

# Prof. Michael King

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## Professional Positions

2012 -	Assistant Professor, Department of Economics, Trinity College Dublin, University of Dublin	Dublin, Ireland
2007-2012	Senior Research Fellow, Institute for International Integration Studies (IIIS), Trinity College Dublin, University of Dublin	Dublin, Ireland
2006- 2007	Economist, National Competitiveness Council, Forfás	Dublin, Ireland
2005	Researcher, Turkish Treasury	Ankara, Turkey
2001- 2004	Founder and CEO, Suas Educational Development	Dublin, Ireland

## University Leadership Positions

2019 -	Director of the Trinity Impact Evaluation Research Centre ( <a href="#">TIME</a> )
2014 - 2022	Director of MSc. in Economic Policy
2017 - 2020	Director of Business, Economics and Social Studies (BESS)
2013 - 2015	University Champion for International Development Research

## Education

2008-2012	Ph.D. in Economics (Trinity College Dublin, University of Dublin) Thesis Title: "Essays in Development Economics: Access to Financial Services in Sub-Saharan Africa". Supervisors: Profs. Patrick Honohan/Carol Newman. Examiner: Prof. Thorsten Beck.
2004-2006	MPA in International Development (Harvard University)
1998-2002	B.A. in Economics (Trinity College Dublin, University of Dublin)

## Awards

2017	Provost Teaching Award (Highest Teaching Award in Trinity College Dublin)
2011 – to date	Six-time winner of the Top Economics module in a semester
2011 – to date	Two-time winner of the Top Economics module of over 100 students in a semester
2004	O'Reilly Foundation Scholarship, Fulbright Scholarship, John F Kennedy Scholarship

## Research Funding

1. Impact of Unique Communications Codes and Anti-Fraud Campaigns on Non-Institutional Fraud and Trust in Digital Financial Services in Nigeria (2021–2023), Innovation for Poverty Action (\$348,000) – with Dr. Chaning Jang and Dr. Daniel Putman.
2. What Matters for Consumer Digital Credit Choice? Evidence from the Philippines (2023), The Philippine Competition Commission (\$40,000) – with Prof. Paolina Medina, Dr. Benjamin Radoc and Roland Umanan.
3. Gender Norms and the Mauritania Social Transfer Program (2021 - 2023), World Bank (\$850,000) - with Dr. Tara Bedi, Dr. Rachael Pierotti and Dr. Julia Vaillant.
4. The Qualitative Aspects of Gender Norms and the Mauritania Social Transfer Program (2021 - 2023), IFPRI (\$125,000) - with Dr. Tara Bedi, Dr. Rachael Pierotti and Dr. Julia Vaillant.
5. Experimental Evidence on Buy Now Pay Later Usage and Understanding (2023), Central Bank of Ireland (\$40,000) - with Prof. Christopher Palmer, Dr. Yvonne McCarthy, Dr. Anu Jose and Jane Kelly.
6. Innovative Lending Products for Women-Led SMEs in Nigeria (2021-2024), World Bank (\$1,000,000) - with Dr. Tricia Koroknay-Palicz, Sreelakshmi Papineni and Siegfried Zottel.

7. Joint Accounts in the Fintech Era: How Does Labelling, Transparency and Approval Rules Affect Spousal Financial Decision Making? (2020-2021), Think Forward Initiative (\$11,500) – with Anu Jose.
8. Female Empowerment and the Graduation Model in Malawi (2017-21), Concern Worldwide (\$2,350,000) – with Dr. Markus Goldstein, Dr. Julia Vaillant and Dr. Tara Bedi.
9. Two-way Text Messaging for Financial Behavior Change in Zambia (2017-2020), World Bank i2i Initiative (\$350,000) – with Prof. Syon Bhanot.
10. Flexible Loans and Locked Savings for Female Market Vendors in India (2016-2018), Innovation for Poverty Action (\$300,000) and Georgetown University Gui2de (\$53,845) – with Prof. William Jack.
11. Intimate Partner Violence and the Graduation Model (2019-2021), IRC-IPA Intimate Partner Violence Fund (\$30,000) - with Dr. Markus Goldstein, Dr. Julia Vaillant, Prof. Alejandra Ramos and Dr. Tara Bedi.
12. Understanding Gender and Inequality: Dimensions of a Leading Multifaceted Anti-Poverty Programme (2017-2021), Marie Skłodowska-Curie Actions COFUND Collaborative International Research Fellowship for a Responsive and Innovative Europe (CAROLINE) (\$244,200) – with Dr. Tara Bedi.
13. The Impact of Innovative Mobile Financial Products on Vulnerable Groups in India and Kenya (2015), TCD Pathfinder Award (\$12,000).
14. Disclosure in the Mobile Insurance Market: The Trade-offs Between Take-up, Renewal and Risk (2018-2020), Innovation for Poverty Action (\$300,000) – with Prof. Paolina Medina.
15. Digitization of Savings Groups Experiment: An RCT on the introduction of a new technology to savings groups in Western Kenya (2014-2017), FSD Kenya (\$200,000) – with Prof. Tara Mitchell.
16. Next Generation Mobile Banking Products in Kenya and Innovations in Measuring Bargaining Power (2015), TCD and FSD Kenya (\$21,000).
17. Financial Inclusion and Financial Sector Development in Kenya (2013-2015), FSD Kenya (\$150,000).
18. Awards for PhD Students – Irish Research Council (2013), Grattan (2014), Provost Award (2019), Trinity Research Doctorate Award (2023) (\$606,100).

## Books

1. *The Kenyan Financial Transformation (2000-2015)* (with Amrik Heyer eds.), FSD Kenya, 2015.
2. *Policy Coherence for Development (PCD): The State of Play in Ireland* (with Frank Barry and Alan Matthews), Institute for International Integration Studies, Dublin, 2009.

## Journal Articles

3. Understanding Farmer's Valuation of Agricultural Insurance: Evidence from Viet Nam (with Anuj Singh), *Food Policy*, Volume 94, July 2020.
4. Broadening the Global Development Reporting Framework Post 2015: Embracing Policy Coherence and Global Public Goods, *European Journal of Development Research*, Volume 28, Issue 1, 2016.
5. Policy Coherence for Development: Five Challenges (with Frank Barry and Alan Matthews), *Irish Studies in International Affairs*, Volume 21, 207-224, 2010.
6. The Coherence of Ireland's Foreign Direct Investment Policy with Development Objectives (with Frank Barry), *Trócaire Development Review*, 97-113, 2009.

## Working Papers

7. The Last Mile of Monetary Policy: Inattention, Reminders, and the Refinancing Channel (with Shane Byrne, Kenneth Devine, Yvonne McCarthy and Christopher Palmer), Revise and Resubmit, *Journal of Finance*, NBER Working Paper #31043.
8. Mental Accounting, Spousal Control, and Intra-Household Communication: Evidence from an Experiment in India (with Tara Bedi and Anu Jose), Trinity Economic Paper #TEP1323.
9. Conned by a Cashback? Disclosure, Nudges and Consumer Rationality in Mortgage Choice (with Anuj Singh), Trinity Economic Paper #TEP1118.

10. Gender Targeting and Household Cooperation: Experimental Evidence from a Multifaceted Anti-poverty Program in Malawi (with Tara Bedi and Julia Vaillant).
11. Strategies for Reducing Non-Institutional Fraud and Building Trust in a Digital Market Platform (with Shane Byrne, Channing Jang and Daniel Putman).

### Book Chapters

12. "Equality: Distribution, Poverty and Income Supports", in John O'Hagan and Francis O'Toole (eds.) *The Economy of Ireland*, 11<sup>th</sup> Edition, Gill & Macmillan, 2011, 2014, 2017 & 2021.
13. "Formal Financial Inclusion in Kenya: Understanding the Demand-side Constraints" (with Tara Bedi), in *The Kenyan Financial Transformation (2000-2015)*, FSD Kenya, 2015.
14. "Measurement of Financial Inclusion: Beyond the Binary Measure", in *The Kenyan Financial Transformation (2000-2015)*, FSD Kenya, 2015.
15. "Cause and Effect of Financial Access in Sub-Saharan Africa: Cross Country Evidence from the Finscope Surveys" (with Patrick Honohan), in Robert Cull, Asli Demirgüç-Kunt and Jonathan Morduch (eds.) *Banking the World: Empirical Foundations of Financial Inclusion*, MIT Press, 2013.
16. "A Conceptual Framework for Financial Inclusion and Recent Evidence for Sub-Saharan Africa" in *Enacting Globalization: Multidisciplinary Perspectives on International Integration*, Palgrave, 2013.
17. "Ireland's Treasure by National Competitiveness", in Ed Burke and Ronan Lyons (eds.) *Next Generation Ireland*, Blackhall Publishing, 2011.

### Policy Reports

18. "Green Growth and Poverty Reduction: Policy Coherence for Pro-poor Growth", OECD Development Co-operation Working Papers No. 14, 2013.
19. "Measuring Policy Coherence for Development: Study on Modernising the Comparability of Donor Contributions Post-2015" (with Niels Keijzer, Eunike Spierings and Alan Matthews), European Centre for Development Policy Management (ECDPM) Research Report, 2012.
20. "Policy Coherence for Development: Indicators for Ireland" (with Alan Matthews), Institute for International Integration Studies Report, 2012.
21. "The Competitiveness of UK Priority Export Sectors" (with Vahagn Galstyan and Alan Matthews), United Kingdom Trade and Investment (UKTI) Research Paper, 2009.
22. "Ireland's Annual Competitiveness Challenge 2006" (with Jason Cleary, Adrian Devitt and Ronan Lyons), Forfás Publication, 2007.
23. "The Cost of Business in Ireland 2007" (with Adrian Devitt and Mary Dalton), Forfás Publication, 2007.

### Invited Talks

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|------|---|
| 2023 | Innovation for Poverty Action (Kampala), Concern Worldwide (Kigali).              |
| 2022 | Concern Worldwide (Lilongwe)  |
| 2019 | Banco Central de Reserva del Peru (Lima), Startuponomics (Google Dublin).         |
| 2018 | CGIAR and Innovation for Poverty Action, Global Microinsurance Summit (Lusaka).   |
| 2017 | CGAP and Innovation for Poverty Action (Nairobi).                                 |
| 2015 | World Bank, Trade and Competitiveness/DIME Impact Evaluation Workshop (Istanbul). |
| 2012 | Financial Sector Deepening Trust (Nairobi).                                       |

### Recent Conferences and Seminars (\* = presented by a co-author)

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| 2023 | World Bank, University of Colorado, Boulder, African Development Finance Conference, NEUDC*, AEA*, EEA*, University of Sussex*, Northwestern University (IPA)*, IEA*. |
| 2022 | Northwestern University (IPA), NBER Summer Institute*   |
| 2019 | IAREP-SABE, Universidad Diego Portales, Peruvian Economics Association, GRADE.  |

## Teaching

Graduate	Impact Evaluation Methods (2021 – to date) Econometrics (Advanced Quantitative Methods II) (2022 – to date) Microeconomics (Micro Economic Policy) (2013-2015)
Undergraduate	Economics of Less Developed Countries (2011 – to date) Economics of Policy Issues (2012 – to date) World Economy (2017 and 2020) Statistics (Mathematics and Statistics B) (2011 – 2015) Economic Policy (Introduction B) (2017 - 2018)

## Research Supervisions

### Post-Doctoral Fellows

2017 – 2023	Tara Bedi
2019 - 2020	Mengyang Zhang
2014 – 2015	Giorgia Barboni

### Doctoral Students

2023 -	Aishwarya Deshpande
2022 -	Nouf Abushehab
2022 -	Bhavya Shrivastava
2019 -	Roland Andrew Umanan
2014 -	Purnima Kanthar
2019 - 2023	Shane Byrne
2018 - 2023	Anu Jose
2014 - 2019	Anuj Singh
2013 - 2018	Tara Bedi

## Referees

1. Prof. Philip Lane, Chief Economist, European Central Bank. Email: [plane@tcd.ie](mailto:plane@tcd.ie).
2. Prof. Patrick Honohan, Former Governor, Central Bank of Ireland and Honorary Professor, Trinity College Dublin. Email: [patrick.honohan@gmail.com](mailto:patrick.honohan@gmail.com).
3. Prof Billy Jack, Vice Provost of Research and a Professor of Economics, Georgetown University. Email: [Billy.Jack@georgetown.edu](mailto:Billy.Jack@georgetown.edu).