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UNIVERSITY OF OXFORD

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Personal Information

Citizenship: Netherlands

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

Current Position

2016 - current Postdoctoral Research Fellow in Economics (ESRC), Department of Economics,
University of Oxford
Affiliated to: Centre for the Study of African Economies (CSAE) and Blavatnik
School of Government (BSG)

References

Professor Glenn Harrison
Center for the Economic Analysis of Risk
Georgia State University
gharrison@gsu.edu

Professor Douglas Gollin
Oxford Department for International Development
University of Oxford
douglas.gollin@qeh.ox.ac.uk

Professor Stefan Dercon
Department of Economics
University of Oxford
stefan.dercon@economics.ox.ac.uk

Research and Teaching Fields

Primary field: Development economics

Secondary fields: Applied microeconomics; Behavioral economics

Previous positions

2016 Visiting Scholar in Economics, Freeman Spogli Institute for International Studies,
Stanford University
2013 - 2016 British Academy Postdoctoral Fellow in Economics, Department of Economics,
University of Oxford
2012 – 2013 Visiting PhD student, Economics Department, University of Oxford
courses: Behavioural Economics, Microeconomics, Econometrics, Game Theory

Graduate Studies

Ph.D. in Development Economics <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

2017	DFID-ESRC Joint Fund for Poverty Alleviation (GBP 500,000; PI) ‘ <i>Women Empowerment, Social Norms, and Violence Against Women and Girls</i> ’
2017	British Academy/Leverhulme Trust Small Research Grant (GBP 10,000; co-PI) ‘ <i>Domestic Violence and Women’s Economic Decision Making</i> ’ (with Dan Anderberg)
2016	New Venture Fund Civilian Protection Emergency Fund (USD 50,000; co-PI) ‘ <i>Cash Transfers and Mental Health for Syrian Refugees</i> ’ (with Stefan Dercon)
2014	Research grant Oxfam Novib (EUR 10,000)
2013	British Academy Postdoctoral Fellowship in Economics (GBP 300,000; PI) ‘ <i>Loss Aversion or Trusting Behaviour: Explaining Insurance Demand</i> ’
2013	Research grant ‘Improving Institutions for Pro-Poor Growth’ (GBP 50,000; PI) ‘ <i>Risk Sharing and the Demand for Insurance</i> ’ (with Erlend Berg)
2012	LSEB Postdoctoral Fellowship University of Twente (EUR 300,000)

Job market paper

[“The Power to Protect. Household Bargaining and Female Condom Use.” \(with Cassidy, R., Groot Bruiderink, M., Janssens, W.J.,\)](#)

Abstract:

Women may have a higher willingness than men to adopt certain household technologies. If use of a technology must be agreed upon by both partners, then women with low bargaining power may not convince their partners to adopt. Introducing a version of the technology that is more acceptable to men, even if somehow second-best from the perspective of a social planner, may therefore improve adoption and welfare in contexts where women have low bargaining power. Female condoms offer marginally lower protection and higher unit cost than male condoms, but lower discomfort and stigma especially to men. We conduct a field experiment in the slums of Maputo, Mozambique, where 30% of women have HIV. The intervention offers free access to and information about female condoms. We find strongest adoption among women with low household bargaining power, who are previously having unprotected sex. There is no substitution away from male condoms. Results are corroborated by high-frequency sexual diary data. We estimate that free provision of this second-best technology is therefore cost-effective under a range of simulated scenarios. The findings highlight how policy should take into account bargaining power and asymmetry in the costs and benefits of technology adoption across household members.

Other research papers:

[“Risk Sharing and the Demand for Insurance: Theory and Experimental Evidence from Ethiopia. CSAE Working Paper WPS/2017-02 \(with Berg, E., Blake, M\)](#) Submitted

Abstract:

Households, organisations and governments commonly engage in risk sharing. However, the residual risk is often considerable, especially in the case of aggregate shocks in low-income countries. In response, many policy makers consider the introduction of parametric or index insurance. This raises the question of how demand for these insurance products depends on the extent of pre-existing risk sharing. In this paper we develop a simple and parsimonious theoretical framework that shows that whilst indemnity insurance is a substitute to risk sharing, index insurance acts as a complement. Secondly, we provide experimental evidence on how exogenous variation in the extent of risk sharing affects demand for both index and indemnity insurance. In an artefactual field experiment with Ethiopian farmers, the predictions of our theoretical framework are borne out.

[“Fairness and Attitudes towards Risk. Experimental Evidence from Risk Taking Decisions”](#) Submitted

Abstract:

The willingness of individuals to redistribute to others whose outcomes depend on risk and their risky choices is important for the functioning of unemployment schemes, health insurance, and tax systems. Understanding what influences this willingness to redistribute in risky contexts is crucial to the design of the incentives in these systems, especially when it is not immediately evident what the desired level of risk taking is. Therefore, I investigate to what extent the risky choices of others influence an individual’s redistribution decisions, conditional on their risk attitudes. I do so by conducting modified dictator games in a risky context with farmers in Ethiopia, where the income of recipients is exposed to risk and recipients have agency over risk exposure. I find that the willingness of dictators to redistribute income to recipients is influenced by a combination of the risky choice of the recipient and the risk attitudes of the dictator: when recipients increase their risk exposure, risk averse dictators reduce their transfers; when recipients reduce their risk exposure, risk tolerant dictators reduce their transfers.

[“Access to Insurance and Crowding Out of Equilibrium Altruistic Transfers” \(with Anderberg, D.\)](#)

Abstract:

Transfers to people who experience income losses may be motivated by altruism. When new financial technologies that allow individuals to manage risky income are made available, this may lead people to condition their altruism on other people’s adoption decisions. In this paper, we ask how the introduction of an insurance market affects people’s willingness to redistribute to others who experience losses; and what the implications are for the equilibrium distribution of consumption. We develop a model of risk averse agents who adopt insurance and make altruistic transfers, and condition their level of altruism on recipients’ insurance decisions. We predict that, for those agents who, due to high take-up costs, fail to adopt insurance, consumption volatility will increase, even if expected consumption improves. To test the models’ predictions on the effect of the introduction of insurance on transfer decisions we conduct artefactual field experiments with groups of farmers in Ethiopia who are asked to redistribute income after shocks and insurance adoption decisions are made. Our findings support the model’s predictions.

Work in progress

“Social preferences over Attributes of the Distribution of Utilities.” (with **Fafchamps, M., Harrison, G.W.**)

We ask whether, in a context where people’s outcomes are the result of a combination of risk, effort, and ability, redistribution decisions are better understood if we assume that people behave as if they care about the utility of other people rather than actual monetary allocations.

“Male and Female Norm Change, Intra-household Bargaining and Domestic Violence.” (with **Cassidy, R, Janssens, W**)

We ask whose preferences within the household attitudinal interventions should target in order to reduce violence and promote women’s labour market participation. We conduct a cluster-randomized control trial across 200 rural villages in Pakistan, in which an attitudinal intervention is targeted at either men, women or both genders. We use incentivized artefactual field experiments to elicit beliefs, attitudes, beliefs about others’ attitudes (“social norms”) and intra-household bargaining.

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

We ask to what extent violence in the household affects preferences of the spouses, and thereby their cooperation and economic decision making. We conduct an artefactual field experiment with spouses in urban slums of Addis Ababa, Ethiopia to examine the effects of priming women’s experiences of intimate partner violence on their cooperation and economic decision-making.

“Impacts of Mental Health and Cash Transfer Interventions on Syrian Refugees and Host Communities in Lebanon” (with **Dercon, S, John, A**)

Peer-reviewed Policy Publications

“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

Teaching experience

2012 - current	Lecturer MSc Development Economics, University of Oxford, Module 'Poverty, Risk and Insurance',
2015 – 2016	Supervisor MPhil Economics, University of Oxford <ul style="list-style-type: none">• Michael Blake, ‘Index Insurance, Informal Risk Sharing and Rural Poverty: Evidence from Ethiopia’
2014 - 2015	Supervisor MPhil Economics, University of Oxford <ul style="list-style-type: none">• Emma Riley, ‘Mobile Money Services and Insurance Against Aggregate Shocks’
2013 - 2014	Supervisor MPhil Statistics, University of Oxford <ul style="list-style-type: none">• Qhelile Nyathi, ‘Informal Risk-Sharing and the Demand for Index Insurance.’
2011 - 2012	Supervisor MPhil Economics, Econometrics and Finance, University of Groningen, The Netherlands

February 2018

- 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 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

Research Presentations

PacDev 2018 (Davis, March 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

2015 - 2016 Organizer CSAE seminars

2016 - 2015 Organizer 2015 and 2016 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