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EDUCATION

Ph.D., Economics, Tinbergen Institute and VU University Amsterdam; December 2013.

Visiting Student at Department of Agricultural and Resource Economics, University of California Berkeley.

M.Phil., Economics, Tinbergen Institute (cum laude); September 2009.

B.Sc., Economics, Erasmus University Rotterdam (cum laude); August 2007.

Visiting Student at Carleton University, Ottawa, ON, Canada.

B.Sc., Psychology, Utrecht University (cum laude); August 2005.

RESEARCH POSITIONS

International Food Policy Research Institute (IFPRI), Washington DC, USA.

—, Senior Research Fellow, April 2021 – present. Currently outposted to Nairobi, Kenya.

—, Research Fellow, August 2016 – March 2021.

—, Associate Research Fellow, August 2013 – August 2016.

Amsterdam Institute for International Development, Amsterdam, the Netherlands.

—, Fellow, 2013 – present.

—, Researcher, June 2008 – December 2012.

JOURNAL ARTICLES

“Gender-inclusive, -responsive and -transformative agricultural insurance: A literature review” (with Anne G. Timu). **Global Food Security**, forthcoming in 2023.

“Is agricultural insurance fulfilling its promise for the developing world? A Review of Recent Evidence” (with Peter Hazell, Harold Alderman, Francisco Ceballos, Neha Kumar, and Anne G. Timu). **Annual Review of Resource Economics**, 2022: 14 (9), 1–21.

“Crop prices, farm incomes, and food security during the COVID-19 pandemic in India: Phone-based producer survey evidence from Haryana State” (with Francisco Ceballos and Samyuktha Kannan). **Agricultural Economics**, 2021: 52(3), 525-542.

“Migration, labor, and women’s empowerment: Evidence from an agricultural value chain in Bangladesh” (with Alan de Brauw and Mike Murphy). **World Development**, 2021: 41, 105445.

“Improving performance of index insurance using crop models and phenological monitoring” (with Mehdi H. Afshar, Timothy Foster, Tom Higginbottom, Ben Parkes, Koen Hufkens, Sanjay Mansabdar, and Francisco Ceballos). **Remote Sensing**, 2021: 13(5), 924.

“The future of development engineering: Our vision for the next generation of publications in DevEng” (with Susan Amrose and Amy Bilton). **Development Engineering**, 2021 (6): 100059.

“Impacts of a national lockdown on smallholder farmers’ income and food security: Empirical evidence from two states in India” (with Francisco Ceballos and Samyuktha Kannan). **World Development**, 2020: 136, 105069.

- “The prominent role of informal medicine vendors despite health insurance: A weekly diaries study in rural Nigeria” (with Heleen Nelissen, Anja van’t Hoog, Wendy Janssens, Hafsat Ameen and Tanimola Akande). **Health Policy & Planning**, 2020: 35(3): pp. 354-363.
- “Intertemporal choice and income regularity: Non-Fungibility in the Timing of Income among Kenyan Farmers” (with David Kunst). **Journal of Development Studies**, 2020: 56:5, 1048-1064.
- “Weather dataset choice introduces uncertainty to estimates of crop yield responses to climate variability and change” (with Ben Parkes, Thomas P. Higginbottom, Koen Hufkens, Francisco Ceballos and Tim Foster). **Environmental Research Letters**, 2019: 14 (12), 124089.
- “Cooperation in polygynous households” (with Abigail Barr, Marleen Dekker, Wendy Janssens and Bereket Kebede). **American Economic Journal: Applied Economics**, 2019: 11(2), pp. 266-283.
- “The feasibility of picture-based insurance (PBI): Smartphone pictures for affordable crop insurance” (with Francisco Ceballos and Miguel Robles). **Development Engineering**, 2019: 4 (100042), pp. 1-14.
- “Monitoring crop phenology using a smartphone based near-surface remote sensing approach” (with Koen Hufkens, Eli K. Melaas, Michael L. Mann, Timothy Foster, Francisco Ceballos and Miguel Robles). **Agricultural and Forest Meteorology**, 2019: 265, pp. 327-337.
- “Health insurance, a friend in need? Impacts of formal insurance and crowding out of informal insurance” (with Xin Geng, Wendy Janssens and Marijn van der List). **World Development**, 2018:111, pp. 196-210.
- “Be patient when measuring hyperbolic discounting. Stationarity, time consistency and time invariance in a field experiment” (with Wendy Janssens & Lisette Swart), **Journal of Development Economics**, 2017:126, pp. 77-90.
- “The social dilemma of microinsurance: Free-riding in a framed field experiment” (with Wendy Janssens), **Journal of Economic Behavior and Organization**, 2016:131 (B), pp. 47–61.
- “When expectations become aspirations: Reference-dependent preferences and liquidity constraints”, **Economic Theory**, 2016: 61(4), pp. 685-721.
- “Sustained effect of health insurance and facility quality improvement on blood pressure in adults with hypertension in Nigeria: A population-based study” (with Marleen Hendriks, Nicole Rosendaal *et al.*), **International Journal of Cardiology**, 2016. Vol. 202 (4), pp. 477-484. B
- “Effect of health insurance and facility quality improvement on blood pressure in adults with hypertension in Nigeria: A population-based study” (with Marleen Hendriks *et al.*), **JAMA Internal Medicine**, 2014:174 (4), pp. 555-563.
- “Hypertension in sub-Saharan Africa: Cross-sectional surveys in four rural and urban communities” (with Marleen Hendriks, Ferdinand Wit *et al.*), **PLoS ONE**, 2012. Vol. 7 (3), e32638.

DISCUSSION PAPERS

- A new approach for cost-benefit analysis of innovations to enhance smallholder farmers' resilience** (with Anne G. Timu, December 2022). Accelerating Impacts of CGIAR Climate Research for Africa (AICCRA) Working Paper 6.
- A Community of Practice for Gender-Transformative Research Methodologies** (with Rietveld, Gartaula, Farnworth, Lopez, Bailey, Hellin, Fisher, Teeken, Mujawamariya and Choudhury). CGIAR GENDER Impact Platform Working Paper #007, 2022.
- Improving trust and reciprocity in agricultural input markets: A lab-in-the-field experiment in Bangladesh** (with Alan de Brauw). IFPRI Discussion Paper 2124. Washington, DC: International Food Policy Research Institute.
- Liquid milk: Cash constraints and day-to-day intertemporal choice in financial diaries** (with Xin Geng and Wendy Janssens). IFPRI Discussion Paper 1602, January 2017. *Revise & Resubmit, Journal of Development Economics*.

Gender and promoting quality seeds in Africa: A literature review (with Emily Brearley). ISSD Africa Working Paper, December 2020. *Revise & Resubmit, Food Security*.

Cooking contests for healthier recipes: Impacts on nutrition knowledge and behavior in Bangladesh. IFPRI Discussion Paper 1661, July 2017.

Assessing feasibility and effects of personalized remote advisories based on smartphone pictures: A formative evaluation in India (with Francisco Ceballos, Samyuktha Kannan). CCAFS Working Paper 406, December 2021. Wageningen, Netherlands: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS).

Gender and seed entrepreneurship: Case studies in Ethiopia, Ghana, Kenya and Tanzania (with Tatiana Gumucio, Catherine Ragasa, Rhiannon Pyburn, Alessandra Galie, Samson Dejene Aredo, Humphrey Jumba, Eva Nimorme, Immaculate Omondi, Farha Deba Sufian. CCAFS Working Paper 412, December 2021. Wageningen, the Netherlands: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS).

Gender, Demand for Agricultural Credit and Digital Technology: Survey Evidence from Odisha (with Subhransu Pattnaik and Patrick S. Ward). IFPRI Discussion Paper 2093, December 2021. Washington, DC: IFPRI.

The role of asymmetric information in multi-peril picture-based crop insurance: Field experiments in India (with Francisco Ceballos). IFPRI Discussion Paper 2088, December 2021. Washington, DC: IFPRI.

Yielding profits? Low adoption of an improved mung bean seed variety in Southern Bangladesh (with Alan de Brauw and Mike Murphy). IFPRI Discussion Paper 1975, November 2020. Washington, DC: IFPRI.

Five years of regional risk pooling: An updated cost-benefit analysis of the African Risk Capacity (with Joseph Glauber and Rob Rusconi). IFPRI Discussion Paper 1965, October 2020. Washington, DC: IFPRI.

Building resilience through climate risk insurance: Insights from agricultural research for development (with Jon Hellin, Jim Hansen, Alison Rose and Melody Braun). CCAFS Working Paper, December 2019. Wageningen, the Netherlands: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS).

From index to indemnity insurance using digital technology: Demand for picture-based crop insurance (with Francisco Ceballos). IFPRI Discussion Paper, December 2019. Washington DC: IFPRI.

Gender and preferences for non-farm income diversification. A framed field experiment in Ghana (with Isabel Lambrecht). IFPRI Discussion Paper 01855, July 2019. Washington DC: IFPRI.

Health shocks, health insurance, household welfare and informal coping mechanisms: Evidence from Nigeria (with Adeyemi Okunogbe, Menno Pradhan and Wendy Janssens). January 2019.

Building resilience through financial inclusion: A review of existing evidence and knowledge gaps (with Danielle Moore, Zahra Niazi and Rebecca Rouse). Innovations for Poverty Action (IPA), December 2018.

Enhancing adaptive capacity through climate-smart insurance: Theory and evidence from India (with Francisco Ceballos). International Association for Agricultural Economists **T.W. Schultz Prize for best contributed paper** at the triennial International Conference for Agricultural Economists (ICAE), Vancouver, BC, 2018.

From awareness to adverse selection. Cardiovascular disease risk and health insurance decisions. February 2017. Available at SSRN, <https://dx.doi.org/10.2139/ssrn.2636210>.

BOOK CHAPTERS

Digital innovations: Using data and technology for sustainable food systems (with Jawoo Koo, Simon Langan, Aniruddha Ghosh, Andrea Gardeazabal Monsalve, and Tobias Lunt). 2022 Global Food Policy Report. Washington, DC: International Food Policy Research Institute (IFPRI).

The Climate-Security Nexus: Securing Resilient Livelihoods through Early Warning Systems and Adaptive Safety Nets (with Peter Läderach, Frans Schapendonk, Paresh Shirsath, Giriraj Amarnath, Steven D. Prager, Sridhar Gummadi, Ajit Govind and Grazia Pacillo). Chapter 7 in Bruce Campbell, Andy Challinor (eds), *Research to drive transforming food systems under climate change*. December 2021, Cambridge University Press.

From big data to better decisions: Data-driven (climate) risk management for the next generation of humanitarian applications (with Markus Enenkel, Giuseppe Molinaro, Eleonore Fournier Tombs, Eleanor Stokes, Daniel Osgood, Leonardo Milano and Timm Walker). Chapter 11 in the United Nations Global Assessment Report 2022. New York, NY: United Nations.

GRANTS

Digital Credit Observatory, 2019-2021: “Understanding the Barriers to Agricultural Credit for Women Farmers” (US \$50,000, Co-PI).

—, 2023: “Agricultural credit, insurance and over-indebtedness among smallholder farmers” (US \$233,822, Co-PI)

CGIAR Research Initiative on Market Intelligence, 2022-2024. IFPRI Focal Point, Work Package lead for “WP 3: Behavioral Intelligence” and Lead Impact Assessment (approximately \$ 1,200,000 for IFPRI per year)

CGIAR Research Initiative on Diversification in East and Southern Africa, 2022-2024. Work Package 2 focal point (approximately \$ 90,000 per year)

CGIAR GENDER Platform, 2021. “Women’s empowerment versus valuations of control over income and workload for gender-responsive agriculture.” (US \$ 100,000, Lead PI)

—, 2022: “Validating experimental tools for valuing control over income and workload using semi-structured interviews and an application to climate information services.” (US \$ 100,000, Lead PI)

—, 2021-2022: “Women empowerment in a seed system for nutrition intervention among ethnic minority communities in Northern Vietnam.” (US \$ 100,000, with Alliance of Bioversity and CIAT).

Measures for Advancing Gender Equality (MAGNET), 2021 – 2022. “Valuing Control Over Income and Workload for Gender-Responsive Agriculture.” (US \$ 30,000, Lead PI)

Standing Panel for Impact Assessment, 2021 – 2023. “Picture Based Advisories (PBA) – Tailored digital extension based on individual field pictures”. (US \$ 349,651, Lead PI).

USAID Feed the Future Innovation Lab for Markets, Risk and Resilience, 2022 – 2025. “Building trust in financial services for agriculture in Ethiopia: Digital innovations in crop insurance product design.” (US \$ 749,983, with Maria Porter, University of Arizona).

OneCGIAR Initiative “Market Intelligence and Product Profiling for Impactful Breeding”, 2022 – 2024. Member of the Initiative Design Team and Work Package Lead. US \$ 1,300,000.

Accelerating Impacts of CGIAR Climate Research for Africa (AICCRA), 2021-2023. “Analyzing costs and benefits of CIS packages.” (US \$ 450,000, Lead PI).

CGIAR research program on Climate Change, Agriculture & Food Security (CCAFS), 2021: “Quantifying impacts of climate services on women’s empowerment and workload” (US \$ 137,000, Lead PI).

—, 2017-2021: “Building a Global Agricultural Insurance Community of Practice: From Evidence to Scale and Sustainability” (~\$ 100,000 per year, Lead PI).

—, 2015-2017: “Enhancing adaptive capacity by developing climate-smart insurance for weather risk” (US \$ 100,000, with Miguel Robles).

CGIAR research program on Policies, Institutions & Markets (PIM), 2021: “Synthesis of PIM research on tools for agricultural risk management” (US \$ 40,000, Lead PI).

—, 2015-2021: “Innovative risk management tools for the poor” (~US \$ 300,000 per year, Lead PI).

CGIAR Big Data Platform for Agriculture Inspire Challenge, 2020: Rapid Response Grant for the project “Eyes on the ground for agricultural microcredit” (US \$ 50,000, Lead PI).

—, 2018-2021: Scaling Award for the project “Seeing is believing: Using smartphone camera data for empowering data-driven farming” (US \$ 250,000, Lead PI).

—, 2017-2018: Innovation Award for the project “Seeing is believing: Using smartphone camera data for empowering data-driven farming” (US \$ 100,000, Lead PI).

International Initiative for Impact Evaluation (3ie), 2022-2023: “Reducing costs of crop insurance by bundling with risk-reducing technologies: A formative evaluation” (US \$ 30,000, Lead PI, TBC).

—, 2020-2023: “KhetScore: A cluster randomized trial on the impacts of using digital technologies to unlock risk-contingent credit for marginal farmers in Odisha” (US \$ 250,000, Lead PI).

—, 2018-2023: “Picture-based crop insurance: An RCT evaluating the impacts of using smartphone camera data for claims verification in India” (US \$ 450,000, Lead PI).

—, 2016: “Picture-Based Crop Insurance through Smartphones in India: A formative evaluation” (US \$ 75,000, with Miguel Robles).

Mahalanobis National Crop Forecast Center, 2020-2021: “Using technology for GP-level yield estimation” (US \$ 46,000 for IFPRI component, with Murali Krishna Gumma, ICRISAT).

—, 2019-2020: “GP-level yield estimation through a near-surface remote sensing approach” (US \$ 103,000, Lead PI).

Lacuna Fund, 2020-2021: “Eyes on the ground: Providing quality model training data through smartphone images of crops” (US \$ 100,000, with Lilian Waithaka, ACRE Africa).

Innovate UK, 2020-2022: “Improving soybean production using innovative digital and extension approaches” (US \$ 650,000, with Sean Murphy, CAB International).

Georgia State University, 2020: “Studying welfare effects of picture-based crop insurance in India” (US \$ 25,000, Lead PI).

ISSD Africa, 2019 – 2022: “Reducing social gaps in access to seeds: A cluster randomized trial in Kenya” (EUR 135,000, Lead PI).

IDRC-ACIAR Cultivate Africa’s Future, 2019-2022: “Improving agricultural productivity and resilience with satellite and cellphone imagery to scale climate-smart crop insurance (CA \$ 1,668,181, with Amos Tabalia (Lead PI), Benjamin Kivuva (co-PI) and Francesco Cecchi).

NWO WOTRO, 2019-2022: “Promoting stress-tolerant varieties at scale: Interlinking the private seed sector and insurance-advisory services in Kenya” (US \$ 1,135,000, Lead PI).

UN World Food Programme, 2018-2020. “Update of the cost-benefit analysis of the African Risk Capacity” (\$ 80,000, with Joseph Glauber).

—, 2019-2020: “Strengthening Seasonal Monitoring for Insurance for R4 Rural Resilience Initiative in Ethiopia” (US \$ 25,000, Lead PI).

UK Natural Environment Research Council (NERC), 2018-2020: “Mitigating basis risk in weather index-based crop insurance: Harnessing models and big data to enable climate-resilient agriculture in India” (US \$ 138,000, with Timothy Foster).

USAID Bureau of Food Security, 2015-2019: “Bangladesh Agricultural Value Chains Impact Evaluation” (with Alan de Brauw and Hazel Malapit) (>\$ 1,000,000, with Alan de Brauw and Hazel Malapit).

PharmAccess Foundation, 2018. “Additional research on the first Financial and Health Diaries in Nigeria and Kenya” (US \$ 109,000, with Wendy Janssens).

—, 2011. “Health and Financial Diaries in Nigeria and Kenya” (US \$ 600,000, with Wendy Janssens).

Strategic Innovation Fund for IFPRI Associate Research Fellows, 2015: “Field experiment on cash constraints and contract compliance among dairy cooperative members in Western Kenya” (\$ 50,000).

PROFESSIONAL TRAINING AND SERVICES

CGIAR Gender Researchers’ Leadership and Mentoring Program, September – December 2021. Organized by the African Women in Agricultural Research and Development (AWARD).

Women’s Leadership and Management Course, October 2018. African Women in Agricultural Research and Development (AWARD) hosted by the International Water Management Institute (IWMI), Sri Lanka.

Panel Data Training Course, May 2018. Given by Jeffrey Wooldridge, organized by Georgetown Continuous Education Program (GCEP), Washington, DC.

Professional services:

- Editor-in-Chief for Development Engineering: The Journal of Engineering in Economic Development
- Member of IFPRI’s Publications Review Committee and of IFPRI’s Publications Ranking Committee
- Peer review for various journals, including PlosOne, the Journal of Economic Behavior and Organization, Food Security, Food Policy, Ecology and Society, European Review of Agricultural Economics, Oxford Development Studies, Games, Center for Development Research (ZEF), Journal of Institutional and Theoretical Economics, Journal of Health Economics, Health Economics, Journal of Development Studies, Agricultural Economics, Economic Development and Culture Change, Journal of African Economies, Economics Bulletin, Environment and Development Economics, Agriculture and Human Values, and Finance Research Letters.
- Proposal review for the International Initiative for Impact Evaluation (3ie), the African Growth and Development Policy Modeling Consortium (AGRODEP), International Foundation for Science, and USAID Innovation Lab for Markets, Risk and Resilience.

SELECTED BLOG POSTS AND OUTREACH PRODUCTS

Costs of Climate Information Services Development and Implementation: A stakeholder consultation survey to inform a cost-benefit analysis toolkit (with Geneva List, Anne Timu, Steve Zebiak, and Alison Rose), AICCRA Info Note, 2022.

Behavioral market intelligence and its implications for seed systems development (with Carly Trachtman and Matty Demont, 2022). Market Intelligence Brief Series 3. Montpellier: CGIAR. <https://hdl.handle.net/10568/128427>.

Edutainment, gender and intra-household decision-making in agriculture: A field experiment in Kenya. IFPRI Project Note, December 2022.

Championing gender in agricultural services in Kenya. IFPRI Project Note, December 2022.

See it grow: Monitoring the use of stress-tolerant varieties and seed performance. IFPRI Project Note, August 2022.

Toolkit for Cost-Benefit Analysis of Climate Information Services: An outline. AICCRA InfoNote, December 2021. International Food Policy Research Institute: Washington, DC (with Anne G. Timu and Stellamaris Aju).

Designing new tools for evaluating gender impacts for climate services in agriculture: Introduction to a series of field experiments in Rwanda. CCAFS Info Note, December 2021. Wageningen, the Netherlands: CGIAR Research Program on Climate Change, Agriculture and Food Security (with Alison Rose, Samson Dejene Aredo, Emerence Mukangabo, Johanna Mollerstrom, Greg Seymour, and Desire Kagabo).

A new model for inclusive seed delivery: Lessons from a pilot in Kenya. Post on the CGIAR research program for Policies, Institutions and Markets (PIM) blog, July 30, 2021 (with Evgeniya Anisimova and Lilian Waithaka).

Climate-smart crop insurance to promote adoption of stress-tolerant seeds: Midterm findings from a cluster randomized trial. IFPRI Project Note, December 2021 (with Francesco Cecchi, Joseph Chegeh, Samson Dejene Aredo, Benjamin Kivuva, Lilian Waithaka, and Carol Waweru).

CGIAR research on agricultural insurance: Past achievements and future research priorities. PIM Synthesis Brief, December 2020 (with Francisco Ceballos, Anne G. Timu, and Peter Hazell).

Gender dynamics in seed systems development. PIM Synthesis Brief, November 2020 (with Alessandra Galiè). Washington, DC: International Food Policy Research Institute (IFPRI).

Insuring the Agricultural Inputs Program (AIP): The devil is in the details (with Bob Baulch). IFPRI Malawi blog post, October 9, 2020.

Disruptions to smallholders' incomes and food security during a national lockdown: Evidence from two crop insurance trials in India (with Francisco Ceballos and Samyuktha Kannan). InsuResilience Blog Posts, August 12, 2020.

A job for everyone? The value of collecting gender-disaggregated labor data (with Alan de Brauw and Mike Murphy). Post on the Engendering Data Blog, CGIAR research program for Policies, Institutions and Markets (PIM), June 11, 2020

CGIAR Wheat Growth Stage Challenge by CGIAR Platform for Big Data in Agriculture, organized by Zindi and sponsored by Amazon Web Services, October 2020.

Picturing a Better Crop Insurance. Episode 5 of Research Talks with IFPRI (podcast), April 2020.

Digital technologies for financial inclusion of smallholder farmers: Needs assessment in three states of India. IFPRI Project Note, December 2019 (with Francisco Ceballos, Samyuktha Kannan and Vartika Singh).

Gender and resilience to health shocks: Evidence from financial and health diaries in rural Kenya and Nigeria. IFPRI Project Note, November 2019 (with Wendy Janssens and Mike Murphy).

The road to women's economic empowerment: Do women (and men) prefer on or off the farm? Research Post on the International Food Policy Research Institute (IFPRI) Blog, November 1, 2019.

Seeing is believing: Using crop pictures in personalized advisory services. IFPRI project note 2018, with Francisco Ceballos, Timothy Foster, Koen Hufkens, Arun Jadhav, and Samyuktha Kannan.

Picture-based crop insurance: Is it feasible? Is it sustainable? Posted on CGIAR research program for Policies, Institutions and Markets website. With Evgeniya Anisimova, September 28, 2017.

Be patient: Avoid "false positives" in measuring commitments to save. Posted on the International Food Policy Research Institute (IFPRI) website. July 27, 2017.

World Milk Day: How Kenyan dairy farmers manage their money. Posted on the International Food Policy Research Institute (IFPRI) website. June 1, 2017.

The Financial and Health Diaries: Using diaries to improve a health insurance program to better meet health needs in rural Nigeria. PharmAccess Foundation Learning & Analysis Brief No 4, April 2017. With Wendy Janssens, Prof. T.M. Akande, Prof. G.K. Osagbemi, Dr. H. Ameen, Marijn van der List, and Annegien Langedijk-Wilms.

The Financial and Health Diaries: What do the Financial and Health Diaries tell us about decisions to renew in health insurance? PharmAccess Foundation Learning & Analysis Brief No 3, April 2017. With Wendy Janssens, Prof. T.M. Akande, Prof. G.K. Osagbemi, Dr. H. Ameen, Marijn van der List, and Annegien Langedijk-Wilms.

World Health Day 2016: Increasing health insurance coverage through microfinance institutions. Posted on the International Food Policy Research Institute (IFPRI) website. April 7, 2016. With Sara Gustafson.

The Financial and Health Diaries: What factors influence the decision to enroll in health insurance in rural Kenya? PharmAccess Foundation Learning & Analysis Brief No 1, March 2016. With Wendy Janssens, Marijn van der List, Christina Lohr and Annegien Langedijk-Wilms.