

# Dr. Kristina Czura

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## CURRICULUM VITAE

### CURRENT POSITION

Assistant Professor (non-tenured), University of Munich (LMU Munich)

Since Sep 2014

### PREVIOUS POSITIONS

Postdoctoral researcher, CERDI - University of Auvergne

Oct 2012-Sep 2013

Postdoctoral fellow (Jean Monnet), European University Institute (EUI)

Sept 2013-Aug 2014

Visiting scholar, STICERD, London School of Economics and Political Science (LSE)

Apr-May 2016

### EDUCATION

Ph.D., Economics

**Goethe University Frankfurt, Germany**

2012

Ph.D. Program in Economics

Thesis: Empirical essays on microfinance in South Asia: Financial product design, borrower welfare, and risk coping

Awarded Young Academics Award for Policy Relevant Research, KfW Development Bank and the German Economic Association (VfS)

Diplom, Economics

**University of Münster, Germany** (Master equivalent)

2007

**Stockholm University, Sweden** (Erasmus student exchange)

2003-2004

### RESEARCH INTERESTS

Development economics, Development Economics, Microfinance, Applied Microeconometrics, Experimental Economics

### JOURNAL ARTICLES

Czura (2015), Pay, peek, punish? Repayment, information acquisition and punishment in a microcredit lab-in-the-field experiment, *Journal of Development Economics*, 117, p.119-133.

### WORKING PAPERS

Do flexible repayment schedules improve the impact of microcredit? Evidence from a randomized evaluation in rural India, *submitted*

Credit Networks' Responses to a Natural Disaster: Evidence from Roscas and the Indian Ocean Tsunami (with Stefan Klonner (University of Heidelberg))

Willingness to pay for microinsurance and flexibility: Evidence from an agricultural investment lab-in-the-field experiment in Senegal (with Vianney Dequiedt (CERDI - University of Auvergne))

Risk taking and crowding out in formal and informal insurance: Evidence from field lab experiments with aquaculture insurance in rural Vietnam

### WORK IN PROGRESS

Agricultural microinsurance and background risk: Evidence from a lab-in-the-field experiment in rural Senegal, with Vianney Dequiedt (CERDI - University of Auvergne)

Group dynamics in microfinance - Leadership qualities and group performance in rural Bangladesh (with Simeon Schudy (LMU Munich) and Abu Shonchoy (IDE-JETRO))

Contract design and demand for credit in microfinance - Evidence from lab-in-the-field and field experiments in rural Bangladesh (with Kazushi Takahashi (Sophia University), Abu Shonchoy (IDE-JETRO), Seiro Ito (IDE-JETRO), and Takashi Kurosaki (Hitotsubashi University))

Innovative microcredit design: Social insurance versus repayment flexibility in the Philippines (with Anett John (CREST) and Lisa Spantig (LMU Munich))

The effects of information sharing on moral hazard in credit markets - Evidence from a randomized evaluation in the Philippines (with Matthias Fahn (LMU Munich) and Lisa Spantig (LMU Munich))

### **OTHER PUBLICATIONS**

Impact assessment of microfinance in Sri Lanka - A household survey of microfinance clients in five selected ProMiS partner microfinance institutions, GIZ policy report, 2010

Informal Finance as Coping Mechanisms in Dealing with Floods - Evidence from North India, in "Rural Finance & Savings", UMM Workshop Report, 2011

Evaluation of governmental pilot program on aquaculture insurance in Ca Mau Province for the period of 2011 till 2013, GIZ policy report, 2014, with Myriam Hadnes (University of Luxembourg)

### **GRANTS AND HONORS**

LMUExcellent Junior Researcher Fund - research grant (49.052 €) 2015-2016

Jean Monnet Postdoctoral Fellowship, European University Institute (24.000 €) 2013-2014

Goethe University Frankfurt, Ph.D. scholarships (84.000 €) 2007-2012

Research grants for field research in Bihar, India (11.000 €) 2011

Royal Bank of Scotland research grant (5.500 €), "Freunde und Förderer der Goethe Universität" - research grant (3.890 €), University Meets Microfinance – scholarship (1.500 €)

#### Research cooperations

Stichting Oikocredit International Support Foundation (15.000 €) 2015-2016

German Development Cooperation (GIZ) Ca Mau, Vietnam: Microinsurance for shrimp farmers in the Mekong delta in Vietnam (21.000 €) 2014

World Food Programme (WFP): Index-based drought insurance in rural Senegal (105.000 €) 2013

#### Various travel grants

Freunde und Förderer der Goethe Universität - travel grants (4.800 €) 2008-2012

Bundesbank travel grant (VfS) (500 €) 2011

Erasmus-Scholarship for student exchange (1.200 €) 2003-2004

#### Honors and prizes

Lindau Nobel Laureate Meeting in Economic Sciences, Handelsblatt - Fellow 2011

Young Academics Award for Policy Relevant Research (3.000 €), KfW Development 2013

Bank in cooperation with the German Economic Association (VfS)

### **REFERENCES**

#### *Ph.D. supervisors and thesis committee:*

|                          |                             |                             |
|--------------------------|-----------------------------|-----------------------------|
| Prof. Stefan Klöner      | Prof. Matthias Schündeln    | Prof. Michael Kosfeld       |
| University of Heidelberg | Goethe University Frankfurt | Goethe University Frankfurt |

#### *Postdoctoral period and co-authors:*

|                   |                                |                            |
|-------------------|--------------------------------|----------------------------|
| Prof. Dean Karlan | Prof. Vianney Dequiedt         | Prof. Klaus Schmidt        |
| Yale University   | CERDI – University of Auvergne | University of Munich (LMU) |

## **TEACHING EXPERIENCE**

### *Lecturer:*

|  |           |
|--|-----------|
| The Economics of Microfinance, B.A. Economics, LMU Munich                          | 2015      |
| Risk and Finance in Development Economics, B.A. Economics, LMU Munich              | 2014-2015 |
| Pre-Semester Course - Microeconomics, Ph.D. Economics, Goethe University Frankfurt | 2010      |
| Introduction to Mathematics for Economists, B.A. Economics, University of Münster  | 2006      |

### *Teaching assistant:*

|   |           |
|---|-----------|
| Microeconomics 1, B.A. Economics, LMU Munich, with Prof. Klaus Schmidt  | 2015-2016 |
| Development Economics - Microeconomic Aspects of Development, M.Sc. Economics, Goethe University Frankfurt, with Prof. Tessa Bold | 2011      |
| Topics in Development Microeconomics - Causal Inference with Nature's Help, M.Sc. Economics, with Prof. Matthias Schündeln        | 2011      |
| The Economics of Informality in Low Income Countries, M.Sc. Economics, with Prof. Stefan Klonner                                  | 2010      |
| The Economics of Microfinance, M.Sc. Economics, with Prof. Stefan Klonner   | 2009      |
| Mathematics for Economists, B.A. Economics, University of Münster   | 2004-2006 |

## **CONFERENCES AND INVITED TALKS**

2016: CERMi Research Seminar, ULB Brussels; London School of Economics (LSE) ( scheduled); DIW Berlin (scheduled); GIGA Hamburg (scheduled); University of Regensburg (scheduled); TU München (scheduled); Annual Conference - Research Committee on Development Economics, German Economic Association, Heidelberg (scheduled); Workshop "Geospatial Analysis of Disasters: Measuring Welfare Impacts of Emergency Relief", Heidelberg (scheduled)

2015: CSAE Conference, Oxford; 4th European Research Conference on Microfinance, Geneva; Natural Experiments and Controlled Field Studies Workshop, Munich; 40th anniversary celebration of Oikocredit, Berlin; Annual Conference - German Economic Association, Münster

2014: Aarhus University, University of Copenhagen; University of Edinburgh; University of Passau; LMU Munich; Annual Conference - Research Committee on Development Economics, German Economic Association, Passau; International Conference of the Courant Research Centre, Göttingen; SEEDEC, Bergen

2013: CSAE Conference, Oxford; DIAL Development Conference, Paris; University of Florence

2012: CSAE Conference, Oxford; SMYE Conference, Mannheim; CERDI - Université d'Auvergne; Annual Conference - Research Committee on Development Economics, German Economic Association, Bonn; NEUDC 2012, Dartmouth College

2011: 2<sup>nd</sup> European Research Conference on Microfinance, Groningen; UMM Workshop in Rural Finance, Groningen; Annual Conference - Research Committee on Development Economics, German Economic Association, Berlin; 16th World Congress of the International Economic Association (IEA), Beijing; Annual Conference - German Economic Association, Frankfurt; NEUDC 2011, Yale University; CERMi Research Seminar, Mons University; University of Göttingen

2010: International Economics Seminar, DIW Berlin; Annual Conference - Research Committee on Development Economics, German Economic Association, Hannover; University meets Microfinance Impact Assessment Workshop, Hannover; PEGNet 2010, Midrand; NEUDC 2010, MIT; Norms in Conflict, Frankfurt; Tor Vergata Conference on Banking and Finance, Rome

### **PROFESSIONAL EXPERIENCE**

|   |              |
|---|--------------|
| Field research in Gaibandha, Bangladesh   | Since 2015   |
| Field research in Rizal, Laguna & Antique, Philippines  | Since 2015   |
| Field research in Ca Mau, Vietnam. Cooperation with the German Development Cooperation (GIZ)  | Feb-May 2014 |
| Field research in Tambacounda, Senegal. Cooperation between CERDI and World Food Programme (WFP)  | Feb-May 2013 |
| Field research in Bihar, India  | Mar-May 2011 |
| Independent consultant for the German Development Cooperation (GIZ), Sri Lanka Centre for Microfinance (CMF), Chennai, India, research internship | 2009-2010    |
| University of Münster, student research assistant for Prof. Christian Harm, Ph.D.   | Feb-Apr 2009 |
| German Central Bank, Regional Office Hannover, staff of president, intern   | 2006-2007    |
| Oratorio Don Bosco de Sor Maria Romero, San José, Costa Rica, assistant teacher   | Mar-Apr 2006 |
|   | Jul-Sep 2004 |

### **REFEREE SERVICE**

American Journal of Agricultural Economics, Economic Development and Cultural Change, Journal of Economics and Statistics, University meets Microfinance (UMM), Journal of Development Studies, Journal of Economic Surveys, 3ie, European Economic Association Conference 2016 (Geneva); German Economic Association (VfS) Annual Conference 2016 (Augsburg)

### **COMPUTER SKILLS**

Stata, MS Office, Scientific Workplace, ArcGIS

### **LANGUAGE SKILLS**

German (native), English (fluent), Spanish, French (good), Hindi, Swedish, Italian (basic)