

### **Personal Information**

Citizenship: Netherlands  
Languages: Dutch (fluent), English (fluent), German (fluent), French (intermediate), Italian (basic)

### **Current Position**

Apr 2022 - current Programme Director “Development Economics” Center for Economic Analysis of Risk (CEAR), Georgia State University  
Nov 2021 - current Senior Researcher, Development Economics Group, Wageningen University  
Aug 2018 - current Tenure-track Assistant Professor Microeconomics, Utrecht University School of Economics, Utrecht University

### **Memberships and Affiliations**

2022 - current Board Member Network of Development Economists in the Netherlands  
2018 - current Associate Member European Development Research Network (EUDN)  
2017 - current Fellow at Center for the Economics Analysis of Risk (CEAR), Georgia State University  
2013 - current Affiliated to the Centre for the Study of African Economies (CSAE)

### **Research and Teaching Fields**

Primary field: Development economics  
Secondary fields: Applied microeconomics; Behavioural economics

### **Previous positions**

2018 - 2021 Visiting Fellow at Development Economics Group, Wageningen University  
2016 - 2018 Postdoctoral Researcher in Economics (ESRC), Blavatnik School of Government, University of Oxford  
2016 Visiting Scholar in Economics, Freeman Spogli Institute for International Studies, Stanford University  
2013 - 2016 British Academy Postdoctoral Researcher in Economics, Department of Economics, University of Oxford  
2012 - 2013 Visiting PhD student, Economics Department, University of Oxford

### **Graduate Studies**

Ph.D., Faculty of Behavioural, Management and Social Sciences, Department of Governance and Technology for Sustainability. University of Twente, The Netherlands 2012  
*with honors*  
MSc in Business Administration, major in Economics University of Twente, The Netherlands 2008  
*with honors*

### **Undergraduate Studies**

BA in Business Administration, minor Dev. Economics University of Twente, The Netherlands 2006

### **Honors, Scholarships, and Fellowships**

2023	Nomination (1 of 3) Teacher of the Year Award Utrecht University
2021	Utrecht University School of Economics Research Prize
2021	NWO SDGs and Policy Interactions ( <b>EUR 1.874.815; PI</b> ) ' <i>From Climate Change to Conflict: Mitigation through Insurance?</i> '
2021	USAID ( <b>USD 750,000; PI</b> ) ' <i>From Climate Change to Conflict: Mitigation through Insurance?</i> '
2021	IPA (USD 50.000; PI) ' <i>From Climate Change to Conflict: Mitigation through Insurance?</i> '
2021	USE Internal PhD competition (75.000; PI) ' <i>Gender Inequalities in the 21st Century: The role of Preferences and Beliefs.</i> '
2020	DfID ( <b>USD 440,000; co-PI</b> ) ' <i>Evaluating the Welfare Effects of Behavioral Insurance Interventions Among Pastoralists in Southern Ethiopia</i> '
2019	USAID ( <b>USD 350,000; PI</b> ) ' <i>Do No Harm: Evaluating the Welfare Effects of Behavioral Insurance Interventions in Ethiopia</i> '
2019	IPA Intimate Partner Violence Initiative ( <b>USD 180,000; PI</b> ) ' <i>Addressing Intimate Partner Violence: Evaluating Interventions with Male Perpetrators vs Female Victims</i> '
2017	DFID-ESRC Joint Fund for Poverty Alleviation ( <b>GBP 500,000; PI</b> ) ' <i>Women Empowerment, Social Norms, and Violence Against Women and Girls</i> '
2017	British Academy/Leverhulme Trust Small Research Grant (GBP 10,000; co-PI) ' <i>Domestic Violence and Women's Economic Decision Making</i> '
2016	New Venture Fund Civilian Protection Emergency Fund (USD 50,000; co-PI) ' <i>Cash Transfers and Mental Health for Syrian Refugees</i> ' (with Stefan Dercon)
2014	Research grant Oxfam Novib (EUR 10,000)
2013	British Academy Postdoctoral Fellowship in Economics ( <b>GBP 300,000; PI</b> ) ' <i>Loss Aversion or Trusting Behaviour: Explaining Insurance Demand</i> '
2013	Research grant 'Improving Institutions for Pro-Poor Growth' (GBP 50,000; PI) ' <i>Risk Sharing and the Demand for Insurance</i> ' (with Erlend Berg)
2012	LSEB Postdoctoral Fellowship University of Twente ( <b>EUR 300,000</b> )

### **Peer-reviewed Publications**

“Risk Sharing and the Demand for Insurance: Theory and Experimental Evidence from Ethiopia.” (with Berg, E., Blake, M) 2021 *Journal of Economic Behavior & Organization*, 195, pp. 236-256

“The Power to Protect: Household Bargaining and Female Condom Use.” (with Cassidy, R., Groot Bruiderink, M., Janssens, W.J.) 2021 *Journal of Development Economics*, 153, 102745

“Literacy and Quality of Index Insurance Decisions.” (with Harrison, G.W., and Schneider, M.) 2022 *The Geneva Risk and Insurance Review*, 47, 66-97

“The Introduction of Formal Insurance and its Effect on Redistribution.” (with Anderberg, D.) 2020 *Journal of Economic Behavior & Organization*, 179, pp. 22-45

“Multi Stakeholder Partnerships for Transfer of Environmentally Sound Technologies” (with Lovett, JC and Hofman, PS) 2011, *Energy Policy*, vol. 39, pp. 1-5

“Review of the 2008 UNFCCC meeting in Poznan” (with Lovett, JC, Hofman, PS, Balderas Torres, A, Clancy, JS, & Krabbendam K) 2009, *Energy Policy*, vol. 37, pp. 3701 – 3705

- Median AISP 2018-2020 = 0.82; preliminary RAAS score 2022 = 22.2

“Technology Transfer and Global Markets” (with Lovett, JC, Hofman, PS, and Clancy, J) In: eds. Ockwell, DG & Mallett, A 2012, ‘Low-Carbon Technology Transfer, From Rhetoric to Reality’, Routledge

“Weathering the Storm: The Demand for and Impact of Microinsurance.” University of Twente Doctoral Dissertation

### **Working papers**

“The Welfare Consequences of Processing Compound Risk.” (with Harrison, G.W., Martinez-Correa, J., Ng, J.M., and Swarthout, T.) CEAR Working Paper 2022-02. Center for the Economic Analysis of Risk.

“Do No Harm: The Welfare Consequences of Behavioural Interventions.” (with Harrison, G.W., Schneider, M.) CEAR Working Paper 2020-12. Center for the Economic Analysis of Risk.

“Measuring the Welfare of Index Insurance: A Conceptual and Literature Review.” (with Plevin, J.P.) World Bank Policy Research Working Paper

“Targeting Men, Women or Both to reduce Child Marriage (with Dam, A., Cassidy, R., Janssens, W., Kiani, U.) Tinbergen Working Paper 22-087/V. Tinbergen Institute

### **Work in progress**

“Contingent Thinking, Insurance, and Religion” (with Dalton, P., Haar, van der L., and Panin, A)

“Adaptive Welfare Evaluation of Insurance Purchase” (with Harrison, G.W.)

“Effects of a Goal Setting Intervention on Test Scores and Secondary School Progression.” (with Dam, A., Gray-Lobe, G., Kremer, M., de Laat, J.)

“Tailoring Advice and Incentives to Enhance Consumer Welfare from Livestock Insurance” (with Barrett, C.B., Gidey, T.G., Harrison, G.W, Jensen, N.D., Son., H.H.)

“Intimate Partner Violence, Preferences, and Economic Decision-making” (with Anderberg, D., Cassidy, R., Dam, A.)

“Interventions that Disrupt the Peace: Intimate Partner Violence when Edutainment is Targeted at Men, Women or Both” (with Anderberg, D., Dam, A., Veldhoven, A.)

“Climatic Variability and Conflict in Arid Zones in Kenya?” (with Jensen, N., Lopez-Rivas, J., Rikken, E.)

“Long-term Effects of Index-Based Livestock Insurance” (with Barrett, C., Jensen, N., Son, H.H.)

“Why do Intimate Partner Violence Rates and Trends Vary across the World” (with Baland, J.M, Guirkinger, C., LeFebvre, P)

### **Books and Policy Reports**

“Effectief ontwikkelingsbeleid vergt cultuur van leren en betere evaluaties.” 2021 (with Treurniet, M., Bedi, A., Bulte, E., Dalton, P., Dijkstra, G., Gunning, J. W., Janssens, W., Kempen, L. V., Kuijpers, R., Lensink, R., Morsink, K., Nilesen, E., Oostendorp, R., Pradhan, M., Ruben, R., & Soest, D. V.) *Economisch Statistische Berichten*, 106(4801), 436-439.

“How to measure whether index insurance provides reliable protection.” (with Clarke, D. J., & Mapfumo, S.) World Bank Policy Research Working Paper; No. 7744. World Bank, Washington, DC

“Drawing Conclusions.” (with Geurts, P.) 2014 In: Radermacher, R. and Roth, K. (eds.) Practical Guide to Impact Assessments in Microinsurance. Published by Microinsurance Network and Micro Insurance Academy.

“Impact of micro insurance on vulnerability of low income households in the Philippines: The case of typhoon re-housing Insurance.” (with Geurts, P. and Kooijman-van Dijk, A., ) 2011 CARD MRI, Manila, Philippines, (in print, ISBN to be confirmed)

“Dhan mid-term evaluation Evolving climatic adaptation through crop insurance.” (with Prashad, P.) 2011 Report submitted to International Labour Organization, Microinsurance Innovation Facility, Geneva, Switzerland, 2011

“Research designs for measuring the impact of microinsurance on low income households.” (with Geurts, P.) 2011, Microinsurance Learning and Knowledge, brief # 6, 2011

### **Pre-analysis plans**

“Tailoring Advice and Incentives to Enhance Consumer Welfare from Livestock Insurance” (with Barrett, C.B., Gidey, T.G., Harrison, G.W, Jensen, N.D., Son, H.H.,) AEA RCT Registry. November 02. <https://doi.org/10.1257/rct.10345-1.0>

“Targeting Men, Women or Both? Changing Outcomes for Adolescent Girls.” (with Cassidy, R., Janssens, W, Kiani, U) AEA RCT Registry. 2020, June 30. <https://doi.org/10.1257/rct.6098-1.0>

“Domestic Violence and Women’s Decision Making.” (with Anderberg, D., Cassidy, R., Dam, A.,) AEA RCT Registry. 2020, December 18. <https://doi.org/10.1257/rct.6165-2.0>

### **Blog posts**

“Gender, social norms and child marriage in Pakistan” (with Cassidy, R., Collier, P., Janssens, W.) ESRC-DFID Research for Policy and Practice: Women and conflict. December 2019

“Female condoms - a technology for women with low bargaining power” World Bank Development Blog, 4 December 2017

“Female condoms help women to convince partners to have safer sex: Study” Amsterdam Institute for Global Health and Development Blog Post, 3 October 2018

### **Teaching experience**

Nomination Teacher of the Year Award Utrecht University 2023	received on 26 January 2023
Senior Teaching Qualification (SKOw)	received on 4 April 2023
Basic Teaching Qualification	received on 17 February 2021

2020-2023	Causal Inference for Empirical Economics, Research Master Multidisciplinary Economics, Utrecht University & WASS Wageningen University
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2021-2023	Advanced Development Economics, Research Master Multidisciplinary Economics, Utrecht University & WASS Wageningen University
	<ul style="list-style-type: none"><li>• Coordination and lecturing; 10-20 students</li></ul>

- 2018-2023 The Real-World Perspective, Bachelor Economics and Business Economics, Utrecht University
- Coordination and lecturing; 15-20 students
- 2018-2021 Microinsurance, Institutions, and Welfare, Bachelor Economics and Business Economics, Utrecht University
- Lecturing; 400-600 students
- 2018-2019 Principles of Microeconomics, Bachelor Economics and Business Economics, Utrecht University
- Tutoring; 45 students
- 2018-2019 Research Skills 3, Research Master Multidisciplinary Economics, Utrecht University
- Coordination and lecturing; 12 students
- 2015-2018 Eliciting Preferences and Beliefs in Developing Countries, PhD course University of Oxford, University of Cape Town and Georgia State University
- Coordination and lecturing; 30 students
- 2012-2016 Poverty, Risk and Insurance, MSc Development Economics, University of Oxford
- Coordination and lecturing; 20-30 students
- Supervision*
- 2022-2023 Supervisor Research Master Economics, Tinbergen Institute
- Sarah Leuthold, *'Culture versus Markets: Inheritance Practices and the Direction of Marriage Payments'*
- 2022-2023 Supervisor Research Master Economics, Tinbergen Institute
- Vinh Phan, *'Belief Updating in a Stochastic World'*
- 2022-2023 Supervisor Research Master Multidisciplinary Economics, Utrecht University
- Egor Bronnikov, *'You Are What You Listen To Until You Wish To Stop: Experimental Study on Propaganda and Motivated Beliefs'*
- 2021-2022 Supervisor Research Master Multidisciplinary Economics, Utrecht University
- Anouk van Veldhoven, *'Interventions that disrupt the peace: Intimate partner violence when edutainment is targeted at men, women or both'*
- 2020-2021 Supervisor Research Master Multidisciplinary Economics, Utrecht University
- Anaya Dam, *'Working towards goals: The impact of a goal setting intervention on improving learning outcomes. Experimental evidence from Uganda'*
- 2019-2020 Supervisor BSc Economics
- Christiane Vlam
  - Dany Shaieyouta
  - Judith van der Nat
  - Anni Vaattannen
  - Xing Wang
  - Hei Tong Chan
- 2015-2016 Supervisor MPhil Economics, University of Oxford
- Michael Blake, *'Index Insurance, Informal Risk Sharing and Rural Poverty: Evidence from Ethiopia'*
- 2014-2015 Supervisor MPhil Economics, University of Oxford
- Emma Riley, *'Mobile Money Services and Insurance Against Aggregate Shocks'*
- 2013-2014 Supervisor MPhil Statistics, University of Oxford
- Qhelile Nyathi, *'Informal Risk-Sharing and the Demand for Index Insurance.'*
- 2011-2012 Supervisor MPhil Economics, Econometrics and Finance, University of Groningen
- Anne de Jong, *'Insuring the poor. A combined micro health insurance feasibility and demand study for rural Nepal.'*
- 2011 Supervisor Undergraduate Development Studies, University of Twente
- 2010 Supervisor MPhil Development Economics, Wageningen University
- Marieke Lenders, *'Local coping strategies in Rural Tamil Nadu'*

### PhD supervision

2023-2026	Co-promotor PhD Economics, University of Amsterdam, Sarah Leuthold <ul style="list-style-type: none"><li>• Promotor: Menno Pradhan</li></ul>
2022-2026	Co-promotor PhD Economics, Wageningen University, Lotte van der Haar <ul style="list-style-type: none"><li>• Promotor: Erwin Bulte</li></ul>
2022-2026	Co-promotor PhD Economics, Wageningen University, Emma Rikken <ul style="list-style-type: none"><li>• Promotor: Erwin Bulte</li></ul>
2021-2022	Co-promotor PhD Economics, Utrecht University, Anouk van Veldhoven <ul style="list-style-type: none"><li>• Promotor: Coen Teulings</li></ul>
2021-2023	Co-promotor PhD Economics, Utrecht University, Anaya Dam <ul style="list-style-type: none"><li>• Promotor: Joost de Laat</li></ul>

### Professional Activities

#### *Referee*

Economic Journal, Food Policy, Journal of Economic Behaviour & Organization, Journal of Development Economics, Management Science, Economic Development and Cultural Change, Journal of African Economies, Oxford Economic Papers, Journal of Risk and Insurance, Journal for Environmental Science & Policy

#### *Research Presentations*

**Development Economics Seminar** (Cornell, May 2023) **Econometric Society Conference** (Berlin, Dec 2022); **Royal Holloway seminar** (London, November 2022); **Workshop in Gender and Family Economics 2022** (Paris, June 2022); **CRED workshop, University of Namur** (Namur, April 2022); **Tilburg Behavioural and Experimental Economics seminar** (Tilburg, March 2022); **EconSeminar Wageningen University** (Wageningen, February 2022); **IFPRI seminar** (Washington D.C., May 2020); **Royal Holloway Seminar** (London, May 2020) **Wageningen** (DEC seminar, November 2019); **CEAR-CSAE workshop** (Cape Town, July 2019); **PacDev** (Los Angeles, March 2019); **CSAE Annual Conference 2019** (Oxford, March 2019); **EUDN's Scientific Conference** (Bergen, December 2018); **NEUDC** (Ithaca, November 2018); **Econometric Society Winter Meetings** (Barcelona, December 2017); **EUDN's Scientific Conference** (Goettingen, December 2017); **NEUDC** (Medford, November 2017); **DIAL Conference** (Paris, June 2017); **SEEDEC Conference** (Norwich, April 2017); **CSAE Annual Conference 2017** (Oxford, March 2017); **Royal Economic Society Conference** (Sussex, March 2016); **CSAE Annual Conference 2016** (Oxford, March 2015); **European Economic Association Conference** (Mannheim, August 2015); **Annual International Conference on Development Economics** (Kiel, June 2015); **Network for Integrated Behavioural Science (NIBS) workshop** (Nottingham, April 2015); **CSAE Annual Conference 2015** (Oxford, March 2015); **American Economic Association (AEA) Annual meeting 2015** (Boston, January 2015); **Oxford Development Economics Workshop** (Oxford, October 2014); **Conference on 'Barriers to Development'** (Berlin, May 2014); **Third European Research Conference on Microfinance** (Agder, June 2013); **CSAE Annual Conference 2013** (Oxford, March 2013); **2012**; **CSAE Annual Conference 2012** (Oxford, March 2012)

#### *Conference and seminar organization*

2023	Organizer workshop "Index-Based Livestock Insurance Workshop" at the University of Nairobi, Kenya
2020	Organizer NWO workshop "Climate Change, Insurance, and Conflict"
2015 - 2016	Organizer CSAE seminars
2015 - 2016	Organizer 2015, 2016, and 2019 CEAR-CSAE Workshop on 'Eliciting Subjective Beliefs, Risk and Time Preference in Developing Countries', at the University of Oxford, Oxford and Georgia State University, Atlanta
2013	Organizer Session 'Social networks and insurance' at the Third European Research Conference on Microfinance, Kristiansand, Norway

May 2023

- 2012 Member ARIA Witt Award Committee of the American Risk and Insurance Association
- 2011 - 2012 Main organizer '*The 2012 Research Conference on Microinsurance*'

**Other Employment**

- 2017 Advisor to United States President's Council of Economic Advisors
- 2013 - 2016 World Bank, Washington DC, United States; Short Term Consultant Disaster Risk Financing and Insurance Program
- 2011 - 2013 Dutch Ministry of Foreign Affairs, The Hague, The Netherlands, Advisor on Insurance in Developing Countries
- 2012 United Nations Secretary General's Special Advocate (UNSGSA) H.R.H. Princess Máxima of the Netherlands, New York, United States; Financial Inclusion Expert and Research Consultant