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Citizenship: Kenya (F1 Visa)

Gender: Female

Fields of Concentration:

Development Economics
Applied Econometrics

Desired Teaching:

Development Economics
Applied Microeconomics
Applied Econometrics

Comprehensive Examinations Completed:

2008 (Oral): Development Economics, Econometrics
2007 (written): Microeconomics, Macroeconomics

Dissertation Title: *Social Interactions and Individual Decisions*

Committee:

Professor Christopher Udry
Professor Dean Karlan
Professor T. Paul Schultz
Professor Daniel Keniston

Expected Completion Date: May 2012

Degrees:

Ph.D., Economics, Yale University, Expected in 2012
M.A. and M.Phil., Economics, Yale University, 2009
B.A., Applied Mathematics and Economics, Harvard University, 2005

Fellowships, Honors and Awards:

Russell Sage Foundation's Small Grants in Behavioral Economics, 2011
Yale University Dissertation Fellowship, 2010
Yale University, Institution for Social and Policy Studies Research Dissertation Grant, 2010
MacMillan Center Dissertation Grant Award, Yale University, 2009
Ryoichi Sasakawa Graduate Research Award, Yale University, 2009

MacMillan Center Pre-Dissertation Grant Award, Yale University, 2008
Derek Bok Award for Distinction in Teaching, Harvard University, 2005

Teaching Experience:

Introductory Microeconomics, Yale University, Fall 2008, 2009, 2010, 2011
Kiswahili, Harvard University, 2002-2005

Working Papers:

“Social Interactions and Individual Reproductive Decisions” (November 2011),
Job Market Paper

“Financial Literacy, Social Networks and the Demand for Index Insurance” (September 2011) with Xavier Giné and Dean Karlan.

“Out-of-Pocket Expenditures and Early Primary Participation: Evidence from Kenya” (October 2011) with David Evans and Michael Kremer.

Conferences/Workshop Presentations:

Northeast Universities Development Consortium (NEUDC), New Haven – CT, Nov 2011
Advances with Field Experiments, University of Chicago, Oct 2011
Impact Evaluation Meeting 5th Meeting, Buenos Aires – Argentina, Aug 2011
NSF-African Economic Research Consortium-IGC Technical Workshop, Kenya, Dec 2010
Northeast Universities Development Consortium (NEUDC), Cambridge – MA, Nov 2010
Actors and Markets in Developing Countries Student Summer School, Belgium, Jun 2009
Academia Engelberg, Engelberg – Switzerland, Oct 2008
BREAD Development Summer School, Alba di Canazei, Trento – Italy, July 2008
Conference on Economic Development in Africa, Oxford – UK, Mar 2008

Language Skills:

English (native); Kiswahili (native); French (intermediate)

References:

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Social Interactions and Individual Reproductive Decision Making (*Job Market Paper*)

Early diagnosis of HIV infection provides access to antiretroviral therapy that can reduce morbidity and prolong life, however fear of the stigma of being identified with HIV is a frequently attributed barrier to people learning their HIV status. I develop a simple model that incorporates stigma into individuals' decision to get tested. Stigma arises from individuals revealing their intrinsic value of testing since individuals who have a high intrinsic value from testing implicitly acknowledge having engaged in risky behaviour that put them at risk of infection. Much of this behaviour is socially sanctioned. The model implies that individuals' probability of getting tested should be increasing in the extrinsic incentives that they receive to get tested. The model further predicts that social contacts who get tested at the lowest experimental payoff have a negative effect on individuals' probability of testing since they expose agents to stigma. A third prediction of the model is that each additional dollar that social contacts receive to get tested attenuates the negative effect their testing has on individuals' likelihood of getting tested.

I present a randomized field experiment that tests this model using a unique dataset with the nearly complete social networks of individuals in 21 villages in Central Malawi. The experiment provides two sources of random variation: first in who in the network gets tested and second, in their extrinsic motivation to get tested. Consistent with my model's predictions, I find that individuals' probability of getting tested is increasing in their own payment to test. Secondly, I find a significantly negative peer effect of having a social contact that gets tested with a low experimental payoff and that each additional dollar received by a social contact to get tested mitigates this negative effect. These findings are robust to looking separately at male and female contacts and comparing peers and relatives. My results suggest that stigma matters for individuals' decision to get tested and further that stigma has negative externalities in social networks.

Social Networks, Financial Literacy and Index Insurance

with Xavier Giné and Dean Karlan.

Index-based weather insurance is an innovative financial product that can be used by smallholder farmers to hedge against weather related production risk, such as the occurrence of drought or flood. Despite its availability in recent years, voluntary uptake of such products has been rather limited. We study a randomized field experiment that measures the direct impact and social network spillovers of providing financial literacy and discount vouchers on farmers' decision to purchase drought insurance.

Since proximity has a large effect on the likelihood of social interaction between individuals, we form clusters in our study area by grouping together geographically proximate households. Clusters were then randomly assigned to receive either a high or low intensity of each of the following treatments: financial literacy materials and discount vouchers off the price of insurance. Specifically, clusters that were assigned to be high intensity had most of the households in the cluster receive the comic or voucher, while those that were low intensity only had a few. Moreover these treatments are orthogonal to each other. Randomization of treatments within clusters allows us to consistently identify social network effects.

We find that social networks play an important role on farmers' decision to purchase drought insurance. Receiving a comic in a high intensity comic cluster increases the likelihood that a farmer will purchase insurance by 0.045 (s.e. 0.024) while receiving a comic in a low intensity comic cluster increases the likelihood that a farmer will purchase insurance by -0.007 (s.e. 0.021). This provides suggestive evidence that financial literacy materials are efficacious in encouraging take-up when

farmers' social contacts are similarly receive access to financial literacy materials. Looking at the discount vouchers, we find significant own effects of receiving discounts off the price of insurance on farmers' take-up decision but negligible social network effects.

Out-of-Pocket Expenditures and Early Primary Participation: Evidence from Kenya
with David Evans and Michael Kremer.

We evaluate the impact of an educational intervention in which a Kenyan non-governmental organization reduces out-of-pocket schooling costs for children in poor communities. School uniforms, the single highest schooling expenditure in that area, were provided to certain children, using a lottery to determine who would receive uniforms. We use winning the lottery as an instrumental variable to identify the impact of receiving a uniform and find that giving a school uniform reduces school absenteeism by 43% for the average student. We find some evidence of increased test scores in the short run, but little evidence of sustained test score impacts. Eight years after the program began, the program still resulted in mildly positive effects for the poorest children.