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The Potential Role of Assets

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Increasing Parent Educational Expectations for Children in Sub-Saharan Africa: The Potential Role of Assets

It is commonly held in the education literature that parent expectations are an important factor in predicting children's achievement in school. However, little research has been conducted on educational expectations of parents living in developing countries. In this study of Ugandans we examine whether parents save more when they are given access to Asset Development Accounts (ADAs) and financial training than parents receiving financial training but no ADAs, and/or parents with no ADA or financial training. We find that Ugandan parents who receive both an ADA and financial training experience an increase in mean wealth of US$77.4 over a two year period, parents who receive training only experience an increase of US$71.41, and parents who do not receive an ADA or training experience a decrease of US$73.49. Moreover, we find that as mean wealth increases parents generally have higher expectations for their child's education.

Key words: *asset building, Africa, expectations, AssetsAfrica*

Educational achievement is believed to be an important predictor of children's future economic well-being (Haveman & Wolfe, 1994; Hertz, 2006). Given this, education has been embraced as a key development strategy for improving the lives of children everywhere (see for example, Bruns, Mingat, & Rakotomalala, 2003; USAID, 2005). In fact, the global community has set the goal of providing at least primary education for all (EFA) children by 2015 (USAID, 2005). Despite the emphasis on education, large disparities still exist between poor children's academic achievement and affluent children's achievement throughout the world. For example, when looking at education data on developing countries in the aggregate, 18 percent of children fail to complete primary school (United Nations, 2007). Of the developing countries, Sub-Saharan Africa at 30 percent has the most children who fail to complete primary school (United Nations, 2007). The average child in Sub-Saharan Africa completes less than four-years of formal schooling (Bruns et al., 2003).

In this paper we focus on rural areas in Uganda, a country located in Sub-Saharan Africa. There is just over 24 million people living in Uganda (Census, 2002). Of the 24 million people living in Uganda, almost 14 million are below the age of 18. The literacy rate for Ugandans ten years or above is 70 percent.[1] Literacy rates vary drastically depending on location. Literacy among the urban population is 88 percent. In contrast, the literacy rate in rural areas is 67 percent. The primary school (typically ages 6 to 12) net enrollment rate in 2002 was 86 percent in Uganda. The secondary school (typically ages 13 to 18) enrollment rate was 23 percent (Census, 2002). In 1997 the Ugandan government implemented a program called Universal Primary Education Program (UPEP) in an attempt to increase access to schools. In the initial years between 1999 and 2003 there was an increase in enrollment of approximately 7 percent (UBOS, 2007). However, more recently in 2004, enrollment dropped by 3 percent nullifying earlier gains and raising questions about the future

[1] Literacy is the, "… ability to read with understanding and write meaningfully in any language" (Census, 2002, p. 17).

(UBOS, 2007). These statistics suggest that there is still considerable work that needs to be done to achieve education for all in Uganda.

Why it is Important to Increase Expectations

Various theories have been offered to explain differences in academic achievement, most of which focus in one way or another on poor and minority children, the schools they attend, and their family and community (Elliott & Sherraden, 2007). Parent expectations might provide a way to help explain academic achievement among children. Findings in the United States and other developed countries consistently indicate that parent's expectations are an important factor in predicting children's academic achievement on a number of indicators such as test scores, enrollment in college, and college completion (for example, Axinn, Duncan, & Thornton, 1997; Elliott, 2007; Fan & Chen, 2001; Reynnolds & Gill, 1994; Seyfried & Chung, 2002). Given this, investing in policies that have a positive impact on parent expectations as part of a development strategy might be a way of increasing academic achievement. However, according to Beutel and Anderson (2007) few studies have examined educational expectations in developing countries. Given this, little is known about how parental expectations are formed in countries such as Uganda that may have very different social structures, for example, than in the United States (see for example, Beutel & Anderson, 2007).

The Potential of Wealth for Increasing Expectations

Some of the usual factors examined when studying parent expectations and their impact on children's achievement are income, race, parent's education level, parent engagement, household size, and employment status. Recently, researchers have begun to pay closer attention to the role of parental wealth for understanding parent expectations. In a study of mother-only families, Zhan and Sherraden (2003) find that assets (home ownership and savings) have a positive association with a child's academic achievement and that the relationship between assets and achievement are partially mediated through parent expectations. Zhan and Sherraden (2003) suggest that current research on educational achievement does not pay enough attention to the potential impact of parental assets on children's achievement. Further, Conley (2001) finds that parent's net worth is an important factor for predicting who will enroll in college. Williams (2004) finds that parent's wealth, savings, and stocks are positively associated with education achievement of children.

In a study examining the relationship between parental assets and expectations of both mothers and fathers Zhan (2006) suggests that increasing parent wealth might be one way to impact parent expectations (Zhan, 2006). She finds that parent assets (net worth) are positively associated with parent's expectations and children's educational performance (Zhan, 2006). Parent expectations also act as a partial mediator between assets and children's educational performance, in that the effect of assets on children's educational performance is either increased or decreased depending on parent expectations (Zhan, 2006). Given this, Zhan (2006) suggests that parent assets, in part through parent expectations, might play an important role in improving children's achievement. Despite the potential of wealth for increasing parent expectations, to date, no research has examined the impact of parent wealth on parent expectations within developing countries.

Research on Parent Savings for College

In addition to research on parent wealth (for example, net worth, homeownership, stocks, and bonds), there is a growing body of research on parent savings for college (for example, Cabrera & La Nasa, 2000; Clancy, Han, Mason, & Sherraden, 2006; Elliott & Wagner, 2007; Flint, 1993; Hossler &

Vesper, 1993; Miller, 1997). Of the little research that exists on parent's savings for college, parent savings in conventional bank accounts designed for middle- and upper-income parents are more commonly studied than bank accounts designed for the poor, such as Individual Development Accounts (IDAs).

IDAs are matched savings accounts – similar to employer matched 401(k) plans – designed to increase savings by the poor. Asset theory suggests that the poor have less access to asset-building subsidies that occur through tax benefits – such as 401(k) , 403(b), State College Savings Plans (529), and Individual Retirement Accounts (IRAs) – made available by government for middle- and upper-income families (Sherraden, 1991). When the poor do gain access, they typically benefit less from these subsidies because they have fewer resources to start with and have little to no tax liability (Sherraden, 1991). Given this, the distinction between conventional bank accounts and IDAs might be a particularly important distinction to make in designing policies for the poor.

Using Structured Savings Accounts to Raise Expectations of the Poor

Researchers who study parent savings in conventional bank accounts find that income is associated with who saves for college (Hossler & Vesper, 1993). In a study on parent savings for college, Elliott and Wagner (2007) examine whether parent savings for college positively impact parent expectations for child's education. They find that there is a correlation between savings for college and parent expectations. However, they point out that among parents with savings for college, a lower percentage of poor parents have high expectations. They hypothesize that this might be due to the fact that the parent's in the study were using conventional bank accounts designed for middle- and upper-income families.

In contrast, what asset theorists find in regards to people saving in IDAs is that the statistical association between income and savings is weak; that is, the amount of money people earn is less important for predicting who or how much participants in IDAs save (Schreiner, Clancy, & Sherraden, 2002; Schreiner & Sherraden, 2007; Schreiner et al., 2005). When given access to structured accounts, the choice to save may seem more possible for poor parents (Clancy et al., 2006). For example, some participants in IDA programs report that the accounts alter what they believe they are capable of accomplishing through savings. One IDA participant put it this way, "It's great. It's a blessing…. I mean it really gives people the confidence that they can do it with the help of the IDA" (Sherraden et al., 2005, p. 157).

Similarly, structured accounts might change the way poor parents think about their capability to finance college. In Maine's 529 savings plan study, on low-to-moderate income families saving for college education, in talking about the matched grant, a participant said that the matched grant,[2]

> … was actually the major thing, because at that point I wasn't sure if I could open anything up… so that was the biggest factor, knowing that I had the matching grant and knowing that when I saw my first statement for the kids, "Wow. I actually have some money in there, instead of my little bitty amount." That was the biggest thing. (Mason, Clancy, Sherraden, & Han, 2006, p. 13)

[2] The first report is *Inclusion in college Savings Plans: Participation and Saving in Maine's matching Grant Program* (Clancy et al., 2006)

IDAs provide the opportunity for matched saving which rewards parents for the act of saving and not simply the amount. In addition, IDAs provide the opportunity for persons other than parents to deposit in the accounts, and include rewards for children and parents as they reach milestones such as completing a year of schooling or voluntary service activities. These program components may contribute not only to an accumulation of savings toward college, for example, but may also increase the expectations of those who may have thought college attendance was not possible due to high costs and limited resources.

In the first part of a two-part study conducted by Clancy and colleagues (2006) on Maine's NextGen College Investing Plan®, the state of Maine's 529 saving plan, is an example of a study investigating the role that structured accounts for the poor might play in raising savings for college among poorer families.[3] While 48 states currently offer a 529 savings plan, Maine's 529 savings plan is one of only seven that offer a matching grant program to help increase savings among poorer families. What Clancy and colleagues (2006) find in this study of low-to-moderate income families is that the majority (80%) of these families are active savers with a mean average annual contribution among all study participants of $933.[4] Further, they find that neither educational levels of participants (typically parents) or income level are statistically associated with saving performance (Clancy et al., 2006).

Given this, IDAs might be a possible policy solution for raising expectations among poor parents in developing countries as well as in the United States. However, little research has been conducted on the relationship between structured savings accounts and parent expectations. This is partially because there is little data available on IDAs and parent expectations.

In this study, instead of using the term IDA, Asset Development Accounts (ADAs) are used instead. The name of the accounts was changed to ADAs to reflect the communal culture of Africans. Therefore, participants were given a choice to participate as individuals, families, or groups. We examine two general questions. The first question is whether poor parents in Uganda who have access to ADAs accumulate more assets than poor parents who do not have access to ADAs. The second question is whether there is a relationship between assets and parent educational expectations.

Project Setting: Demographic, Socio-economic and Educational Background

Masindi district is located in the western part of Uganda, 130 miles from the capital city of Kampala. The district has a population of approximately 479,865, of which 247,000 (49.1%) are males and 232,000 (50.9%) are females. There is a 2.41 percent population growth rate per annum (Uganda Bureau of Statistics, 2005). Children (0–14 years) make up 46.1 percent of the population, adults (15–64 years; the adult age group starts at 15, which reflects the shift that government has made in the definition of adults in the recent years) make up 50.9 percent, and the elderly make up 3 percent of the population. The Masindi district development plan (2003) reported that the average household size in Masindi is 6.9 persons, and an average household land holding is 2.5 acres.

[3] The second report is a qualitative study of ten account owners, *Saving for College in Maine's Matching Grant Program: Account Owner Experiences* (Mason et al., 2006)

[4] Active savers are participants who have made deposits beyond the initial contribution (Clancy et al., 2006).

Masindi district is ethnically rich with more than fifty-six distinct ethnic groupings, the most dominant tribe being Banyoro/Bagungu (59.9 percent) followed by the Luo-speaking tribes. The rest consists of Alur, Lugbara, Baruri, Banyankole, and Rwandans. The district is also home to immigrants who include Sudanese, Kenyans, Somalis, and Congolese. It is made up of four counties of Bururuli, Kibanda, Bujeje, and Bulisa.

Muzora et al. (2002) conducted a study in Masindi and found that from a gender/cultural perspective, women own insignificant resources like pans, cups, brooms, and hoes, while men own more productive resources like ox-ploughs, big boats, nets, land, and livestock. In the same study, land was considered to be the most important asset. Livestock ranked second and included cattle, goats, pigs, and poultry. Across the ethnic groups interviewed in the district, assets were owned and controlled by men and boys (Muzora et al., 2002).

Subsistent agriculture is the main source of livelihood and involves 94.5 percent of Masindi's population. The area has a number of small-scale artisans mainly involved in metal fabrication, woodwork, brick making, pottery, and other clay works. Retail shop dealers are mainly engaged in imported manufactured goods for home use. This accounts for over 70 percent of the trade in the district.

The overall literacy rate is 52.2 percent, with 67.4 percent for males and 38.3 percent for females. There are 97,350 UPEP children in schools, and the overall drop-out rate for the district is 2.5 percent. Within the district there are 176 functional primary schools, 19 secondary schools, and 6 colleges.

Data and Methodology

The data in this study is taken from a research demonstration pilot project in Masindi, Uganda. The research had three groups. The treatment group was allowed to participate in the matched savings program, the comparison group was not allowed to participate in the matched savings program, and the third group received the training offered to the treatment group but did not participate in the matched savings program. A structured questionnaire was administered to all the research participants. The questionnaire asked questions on the demographics; socio-economic characteristics; and economic, social, psychological, and political wellbeing. Data was collected at two points. The first data collection point was in August 2005. This was approximately one year after the enrollment[5]. The second data collection point was approximately two years after the program started, in September 2006.

In this study, the total sample size is 470 combining wave 1 and 2. Due to missing data, individual analysis yielded different sample sizes. The first question we examine is whether the mean wealth of Ugandan parents with ADAs is higher than the mean wealth of parents who do not have ADAs. The second question we examine is whether mean wealth is associated with higher parent expectations for child's schooling. To answer the first question we hypothesize that:

H1a: There is a difference in the mean wealth for the ADA group and the comparison group.

H1b: There is a difference in the mean wealth for the ADA group and the training and no account group.

[5] Opening accounts was on going; therefore, not all participants opened accounts at the beginning of the program.

To answer the second question we hypothesize that:

> H2: Groups with higher mean wealth will have higher parental educational expectations for their child.

To test these hypotheses, 3 X 4 Factorial Analysis of Variance (ANOVA) was conducted to compare means of wealth across groups (treatment, comparison, and trained without accounts groups) and Parent's educational expectations for child. In addition ANOVA was used to test interaction effect of the study groups and children's educational expectations.

Variables

Wealth. The wealth variable in the study was an aggregate variable of the value of livestock and household durables that a household owned. The livestock variable includes cattle, pigs, goats, and chickens, and the household durable variable includes household goods such as bicycles, radios, and cell phones.

Parent Educational Expectation for Child. This variable was a categorical variable. The question that addresses this variable in the study is How far do you expect your child to go in school? Responses included four categories: Primary (equivalent to primary to middle school or first to seventh grade), secondary (equivalent to middle to high school or eighth to twelfth grades), college (equivalent to vocational training), and University (equivalent to the traditional four-year university).

Study group. This variable is a categorical variable. Participants in the study were in one of three groups: the treatment group, which had structured accounts, the comparison group which did not have structured accounts, and a third group which was trained with the treatment group but did not participate in the treatment of the structured accounts.

Data Analysis

Descriptive statistics were generated to present the demographic and socioeconomic characteristics of the study participants. Factorial Analysis of Variance was conducted to compare the means of wealth across treatment group and parent's educational expectations for child for both wave 1 and for wave 2 data. Furthermore, ANOVA was used to check interaction effects of treatment group and parent's expectations.

Results

Table 1 summarizes the descriptive statistics for the study sample. The majority of the research participants do not have a college education. Of those who answered this question, 84% and 82%, did not have a university education in wave 1 and 2 respectively. People in the research were more engaged in self-employment than in formal employment: 83% and 82 % in wave 1 and 2 were engaged in self-employment. Regarding parent's expectation for child's education, 68% and 64 % expected their children to go to university in wave 1 and 2 respectively, of these 50% both in wave I and 2, were from the treatment group. Only 15% in both wave 1 and 2 had assets that were worth more that US$1001. Of these 70% and 67% in wave 1 and 2 respectively were from the treatment group.

Table 1: Descriptive Characteristics

Characteristics	Treatment Number (%)		Comparison Number (%)	
	Wave 1	Wave 2	Wave 1	Wave 2
Gender				
Male	85(18)		141(30)	
Female	124(26)		49(10)	
Marital Status				
Married	157(34)		148(31)	
Unmarried	52(11)		42(9)	
Employment Status				
Self Employment	166(35)	128(35)	174(37)	138(38)
Formal employ	43(9)	40(11)	16(3)	15(4)
Education				
No college	154(35)	127(34)	166(38)	145(33)
Some college	48(11)	44(12)	6(1)	11(2)
College Savings				
College savings	76(18)	86(24)	44(11)	66(18)
No college savings	113(27)	79(22)	119(29)	85(24)
College Expectations				
No college	47(10)	60(13)	75(16)	73(16)
Some college	162(34)	149(32)	115(25)	117(25)
Asset Poor				
$1000 or less	161(34)	161(34)	178(38)	176(37)
More than $1001	48(10)	46(10)	14(3)	14(3)

Percents do not include missing values; N=473

Table 1: Descriptive Characteristics (continued)

Characteristics	Trained no Account Number (%)		Total Number (%)	
	Wave 1	Wave 2	Wave 1	Wave 2
Gender				
Male	48(10)		274(58)	
Female	25(5)		198(42)	
Marital Status				
Married	51(11)		356(75)	
Unmarried	22(5)		116(25)	
Employment Status				
Self Employment	53(11)	31(9)	393(84)	297(82)
Formal employ	20(4)	11(3)	79(17)	66(18)
Education				
No college	49(11)	31(8)	369(84)	303(82)
Some college	14(3)	12(3)	68(16)	67(18)
College Savings				
College savings	17(4)	19(5)	137(29)	171(36)
No college savings	42(10)	25(7)	274(58)	189(40)
College Expectations				
No college	28(6)	38(8)	150(32)	171(36)
Some college	45(10)	35(7)	322(68)	301(64)
Asset Poor				
$1000 or less	64(14)	65(14)	403(85)	402(85)
More than $1001	9(2)	9(2)	69(15)	68(15)

Percents do not include missing values; N=473

Mean Wealth of Parents with IDAs

Table 2 examines the wealth differences according to the research study group. In wave one the treatment group's mean wealth is US$631.13. In wave two the treatment group's mean wealth is US$708.53. This is an increase of US$77.4. In contrast, in wave one the mean wealth for the comparison group was US$173.49, and in wave two it increased to US$244.90. This is an increase of US$71.41. For the no training no account group, in wave one the mean wealth was US$341.29, in wave two it decreased to US$267.80. The no training no account group experienced a mean wealth decrease of US$73.49.

Table 2: Mean Wealth in US$ for Waves 1 and 2

Study Group	Mean Wealth Wave 1	Total N	Mean Wealth Wave 2	Total N
Treatment	631.13	207	708.53	205
Comparison	173.49	190	244.90	190
Training no Account	341.29	73	267.80	73
Totals	401.11	470	451.56	468

Mean Wealth and Parent's Education Expectations for Child

Table 3 provides a snapshot of the wealth differences according to research study group and parental expectations. In wave 1, parent's expectations for the treatment group increase as the wealth mean increases. This is not the same for the comparison and trained but no account groups. The wealth mean increases for both the comparison as well as the trained no account group for the primary to secondary levels of parent's expectations and plunges for the college level and then increases again for the university level. In wave 2, all the research study groups have a smaller wealth mean at the college level than for secondary which is a lower level of expectations.

Table 3: Descriptive Statistics

Characteristics	Treatment			Comparison		
	n	%	Mean	n	%	Mean
Wave 1						
Parental Expectations						
Primary	3	.7	147.73	7	1.7	28.57
Secondary	24	6	371.78	37	9.2	130.77
College	31	7.7	558.01	17	4.2	53.27
University	131	32.6	734.01	98	24.4	269.68
Sample total	189	47	649.84	159	39.6	203.61
Wave 2						
Parental Expectations						
Primary	2	.6	137.50	5	1.5	91.36
Secondary	7	2	702.84	24	7	107.95
College	12	3.5	324.62	14	4.1	100.41
University	137	39.8	952.51	103	29.9	404.75
Sample total	158	45.9	883.44	146	42.4	316.04

Table 3: Descriptive Statistics (continued)

Characteristics	Trained no Account			Total		
	n	%	Mean	n	%	Mean
Wave 1						
Parental Expectations						
Primary	1	.2	84.09	11	2.7	92.85
Secondary	8	2	471.31	69	17.2	254.08
College	2	.5	237.50	50	12.4	373.58
University	43	10.7	437.86	272	67.7	519.90
Sample total	54	13.4	428.84	402	100	443.65
Wave 2						
Parental Expectations						
Primary				7	2	104.54
Secondary	5	1.5	271.14	36	10.5	246.29
College	4	1.2	221.88	30	8.7	206.28
University	31	9	540.08	271	78.8	697.14
Sample total	40	11.6	474.64	344	100	595.10

Table 4 summarizes the results from the Factorial ANOVA. ANOVA was conducted to investigate the wealth differences in parent's expectations and different research study group. The results for both wave 1 and 2 indicated no significant interaction between parental expectations and group, but main effects results showed that mean wealth was significantly different for the three research study groups and the different levels of parent's expectations.

Table 4: Parent Educational Expectations for Child

Source	SS	df	MS	F	p-value
Wave 1					
Parent Expectations	3958730.643	3	1319576.881	2.640	.049
Structured Accounts	15292859.89	2	7646429.943	15.298	.000
Error	197935111.3	396	499836.14		
Wave 2					
Parent Expectations	8072416.539	3	2690805.513	3.303	.021
Structured Accounts	19737181.89	2	9868590.945	12.113	.000
Error	275377693.6	338	814726.91		

Both Figure 1 and Figure 2 show that the treatment group had higher wealth mean consistently at all levels of parent's expectations for wave 1 and 2. However, in wave 2 (Figure 2) the treatment group had higher wealth at all levels of parent's expectation than in wave 1 (Figure 1). The comparison group had the lowest mean wealth among the groups at all the parent's expectation levels for both wave 1 and 2.

Figure 1

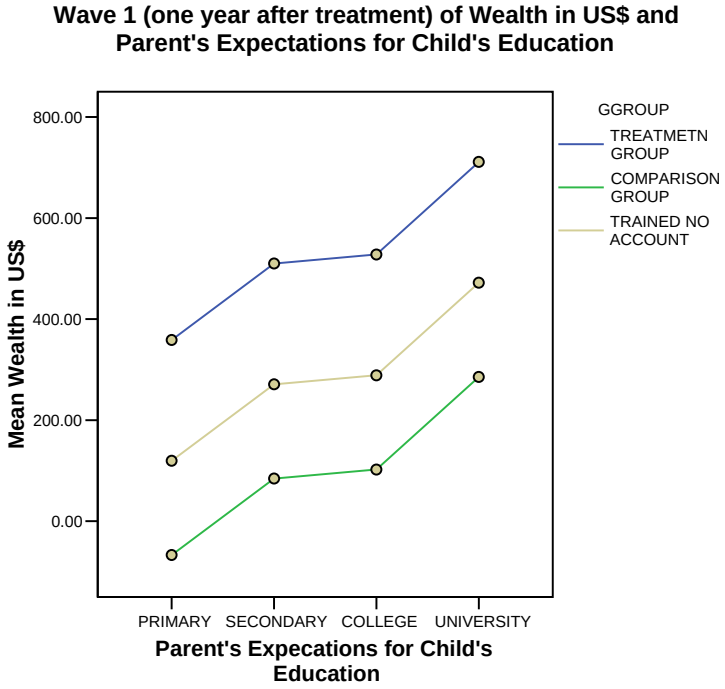
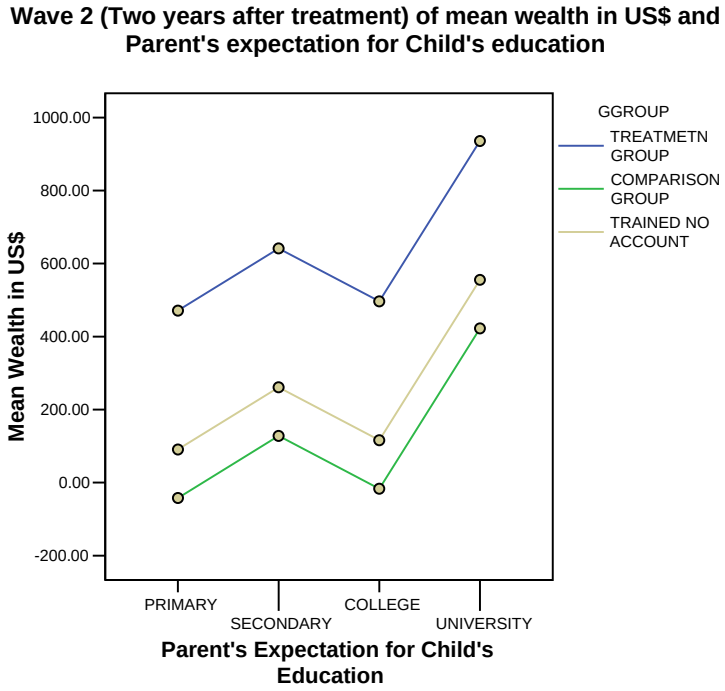


Figure 2



Discussion

Having an ADA in this study was associated with Ugandans accumulating more wealth. Essentially, Ugandans with ADAs are able to save more than Ugandans without ADAs. Ugandans in the treatment group experienced a mean wealth increase of US$77.4 while the mean wealth for Ugandans with no accounts and no training decreased by US$73.49. While this might not seem like a lot of savings in America, this represents a substantial increase in savings for Ugandans living in rural areas. These findings are further evidence that ADAs might be an important developmental strategy for increasing wealth and access to schooling.

Asset researchers studying IDAs among poor populations in America have found similar results (for example, Schreiner et al., 2002; Schreiner et al., 2005). The American Dream Demonstration (ADD) was the first large-scale demonstration of IDAs. The goal of ADD was to determine whether poor people can save if given access to IDAs. The average participant in ADD earned about $18,000 per year. What ADD researchers found was that the poor can save in IDAs. Participants saved on average $16.60 per month or $200 per year (Schreiner & Sherraden, 2007).

Moreover, higher levels of wealth might be important for increasing access to schooling. How might this work? One way might be by providing parents with greater control over their children's schooling. For example, parents in this study who have acquired assets are able to manage to pay school fees for their children, ensuring that children go to school. One participant shows how an asset made this a reality:

> I am at a stage where I feel very wonderful, because even the family at large, the money I have is being used to educate children in Nursery and Primary school. You know, I have two children, one in primary, one in private nursery. I pay 2000 shilings per week. It is from the money that I am getting from the asset.

It is likely that with increased wealth comes a greater sense of control over financing schooling. This greater sense of control over financing the schooling of their children might lead to higher educational expectations.

In general, a rise in wealth was associated with higher parent expectations for child's schooling. Ugandans with more wealth were more likely to expect their child to attend university than Ugandans with less wealth. This might have important implications for creating policies in developing countries that seek to increase achievement and access to schooling. Educational expectations have been shown to be an important indicator of child academic achievement (Marjoribanks, 1984). Given this, ADAs might be an important part of a development policy that seeks to increase academic achievement and access to schooling in developing countries.

However, there is one exception to the finding that higher wealth is associated with higher parent expectations. In the case of parent expectations for a child attending what would be the equivalent of a vocational school in America, more wealth did not appear to be associated with parent expectations for a child attending a vocational school. There might be a perception among Ugandans that secondary education is equivalent to, or more important than, vocational training given possible economic returns from investing in vocational training. Future research might look

more closely at why higher levels of wealth do not lead to higher expectations for attending vocational schools.

One limitation of this study is that the ADAs were not specifically designed for increasing children's opportunities for schooling. It might be that parent expectations increase more when parents are savings for a child's schooling than for other purposes. Another limitation is the length of the study. Participants have had approximately two years to save in this study. After several years of savings their wealth would more than likely be much higher and potentially having a much larger impact on expectations. In addition, in this study, baseline information was not collected until participants had been in the program for one year. Therefore, impacts of being in the program were likely dampened.

Since this particular study did not control for other variables that would have contributed to wealth accumulation and parental expectations, the results should be interpreted with caution. For future research, covariances may be included in the analysis to ensure that they are controlled for. This would isolate the effects of wealth on parent expectations.

Conclusion

ADAs might be a possible policy solution for raising expectations among poor parents in developing countries such as Uganda. ADAs provide the opportunity for matched saving which might encourage poor parents to save (see for example, Schreiner & Sherraden, 2007; Sherraden, 1991). In addition, ADAs can provide the opportunity for persons other than parents to deposit in accounts. In communities such as in this study, it might make sense to figure out ways for communities to make deposits in individual accounts. This might be particularly fruitful for ADAs developed specifically for schooling. Whereas in the current study participants could use money deposited in ADAs in a variety of ways (livestock, land, a motorcycle, etc.), there have been a number of discussions about creating accounts for children to save for college (Boshara, 2001; Sherraden, 1991). These accounts could include rewards for children and parents as they reach milestones such as completing a year of schooling or voluntary service activities. These program components may contribute not only to an accumulation of savings toward college, but may also increase the expectations of those who may have thought college attendance was not possible due to high costs and limited resources.

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