

WHY DON'T THEY TAKE A CARD?

ESSAYS ON THE DEMAND FOR MICRO HEALTH INSURANCE

ISBN 978 90 361 0374 9

Cover design: Crasborn Graphic Designers bno, Valkenburg a.d. Geul

This book is no. 567 of the Tinbergen Institute Research Series, established through cooperation between Thela Thesis and the Tinbergen Institute. A list of books which already appeared in the series can be found in the back.

VRIJE UNIVERSITEIT

WHY DON'T THEY TAKE A CARD?

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ACADEMISCH PROEFSCHRIFT

ter verkrijging van de graad Doctor aan
de Vrije Universiteit Amsterdam,
op gezag van de rector magnificus
prof.dr. F.A. van der Duyn Schouten,
in het openbaar te verdedigen
ten overstaan van de promotiecommissie
van de Faculteit der Economische Wetenschappen en Bedrijfskunde
op maandag 2 december 2013 om 13.45 uur
in de aula van de universiteit,
De Boelelaan 1105

door

Berber Nantsje Kramer

geboren te Wymbritseradeel

promotoren: prof.dr. J.W. Gunning
prof.dr. C.T.M. Elbers

Acknowledgements

Writing a PhD thesis can be a long journey and it is not always clear which roads to travel. But no matter where I was, I could count on the people around me to help me navigate towards my final destination. I would like to take this opportunity to express my gratitude for their guidance.

First of all, I am indebted to my supervisors, Jan Willem Gunning and Chris Elbers, for their invaluable advice throughout this journey. Due to our conversations along the way, I learnt the ins and outs of development economics. They also kept me on track despite the many side roads I was tempted to take. But most of all, they gave me the freedom to discover and establish my own research interests and their constructive comments really helped me improve my research.

I would also like to thank Bas van der Klaauw, Maarten Lindeboom, Menno Pradhan, Elisabeth Sadoulet and Jacques van der Gaag for their feedback over the years and for agreeing to be on my doctoral committee. Dear Jacques, thanks for the opportunity to acquire experience with impact evaluations of micro health insurance, which served as the starting point for this dissertation. Dear Betty, I could not have wished for a better mentor during my visit to the University of California Berkeley; this visit was a source of inspiration throughout the final year.

Further, Wendy Janssens played a significant role throughout my PhD. She helped me find a research internship during the MPhil program, suggested to run an experiment in Tanzania - which eventually resulted in a coauthored paper and one of the chapters in this thesis - and our shared passion for improving the poor's financial lives led to an exciting diaries project on which we will continue collaborating. Thanks for bringing me on board and sharing your experience, for the discussions over a bottle of Kili, Star or Tusker, and for your enthusiasm whenever I sent yet another rigorously revised draft. I am looking forward to the work still ahead of us.

The Vrije Universiteit Amsterdam was a pleasant and social environment to write the dissertation not only thanks to the aforementioned individuals, but also because I could always knock on the door of another development colleague: Remco, Jacob, Youdi, Melinda, Fujin, Debra, Themba, Stephen, Jannis, Lukasz, Lisette and Prita were always willing to listen and help. I am especially grateful for the support I received from my successive roommates Jacobus, Marije and Zlata, and for Trudi, who made the department such a welcoming place. Finally, Zlata and Lisette, I am glad to have you on my side as paranymphs.

Next, I would like to thank the Tinbergen Institute for the opportunity to enter a PhD program in Economics, to present my research in numerous conferences both in Europe and the United States, and go to the job market in the United States. Regarding the latter, I am especially grateful for the support from Jose Luis Moraga-Gonzalez and Arianne de Jong. The courses and teaching would have been a lot harder without my classmates Bao Te, Eva, Gijs, Grega, Guangyuan,

Jordan, Marcin, Marcel, Roel, Stephen, Tiantian, Tim, Thomas, Xiaoping and Xin.

Writing a dissertation is of course an individual endeavor, but I have been lucky to collect primary data with some amazing teams. I am grateful for their dedication to get the fieldwork done even under the most difficult circumstances. I did my first survey in Nigeria together with Judith, Tobias, Daan, Hannah, Marijke and Jeroen from the AIID and AIGHD. Later, I had the pleasure to also work with Anne, Alex, Constance, David, Ferdinand, Edit, Emily, Inge, Jolien, Jos, Marleen, Marijn, Martijn and Michiel. In Nigeria, I could always rely on professor Akande and doctors Osagbemi, Deji, Bolarinwa and Ameen. The Tanzania experiment was in the good hands of Stephen Kirama and Bernard, Flaviana, Juda, Karen, Ngowi and Swalehe.

Then there was life outside academia. Blake, Els, Emma, Jenny, Kevin, Laurine and Renato, thanks for the great times in- and outside Giannini Hall, making the Bay area even more pleasant. Emma and Renato, your feedback on my dissertation and the support when I was on the job market really helped me navigate through the final year. Meet-ups with Routers like Attie, Bart, Bart, Jonneke and Nilüfer kept me in the real world. Adriaan, I hope you make it across the Atlantic soon because we never finish talking. Chris, I will write my next dissertation in the desert. What was also very helpful were the dreams of Mt. Kilimanjaro with Nicolien (next year?), chocolate brownies with Manon, solving world problems with Merel, the salads and tea with Mirjam, bike rides with Peter, pep-talks from Suzanne, dance moves with Aji, Lex and Georgie, and the ‘ah well, one more’ with Jaap and Youri. Yke, thanks for picking up your phone even when calls came from the wrong area code, no matter whether it was 6pm, 11pm or 3am - and sorry for the ones at 8am. Renske, Myrte, Marleen, Marjolein, Lotte, Lieneke, Janneke, Hilde, Evelyn, Daphne, Chantal and Celinha, thanks for my one healthy meal a week and for the necessary distraction from the dissertation once in a while. Hilde and Gerda, thanks for keeping in touch and being true friends even though it was a challenge to keep track of my whereabouts.

I am in the fortunate position to have a wonderful family that I can always count on, who often said ‘if the mountain won’t come to Muhammad then Muhammad must go to the mountain’. Andrea and Rienk, Feike and Wietske, and Jan and Nina, thanks for your support throughout the years. Melle, Jesper and Mats, thanks for distracting your auntie from her work, which turned out to be not that important when you were there. Last but not least my dear parents. In order not to sound sentimental, let me switch language. Leave heit en mem, jimme hawwe my steunt fan’t begjin oan’t ein. Jimme gunden my dy twadde studie yn ekonomie; jimme lieten my gewurde wat betreft it ûndersyk yn Nigeria en letter Tanzania en Kenia, ek al fûnen jimme it eltse kear dochs wol wat spannend. Mar hoe fier’t ik ek fleane koe, de dagen yn It Heidenskip, dat wie ‘royal time’. En hjir leit it dan... Sûnder jimme leafde en it warbere Groot Welgelegen wie it my net lukt.

Tige tank, super bedankt, many thanks, asante sana, eseun gan!

Berber Kramer

Washington, District of Columbia, September 2013