



AFTER RETURNING FROM UGANDA, I WOULD LIKE TO SUPPORT DEVELOPMENT IN SERBIA

Through her dedicated work, Dr. Ana Pantelic gives hope that we can still support people living below the poverty line in new ways

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For the last ten years, Ana has been completely dedicated to increasing the financial capabilities of people living in poverty and to the economic empowerment of women. She has had a lot of success in Latin America and Africa.

For someone to be so successful in their profession, and particularly in areas that are of such significance to humanity, they must be completely dedicated to their craft, which is certainly the case with Ana. We had the chance to see this for ourselves when we met up one sunny day in Belgrade; she was visiting for just a few days before returning back to Boston. We learned about a longer journey that awaits her, which she spoke about enthusiastically for Original.

You went to elementary school here

[in Belgrade], and then completed high school, undergrad and graduate school in the United States, before returning to Serbia for your PhD studies. How do you see yourself in these two very different systems? What are the best parts of each of them, and what are some of the negatives?

– I grew up in a family that valued education in the broadest sense, which encompassed not only academic but also informal education through participation in a number of extracurricular activities. Experts have shown that it is important for the development of youth that they gain skills in a number of different disciplines, and that engaging in sports and the arts are as important as studying mathematics or literature. In addition to attending elementary school, I was also enrolled in music, math, and dance schools; played tennis and swam; and always found time to play with friends in the neighborhood. From my earliest

days, I learned how to organize my schedule and valued this interdisciplinary development approach. Thus, having the opportunity to experience different educational systems allowed me to interpret the world through a variety of different lenses. In the American educational system, I liked the fact that children were encouraged to be creative, to think critically about the world around them, and to work in teams. Still, in Serbia, our educational system was much more demanding, both in content and in discipline, particularly in the natural sciences. This provided me with an important foundation and served as a springboard for my career later on. I also believe that our society is far less restrictive when it comes to mobility than in the United States, so I gained a sense of confidence and independence very early in life, which helped me out a lot, and likely

bolstered my desire to venture out and move to South America and Africa as an adult.

Your doctoral research, and also the book that you recently published, focus on disrupting poverty in developing countries, and this is an issue that you have dedicated your life to exploring. What led you to choose this topic?

– I am fascinated by human ingenuity. Maybe that's the heritage of the Balkan mentality, but when people overcome the biggest obstacles against all odds, and not only survive but little by little actually begin to thrive, that to me is a cause for celebration. That resourcefulness is an everyday feature of the lives of people living in poverty who, as if to spite the world and its obstacles, never stop fighting for a better life. One in every ten people on this planet is trapped in the cycle of poverty, and the majority of them live in less developed countries. Poverty is not caused by apathy, but rather by systems that deny opportunities to a significant portion of the population, as well as economic inequalities that prevent people from accessing tools to build a better future. I firmly believe that these statistics will change when the system's levers are shifted, and when opportunities are created and conditions are improved for all the citizens of this planet.

What do you think is the key to solving this problem?

– It's important to highlight that global poverty rates have actually decreased significantly over time. However, if we hope to eradicate poverty in its entirety, we will need solutions that are targeted to the specific needs of vulnerable and marginalized groups (such as people with disabilities, ethnic minorities, women, etc.). We also need to support young people and ensure they have the opportunity to grow and develop in a way that will make it easier for them to adapt to the future. For my colleagues working on these issues, I would recommend that they consider taking a systems approach, and that means bringing the public, private and nonprofit sectors together to collaborate and adopt a differentiated targeted approach. The reason for this is simple: there is no panacea and no

“magic bullet” approach that will help everyone equally. I also believe that we won't be successful unless we find ways to leverage technology and digital innovations. In the future, we will be faced by even more extreme environmental disasters and will live in more dense urban environments, but we will also be much better connected, which gives us the opportunity to learn from one another. In order to effectively eradicate poverty, the key is really to change our mindset about those living in poverty, and to recognize that they should be active participants in determining their own futures, rather than being seen as passive and invisible recipients of social welfare. We will never be successful unless we include those experiencing poverty in the process of designing and implementing solutions.

You spent a few years living in Colombia. What did things look like there, and what things have changed? How different is it now?

– During my Masters' studies at Boston University, I started to research the Latin American region because I recognized a lot of similarities with the challenges we experienced in our part of the world. When I came across an ad for a job in Colombia with the organization Fundación Capital in 2011, I knew I had to apply. Upon arrival I was impressed with the beauty of the country and its hard-working and hospitable people, though it also had a complicated history, which is not so dissimilar to our own story. I think the bigger shock to me was on the professional side of things, because the organization was still in its very early days then, and I had no idea what to expect because we didn't even have a website at the time. Upon arriving to the country, I was tasked with the



Women often avoid applying for jobs unless they fulfill every single criterion. We need to fight against societal stereotypes and also against our own internal biases, because doubting ourselves has never led to success. Let's not let this prevent us from achieving our dreams.

challenge of increasing financial inclusion in Colombia and developing a digital solution that would enhance the financial capabilities of social welfare recipients. In actuality, what that meant was that I needed to design a system that could work for 2.6 million women living in poverty who were recipients of conditional cash transfers. My target group was mostly illiterate, living in rural areas, and the entire system had to be built into the institutional scaffolding of the government's social protection system. It also had to be approved by the Colombian government, which was skeptical that such an initiative would work. I had no idea where to even begin because at that time, nobody was developing applications for people living in poverty, especially not ones that would be used without the presence of a trained social worker (something that would have otherwise made the initiative too expensive and not scalable). I had no choice but to dive into the work, spending time in the field, in the offices of various ministries and financial institutions, and in never-ending conversations with my colleagues, who helped me to align the complex puzzle pieces together in my mind. All that effort paid off in the end and we achieved some great results. I'm really proud of this initiative, which I called LISTA, because we invented a system in which local volunteers (women leaders) receive a tablet loaded with our LISTA app for a month, they rotate it in their neighborhood so that 20-30 people complete the training, and then they pass the tablet to the next leader. With this system, hundreds of people can use one tablet, which decreases costs. It also challenged stereotypes about poverty, because less than one percent of the tablets were damaged, lost or stolen, which is proof of the serious commitment to self-improvement of people in poverty. In the last seven years, LISTA has had more than half a million users, the majority women, in 10 countries and on three continents. What's more, it has been embedded into the social policy of numerous Latin American countries, and these governments have taken it upon themselves to implement the initiative. This means that my work has helped improve their social policy and change

perceptions of poverty, but more importantly – it has helped users of this technology improve their self-confidence, increase their savings and decrease the likelihood of over-indebtedness, and in the long-term improve their financial health. Colombia is known for being an entrepreneurial country, so it shouldn't come as a surprise that it was also a fruitful place to test out innovations. Perhaps they, too, share our Balkan culture of *inat* [spite], because they wanted to prove that they could be the first to achieve something like this, that this idea could really work, and to make a difference in the lives of the poorest citizens.

Despite its difficult past, Colombian people are considered to be very happy. Was that your impression also “in the field”? If so, what do you think is the reason for that?

– Psychologists and sociologists have long ago shown that the key to a long life is social cohesion. Family is an important part of Colombian society, and for those living in poverty, it also serves as a social safety net, which I think is really important. I remember doing research before moving to Latin America and reading that people from the region were among the happiest in the world, which didn't make a lot of sense to me if we only consider economic development. Still, I believe that their capacity for joy, respect for others, and optimism in the face of difficulties are critical linchpins. This is even more apparent in the field, because people need to rely on each other much more than they would in cities.

How would you compare that to people in our region? What do you think prevents us from thinking and living in a similar way?

– What I like about our society is that we have so many examples of young people who experience the world with optimism and positive energy, and yet they are rarely featured in the media. We can't ignore the reality, which is that the social and economic situation in the country is complex, and has been exacerbated by wars and the political climate. However, when we are exclusively exposed to negative information, it's difficult to find

motivation to remain optimistic. I personally find it helpful to remind myself of all the good parts of our society and read about positive examples. Unfortunately, until recently most foreigners – if they had even heard about Serbia – had heard only about wars, which is why I always tell people that I'm from Serbia and try to share the positive side of our country and culture. We are so much more than a war story, just as Colombia is so much more than the narco-industry.

What is your next professional (and personal) destination? Why did you pick it?

– I have spent a lot of years working with Fundación Capital, and it has been my privilege to lead a number of initiatives within the organization, from launching our portfolio of digital solutions, to integrating systems for measuring the results of our work so we could make better decisions for the growth of the organization. I was also able to expand our organization's global network and gain international accolades through prestigious social entrepreneurship awards from the Skoll and Schwab Foundations, Ashoka, USAID, WSA and similar, which has been critical for the organization. This year we were also selected by the Co-Impact philanthropic collaborative for their first round of investments, with a focus on achieving systems change through economic inclusion. This will help us improve the systems that support families living in extreme poverty. Still, I felt the time had come for a change, and

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I remain an optimist, because I have witnessed an uptick in investment in innovation, and the engagement of young people who inject an incredible amount of energy into this fight, because it is, in fact, their fight: to find a place for themselves and their future on this planet, and to continue to thrive in this cruel world as if out of spite, making it more beautiful and better.

when I came across the prestigious and competitive UNICEF New and Emerging Talent Initiative (NETI) I felt compelled to apply. You are the first to hear that I have accepted an offer to join the Social Policy and Advocacy team in UNICEF's Uganda Country Office, where I expect to spend the next two years, starting in June. As was the case with Colombia some years prior, I have never been to Kampala, and therefore don't know what to expect but am open to new adventures. My understanding is that the local UNICEF team is very strong and that they're open to innovation, which is important to me because I doubt I would have considered this opportunity without that. I see this new endeavor as an opportunity to continue my professional and academic journey, because it will be my first time living in an African country and will allow me to experience and understand the complexity of poverty in an entirely different context. I'm aware of my privilege in being able to across the world, and recognize that this is not something that everyone can do as easily. I must admit that it wasn't an easy decision for me, but I'm not taking my profession seriously if I don't take the time to immerse myself and spend significant time in-country in order to get a closer grasp on poverty and opportunities to improve well-being. On a personal level, I see this as a unique opportunity to expand my global insights, and look forward to visits from my family, partner, and friends, with whom I look forward to exploring Uganda and East Africa.

Are you a little afraid of what's to come?

– Well of course – we always fear the unknown, but what worries me more is allowing that fear to prevent me from achieving my goals. It's important to acknowledge the gender bias here, because the fact is that men experience a lot more freedom, both of movement and in their own careers, because they are more likely to imagine themselves in positions of leadership and power, whereas women often avoid applying for a job unless they fulfill every single criterion



because we worry we won't perform the job perfectly. We should be aware of this, and as women fight not only against societal stereotypes but also against our own internal biases, because doubting ourselves has never led to success, and men usually don't waste time worrying about those things. This is why I believe it's important to move forward courageously and not allow fear or negativity to encroach upon us, and make us doubt in our own abilities, or prevent us from achieving our dreams.

What results would you expect and consider as personal success?

– This opportunity motivates me in and of itself because it is a new professional challenge, and because it allows me to learn more about the complexity of poverty in an African context, and hopefully to move the needle on social policy in Uganda. Given that the country has a large population of children, with 57% of its 43 million citizens under the age of 18, UNICEF's mission and work are incredibly relevant in helping ensure opportunities for children. My new position will be very demanding because I will be supporting social protection initiatives that require government buy-in, and that means it will take time before we see results. Still, systems change demands patience, so I hope to celebrate every success, no matter how small, and share it with colleagues, friends and family.

Have you thought of what will come next? Is there something that would be an even greater challenge for you?

– I've always hoped that one day I would be able to put my knowledge and skills into practice in our region, so I would eventually love to participate more actively in our country's growth and development. I started going down this pathway when I chose to pursue my doctorate at the University of Belgrade, and then afterwards to publish my book, *Disrupting Poverty in Developing Countries*, through the Institute of International Politics and Economics, but I hope to be able to do more for Serbia in the future.

Are you still motivated by the same desire as when you first started working?

– I appreciate the fact that I grew up being surrounded by people who took lifelong learning so seriously. My sister Nina is the first example that comes to mind, because she is like an encyclopedia of knowledge, with the capacity to read multiple books in a single day. She motivates me and pushes me to broaden my horizons, and to really see the world through different lenses, and is herself inspired by the books she's read and the diversity of friends she's met through her adventures. Another example is my father, a surgeon who never stopped learning, though he didn't limit himself to medicine but rather was actively exploring technology, music, and even poetry. Similar to him, my mother was a Professor at the Faculty of Political Science and she found inspiration for her lectures from all over the world, which she passed along to her students. Her father, also a Professor, is in his ninth decade of life but that hasn't stopped him from learning something new every day. They all supported me in the major undertaking of my doctorate, but they would all agree that academic studies are only one step towards understanding people and society. As Einstein said, the more I learn, the less I know. That's how it is with me. My desire to learn, understand, connect, and also transmit knowledge... those are my major motivators. They serve as a counterbalance to the senselessness of wars, destitution, and poverty... The world is complex and it's not easy to

remain optimistic when you're exposed to the realities of life. Still, there is so much beauty in the world that we cannot lose hope.

Do you believe that there is hope that one day we will solve the problems of poverty around the world?

– Even if we succeed in achieving the first UN Sustainable Development Goal, which is ending poverty in all its forms everywhere by 2030, we need to remember that this is just one statistic. It is relatively easy to exit poverty when the line is set at an average income of \$1.25 per person per day. It's not unimaginable to cross that line, but it's not easy to stay there, because poverty goes hand in hand with vulnerability, and it's common for families to quickly fall back below that line. The other thing to keep in mind is that the quality of life for someone who's right above or right below that line is essentially very similar, so we should always consider qualitative, and not just quantitative, data, and follow these over time. What I'm really concerned about is climate change, and how this will affect the poorest people, because they have the hardest time in adapting to global change and are almost always the first to suffer and perish as a result of extreme environmental events. Still, I remain an optimist, because I have witnessed an uptick in investment in innovation, and seen young people who inject an incredible amount of energy into this fight. It is, in fact, their fight: to find a place for themselves and their future on this planet, to become and remain lifetime learners, and to continue to thrive in this cruel world – to fight to make it more beautiful and better, almost as if out of *inat* [spite] ●

Translation by Ana Pantelic

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