

## FRANCIS ANNAN

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### EMPLOYMENT

- 2022-present      **University of California, Berkeley**  
Assistant Professor of Economics, Department of Agricultural & Resource Economics
- 2018-2022      **Georgia State University**  
Assistant Professor of Economics, Risk, and Insurance, J. Mack Robinson College of Business

### PROFESSIONAL AFFILIATIONS

- 2021-present      Scientific Lead and Co-Chair: Bill & Melinda Gates Foundation's "**Retail Finance Distribution (ReFinD)** Research Initiative in LMICs at ISSER"
- 2021-present      Affiliated Professor, Abdul Latif Jameel Poverty Action Lab (J-PAL), MIT
- 2021-present      Affiliated Researcher, Innovation for Poverty Action (IPA)
- 2021-present      Invited Researcher, Weiss Fund for Research in Development Economics
- 2021-present      Invited Researcher, FIT IN Initiative, TSE
- 2019-present      Fellow, Center for Environmental Economics and Policy (CEEP)
- 2017-present      Fellow, Center for Development Economics and Policy (CDEP)
- 2016-2021      Economist Consultant, World Bank, Washington D.C.

### EDUCATION

- 2018      **Columbia University**, Ph.D. Sustainable Development (Economics Track)  
Fields: Development Economics; Microeconometrics  
Dissertation: Economics of Contracts and Risks  
Advisor: Professor Bernard Salanié
- 2017      **Columbia University**, M.Ph. Sustainable Development (Economics Track)
- 2015      **Columbia University**, M.A. Sustainable Development (Economics Track)
- 2012      **Mississippi State University**, M.S. Applied Economics
- 2008      **University of Cape Coast**, B.S. Agribusiness and Economics (Specialize)

### RESEARCH INTERESTS

Applied Microeconomics, Development Economics – Digital Financial Markets, Insurance, Firms

### WORKING PAPERS

1. Misconduct and Reputation under Imperfect Information. *Revise and resubmit, JOURNAL OF POLITICAL ECONOMY*
2. Gender and Financial Misconduct: A Field Experiment on Mobile Money. *Reject and resubmit, JOURNAL OF HUMAN RESOURCES*
3. The Value of Communication for Mental Health (with Belinda Archibong). *Revise and resubmit, THE ECONOMIC JOURNAL*
4. We are not Guinea Pigs: The Effects of Disclosure of Medical Misconduct on Vaccine Compliance (with Belinda Archibong)
5. The Epidemic Effect: Epidemics, Institutions, and Human Capital Development (with Belinda Archibong; Uche Ekhaton-Mobayode). *Revise and resubmit, JOURNAL OF ECONOMIC BEHAVIOR AND ORGANIZATION*

### RESEARCH IN PROGRESS

- “Competition and Entry in Digital Financial Markets” (RCT, full RCT underway, AEARCTR-0006451)
- “Digitization Effects in Equilibrium (RCT, pilot underway) (with Xavier Giné; William Blackmon)

### PUBLICATIONS

1. **Annan, Francis (2022)**, “Moral Hazard in Insurance: Theory and Evidence from a Credit Reform in Ghana,” *JOURNAL OF PUBLIC ECONOMICS*, vol. 209 (104633).
2. **Annan, Francis** and Bikramaditya Datta (2022), “Risk, Informal Institutions, and Index Insurance,” *JOURNAL OF ENVIRONMENTAL ECONOMICS AND MANAGEMENT*, vol. 113 (102635).
3. **Annan, Francis (2020)**, “Does Bundling Induce Adverse Selection in Insurance?” *ECONOMICS LETTERS*, vol. 196 (109588).
4. Archibong, Belinda and **Francis Annan (2017)**, “Disease and Gender Gaps in Human Capital Investment: Evidence from Niger’s 1986 Meningitis Epidemic,” *AMERICAN ECONOMIC REVIEW: PAPERS AND PROCEEDINGS*, vol. 107, no. 5, pp. 530-535.
5. **Annan, Francis** and Wolfram Schlenker (2015), “Federal Crop Insurance and the Disincentive to Adapt to Extreme Heat” *AMERICAN ECONOMIC REVIEW: PAPERS AND PROCEEDINGS*, vol. 105, no. 5, pp. 262-266.
6. **Annan, Francis**, Jesse Tack, Ardian Harri and Keith Coble (2014), “Spatial Pattern of Yield Distributions: Implications for Crop Insurance,” *AMERICAN JOURNAL OF AGRICULTURAL ECONOMICS*, vol. 96, no. 1, pp. 253-268.

### BOOK CHAPTERS

**Annan, Francis** and Belinda Archibong (2020), “Climate Change, Disease and Gender Gaps in Human Capital Investment,” pp. 15-25. Book Chapter in *Palgrave Macmillan, Cham*

**Annan, Francis** (2014), In Award Winning Papers (Abstract), *AMERICAN JOURNAL OF AGRICULTURAL ECONOMICS*, vol. 96, no. 2, pp. 609. 2013 National Outstanding Master's Thesis Award

### **FUNDED RESEARCH PROJECTS**

- 2022-2023 J-PAL Digital Identification and Finance Initiative (DigiFI) (**\$73,750**) , (Co PIs: Xavier Giné; William Blackmon)
- 2021-2024 Bill and Melinda Gates Foundation (BMGF) and IPA (**\$1.5 Million**), (Co PI: Xavier Giné; IPA)
- 2021-2023 IPA (**\$172,953** out of \$323,488)
- 2021-2022 Financial Inclusion Through Interoperability Initiative (FIT IN at TSE) (**\$20,000**), (Co PIs: Bikramaditya Datta; Edem Klobodu)
- 2020-2021 J-PAL Digital Identification and Finance Initiative (DigiFI) (**\$51,337**)
- 2020-2021 Private Enterprise Development in Low Income Countries (PEDL) Exploratory Research Grant, Center for Economic Policy Research (**GBP 35,000 = \$50,000**), (Co PIs: Belinda Archibong; Oyebola Okunogbe; Anja Benschaul-Tolonen; Ifeatu Oliobi)
- 2020-2021 Earth Institute, Columbia University (**\$20,000**), (Co PI: Belinda Archibong)
- 2020 Columbia Population Research Center, Columbia University (**\$19,750**), (Co PI: Belinda Archibong)
- 2018-2020 Research Support Budget, World Bank (**\$94,874**), (Co PI: Aly Sanoh)
- 2018-2020 Presidential Research Award, Barnard College (**\$50,000**), (Co PIs: Belinda Archibong; Lisa Son)
- 2018-2019 Center for Development Economics & Policy, (**\$6,250**), (Co PI: Belinda Archibong)
- 2017 Networks, Electronic Commerce and Telecommunications Institute Research Grant (NYU, **\$3,000**)
- 2016-2017 Center for Development Economics & Policy (**\$3,150**)
- 2012-2018 Dean's Fellow, Columbia University (**\$84,000** Yearly)
- 2013 National Outstanding Master's Thesis Award, Agricultural and Applied Economics Association
- 2017-Present CORE-Teagle Fellow
- 2011-Present Phi Kappa Phi Honorary

### **REFEREE SERVICES**

*American Economic Review, Management Science, American Economic Journal: Microeconomics, National Science Foundation, Journal of Development Economics, Journal of Human Resources, Journal of Economic Behavior and Organization, Journal of the Association of Environmental and Resource Economists, Journal of Environmental Economics and Management, American Journal of Agricultural Economics, World Development, Scientific African - Guest Editor, Economic Development and Cultural Change, Economica*

### **SUPERVISION OF DOCTORAL DISSERTATIONS AND SERVICE**

- 2022-2022 Faculty Senate Representative, Georgia State University
- 2019-2021 Coordinator, RMI Seminar Series - J. Mack Robinson College of Business, Georgia State University

2018-2019 Ph.D. Dissertation Committee (Member), “Measuring Risk in Networks”. Daniel C. Quiggin

## **TEACHING**

### **UNIVERSITY OF CALIFORNIA, BERKELEY**

2022- ARE 201: Ph.D. Applied Microeconomics <Uncertainty>

2022- EEP 100: Intermediate Microeconomics with Applications

### **GEORGIA STATE UNIVERSITY**

2019-2022 ECON/RMI 4150: Theory of Risk

2018-2022 RMI 4005: Risk and Economic Analytics with Applications

2018-2022 RMI 3500: Introduction to Risk Management and Insurance

## **INVITED PRESENTATIONS AND CONFERENCES**

**2022:** University of Washington (May 2023), Columbia University (Oct); UC Berkeley (Aug); Dartmouth College (May); Georgia State University (Apr); UC Berkeley (Jan)

**2021:** Michigan State University (Nov); University of Pennsylvania-Wharton (Nov); Columbia University (Nov); NBER Summer Institute (Household Finance, Jul); BREAD Conference on Behavioral Economics and Development (Jan); BREAD Conference on the Economics of Africa (Jun); NBER/RFS Inequality, Discrimination, and the Financial System Conference (Apr); NBER Economics of Digitization Conference (Mar); NBER COVID-19 and Health Outcomes Conference (Feb 2021)

**2020:** University of Virginia Economics (Dec 2020); PEDL Conference on Firms in Low-Income Countries (Dec 2020); NBER Development Economics Program Meeting (Nov 2020); 3<sup>rd</sup> Toronto FinTech Conference (University of Western Ontario, Nov 2020); Temple University (Nov 2020); Georgia State University (Oct 2020); Advances in Field Experiments (University of Chicago, Oct 2020); Jnr. Household Finance Seminar (Oct 2020)

**2019:** CEAR/MRIC Behavioral Insurance Workshop; CEAR/RMI Faculty Research Workshop

**2018:** Econometric Society (North America Meetings, UC Davis); CSAE (University of Oxford); Stockholm School of Economics; Georgia State University

**2017:** NEUDC (Tufts University); APPAM; Econometric Society (Africa Meetings, Algeria); CSAE (University of Oxford); University of Ghana; AEA; Columbia University (SIPA, Applied Micro and Development Seminars)

**2016-2012:** Harvard University (2015); University of Ghana (2015; 2016); AEA (2015), Columbia University (Econometrics, Applied Micro, Development and SIPA Seminars) (2014-2016); SWSSA (2012)