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Citizenship: Kenyan (US Permanent Resident)

Employment:

July 2022 Professor, Applied Economics
July 2012- Associate Professor, Applied Economics
July 2006-June 2012: Assistant Professor of Applied Economics, MIT Sloan School of Management

Professional Affiliations:

Editor in Chief, *Review of Economics and Statistics* (REStat)
Board of Reviewing Editors, *Science*
Africa Regional Standing Committee of the Econometric Society
Chair, UM6P J-PAL Agricultural Lab for Africa, MIT, 2023-
Co-Chair, Digital Agricultural Innovations and Services Initiative, J-PAL, MIT, 2021-
 Funded by the Gates Foundation
Co-Chair, Digital Identification and Finance in Africa Initiative, J-PAL, MIT, 2019-
 Funded by the Gates Foundation and the G7
Co-Chair, Agricultural Technology Adoption Initiative, J-PAL, MIT, 2015-
 Funded by the Gates Foundation and the Department for International Development UK
Executive Committee, Abdul Latif Jameel Poverty Action Lab (J-PAL), MIT, 2023-
Research Associate, National Bureau of Economic Research (NBER)
Fellow, Bureau for Research and Economic Analysis of Development (BREAD)
Research Affiliate, Center for Economic Policy Research (CEPR)
Member, American Economic Association and Econometric Society

Education:

Ph.D., Economics, Yale University, May 2006 (*with Distinction*)
 Dissertation: Empirical Essays in the Microeconomics of Development in Sub-Saharan Africa
M.Phil., Economics, Yale University, December 2003
M.A., Economics, Yale University, December 2003
M.A., International and Development Economics, Yale University, May 2001
B.A. (*Honors*), Economics, Trinity College, Cambridge University, June 1999

Honors and Awards:

George Trimis Prize for Distinction in Dissertation, Yale University, May 2006
Raymond Powell Teaching Prize, Yale University, 2005
Economic Growth Center Prize, Yale University, 2001-2005

Published and Forthcoming Papers:

“Cash Transfers”, with Paul Niehaus, Prepared for the *Handbook of Social Protection*, Forthcoming.

“Borrowing Requirements, Credit Access, and Adverse Selection: Evidence from Kenya”, with William Jack, Michael Kremer and Joost de Laat, *Review of Economic Studies*, February 2023.

“Mobile Money”, with Jenny Aker, Catia Batista, Michael Callen, Tarek Ghani, William Jack, Leora Klapper, Emma Riley, Simone Schaner, and Sandip Sukhtankar, *VoxDevLit*, 2 (2), February 2023.

“Agricultural Technology in Africa”, with Chris Udry, Jenny C. Aker, Lauren Falcao Bergquist, Markus Goldstein, Thomas Jayne, Jeremy Magruder, Hope Michelson, Meredith Startz, and Emilia Tjernstrom, *VoxDevLit*, 5 (1), December 2022.

“Agricultural Technology in Africa”, with Christopher Udry, *Journal of Economic Perspectives*, 2022.

“Fintech and Household Resilience to Shocks: Evidence from Digital Loans in Kenya”, with Prashant Bharadwaj and William Jack, *Journal of Development Economics*, 2021, Vol. 153.

“Diversity and Team Performance in a Kenyan Organization”, with Benjamin Marx and Vincent Pons, *Journal of Public Economics*, 2021, Vol. 197.

“Voter Mobilization and Trust in Electoral Institutions: Evidence from Kenya”, with Benjamin Marx and Vincent Pons, *Economic Journal*, 2021, Vol. 138, Issue 638, 2585-2612.

“Improving Financial Inclusion Through Digital Savings and Credit”, with Prashant Bharadwaj, *American Economic Review Papers and Proceedings*, 2020, Vol. 110, 584-588.

“Universal Basic Income in Developing Countries”, with Abhijit Banerjee and Paul Niehaus, *Annual Review of Economics*, 2019, Vol. 11, 959–983.

“There is No Free House: Ethnic Patronage in a Kenyan Slum”, with Benjamin Marx and Thomas Stoker, *American Economic Journal Applied Economics*, 2019, Vol. 11 (4), 26-30.

“Mobile Money”, *Annual Review of Economics*, 2017, Vol. 9.

“Field Experiments in Developing Country Agriculture”, *Handbook of Field Experiments*, with Alain de Janvry and Elisabeth Sadoulet, 2017, Vol. 1.

“The Long Run Poverty and Gender Impacts of Mobile Money”, with William Jack, *Science*, 2016, Vol. 354, Issue 6317, 1288-1292.

“Making Microfinance More Effective”, with Dean Karlan, Rebecca Mann, Jake Kendall, Rohini Pande and Jonathan Zinman, *Harvard Business Review*, October 2016.

“Risk Sharing and Transaction Costs: Evidence from Kenya's Mobile Money Revolution”, with William Jack, *American Economic Review*, 2014, Vol. 104 (1), 183-223.

“The Economics of Slums in the Developing World”, with Benjamin Marx and Thomas Stoker, *Journal of Economic Perspectives*, 2013, Vol. 27 (4), 187-210.

“Endogenous Emergence of Credit Markets: Contracting in Response to a New Technology in Ghana”, with Rahul Deb, *Journal of Development Economics*, 2013, Vol. 101, 268-283.

“Transaction Networks: Evidence from Mobile Money in Kenya”, with William Jack and Adam Ray, *American Economic Review Papers and Proceedings*, 2013, Vol. 103 (3), 356-361.

“Documenting The Birth of a Financial Economy”, with William Jack and Thomas Stoker, *Proceedings of the National Academy of Sciences*, 2012, June, Vol. 109 (26), 10257-10262.

“Selection and Comparative Advantage in Technology Adoption”, *Econometrica*, 2011, Vol. 79 (1), 159–209.

“Paths to Success: The Relationship Between Human Development and Economic Growth”, with Michael Boozer, Gustav Ranis and Frances Stewart, *World Development*, 2011, Vol. 39 (4), 506-522.

“Monetary Theory and Mobile Banking: Lessons from the Kenyan Experience”, with William Jack and Robert Townsend, *Economic Quarterly*, 2010, Vol. 96 (1), 83-122.

Working Papers:

“Chat Over Coffee? Diffusion of Agronomic Practices and Market Spillovers in Rwanda”, with Esther Duflo, Daniel Keniston and Celine Zipfel, January 2026, *Revise and Resubmit*.

“The Promise of Microbial Fertilizer for Affordable and Sustainable Food Production in Africa”, with Petar Madjarac, and Robert D. van der Hilst, June 2025.

“Interest Rate Caps, Competition, and Strategic Borrowing: Evidence from Kenya”, with Aroon Narayanan and Prashant Bharadwaj, September 2025.

“Universal Basic Income: Short-Term Results from a Long-Term Experiment in Kenya”, with Abhijit Banerjee, Michael Faye, Alan Krueger and Paul Niehaus, June 2025.

“Should Voting be Geographically Restricted?”, with Rahul Deb and Eleanor Wiseman, January 2025.

“Agricultural Technology and Nutrition in Sierra Leone”, with Rachel Glennerster, January 2024.

“[Impacts of the Internet on the Poor](#)”, with Kamal Bhattacharya, October 2024.

“Effects of a Universal Basic Income During the Pandemic”, with Abhijit Banerjee, Michael Faye, Alan Krueger and Paul Niehaus, December 2020.

“Research and Impacts of Digital Financial Services”, with Dean Karlan, Jake Kendall, Rebecca Mann, Rohini Pande, Jonathan Zinman, NBER Working Paper No. 22633, September 2016.

“Rural Roads and Intermediated Trade: Regression Discontinuity Evidence from Sierra Leone”, with Lorenzo Casaburi and Rachel Glennerster, October 2013.

“Mobile Money: The Economics of M-PESA”, with William Jack, NBER Working Paper No. 16721, January 2011.

Work in Progress:

“The Impacts of Biofertilizers in Kenya”.

“[Effects of a Universal Basic Income in Kenya](#)”, with Abhijit Banerjee, Michael Faye, Alan Krueger and Paul Niehaus.

“Mobile Money in Kenya: Twelve Years Later”, with William Jack.

Research Grants:

“The Impacts of Biofertilizers in Kenya”.

Study funded by the [Gates Foundation](#)

“Universal Basic Income in Kenya”

Study funded by an anonymous donor, [Gates Foundation](#), [Robert Wood Johnson Foundation](#)

Basic income payments worth \$25 million distributed by Give Directly and funded by The Ray and Tye Noorda Foundation, Open Society Foundation, Omidyar Network, Effective Altruism Foundation, Aestus Foundation, Effective Altruism Australia, Stichting Dioraphte, Comic Relief, various anonymous foundations and individuals

“The Role of the Internet in Economic and Financial Lives”

Funded by the [Gates Foundation](#)

“Improving Management of Small Firms in Kenya”, with John Van Reenen.

Funded by [PEDL](#) and [Argidius](#)

Partner: African Management Initiative, intervention funded by Argidius

“The Impacts of Digital Credit: The Case of M-Shwari in Kenya”.

Funded by [Financial Sector Deepening \(FSD\) Kenya](#)

“Financial Inclusion Tracker Surveys” [replicating M-PESA study in Uganda and Tanzania]

Funded by the [Gates Foundation](#)

“Electing to Vote: Strengthening the Credibility of the New Kenyan Electoral Institutions”, with Benjamin Marx and Vincent Pons.

Funded by the [Sloan School of Management](#) and the [J-PAL Governance Initiative](#)

Partner: Independent Electoral and Boundaries Commission, Kenya

“Powering Small Business: Understanding the Impact of Solar Energy under Different Pricing Schemes”, with William Jack

Funded by the [International Growth Center \(IGC\)](#), [Microsavings & Payments Innovation Initiative](#)

Partner: Angaza Solar

“Shortening the Hungry Season: The Impact of Shorter Duration Rice on Food Security in Sierra Leone”, with Rachel Glennerster

Funded by [Agricultural Technology Adoption Initiative \(ATAI\)](#), [CGIAR](#), [Weiss Fund](#), [IGC](#)

Partner: International Rescue Committee

“Promoting the Adoption of New Rice Varieties: Addressing the Costs of Early Adoption”, with Rachel Glennerster

Funded by [ATAI](#) and [IGC](#)

Partner: International Rescue Committee

“Agriculture, Technology Adoption and Infrastructure: What Are the Returns and Who Do They Accrue To? Evidence from Sierra Leone”, with Rachel Glennerster and Lorenzo Casaburi

Partly funded by [IGC](#), [The World Bank](#)

“Diffusion of Technologies within Social Networks: Evidence from a Coffee Training Program in Rwanda”, with Esther Duflo and Daniel Keniston

Funded by the [TechnoServe Coffee Initiative](#) and [IGC](#)

Partner: TechnoServe Coffee Initiative, intervention funded by the Gates Foundation

“Technology Adoption and Collateralized Loans”, with Joost de Laat, William Jack and Michael Kremer

Funded by [ATAI](#), [Gates Foundation](#) and [Google](#)

Partner: Nyala Savings and Credit Cooperative, Kenya

“Using Cell-Phone Technologies to Expand Financial Services in Kenya” (with William Jack)
Funded by [FSD Kenya](#) and the [Consortium on Financial Services and Poverty](#)

Other Fund Raising Roles (Current):

Co-Chair, [UM6P J-PAL Applied Lab for Africa](#), J-PAL
Funded by OCP Foundation

Co-Chair, [Digital Agricultural Innovations and Services Initiative](#), J-PAL
Funded by [Gates Foundation](#)

Co-Chair, [Digital Identification and Finance in Africa Initiative](#), J-PAL
Funded by [Gates Foundation](#) and the G7

Co-Director, [Agricultural Technology Adoption Initiative](#), J-PAL
Funded by [Gates Foundation](#) and the [Department for International Development UK](#)

Past Fund Raising Roles:

Scientific Director for Africa, J-PAL
Core Funding from the [Hewlett Foundation](#)

Paid Outside Activities:

Editor in Chief, *Review of Economics and Statistics*
Organizer, NBER Conference on [Transforming Rural Africa](#)
MIT Sloan Executive Education (various years)
International Growth Center in leadership roles for the Agriculture Program, the Firms Program and the Kenya Country Program (various years till 2017)
Private Enterprise Development in Low Income Countries Grant Reviews (various years)
Speaker, Women and Power (2017)
World Bank, Kenya Poverty and Inequality Assessment, 2009

Policy Papers and Book Chapters:

“Poverty, Inequality and Income Dynamics in Kenya, 1997-2007”, with David Tschirley, Charity Irungu, Raphael Gitau and Daniel Kariuki, Tegemeo Conference Paper, 2008.

“Policy Options for Agricultural Growth in Kenya”, with Joseph Karugia, Lydia Ndirangu and Hezron Nyangito, 2009, in Christopher Adam, Paul Collier and Njuguna Ndungu (eds.), *Kenya: Policies for Prosperity*, Oxford University Press, January 2011.

“Growth, Poverty and Human Development”, with Gustav Ranis, in *Globalization and Social Stress*, ed. Grzegorz W. Kolodko, Nova Science Publishing House, 2005.

Teaching:

Sloan Fellows: Applied Economics for Managers, Summer 2016-2025
MBA Core: Applied Economics for Managers, Fall 2022
MBA: Opportunities in Developing Economies, Spring 2015-2017, Fall 2017-2019, Spring 2021
MBA: Applied Macro & International Economics, Spring 2007-2010, 2012-2017, Fall 2021
Sloan Fellows: Applied Macro & International Economics, Fall 2012- 2013
E-MBA: Leading in a Global Context, Fall 2011-2013, 2015
Executives: 2008, 2009, 2011-2014
PhD: Advanced Topics in Economic Development, Spring 2008