 1995, 332 pages.

(ii) Books, edited

[*Payday Lending in Canada in a Global Context: A Mature Industry with Chronic Challenges*](#), New York: Palgrave Macmillan (co-edited with Chris Robinson and Brenda Spotton Visano), 2018, 245 pages.

(iii) Book projects

Financial Vulnerability in Canada - The Embedded Experience of Households, New York: Palgrave MacMillan, forthcoming 2021 [With Brenda Spotton Visano].

(iv) Book Chapters

Buckland Jerry, « L'autonomisation financière en réponse à l'exclusion sociale au Canada », in Rebière N. (dir.), *Quel rôle pour la microfinance en Europe en période d'austérité?*, Presses universitaires de Bordeaux, 2019, pp. 281-297.

'A Commentary on the Canadian Task Force on Financial Literacy's Recommendations,' in Janis Sarra ed. *Annual Review of Insolvency Law 2011*, Toronto: Thomson Reuters Canada Ltd, 2011, p.391-408.

'An Examination of Asset-building as a Means to Foster Financial Inclusion: The Case of Individual Development Accounts,' in Peter Nares & Jennifer Robson ed., *Asset-building in Canada*, Toronto: Social and Enterprise Development Innovations (SEDI), 2007, p.85-101.

'Non-governmental Organisations and Civil Society in Bangladesh: Risks and Opportunities of Globalisation,' in Matiur Rahman ed., *Globalization, Environmental Crisis and Social Change in Bangladesh*, Dhaka: University Press Limited, 2004.

'Globalization, NGOs and Civil Society in Bangladesh,' in J-L. Chodkiewicz and R.E. Wiest, eds., *Globalization and Community: Canadian Perspectives*, Winnipeg: University of Manitoba Anthropology Papers 34, 2004.

'Mennonite Central Committee (MCC): Collaborative Trials, Soybean Research and Securing the Adoption of Appropriate Varieties,' in John Farrington and David J. Lewis. *Non-Governmental Organizations and the State in Asia*, New York: Routledge, 1993 [With Peter Graham].

(iv) Journal Articles

'The Australian Advantage in Financial Inclusion: Comparing Australian and Canadian Banking Practices and State Policies,' *Canadian Journal of Urban Research*, forthcoming Summer 2020 [With Vinita Godinho and Carmen Daniels].

Buckland, Jerry and Wiebe, Sandra and Stobbe, Stephanie and Schmidt, Janet, 2017, 'Building Managers and Staff Members Capacity to Communicate About Work Performance,' *Conflict, Negotiation, & Organizational Behaviour eJournal*, Vol.8(20):

- November 8, 2017, Available at SSRN: <https://ssrn.com/abstract=3067389>, accessed 30 April 2019 [Not peer reviewed].
- 'The Keeyask Model from a Community Economic Development Perspective,' *Canadian Journal of Development Studies*, 38(1), October 2016 [With Melanie O'Gorman].
- 'The Dynamics of Financial Institution Location in Toronto: Who Is Serving the Inner City?' *Economic Development Quarterly*, Vol. 30(4), August 2016 [With Wayne Simpson].
- 'Financial Exclusion and its Implications for Adult Learning about Finances,' *New Directions in Teaching and Learning*, No.141, Spring 2014, p.15-24.
- 'Struggling to *Make Ends Meet*: Using Financial Diaries to Examine Financial Literacy among Low-income Canadians,' *Journal of Poverty*, Vol.17, 2013, p.331-355 [with Antonia Fikkert & Joel Gonske].
- 'The Changing Structure of Inner-city Retail Banking: Examining Bank Branch and Payday Loan Outlet Locations in Winnipeg, 1980-2009,' *Canadian Journal of Urban Research*, Vo.20(1), 2011, p.1-32 [with Marilyn Brennan and Brian McGregor].
- 'Barriers to Improved Capability for Low-income Canadians,' *Journal of Interdisciplinary Economics*, Vol.22(4), 2010, p.357-390 [with Antonia Fikkert and Rick Eagan].
- 'Are Low-income Canadians Financially Literate? Placing Financial Literacy in the Context of Personal and Structural Constraints,' *Adult Education Quarterly*, Vol.60(4), 2010, p.357-376.
- 'Financial Literacy and Community Banking Projects,' *Making Waves*, Special Edition 2009-2010 [with Rick Eagan].
- 'Partnerships for Community Banking,' *Making Waves*, Special Edition 2009-2010 [with Rick Eagan].
- 'Examining evidence of financial and credit exclusion in Canada from 1999 to 2005,' *Journal of Socio-economics*, Volume 38, Issue 6, December 2009, Pages 966-976 [With Wayne Simpson].
- 'Banking on the Margin in Canada,' *Economic Development Quarterly*, Vol.22 (No.3), August 2008 [With Xiao-Yuan Dong].
- 'International Obstacles to Rural Development: How Neoliberal Policies Constrain Competitive Markets and Sustainable Agriculture,' *Canadian Journal of Development Studies*, Vol. XXVII, No 1, 2006.
- 'Community-based Models to Address the Decline of Inner-city Banking,' *Canadian Journal of Urban Research*, Vol. 15, 2006 [With Blair Hamilton & Brendan Reimer].
- 'Two-Tier Banking: The Rise of Fringe Banks in Winnipeg's Inner-city,' *Canadian Journal of Urban Research*, Vol. 14, Special Issue, 2005 [With Thibault Martin].
- 'Community Development as Organization Learning: The Importance of Agent-Participant Reciprocity,' *Canadian Journal of Development Studies*, Vol. XXI, 2000, Special Issue [With Bruno Dyck, Harold Harder and Dan Wiens].
- 'From Relief and Development to Assisted Self-Reliance: Nongovernmental Organizations in Bangladesh,' *Journal of Humanitarian Assistance*. Available: <http://www.jha.ac/>, August 1999.
- 'Community-based Disaster Management During the 1997 Red River Flood in Canada,' *Disasters*, Vol. 23, No. 2, 1999 [With Matiur Rahman].

- 'Social Capital and Sustainability of NGO Intermediated Development Projects in Bangladesh,' *Community Development Journal*, Vol. 33, No. 3, July 1998.
- 'Qualitative Assessment of Income-Generation Growth Linkages: A Case Study from Bangladesh,' *Canadian Journal of Development Studies*, Vol. XVIII, Special Issue, 1997.
- 'A Comparative Analysis of Credit and Sector Approaches to Income Generation in Bangladesh: Results from a Household Survey,' *Canadian Journal of Development Studies*, Vol. XVII, No. 3, 1996.
- 'Income and Expenditure Study of Rural Landless and Subsistence Farm Households in Southeastern Bangladesh,' *The Journal of Rural Development*, (Bangladesh Academy of Rural Development), Vol. XIX, No. 2, July 1989 [With Anup Kumar Kar].
- 'Costs, Returns, and Profitability of Vegetable Cultivation to Small Farmers in Southeastern Bangladesh,' *The Journal of Rural Development*, (Bangladesh Academy of Rural Development), Vol. XIX, No. 1, January, 1989 [With Anup Kumar Kar].

(v) Working Manuscripts and Papers

- 'The Keeyask Model from a Community Economic Development Perspective,' draft chapter for Craft, Aimée and Jill Blakley, *Not in Our Backyard*, forthcoming.
- 'Managing Mobile Banking to Address the Needs and Protect the Vulnerability of Poor People in Bangladesh.' 23 December 2016. Available SSRN: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2707592.
- 'The Dynamics of Financial Institution Location in Toronto: Who Is Serving the Inner City?' 25 December 2013. Available at SSRN: <http://ssrn.com/abstract=2371931> or <http://dx.doi.org/10.2139/ssrn.2371931> [With Wayne Simpson].
- 'Community Banking Projects for Low-Income Canadians: A Report Examining Four Projects to Promote Financial Inclusion.' 8 April 2010. Available SSRN: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1585804.

(vi) Academic and Professional Conference Participation & Presentations

- 'Canadian Financial Diaries: Early insights from research process in phase 1,' presentation to the Canadian Professional Accountants *Mastering Money Conference*, Ottawa, 8 November 2019.
- 'High-fee, Small-value, & Short-term Consumer Financial Products,' presentation to the *Consumer Protection Forum*, Manitoba Financial Empowerment Network, Winnipeg, 25 June 2019.
- 'Canadian Financial Diaries: Income volatility literature and Early qualitative-quantitative insights,' presentation to the Canadian Economics Association Meetings, Banff Alberta, 31 May 2019.
- 'Life satisfaction & consumer debt,' presentation to the Economic Megatrends Workshop, the National Conference for Canada's Credit Unions, Winnipeg, 7 May 2019.
- 'Models, barriers and approaches to improving Indigenous People's financial wellbeing,' presentation to Financial Consumer Agency of Canada (FCAC) Financial Literacy

- Working Group for Indigenous Peoples, 4 February 2019, Human Rights Museum, Winnipeg.
- 'Group RESPs: Using mixed-methods to study the experiences of low-income investors,' presentation with Dr. Gail Henderson, Faculty of Law Colloquium, 8 February 2019, Kingston: Queen's University.
- 'Learning with and from People with Low-income to Build Financially Empowering Practices and Policies,' presentation to the ABLE Financial Empowerment Network Conference, Vancouver, 9 May 2018.
- 'High Cost Financial Services: What's Happening?' facilitated panel presentations to the ABLE Financial Empowerment Network Conference, Vancouver, 9 May 2018.
- 'Household Financial Health – Lessons from the US Financial Diaries Study,' participant in plenary session at the ABLE Financial Empowerment Network Conference, Vancouver, 9 May 2018.
- 'Is Australia a World Leader in Financial Inclusion and Why Isn't Canada,' presentation to the Department of Economics Seminar Series, Winnipeg: University of Manitoba, 27 January 2017.
- 'Indigenous Financial Empowerment through Enhancing Capability and Inclusion,' presentation to Aboriginal Financial Officers' Association National Conference, Workshop E, 8 February 2017.
- 'Financial Inclusion in Canada and the US,' Presentation to workshop *All being well? Financial wellbeing, inclusion and risk*, RMIT University, Melbourne, Australia, 5 December 2016.
- 'Forced Migration: Economic and Environmental Factors,' Panel chairperson, *Canadian Association for Refugee and Forced Migration Studies*, Winnipeg, 13 May 2016.
- 'The Rise of Internet Payday Lending: An Acute Challenge in our Financializing World,' in Panel S, *Insolvency Law Conference*, Vancouver, 5 February 2016.
- 'Thoughts on Mainstream and Fringe Financial Institution Research and Policy,' in session *Building a Shared Policy & Research Agenda*, at Asset Building Learning Exchange (ABLE), Toronto November 2015.
- 'Micro-financial Empowerment as a Response to Social Exclusion in Canada,' in panel session *What Role Can Microfinance Play in Europe in the Era of Austerity?*, Université de Bordeaux, 28 and 29 October 2015.
- 'Financialization, Fringe Banks, and Universal Banking,' in session *Banking on the Public Interest* at the Canadian Law and Society Association, Congress of the Humanities and Social Sciences, 3 June 2015.
- 'Financial Inclusion: Understanding the Roots of Exclusion to Build Inclusion,' Plenary Session; & 'Regulation and Education as Ways to Protect Consumers Facing Financialization: The Case of Payday Loans,' Financial Inclusion Research & Policy Breakout Session, Asset Building Learning Exchange (ABLE), Calgary November 2013.
- 'Financial Exclusion and Literacy,' Presentation to the Financial Planning Standards Council Conference, Toronto, 14 May 2013.

- 'Banking the Unbanked: Increasing Access to Mainstream Financial Institutions,' Presentation to the Asset Building Learning Exchange (ABLE), The University of Winnipeg, 7 June 2011.
- 'Expanding Basic Banking to Address Financial Exclusion,' Presentation to *Practicing Justice 2010 Conference*, The University of Winnipeg, 14 May 2010.
- 'Financial Exclusion & Poverty in Canada: An Introduction,' presentation to end-of-project meeting, *St. Christopher House*, Toronto, 2 March 2010 [with Rick Eagan and Antonia Fikkert], available: <http://financial-exclusion.uwinnipeg.ca/>.
- 'Community Banking Projects for Low-income Canadians: Presentation Examining Four Projects to Promote Financial Inclusion,' *Canadian Social Forum*, Calgary, Canada, 21 May 2009.
- 'Local Strategies for Overcoming Bank Exclusion in Inner-city Winnipeg,' Presentation to *The Two Faces of Poverty: Making the Law Work for Indigenous Peoples and Women*, The University of Winnipeg, 4 November 2008.
- 'Learning to Stretch a Dollar: Evidence of Financial Literacy among Low-income Canadians,' presentation to *Reaching Higher: Canadian Conference on Financial Literacy*, September 9-10, 2008, Centre Mont-Royal, Montréal.
- 'Analysis of Credit Constraint and Financial Exclusion with Canadian Microdata,' presentation to *Canadian Economics Association, Congress of the Humanities and Social Sciences*, 7 June 2008, University of British Columbia [With Wayne Simpson].
- 'Land Trusts as a Community-based Response to Address Small Farm Stresses in Canada,' presentation to *Canadian Association of Food Studies, Congress of the Humanities and Social Sciences*, 2 June 2006, York University, Toronto [With Blair Hamilton].
- 'Barriers & Opportunities to Financial Inclusion: Theories & Evidence from a Winnipeg Study,' presentation to *Canadians and Their Money: A National Symposium on Financial Capability*, 9-Government Conference Centre, Ottawa, 10 June, 2005. Available: [http://policyresearch.gc.ca/page.asp?pagenm=Financial Capability 0605 SLIDES](http://policyresearch.gc.ca/page.asp?pagenm=Financial%20Capability%200605%20SLIDES).
- 'Financial Services & Poverty' introductory presentation to a session at the *Canadian Association for the Study of International Development Meeting* at the Congress of the Humanities and Social Sciences, University of Western Ontario, London, 4 June 2005.
- 'Community Economic Development Responses to Business and Financial Service Gaps,' presentation to a session at the *Canadian Political Science Association Meetings* at the Congress of the Humanities and Social Sciences, Winnipeg, Manitoba, 5 June 2004.
- 'Fringe Financial Services and Poverty: A Case Study from Winnipeg's North End,' presentation to the Meeting of Federal Provincial Territorial Deputy Ministers Responsible for Consumer Affairs, Montréal, Quebec, 18 June 2004.
- 'Farmer Livelihoods, Farm Erosion & Unfair Markets,' presentation to the 5th International Symposium sponsored by the Institute of Agricultural Rural and Environmental Health, the University of Saskatoon, *Future of Rural Peoples: Rural Economy, Healthy People, Environment, Rural Communities*, 19–23 October 2003.

'Rethinking Economic Globalisation for People & the Environment,' paper presented to a conference sponsored & proceedings by the Administrative Sciences Association of Canada, *Rethinking Globalisation: Critical Perspectives*, 28-29 May 2002 in Winnipeg, Canada.

'Civil Society as a Humanizing Force in Globalization: The Case of Development NGOs in Bangladesh,' paper presented to the conference, *Globalization and Community*, sponsored by Society of Applied Anthropologists of Manitoba, 11 March 2000, Winnipeg, Canada.

'Development NGOs and CSOs: Alleviating or Aggravating Globalization's Pain?' paper presented to the inception workshop for the International Development Research Centre funded project, *Globalization, Environmental Crisis and Social Change: A Case Study of Bangladesh*, 15-16 February 1999, Dhaka, Bangladesh.

'The Impact of NGO Income-Generation Programmes on Participant Households in Bangladesh,' Paper presented to a session at the *Canadian Association for the Study of International Development Meeting* at the Learned Societies, Calgary, Alberta, 12-14 June, 1994.

(vii) Consulting

Jerry has worked with several non-profit organizations (e.g., [Public Interest Law Centre](#), [SEED Winnipeg](#), [Consumers Council of Canada](#), [Momentum/Calgary](#)), federal government departments ([Indigenous and Northern Affairs Canada](#), [Office of Consumer Affairs](#), [Innovation, Sc, & Ec Devt Canada](#)) and, most recently, with [Credit Union Central Manitoba](#), engaging in research, evaluation, and consulting.

- Evaluation Lead, MPILead Training Program, Winnipeg, Manitoba Public Insurance Corporation, 2019 & continuing.
- Regional Economist, Credit Union Central Manitoba (2019 & continuing), consultant responsible to undertake analysis of Manitoba and sub-economy for the CUCM team.
- Research methodologist for research project: *Consumer Experience with Higher Cost Credit*, 2017-2018, funded by the Office of Consumer Affairs, Industry Canada.
- Program evaluation of conflict resolution training program, Janet Schmidt & Associates Ltd., Fall-Winter 2016-2017.
- Research consultant on the topic of on-reserve Indigenous Peoples' access to consumer banking, for Indigenous and Northern Affairs Canada (INAC), fall 2016.
- Research consultant on regulations regarding payday lending for the Manitoba Public Utilities Board hearings 2016-17.
- Research methodologist for research project: *Consumer Experiences with Rent-to-Own*, 2015-2016, funded by the Office of Consumer Affairs, Industry Canada.
- Research methodologist for research project: *Consumer Experiences on Online Payday Loans* by Denise Barrett Consulting Inc., 2015, funded by the Office of Consumer Affairs, Industry Canada.
- Research methodologist research project *All along the Watch Tower: A Review of the Canadian Consumer Debt Collection Industry* by Jonathan Bishop, Public Interest

Advocacy Centre, Ottawa, 2013-2014, funded by the Office of Consumer Affairs, Industry Canada.

- Expert witness & research consultant on the Consequences of Manitoba Hydro's Preferred Development Plan on Northern and Indigenous Peoples, 2014.
- Expert witness & research consultant on Hydro-dams and Indigenous Peoples, Clean Environment Commission, 2013.
- Expert witness & research consultant on regulations regarding payday lending and fringe bank cheque-cashing for the Manitoba Public Utilities Board hearings 2013, 2007, and 2006
- Implementer *Financial Basics* Pilot Project with Financial Consumer Agency of Canada, 2012-13.
- Research consultant for project on 'Debt Consolidation' funded by the Office of Consumer Affairs, Industry Canada, 2013
- Research consultant for project on 'Financial Literacy of Low-income People' funded by the Task Force on Financial Literacy, 2010
- Research consultant for project funded on 'Alternatives to Payday Loans' by the Office of Consumer Affairs, Industry Canada, 2009
- Research consultant for two projects 'State of Farming' and 'Indicators of Development' for Rural Advancement Foundation International, 2001-02
- Evaluation team member for Canadian International Development Agency, 1995
- Research consultant on 'MCC Bangladesh Analysis' for Overseas Development Institute, UK, 1990.

(viii) Reports

'The regulation of Group Plan RESPs and the experiences of low-income subscribers,'
Winnipeg: SEED Winnipeg, with Gail Henderson, Kevin Schacter, Gaylen Eaton, and
Simon Chung, 2018.

Formative Outcome Evaluation of the 'Having Difficult Conversations' Pilot Training
Project, submitted to Janet Schmidt & Associates Ltd., Winnipeg, 2016 [With Sandra
Wiebe].

'Accessing Mainstream Financial Services On-Reserve: A Qualitative Assessment,' report
prepared for Indigenous and Northern Affairs Canada, 31 October 2016.

Payday Lending in Manitoba: A Mature Industry with Chronic Challenges, Winnipeg: Public
Interest Law Centre, available:

http://www.pub.gov.mb.ca/payday_loans_review_coalition_exhibits_2016.html

(accessed 18 May 2016) [with Gail Henderson, Chris Robinson, Wayne Simpson, Zoe
St. Aubin, Khan Islam, Evan Sinclair, Jessica Piec, Brian McGregor, Kate Martin,
Byron Williams, and Katrine Dilay].

Financial Inclusion and Manitoba Indigenous Peoples: Results from an Urban and a Rural
Case Study, Research Report, Winnipeg: Canadian Centre for Policy Alternatives
[With Dion McKay and Nolan Reimer].

Re-envisioning the North? A Critical Socio-economic Assessment of Manitoba Hydro's

- 2012/13 to 2047/48 Preferred Development Plan, Report Written for the *Consumers Association of Canada – Manitoba Branch (Winnipeg)* for submission to *Public Utilities Board Hearing on Manitoba Hydro's Need for and Alternatives to for its Preferred Development Plan*, 18 March 2014 [With Melanie O’Gorman], 87 pages.
- Passing the Buck? Examining Canadian Banks Approaches to Financial Exclusion, Research and Working Paper # 49, Winnipeg: Institute of Urban Studies, the University of Winnipeg.
- A Community Economic Development Assessment of the Keyask Model, A Report for the Clean Environment Commission Hearings, 17 November 2013 [With Melanie O’Gorman].
- Reports on payday loan literature, exit interviews, & mystery shopping [with Wayne Simpson, Elizabeth Buckland, Badriyya Yusuf & Garret Von Dijk], Available: http://www.pub.gov.mb.ca/payday_loan_review.html, for Public Utility Board hearings to cap fees for cashing government cheques, Winnipeg: 2013.
- ‘Debt Settlement Services in Canada: An Exploratory Study,’ for the Office of Consumer Affairs, Industry Canada, Contract # 5025953, 3 May 2013.
- ‘Money Management on a Shoestring: A Critical Literature Review of Financial Literacy & Low-income People,’ 2010, Prepared for the Task Force on Financial Literacy, Ottawa, 103 pages.
- ‘Are Poor People Poorly Served by Canadian Banks? Testing Consumer Treatment Using Mystery Shopping,’ Institute of Urban Studies, The University of Winnipeg, forthcoming, Available: <http://financial-exclusion.uwinnipeg.ca/> [with Marilyn Brennan and Antonia Fikkert].
- ‘Affordable Credit Options for Vulnerable Consumers: Identifying Payday Alternatives in Australia, Belgium, Canada, France, Germany, the UK, & the US,’ 2009, Prepared for the Office of Consumer Affairs, Industry Canada, Ottawa, 59 pages.
- ‘Community Banking Projects for Low-income Canadians: A Report Examining Four Projects to Promote Financial Inclusion,’ Winnipeg, 29 October 2008, Available: <http://financial-exclusion.uwinnipeg.ca/>.
- ‘Life Goals, Finances and Financial Service Choice: Preliminary Report Summarizing Individual Respondents’ Financial Life Histories,’ Winnipeg, 16 July 2008 [With Antonia Fikkert], Available: <http://financial-exclusion.uwinnipeg.ca/>.
- ‘Choosing Financial Services Where the Options are Limited: A Report on a Survey of Financial Service Choice of Residents in Inner-city Neighbourhoods in Toronto, Vancouver & Winnipeg,’ Winnipeg, 9 May 2008 [With Antonia Fikkert], Available: <http://financial-exclusion.uwinnipeg.ca/>.
- Strengthening Banking in Inner-cities: Practices & Policies to Promote Financial Inclusion for Low-Income Canadians*, Ottawa: Canadian Centre for Policy Alternatives, March 2008.
- The Supply-side of Payday Lending in Manitoba: Response to Interveners’ Reports, Rebuttal Report*, Manitoba Public Utility Board Hearing, October 2007 [With Chris Robinson, Wayne Simpson & Marilyn Brennan].

Serving or Exploiting People Facing a Short-term Credit Crunch? A Study of Consumer Aspects of Payday Lending in Manitoba, Report for the November 2007 Public Utilities Board Hearing to Cap Payday Loan Fees, 15 September 2007 [With Tom Carter, Wayne Simpson, Anita Friesen & John Osborne].

Social and Economic Factors to Consider in Setting Government Cheque Cashing Fees in Manitoba, report for Public Utility Board hearings to cap fees for cashing government cheques, Winnipeg: 2006.

“There Are No Banks Here”: Financial & Insurance Exclusion in Winnipeg’s North End,’ Available: http://ius.uwinnipeg.ca/wira_publications.html, Winnipeg: Winnipeg Inner-city Research Alliance, September 2005 [With Bruce Guenther, Georgi Boichev, Heather Geddie & Maryanne Mutch].

‘Fringe Banking in Winnipeg’s North End,’ Available: <http://www.policyalternatives.ca/index.cfm?act=news&call=1061&do=article&pA=BB736455>, Winnipeg: Canadian Centre for Policy Alternatives, March 2005 [With Thibault Martin Brendan Reimer, Nancy Barbour, Amelia Curran & Rana McDonald].

‘The Rise of Fringe Financial Services in Winnipeg’s North End: Client Experiences, Firm Legitimacy & Community-based Alternatives,’ A Report on the Research Study into Fringe Financial Services in Winnipeg’s North End. Available: http://ius.uwinnipeg.ca/wira_publications.html, Winnipeg: Winnipeg Inner-city Research Alliance, November 2003 [With Thibault Martin, Nancy Barbour, Amelia Curran, Rana McDonald, Brendan Reimer].

‘Huining County and Xiji County [China] Poverty Alleviation Projects: End-of-Project Evaluation,’ Ottawa: Canadian International Development Agency, 1995 [With Henry Rempel et al.].

‘Mennonite Central Committee’s Experience in Agriculture Research and Extension in Bangladesh 1973-1990,’ *ODI Network Paper*, No. 17 (Dec. 1990) Overseas Development Institute, London [With Peter Graham].

‘Some Socioeconomic Contributions to Appropriate Technology Development,’ *ADAB Magazine*, (July 1990) Association of Development Agencies, Bangladesh, Dhaka.

(ix) Research Grants, Scholarships & Awards

- Principal Investigator on the research project Household Finances and Vulnerable Canadians: Using Financial Diaries to Examine and Build Capability, 5-year grant for \$330,371 (including cash and in-kind support from partners).
- Principal Investigator on the research project *Group RESP Research and Education Project*, 1-year grant for \$92,500 from The Law Foundation of Ontario (<http://www.lawfoundation.on.ca/news/eight-new-access-justice-fund-grants-aim-better-understand-protect-vulnerable-investors/>).
- Co-investigator on a research team, Wa Ni Ska Tan Hydro Alliance, headed by Dr. Stephane McLachlan, Environment and Geography, University of Manitoba, that received a 7-year grant of \$2.5 million from SSHRC (April 2016 – March 2023).
- Research Grant, Canadian Mennonite University (2015-16): \$1,500 Mobile Banking and

Poverty in Bangladesh Pilot Research Project.

- Manitoba Research Alliance funding (2013-14): to examine *Indigenous Financial Exclusion in Manitoba*, \$15,140.
- Deans' Fund Research Grant, Canadian Mennonite University (2011-12): \$2,500 to undertake small-scale research project on financial inclusion.
- Social Sciences and Humanities Research Council Approval to Analyse *Canadian Financial Capability Survey* (2009): 'Financial Capability & Exclusion among Marginalized Groups in Canada: Analysis of the 2009 Canadian Financial Capability Survey' (2011-2013)
- Research Grant, Canadian Mennonite University (2010-11): \$1,875 to analyze and report on financial diaries method.
- Social Sciences and Humanities Research Council (2006-2010): \$100,218 for research on financial exclusion in Canada.
- Canadian Mennonite University Deans' Research Award (2006-2009): \$15,000 for course release to support the financial exclusion in Canada project.
- The University of Winnipeg Small Research Grant (2005-06): \$5,000 for research on financial exclusion in Canada.
- Manitoba Research Alliance on Community Economic Development in the New Economy Grant (2003-05): \$15,000 for project entitled 'Community Economic Development Strategies for Business Revitalization for Winnipeg's North End.'
- Winnipeg Inner-city Research Alliance Grant (2002-03): \$35,900 [with Thibault Martin] for project entitled 'Fringe Financial Services in Winnipeg's North End.'
- The University of Winnipeg Research Grant (1997): \$800 for project entitled 'Community Disaster Management in the 1997 Red River Flood.'
- Young Canadian Research Award, International Development Research Centre (1992): \$20,000 for project entitled 'Nongovernmental Organizations and Poverty Alleviation in Bangladesh.'
- University of Manitoba Graduate Fellowship (1991-93): \$10,000 per year for 3 years.
- Dean of Arts Graduate Entrance Award, University of Manitoba (1990-91).

Teaching

Jerry teaches courses, among others, on international and community development, research methods, and evaluation methods in International Development and Conflict Resolution. Courses are taught at the University of Winnipeg (UWpg) and Canadian Mennonite University (CMU).

(i) Active Undergraduate Courses

- IDS-1100/6 Introduction to International Development Studies (UWpg)
- IDS/CRS 2443/3 Conflict and Development Issues in Indigenous Communities (UWpg)
- IDS/CRS-3920/3 Action Research Methods (UWpg)

- IDS/CRS 4922/3 Program Evaluation in Development & Conflict Resolution (UWpg).

(ii) Active Graduate Courses

- PCD-5920 Program Evaluation for Development and Peacebuilding (CMU).

(iii) Previously Taught Courses

- IDS 2110/3 Participatory Local Development (UWpg)
- IDS-2130/3 Rural Development (UWpg)
- IDS 2181/3 Financial Services & Poverty (Selected Topics in IDS) (UWpg)
- IDS-3111/3 An Analysis of Development Aid Policies (UWpg)
- IDS-3141/3 Participatory Community Economy (UWpg)
- IDS-4110/3 Senior Seminar in International Development Studies (UWpg)
- IDS-4120/3 International Development Studies Honours Thesis (UWpg)
- Econ-2010 Development Economics (CMU)
- PCD-5390 Financial Empowerment for Development and Peacebuilding (CMU)
- MDP-7721 Theories and Methods of Program Planning and Evaluating (UWpg)

(iv) Presentations to Other Courses

- 'Program evaluation and workplace conflict resolution,' presentation to CRS-3240 *Workplace Conflict Resolution* course, 24 March 2020.
- 'Elements of conflict transformation in the financial ecosystems model' in *Models of Conflict Transformation*, CRS-3220, 13 Sept 2018
- 'Financial Exclusion,' in course *Money Stories: Financial Empowerment in Aboriginal Communities*, Department of Urban and Inner-city Studies, The University of Winnipeg, May 2015
- 'Some Important Links between Economic Theory and Development,' Introduction to International Development Studies, IDS-1100, 26 October 2015 and 13 January 2015
- 'Producing Goods for Local Consumption,' Introduction to International Development Studies, IDS-1100, 23 February, 2015.
- 'Agricultural Financialization: Raising Efficiencies or Eroding Farm Control?' Food Security course, Trent University, 9 October 2014
- 'Economics and International Development Studies,' Introduction to IDS, MSC, October 2014
- 'Ethics and Planning' and 'Post Development and Planning,' Program Planning in Development and Conflict Resolution, Fall Term 2014.
- Presentation on Program Evaluation to CRS-2221/3, *Restorative Justice*, 13 November 2013.
- 'Fringe Banking in the City' Presentation to the Urban and Inner-city Studies course *The Alternative Real Life Economy of the City*, 6 May 2013.

(v) Graduate & Honours Student Advising

- Second reader for senior student in CRS-4200 Senior Seminar in Conflict Resolution Studies, Winter Term 2020.
- Provided informal and timely advice to PhD student preparing for comprehensive exams, 2019.
- Committee Member for PhD student (Khan Mohammed) in Social Work Faculty, McGill University (2015 – 2018). This has involved working with committee to set and provide feedback on comprehensive exam.
- Committee Member for PhD student (Marilyn Brennan) in Asper School of Business, the University of Manitoba (2006-2011). This has involved determining course requirements, offering a directed readings course, and guiding dissertation research.
- External examiner for Master of Natural Resource Management candidate's (Wannasorn Kruahongs) thesis entitled 'Community Participation in Tsunami Disaster Response and Recovery in Thailand,' Natural Resources Institute, Faculty of Environment, The University of Manitoba (2005-08).
- External examiner for Master of Natural Resource Management candidate's (Jason Peter John Senyk) thesis entitled 'Concurrent Conservation and Development: Lessons Learned from a Community-Based Case in Thailand,' Natural Resources Institute, Faculty of Environment, The University of Manitoba (2004-06).
- External examiner for Doctoral candidate's (Apurba Krishna Deb) dissertation entitled 'Traditional Ecological Knowledge and its Linkages with Fisheries Management for Sustainable Rural Livelihood in Bangladesh,' Natural Resources Institute, Faculty of Environment, The University of Manitoba (2004-09).
- External examiner for Master of Planning candidate (Hyunshim Lee) from the Department of City Planning, the Faculty of Architecture, the University of Manitoba, 'Building an Affordable Housing Policy in Korea: An Examination of Alternative Models of Private, Non-market Housing' (2002-05).
- External Examiner for PhD candidate from the Faculty of Social Work, The University of Calgary examining community development projects in Bangladesh (1999).

(vi) Extended Education

- 'High cost lending in Canada – Regulations, Recommendations, and Alternatives,' 4 October 2017, Webinar, Toronto: Prosper Canada (with Courtney Hare, Momentum).

(vii) Student Engagement with Research Projects

- In 2017-19, through my financial diaries research project, funded by SSHRC, I have employed one Instructor as the senior Research Assistant (RA), three students –one

- undergraduate RA and two graduate RAs– and engaged one practicum student.
- ‘Having Difficult Conversations’ Pilot Training Project Formative Outcome Evaluation, 2016-2017: Two students assisted in the project.
 - *Group RESP Research and Education Project*, 2017: 1 student assisted in one method.
 - *Payday Lending: Mature Industry with Chronic Challenges*, 2015-2016: Three students assisted in various components of this research project.
 - *Mobile Banking in Bangladesh*, CMU Grant-funded project, 2015-2016: Two students were hired to assist in the project. One PhD student co-authored a draft paper on the study.
 - *Indigenous Financial Exclusion in Manitoba*, Manitoba Research Alliance funded, 2013-14: hired one student to assist in interviewing, some analysis, and reporting.
 - *Financial Exclusion in Canada*, SSHRC-funded project, 2006-2010: This project involved approximately ten senior undergraduate and graduate students working on various aspects of the field research.
 - *Serving or Exploiting: Payday Lending in Manitoba*, Public Utilities Board-funded project, 2007-2008. Two students were hired to assist in various aspects of the project.
 - *Fringe Banks in Winnipeg’s North End*, SSHRC-funded research project, 2002-2004: This project involved approximately six students and residents in field research and some analysis and reporting.

Academic Service

(i) Peer Reviews of Articles and Books

*Jerry has peer reviewed many articles and books & here is a selection of some of these: Oxford University Press Canada [Paul Haslam et al. eds. *Introduction to International Development*] (2019), *The British Journal of Sociology* (2018), *Environment, Development & Sustainability* (January 2018), *Journal of Development Studies* (July 2017), *Journal of Development Studies* (July 2016), *Urban Affairs Review* (September 2016), *Journal of Canadian Studies* (March 2016), *Canadian Public Policy* (February 2016), *Economic Development Quarterly* (July 2015), *Economic Papers* (April 2015), Draft monograph *University of Toronto Press* (March 2015), *Derivatives and Development*, *Canadian Journal of Development Studies*, February 2015, *Journal of Poverty* (January 2015), *University of Toronto Higher Education* (November 2014), *Sage Publications* (June 2013), *Adult Education Quarterly*, *Journal of Socio-economics*, *Canadian Journal of Development Studies*, *Economic Development Quarterly*, *Hong Kong Journal of Social Work*, *Journal of Socio-economics*, and *Labour, Capital and Society*.*

(ii) Adjudication on Academic Programs, Research Projects

- Provided input on University of Winnipeg MDP Curriculum Review, February 2015.

- Research methodological assessment for report by Consumers Council of Canada 'Consumer Experiences in Online Payday Loans,' April 2015, with funding from the Office of Consumer Affairs, Industry Canada.
- Research Committee, Manitoba Research Alliance, Community Economic Development Sub-committee, 2013-14.
- Provided external assessment to Social Sciences and Humanities Research Council for an application for a Standard Research Award: January 2011, December 2009, and December 2008.
- Provided external assessment to Social Sciences and Humanities Research Council for an application for a Community-University Research Award (November 2010).
- Steering committee member for research study entitled 'Agricultural Land Trusts and the R. M. of Franklin,' sponsored by the Manitoba Research Alliance on Community Economic Development in the New Economy (\$11,500 grant) (2003-05).
- Provided peer review of application to Calgary Institute for the Humanities (University of Calgary, Canada) for a research fellowship related to Development Studies (2001).
- Wrote peer review of application to the Health Research Board of Ireland (Dublin) for research funding of community disaster management (2001).
- Completed peer review of application to Shastri Indo-Canadian Institute (University of Calgary, Canada) to do with development planning in India (2000).

(iii) General University Service

- Member, Research & Teaching Seminar Committee (2017-18).
- Chairperson, College Council, Conflict Resolution Studies, International Development Studies (2013-2105).
- Member, Esau Distinguished Visiting Professor Committee (2012).
- Chairperson, Ethics Committee, Menno Simons College (2012).
- External Referee, Promotions and Tenure Committee, an external university (2011).
- Member, Joint Committee on Menno Simons College (2006).
- Member, Partner Program Review Committee, Canadian Mennonite University (2005).
- Member, Human Rights & Global Studies Committee, University of Winnipeg (2005).
- Member, Faculty Personnel Committee, Menno Simons College (2003-10).
- Member, Scholarship Committee, Menno Simons College (2002-04).
- Senator, Canadian Mennonite University Senate (2001 & continuing).
- Member, Ethics' Committee, Menno Simons College (2002-04).
- Member, The University of Winnipeg Chairs and Co-ordinators Committee (1999-2001).

- Senator, The University of Winnipeg Senate (1998-2001).
- Member, Ethics Committee, Menno Simons College (1997-98).
- Member, Scholarship Committee, Menno Simons College (1995-2001).

Community Service

(i) Interviews & Op. Eds.

- ‘When payday lending leads to poverty, it’s time for intervention,’ *The Globe and Mail*, 14 September 2016 [Op. Ed. was carried in at least 6 city and local papers].
- ‘Payday loans: Predatory loan sharks or crucial fix in a pinch?’ by Tavia Grant and Janet McFarland, *The Globe and Mail*, 15 May 2015.
- ‘Easy Money,’ by Christopher Pollon, *The Walrus*, June 2015.
- ‘Chequed out: Inside the payday loan cycle,’ by [Anna Mehler Paperny](#) and [Patrick Cain](#), *Global News*, 18 February 2015.
- ‘Payday Lenders Sub in for Banks in Poor Areas,’ by Sara Mojtehdzadeh, *Toronto Star*, 12 January 2015.
- ‘Fringe Bank Sector Growing with Support of Low Income People,’ CBC News, Op Ed., 1 December 2014.
- Interviewed by CBC Radio and Television regarding Rent-to-Own Operations, November 2014; Interviewed by CBC Radio and Television regarding Income Tax Refund Advancers, April 2014.

(ii) Presentations to Community Groups

Presentation to the Canadian Mennonite University Board of Governors, ‘Introduction to the Canadian Financial Diaries,’ 23 November 2018.

Presentation to and witness with the *Standing Committee on Banking, Trade and Commerce*, The Senate of Canada, 1 February 2018.

‘Financial Diaries for Empowerment: A Research Project Using the Financial Diaries to Examine and Build Capability,’ presentation to CMU Senate, August 2017.

‘Evaluation Basics with an Example from Financial Literacy,’ presentation to Mennonite Central Committee Canada retreat, Ft. Whyte Centre, Winnipeg, 10 September 2015.

Presentation to *Supporting Access to Banking* Forum, Winnipeg, 9 September 2015.

‘Regulation & Education as Ways to Protect Consumers Facing Financialization: The Case of Payday Loans,’ North Winnipeg Rotary Club, 6 December 2014.

‘Financial Exclusion in Canada: An Overview,’ presentation to the Rotary Club of Winnipeg, 3 July 2012, Winnipeg Convention Centre.

‘Financial Exclusion: Character, Causes & Responses,’ Presentation to the Consumers Association of Canada (Manitoba) Consumer Rights’ Day, Winnipeg Millennium Library, 15 March 2011.

‘Financial Literacy as a Means to an End,’ presentation to *Financial Literacy Task Force*, Winnipeg, Manitoba, 9 April 2010, available: <http://financial-exclusion.uwinnipeg.ca/>.

- 'How Well Are Poor People Served by Canadian Banks? Testing Consumer Treatment Using Mystery Shopping,' presentation to *Office of Consumer Affairs, Industry Canada*, 8 March 2010, available: <http://financial-exclusion.uwinnipeg.ca/>.
- 'Expanding the Concept & Character of Basic Banking,' presentation to *Financial Consumer Agency of Canada*, Ottawa, 5 March 2010, available: <http://financial-exclusion.uwinnipeg.ca/>.
- 'Financial Exclusion in Canada: An Overview,' Presentation to *Assiniboine Credit Union Community & Member Relations Committee*, 5 Oct. 2009
- 'Are You Richer Than You Think?' Presentation to *Community Financial Counselling Service Annual General Meeting*, Winnipeg, Manitoba, 25 June 2009.
- 'Banks, Fringe Banks & Local Responses,' Presentation to Skywalk Lecture Series, Millennium Library, Winnipeg, Manitoba, 14 January 2009.
- Presentation 'Financial Exclusion and Questions for Evaluating Community Banking Projects, to Manitoba Intergovernmental Affairs, 15 October 2008.
- 'Financial Exclusion & A Winnipeg Response,' presentation to *CED Gathering 2005*, 16 November 2005, Winnipeg [With Debra Joyal & Edilee Sias].
- 'The Inadequacy of Liberalization & Economic Growth to Overcome Global Poverty: Mixing up Means & Ends in the Rural Development Debate,' presentation to the Winnipeg Food Security Assembly, 14 October 2004. Available: <http://www.foodsecurityassembly.ca/presentations.php>.
- 'The Rise of Fringe Financial Services in Winnipeg's North End: Client Experiences, Firm Legitimacy & Community-based Alternatives,' presentation to the workshop *Fringe Financial Services in Winnipeg's North End*, 29 September 2003.
- 'Community Disaster Management in the 1997 Red River Flood,' paper presented in the 1999 Manitoba Emergency Management Organization conference, *Partners in Emergency Management*, 4-6 November 1999, Winnipeg, Canada.

(iv) Committees

- Member, FCAC Research Sub-Committee, 2018-2020.
- Member, ABLE (Asset Building Learning Exchange) Research & Policy Action Team (2014, ongoing)
- Research Committee chairperson, SEED Winnipeg (2009-2012).
- Board Member, SEED Winnipeg (2008-2012).
- Drafting Committee Member, Manitoba Food Charter, Winnipeg (2006).
- Editorial Board Member & Co-Chair, *Canadian Journal of Development Studies*, Ottawa (2005-07).
- Board of Director Member & Treasurer, Jubilee Fund, Winnipeg (2002-2005).
- Representative, World University Services of Canada for the University of Winnipeg (1998-2001).
- Representative, Sustainable Agricultural Working Group of Interchurch Action for

Development, Relief and Justice, Toronto (1997-98).

- Board of Directors Member, Manitoba Interfaith Immigration Council, Winnipeg (1995-97).

(iv) Memberships

- Canadian Centre for Policy Alternatives (2004 & continuing).
- Progressive Economics Forum (2014 & continuing).
- Canadian Association for the Study of International Development (1995 & continuing).
- World Economics Association (2012 & continuing).
- Canadian Community Economic Development Network (2002-2012).

(v) General Community Service

- Provided input to major bank senior executive about payday lending, June 2018.
- Provided input for event examining the Rohingya crisis, sponsored by the Conflict and Resilience Institute at the Arthur Mauro Centre, St. Paul's College, University of Manitoba, 15 May 2018.
- Provided input on Poverty Reduction Indicators and Measurements, Social Planning Council, Winnipeg, March 2018.
- Provided input to Momentum Community Economic Development Society (Calgary) regarding their high cost lending, July 2017.
- Provided input to Momentum Community Economic Development Society (Calgary) regarding their alternative payday loan model, August 2015.
- Provided input on research project on the payday loan industry by Justice Ministries of the Presbyterian Church in Canada, November 2014.

(vi) Recreation & Hobbies

- Study: completing courses towards the Graduate Certificate in Christian Studies, Canadian Mennonite University, available: <https://www.cmu.ca/academics.php?s=gradstudies&p=certificate>, Winnipeg.
- Running: Trainer: Half marathon pacer (2019), Clinic pace leader (2017-19), Half-marathon Clinic instructor (2016); Runner: completed 3 full marathons and approximately thirty half-marathons since October 2014.
- Skiing: Cross-country and downhill skier; CANSI Level One Ski Instructor (2019-2020), available: <https://cansi.ca/>, Gatineau, Quebec.
- Guitar: completed grade six in London College of Music Examinations, available: <https://lcme.uwl.ac.uk/exams/guitar-ukulele/acoustic-guitar>, University of West London, UK.

Contact

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University webpage: <http://www.mscollege.ca/about.php?s=faculty&id=515>

I am active on Twitter (@bucklandjerry), Facebook, YouTube, LinkedIn, and I have SSRN, ResearchGate and Academia.edu webpages. Also, I maintain a website for the diaries project (financialdiaries.ca) and a professional website (Jerrybuckland.com).