KARLIJN MORSINK

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Personal Information

Citizenship: Netherlands

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

Current Position

Jan 2024 - current	adjunct Associate Professor, Applied Economics and Management, Cornell
	University
May 2023 - current	Associate Professor, Utrecht University School of Economics, Utrecht University
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

Memberships and Affiliations

2024 – current	Collaboration for International Development Economics Research (CIDER)
2022 - current	Board Member Network of Development Economists in the Netherlands (DuDE)
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 - 2023	Tenure track Assistant Professor Microeconomics, Utrecht University School of
	Economics, Utrecht University
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
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Graduate Studies

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

Undergraduate Studies

BA in Business Administration, minor Dev. Economics

University of Twente, The Netherlands 2006

Honors, Scholarships, and Fellowships

2024	World Bank (USD 2.499.781; PI) Research and Impact Evaluation "De-Risking, Inclusion, and Value Enhancement of Pastoral Economies" programme
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 (EUR 1.874.815; PI) 'From Climate Change to
2021	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
2012	Sharing and the Demand for Insurance' (with Erlend Berg)
2012	LSEB Postdoctoral Fellowship University of Twente (EUR 300,000)

Peer-reviewed Publications

"Welfare Consequences of the Compound Risks of Index Insurance." (with Harrison, G.W., Martinez-Correa, J., Ng, J.M., and Swarthout, T.) Forthcoming. *Journal of Risk and Insurance*

"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. Revise and Resubmit Journal of the European Economic Association

"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
- <u>"Technology Transfer and Global Markets"</u> (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

- "Targeting Men, Women or Both to reduce Child Marriage (with Dam, A., Cassidy, R., Janssens, W., Kiani, U.) Tinbergen Institute Working Paper No. 22-087/V. Submitted
- "Interventions that Disrupt the Peace: Intimate Partner Violence when Edutainment is Targeted at Men, Women or Both" (with Anderberg, D., Cassidy, R., Janssens, W Dam, A., Veldhoven, A.) CESifo Working Paper No. 111332024. Submitted
- "Long-run Effects of Catastrophic Drought Insurance" (with Barrett, C., Jensen, N., Noritomo, Y., Son, H.H., Teufel, N. and Banerjee, R.) Data and Evidence to End Extreme Poverty (DEEP) Working Paper No. 18. Submitted
- "Do soft skills curricula improve education outcomes? Evidence from a goal-setting curriculum." (with Dam, A., Gray-Lobe, G., Kremer, M., de Laat, J.)
- "Intimate Partner Violence and Women's Economic Preferences" (with Anderberg, D., Cassidy, R., Dam, A., Hidrobo, M., and Leight, Jessica)
- "Weathering Conflict: The Effect of Resource Shocks on Livestock Raids?" (with Jensen, N., Lopez-Rivas, J., Rikken, E.)
- "The effect of 3G on child marriage and teen pregnancy" (with Wildeman, J. and Wagner, N.)

Work in progress

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

- "The Impact of Information about Consumer Value and Contract Performance on Insurance Demand" (with Gebrehiwot, T., Haar, L., Jensen, N., Shikuku, K and Son, H.)
- "Gendered-targeting of insurance: Information sharing, insurance decisions and conflict in the household" (with Philemon Chelanga, Gebrehiwot, T., Veldhoven, Anouk van)
- "Adaptive Mechanism Design: Optimal Incentives for a Sustainable Drought Insurance Program" (with Hongdi Zhao)
- "Trading off investment in human capital versus productive assets: perceptions of risk and return" (with Chris Barrett and Yuma Noritomo)
- "On Targeting: Predictors of Expected Consumer Welfare from Catastrophic Drought Insurance" (with Samin Nikkhah Bahrami and Mehdi Shafiee Kamalabad)

Books and Policy Reports

- "Long-run Effects of Catastrophic Drought Insurance" 2024 CGIAR Standing Panel on Impact Assessment Policy Brief (with Barrett, C., Jensen, N., Noritomo, Y., Son, H.H., Teufel, N. and Banerjee, R.)
- "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

Blog posts & Policy briefs

- "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

		received September 2023 received on 26 January 2023 received on 4 April 2023 received on 17 February 2021
2024-2025	Economics of Global Challenges, Master Econor Finance and Investments, Utrecht University	·
2020-2023	• Coordination and lecturing; 30 students Causal Inference for Empirical Economics, Res Economics, Utrecht University & WASS Wage	earch Master Multidisciplinary ningen University
2021-2023	• Coordination and lecturing; 10-20 students Advanced Development Economics, Research M Utrecht University & WASS Wageningen Univ	Master Multidisciplinary Economics, ersity
2018-2023	 Coordination and lecturing; 10-20 students The Real-World Perspective, Bachelor Econom University Coordination and lecturing; 15-20 students 	ics and Business Economics, Utrecht
2018-2021	Microinsurance, Institutions, and Welfare, Bach Economics, Utrecht University	
2018-2019	• Lecturing; 400-600 students Principles of Microeconomics, Bachelor Econor Utrecht University	mics and Business Economics,
2018-2019	 Tutoring; 45 students Research Skills 3, Research Master Multidisciph Coordination and lecturing; 12 students 	linary Economics, Utrecht University
2015-2018	 Eliciting Preferences and Beliefs in Developing Oxford, University of Cape Town and Georgia Coordination and lecturing; 30 students 	-
2012-2016	Poverty, Risk and Insurance, MSc Development Coordination and lecturing; 20-30 students	•
Supervision		
2020-2024	 Supervisor Research Master Multidisciplinary E Mia Ravbar, 'Farmers' Responses to Adverse Multidisciplinary Economics - Best thesis a 	se Weather Shocks' - Research Master
	Samin Nikkhah Bahrami 'On Targeting: Pr Welfare from Catastrophic Drought Insuran	· -
	• Carla Colossi 'Does the end justify the meas	sure? Contraceptive choice and
	 performance-based financing in family plan Egor Bronnikov, 'You Are What You Listen 	9
	Experimental Study on Propaganda and Mo	otivated Beliefs'
	 Anouk van Veldhoven, 'Interventions that a violence when edutainment is targeted at ma Master Multidisciplinary Economics - Best 	en, women or both' Research
	 Anaya Dam, 'Working towards goals: The is on improving learning outcomes. Experiment 	
2022-2023	 Supervisor Research Master Economics, Tinber Sarah Leuthold, 'Culture versus Markets: In Direction of Marriage Payments' 	gen Institute
2022-2023	Supervisor Research Master Economics, Tinber	gen Institute

	• Vinh Phan, 'Belief Updating in a Stochastic World'
2019-2020	Supervisor BSc Economics
	Christiane Vlam
	Dany Shaieyouta
	Judith van der Nat
	Anni Vaattannen
	• Xing Wang
	Hei Tong Chan
2013-2016	Supervisor MPhil Economics, University of Oxford
	• Michael Blake, 'Index Insurance, Informal Risk Sharing and Rural Poverty:
	Evidence from Ethiopia'
	• Emma Riley, 'Mobile Money Services and Insurance Against Aggregate Shocks'
	• 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

2025-2029	Co-promotor PhD Economics, Utrecht University, Mia Ravbar
	 Promotor: Charles van Marrewijk; co-promotor Inge van den Bijgaart
2024-2028	Co-promotor PhD Economics & Data Science, Utrecht University, Samin Nikkhah
	Bahrami
	 Promotor: Charles van Marrewijk; co-promotor Mehdi Shafiee Kamalabad
2023-2026	Co-promotor PhD Economics, University of Amsterdam, Sarah Leuthold
	Promotor: Menno Pradhan
2022-2026	Co-promotor PhD Economics, Wageningen University, Lotte van der Haar
	Promotor: Erwin Bulte
2022-2026	Co-promotor PhD Economics, Wageningen University, Emma Rikken
	Promotor: Erwin Bulte
2021-2022	Co-promotor PhD Economics, Utrecht University, Anouk van Veldhoven
	Promotor: Coen Teulings
2021-2024	Co-promotor PhD Economics, Utrecht University, Anaya Dam
	Promotor: Joost de Laat

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

Selected Research Presentations

Field days (Tinbergen Institute, October 2024); The Economics of Intimate Partner Violence Workshop (Stanford, November 2023); Agriculture and Research Economics Seminar (UC Davis, November 2023); 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); 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); 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 and seminar organization

2024	Organizer NWO workshop "Climate Change, Insurance, and Conflict – II"
2023	Organizer workshop "Index-Based Livestock Insurance Workshop" at the University
	of Nairobi, Kenya
2020	Organizer NWO workshop "Climate Change, Insurance, and Conflict - I"
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
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
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