

**KARLIJN MORSINK**  
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### **Personal Information**

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

### **Current Position**

Aug 2018 - current Tenure-track Assistant Professor Microeconomics, Utrecht School of Economics, Utrecht University  
Nov 2021 - current Senior Researcher, Development Economics Group, Wageningen University  
2017 - current Fellow at Centre for the Economics Analysis of Risk (CEAR), Georgia State University  
2018 - current Associate Member European Development Research Network (EUDN)

*Affiliated to:* 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. <i>with honors</i>	University of Twente, The Netherlands 2012
MSc in Business Administration, major in Economics <i>with honors</i>	University of Twente, The Netherlands 2008

### **Undergraduate Studies**

BA in Business Administration, minor Dev. Economics	University of Twente, The Netherlands 2006
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### **Honors, Scholarships, and Fellowships**

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

### **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.) Forthcoming 2020 at *The Geneva Risk and Insurance Review*

"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

"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**

“Compound Risk and the Welfare Consequences of Insurance.” (with Harrison, G.W., Martinez-Correa, J., Ng, J.M., and Swarthout, T.) 2020

“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.

### **Pre-analysis plans**

“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>.

### **Work in progress**

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

“Heterogeneity in Preferences and Beliefs: A Gender-Sensitized Approach to the Development of Soft Skills in Public Schools in Nigeria.” (with Dam, A., Gray-Lobe, G., Kremer, M., de Laat, J.)

“Incentivising Insurance Promoters to Provide Tailored Consumer Welfare Advice to Pastoralists in Ethiopia.” (with Barrett, C.B., Gidey, T.G., Harrison, G.W., Jensen, N.D., Schneider, M., Swarthout, T.)

“Father of the Bride, or Steel Magnolias? Targeting Men, Women or Both to reduce Child Marriage (with Dam, A., Cassidy, R., Janssens, W., Kiani, U.)

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

“Addressing Intimate Partner Violence: Evaluating Interventions with Male Perpetrators vs Female Victims” (with Bhalotra, S., Carvalho, J.R., Biroli, P., Vecchi, J.)

### **Books and Policy Reports**

“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

### **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**

Basic Teaching Qualification received on 17 February 2021

#### *Coordination*

2020 Principles of Microeconomics, BSc Economics, Utrecht University  
2018 – 2020 The Real-World Perspective, BSc Economics, Utrecht University  
2015 – 2019 Eliciting Preferences and Beliefs in Developing Countries, PhD course University of Oxford, University of Cape Town and Georgia State University  
2018 Research Skills 3, MSc Economics, Utrecht University  
2012 - 2016 Poverty, Risk and Insurance, MSc Development Economics, University of Oxford

#### *Lecturing*

2018 – 2020 Microinsurance, Institutions, and Welfare, BSc Economics, Utrecht University  
2018 – 2020 The Real-World Perspective, BSc Economics, Utrecht University  
2018 Research Skills 3, MSc Economics, Utrecht University  
2012 - 2016 Poverty, Risk and Insurance, MSc Development Economics, University of Oxford  
2015 – 2019 Eliciting Preferences and Beliefs in Developing Countries, PhD course University of Oxford, University of Cape Town & Georgia State University

#### *Tutoring*

2018 Principles of Microeconomics, MSc Economics  
Utrecht University

#### *Supervision*

2021 – 2024 Supervisor PhD Economics, Utrecht University  
• Anaya Dam  
2020-2021 Supervisor MPhil Economics, Utrecht University  
• Anaya Dam  
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, The Netherlands
- 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, The Netherlands
- 2010 Supervisor MPhil Development Economics, Wageningen University, The Netherlands
- Marieke Lenders, *'Local coping strategies in Rural Tamil Nadu'*

### **Professional Activities**

#### *Referee*

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

#### *Research Presentations*

**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*

- 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
- 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

*March 2022*

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