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Citizenship: Kenyan (US Permanent Resident)

Employment:

July 2013- Associate Professor, Applied Economics (with tenure)
July 2012-June 2013 Associate Professor, Applied Economics
July 2006-June 2012: Assistant Professor of Applied Economics, MIT Sloan School of Management

Professional Affiliations:

Editor in Chief, VoxDev (voxdev.org)
Scientific Director for Africa, Abdul Latif Jameel Poverty Action Lab (J-PAL), MIT, 2013-
Co-Director, Agricultural Technology Adoption Initiative, J-PAL, MIT, 2015-
Funded by the Gates Foundation and the Department for International Development UK
Director, Digital Identification and Finance in Africa Initiative, J-PAL, MIT, 2019-
Funded by the Gates Foundation
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
Yale University Dissertation Fellowship, Spring 2006
Yale Center for International and Area Studies Dissertation Grant and Pre-Dissertation Grant
Agrarian Studies Fellowship and Lindsay Fellowship for African Studies, 2004
Ryoichi Sasakawa Fellowship, Yale University, 2003-2004
Economic Growth Center Prize, Yale University, 2001-2005
Yale University Doctoral Fellowship, 2001-2005
Scholar of the Oxford and Cambridge Society of Kenya, 1996-1999
Scholar of the Cambridge Commonwealth Trust, 1996-1999
Trinity College Overseas Fellowship, 1996-1999

Published and Forthcoming Papers:

“Improving Financial Inclusion Through Digital Savings and Credit”, with Prashant Bharadwaj, Forthcoming, *American Economic Review Papers and Proceedings*.

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

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

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

“The Curious Case of E-Governance”, with Kamal Bhattacharya, *IEEE Internet Computing*, 21 (1), 62-67.

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

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

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

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

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

“Relational Contract Farming: Theory and Its Emergence in Ghana”, with Rahul Deb, *Journal of Development Economics*, 101, 268-283.

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

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

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

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

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

Working Papers:

“Borrowing Requirements, Credit Access, and Adverse Selection: Evidence from Kenya”, with William Jack, Michael Kremer and Joost de Laat, NBER Working Paper No. 22686. [*Revise and Resubmit*]

“Diversity and Team Performance in a Kenyan Organization”, with Benjamin Marx and Vincent Pons, June 2018. [*Revise and Resubmit*]

“The Perils of Voter Mobilization”, with Benjamin Marx and Vincent Pons. [*Revise and Resubmit*]

“Strategic Financial Behavior: Evidence from Interest Rate Caps in Kenya”, with Prashant Bharadwaj, October 2019. [*Submitted*]

“Fintech and Household Resilience to Shocks: Evidence from Digital Loans in Kenya”, with Prashant Bharadwaj and William Jack, August 2019. [*Submitted*]

“Agricultural Technology and Nutrition in Sierra Leone”, with Rachel Glennerster, June 2018. [*Submitted*]

“Rural Roads and Intermediated Trade: Regression Discontinuity Evidence from Sierra Leone”, with Lorenzo Casaburi and Rachel Glennerster, October 2014.

“Estimating the Extent of Local Risk Sharing Between Households” (previously titled “Spillovers in Village Consumption: Testing the Extent of Partial Insurance”), December 2013.

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

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

Work in Progress:

“A Universal Basic Income in Kenya”, with Abhijit Banerjee, Michael Faye, Alan Krueger and Paul Niehaus.

“Chat Over Coffee? Technology Diffusion Through Social and Geographic Networks in Rwanda”, with Esther Duflo, Daniel Keniston and Celine Zipfel.

“Impacts of the Internet on the Poor”, with Kamal Bhattacharya.

“Cell Phones and Growth in Kenya”, with Layane Alhorr and Kamal Bhattacharya.

“Strategic Voting in the Kenyan Election”, with Rahul Deb and Eleanor Wiseman.

“Mobile Money and the Resilience of Subjective Wellbeing”, with Abed Mutemi and Jake Kendall.

Research Grants:

“Universal Basic Income in Kenya”

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

Basic income payments 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](#)

“The Role of Mobile-Based Trade Credit on Business Development, with Antoinette Schoar

Funded by [Private Enterprise Development in Low Income Countries \(PEDL\)](#)

“Reducing Default and Improving Resilience on Digital Credit”.

- Funded by the [Digital Credit Observatory](#) at UC Berkeley
Partner: Tala
- “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 \(IGC\)](#), [Microsaving & 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](#)

Paid Outside Activities:

- 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 2016-2020
MBA: Opportunities in Developing Economies, Spring 2015-2017, Fall 2017-2019
MBA: Applied Macro & International Economics, Spring 2007-2010, 2012-2017
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