

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

- 2024-present Faculty Research Fellow, National Bureau of Economic Research (NBER)
- 2024-present Affiliate, The Bureau of Research and Economic Analysis of Development (BREAD)
- 2023-present Affiliated Professor, Center for Effective Global Action (CEGA)
- 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

- 2012-2018 **Columbia University** — The School of International and Public Affairs
PH.D. Sustainable Development (Economics Track)
Fields: Development Economics; Empirical Contract Theory
Dissertation: Economics of Contracts and Risks
Advisor: Professor Bernard Salanié
M.PHIL., M.A., Sustainable Development (Economics Track)
- 2010-2012 **Mississippi State University**, M.SC. Applied Economics
- 2004-2008 **University of Cape Coast**, B.SC. Agribusiness and Economics (*Specialize*)

RESEARCH INTERESTS

Applied Microeconomics, Development Economics — Digital Financial Markets, Insurance Markets, Firms, Public Distribution Programs

PUBLICATIONS

1. **Annan, Francis**, “Misconduct and Reputation under Imperfect Information,” *Forthcoming, JOURNAL OF POLITICAL ECONOMY*
2. **Annan, Francis** (2022), “Moral Hazard in Insurance: Theory and Evidence from a Credit Reform in Ghana,” *JOURNAL OF PUBLIC ECONOMICS*, vol. 209 (104633).
3. **Annan, Francis** and Bikramaditya Datta (2022), “Risk, Informal Institutions, and Index Insurance,” *JOURNAL OF ENVIRONMENTAL ECONOMICS AND MANAGEMENT*, vol. 113 (102635).
4. **Annan, Francis** (2020), “Does Bundling Induce Adverse Selection in Insurance?” *ECONOMICS LETTERS*, vol. 196 (109588).
5. 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.
6. **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.
7. **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.
8. Archibong, Belinda, **Francis Annan**, and Uche Ekhaton-Mobayode (2023), “The Epidemic Effect: Epidemics, Institutions, and Human Capital Development,” *Accepted, JOURNAL OF ECONOMIC BEHAVIOR AND ORGANIZATION*, vol. 96, no. 1, pp. 539-566.

WORKING PAPERS

1. Randomized Entry (with MTN, GCB Ltd) (v:0)
2. The Value of Communication for Mental Health (with Belinda Archibong). *Resubmitted, THE ECONOMIC JOURNAL*
3. Gender and Financial Misconduct: A Field Experiment on Mobile Money.

RESEARCH IN PROGRESS

- “Redistributing Transportation Costs” (with Ghana Government/NPA and A. Ndiaye)
“Perceptions and Performance Under Incentive Contracts” (with MTN and Collin Raymond)

“Connecting Rural Unserved Communities to Digital Finance” (Full RCT underway) (with Orange, GT Bank, CAFOD, IPA)

“Automating Public Distribution Programs - Experimental Evidence from Ghana’s PREMIX” (Full RCT underway) (with Ghana Government/NPFS and P. Asuming; S. Carattini; J. Mensah)

“Digitizing Bureaucracy” (Full RCT underway) (with Ghana Government/MLGRD and Apoorv Gupta)

The Welfare Effects of Beneficiary Control over the Timing of Cash Transfers (Full RCT underway) (with Ghana Government/MoGCSP and F. Fang, J. Kerwin, N. Karachiwalla)

Information Frictions and Gender Inequality in Online Labor Markets (Full RCT underway) (with B. Archibong, O. Okunogbe, I. Oliobi)

Designing Insurance for Climate Change: The Case of the U.S. Federal Crop Insurance Program (with S. Yu, S. Saxena)

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

OTHER PUBLICATIONS

1. **Annan, Francis**, “Digital Public Services Delivery in Ghana — A Viewpoint,” *Accepted, BROOKINGS AGI*
2. **Annan, Francis**, Xavier Giné, Chi Man Cheung, “Digital Payments,” *Accepted, OXFORD REVIEW OF ECONOMIC POLICY*
3. **Annan, Francis**, Xavier Giné, William Blackmon, Brian Mwesigwa, and Arianna Zapanta, “Transaction Cost Index,” *INNOVATIONS FOR POVERTY ACTION*
4. **Annan, Francis** and Belinda Archibong (2023), “Climate Change, Epidemics and Inequality,” *THE REVIEW OF ENVIRONMENTAL ECONOMICS AND POLICY*, vol. 17, no. 2, pp. 1.

FUNDED RESEARCH PROJECTS AND DISTINCTIONS

2024-2026	ReFinD Research Initiative Greenfield Evaluation (\$211,386) (Co PIs: A. Gupta; R. Pizatella-Haswell)
2024-2025	Society of Hellman Fellows (\$55,057)
2024-	Swift Foundation (gift) (\$30,000)
2024-2025	J-PAL Social Protection Initiative (SPI) (\$149,982), (Co PIs: Francis Fang, Naureen Karachiwalla, Jason Kerwin, Mariam Laker-Oketta)
2024	CEGA Psychology and Economics of Poverty Initiative (PEP) (\$50,000), (Co PIs: Francis Fang, Naureen Karachiwalla, Jason Kerwin, Mariam Laker-Oketta)
2023-2025	ReFinD Research Initiative Greenfield Evaluation (\$331,522)
2023-2024	STEG Larger Research Grants (GBP 100,000), (Co PI: A. Gupta)
2023-2024	J-PAL King Climate Action Initiative (K-CAI) (\$200,054), (Co PIs: Patrick Asuming; Stefano Carattini; Justice Mensah)

2023-2024 PEDL Exploratory Research Grant, CEPR (**GBP40,000**), (Co PIs: Patrick Asuming; Stefano Carattini; Justice Mensah)

2023-2024 ReFinD Research Initiative Pilot Project (**\$60,000**) (Co PIs: A. Gupta; R. Pizatella-Haswell)

2022-2024 The Weiss Fund for Research in Development Economics (**\$100,000**)

2022-2024 J-PAL Digital Identification and Finance Initiative (DigiFI) (**\$76,129**), (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 Consumer Protection Research Initiative (**\$184,976**)

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 PEDL Exploratory Research Grant, CEPR (**GBP35,000**), (Co PIs: Belinda Archibong; Oyebola Okunogbe; Anja Benshaul-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 & Applied Economics Association

2017-Present CORE — Teagle Fellow

2011-Present Phi Kappa Phi Honorary

REFEREE SERVICES

American Economic Review, American Economic Review: Insights, American Economic Journal: Microeconomics, Science, 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, American Economic Journal: Economic Policy, Management Science

SUPERVISION OF DOCTORAL DISSERTATIONS AND SERVICE

2023- Ph.D. Students: Chiman Cheung, Seung Y. Sung, Yazen Kashlan

2023-2025: Postdocs: Zhe Liu (2023-2025), Kodjo Aflagah (2023-2024)

2022-2024: Reviewer Panels: ReFinD ISSER; IPA CP; J-PAL K-CAI; CEGA DCO; CEGA GN

2023- Co-Coordinator: Leo K. Simon Ag/Nat Res Seminar Series - UC Berkeley

2022-2024 2nd Year Empirical Project - UC Berkeley
 2022-2023 Co-Coordinator: ARE Seminar Series - UC Berkeley
 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- ENVECON 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

2025: UC Davis (Feb 11), UC Santa Cruz (Feb 13), IFPRI (Feb 20), Minnesota (Mar 21),
 PSE/Namur/TSE/MSE (May 12-16)

2024: Stanford (Apr 1), World Bank (Apr 3), Yale (Apr 3-10), Georgetown University (Apr 11),
 UIUC (Apr 12), Iowa State (Apr 15), ~~PSE/Namur/TSE (Apr 22-26)~~, Bank of Ghana (Jul 11), IPA-
 GPRL Northwestern (Sep 6), ~~Minnesota (Nov 1)~~, UCSD (Nov 12), USC (Nov 13), ...

2023: World Bank/IPA (Jan); Cornell University (Apr); UC Davis (Apr); Cal Poly SLO (Apr);
 USF (Apr); Stanford Climate Adaptation Conference (May); University of Washington (May);
 UC-EE Seminar Series (May); IFC (May)

2022: 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); 3rd
 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)