

## RESEARCH INTERESTS

Development Economics, Behavioral Economics, Household Finance, Policy Evaluation

## CURRENT POSITION

**Research Associate** 10/2018 – present  
**German Institute for Economic Research (DIW Berlin)**  
Department: International Economics

## EDUCATION

**Ph.D. Candidate in Economics** 10/2018 – present  
Humboldt-Universität zu Berlin  
Dissertation Title: *Essays on the Impact of Behavioral Aspects and Education for Financial Development*  
Advisors: Prof. Dr. Lukas Menkhoff, Prof. Georg Weizsäcker, Ph.D.

**Ph.D. Coursework** 10/2017 – 09/2018  
DIW Berlin Graduate Center (Ph.D. program)

**M.Sc. in Economics** 10/2014 – 08/2017  
Universität Potsdam

**B.Sc. in Economics** 10/2010 – 06/2014  
Humboldt-Universität zu Berlin  
Erasmus year at Université libre de Bruxelles

## PROFESSIONAL EXPERIENCE

**Research Associate** 10/2018 – present  
German Institute for Economic Research (DIW Berlin)  
Department: International Economics

*Duties:* (1) collecting and analyzing data using statistical tools and methods, (2) designing, implementing and monitoring surveys and experiments, (3) writing, presenting and publishing academic research papers and policy reports

*Achievements:* implementing an RCT and business intervention including training of interviewers and lead project management in Kabarole (Uganda); cleaning and analyzing the collected data for innovative research; preparing and managing own laboratory computer-based behavioral experiment with a student sample in Berlin

**Consultant** 10/2020 – 12/2020  
Hertie School of Governance  
European Research Centre for Anti-Corruption and State-Building (ERCAS)

*Duties:* Revising the components of political transparency and integrity indices for more than 120 countries, recommending adjustments and carrying them out. Presenting own data visualizations, statistical tests and regression results to the team, comparing ratings over time and against other development indicators.

*Achievements:* Building the concept and dataset for an index of factual freedom of press ranking 180 countries.

<b>Ph.D. Intern</b>	10/2019 – 12/2019
European Bank for Reconstruction and Development (EBRD)	
Department: Office of the Chief Economist in London HQ	
<i>Duties:</i> research assistance for empirical projects	
<i>Achievements:</i> solely responsible for data quality checks and communication with consultants for a water infrastructure impact study in Kyrgyz Republic	
<b>Student Research Assistant</b>	08/2016 – 09/2017
DIW Berlin, Competition and Consumers Department	
<b>Student Research Assistant</b>	11/2016 – 04/2017
University of Potsdam, Chairs of Public Economics and Microeconomics	10/2014 – 07/2015
<b>Intern</b>	09/2015 – 03/2016
KPMG AG Berlin, Public Governance Institute	
<b>Intern</b>	05/2013 – 07/2013
Hanse-Office (EU representation of Hamburg and Schleswig-Holstein in Brussels)	

## COUNTRY EXPERIENCE

Belgium, England, Lebanon, Uganda

## TEACHING

Seminar *Topics in Emerging Markets* (Master level) in winter semester 2020/2021  
 Supervision of Master's thesis (3x, joint with Prof. Dr. Lukas Menkhoff)

## REFEREEING

Journal of Behavioral and Experimental Finance, International Journal of Social Welfare, Journal of Small Business Management

## SKILLS

Technical	Statistical software (Stata, R), programming (basic Python), survey processing (SurveyCTO, z-Tree), typesetting (L <sup>A</sup> T <sub>E</sub> X), Microsoft Office (Word, Excel, Power Point)
Languages	German (native), English (fluent), French (intermediate), Arabic (easy conversations)

## SUMMER SCHOOLS AND TRAININGS

Twentieth Summer School in International and Development Economics (scheduled)	2021
DIW GC course on policy analysis and policy advice	2019
Experimental methods workshop in economics at University of Potsdam	2016
Summer school in development economics at London School of Economics (LSE)	2014

## REFERENCES

**Prof. Dr. Lukas Menkhoff**  
 German Institute for Economic Research  
 Mohrenstrasse 58, 10117 Berlin, Germany  
 Email: lmenkhoff@diw.de

**Prof. Georg Weizsäcker, Ph.D.**  
 Humboldt-Universität zu Berlin  
 Spandauer Str. 1, 10099 Berlin, Germany  
 Email: weizsaecker@hu-berlin.de

**J. Michelle Brock, Ph.D.**  
 European Bank for Reconstruction and Development  
 One Exchange Square, EC2A 2JN London, UK  
 Email: brockm@ebrd.com

## PUBLICATIONS AND WORK IN PROGRESS

### *Under Review*

**Mobile money, financial inclusion, and unmet opportunities. Evidence from Uganda** with Lukas Menkhoff and Katharina Lehmann-Uchner

**The effect of self-control and financial literacy on impulsive borrowing: Experimental evidence** with Antonia Grohmann, DIW Discussion Paper No. 1950

### *Work in Progress*

**The impact of financial education and spill-over effects: Experimental evidence from Uganda** (working title) with Lukas Menkhoff, Tim Kaiser and Yuanwei Xu

## POLICY PUBLICATIONS

**Schutzschild vor Überschuldung?** [Protective shield against over-indebtedness?] Makronom.de (01.07.2021) with Antonia Grohmann

**Fehlende Selbstkontrolle und geringe finanzielle Bildung als Ursachen von Konsumschulden** [Lack of self-control and low financial literacy as causes of consumer debt] DIW Wochenbericht 25/2021

**Finanzielle Bildung: Wichtiger Schutz gegen Überschuldung** [Financial education: Important protection against over-indebtedness] DIW Wochenbericht 22/2021

**Schutz vor der Pleite** [Protective measures against bankruptcy] Der Tagesspiegel (01.06.2021)

**Financial resilience and the Covid-19 pandemic: The importance of financial literacy in times of crisis** BSE Insights on the Corona Crisis (2020) with Melanie Koch

**The impact of mobile money in developing countries** DIW Roundup Nr. 131 (2019)

**External costs in EU agriculture** (2019) commissioned by the non-profit Foodwatch e.V.

**Nicht-Orte der Fleischindustrie - Daten und Fakten** [Non-places in the meat industry - facts and figures] WZB Mitteilungen Nr. 161 (2018) with Steffen Huck, Jana Friedrichsen and Amanda Coulson-Drasner

**Der Konzern Kommune in der Krise?** [The crisis of municipal enterprises] Public Governance Institute (2016) with Ferdinand Schuster and Franziska Holler

## PRESENTATIONS

Verein für Socialpolitik (VfS) Annual Conference (scheduled); IAREP-SABE 2021 2021  
conference; Experimental Finance 2021; BSE Summer Workshop 2021;  
DIW Lecture on Money and Finance; 1st Leibniz PhD Network Science Slam

DIW Winter Workshop; Verein für Socialpolitik (VfS) Annual Conference; 2020  
IAREP Early Career Workshop 2020; 2020 ESA Global Online  
World Meetings; SABE 2020 Annual Conference Online; Behavioral Economics  
Internal Seminar at Humboldt-Universität zu Berlin

DIW Summer Workshop in Potsdam 2019

## AFFILIATIONS

DIW Graduate Center; Berlin School of Economics; Development Economics Network Berlin (DENEb); Collaborative Research Center TRR 190 Rationality and Competition (until 12/2020); Berlin Centre for Consumer Policies (BCCP); Berlin Network for Labour Market Research (BeNA)

## **VOLUNTEERING**

<b>Student representative</b> Berlin School of Economics	2019 – 2021
<b>Event coordinator</b> Econwatch e.V. Society for Political Analysis, Berlin	2017 – 2020
<b>Consultant</b> uniClever student consultancy, Potsdam	2015
<b>Journalist</b> Eyes on Europe student magazine, Brussels	2012 – 2013
<b>Coordinator</b> University Buddy Program, Berlin	2010 – 2011

*Last updated in July 2021*