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Cover Letter

Dear Members of the Search Committee,

I am writing to apply for one of the tenure-track positions in microeconomics in the Department of Economics and Accounting at the College of the Holy Cross. I am currently a postdoctoral scholar at the University of Chicago and received my PhD (DPhil) in Economics from the University of Oxford in September 2023.

I am an empirical economist working at the intersection of development, behavioral, and organizational economics. My research uses randomized trials and quasi-experiments with survey and administrative data to study how rural households and producers in low- and middle-income countries manage risk and make investment decisions, and how the public organizations that serve them can become more effective. I ground this work in real-world policy contexts by partnering closely with governments, development finance institutions, and practitioners, so that the evidence I produce can directly improve the lives of the people it concerns.

Research:
A core area of my research examines how producers manage exposure to aggregate shocks, from international commodity price fluctuations to increasingly frequent and severe weather events. In "Information Frictions and Bargaining: Experimental Evidence From Rural Guinea-Bissau", I collaborate with co-authors from Guinea-Bissau's Ministry of Economy and Finance to study how commodity price fluctuations pass through to producers. Cashew nuts account for over 80% of the country's exports, but farm-gate prices are negotiated with intermediaries who are better informed about world price movements. In a nationwide clustered randomized trial, I evaluate an intervention that provided cashew producers with in-person training on market dynamics and weekly mobile messages containing price information and commercialization advice. The intervention raised producer incomes by at least four times its cost by enabling producers to capture a larger share of the gains from international price fluctuations. Following this study, I helped establish a research center in Guinea-Bissau dedicated to policy evaluation, where I continue to serve as scientific director, and I have begun evaluating digital e-auctions for livestock producers in Cambodia and Lao PDR. Turning to weather shocks, through the University of Chicago's Human-Centered Weather Forecast Initiative, I am evaluating a randomized roll-out of AI-based rainfall onset forecasts delivered by the Ethiopian government to around 67,000 farmers, estimating their effects on agricultural investment, and supporting the World Bank's efforts to scale up such services.

A second strand of my research studies how beliefs shape investment and performance, in households and in public organizations. In "The Future in Mind: Aspirations and Long-Term Outcomes in Rural Ethiopia" (published in *The Quarterly Journal of Economics*), I find that raising future-oriented goals through a light-touch intervention has lasting effects on households' investments and asset accumulation five years later. I extend this behavioral approach to the public sector, where weak incentives and hard-to-measure output make the effectiveness of public servants a central constraint on development. In "Individual Demand for Building State Effectiveness", I show that short video narratives depicting an enabling manager substantially raise Ethiopian public workers' willingness to pay for their own professional development, and in ongoing work, "Shifting Management for Performance in the Ethiopian Civil Service", I evaluate a campaign of such narratives delivered to middle managers across Ethiopia's public sector.

A third strand studies how financial frictions limit investment in productive, climate-resilient technologies. In "Long-run Effects of Increased Access to Asset-collateralized Loans", my co-authors and I follow Kenyan dairy farmers for more than a decade after a savings and credit cooperative randomly offered loans for water tanks with either a low or a high down payment. Easier access to credit led to persistent gains in climate-resilient investment and farm income, but the lender scaled only the stricter contract because the more generous one required far more lending capital. Building on this research, I have helped design credit guarantees that encourage Kenyan cooperatives to expand asset-based lending, and in ongoing work with Mexico's major development bank for rural and agricultural finance, I am studying whether its loan guarantees expand credit to underserved borrowers.

Teaching and mentoring:
Teaching is among the most rewarding parts of my work, and the close, sustained engagement with students that defines Holy Cross is what I value most in it. At Oxford, I taught introductory statistics, econometrics, and microeconomics to undergraduates as a stipendiary college lecturer, teaching through the tutorial system, in which students work in small groups, produce written work each week, and receive detailed individual feedback. I also served as a teaching assistant for undergraduate econometrics and development economics, and led seminars in Evidence in Public Policy for Master of Public Policy students at the Blavatnik School of Government, consistently receiving positive evaluations. This experience taught me that students learn quantitative methods best through frequent practice, timely feedback, and problems grounded in real data and real policy questions, and that this approach works especially well for students who arrive less confident in mathematics. I would be glad to teach the department's core courses in Statistics, Quantitative Microeconomics, and Econometrics, as well as electives in Development Economics and Behavioral economics.

I am also eager to supervise student research. My projects in Ethiopia, Guinea-Bissau, and Kenya generate rich survey and administrative data, and they offer undergraduates opportunities to take part in real research, from designing survey instruments to analyzing experimental data, and to develop their own theses from it. I have mentored over ten pre-doctoral researchers, many of whom have gone on to PhD programs, and I served as a coordinator for the Economics Applicant Mentoring Program, a student-led initiative supporting students from backgrounds underrepresented in economics. I am committed to creating classrooms and research teams where every student feels that they belong and that their contributions matter.

Holy Cross's mission:
Holy Cross's Jesuit mission has a personal resonance for me. My father was educated at a Jesuit institute in Rome, and I was raised with the sense that a good education brings with it a responsibility to others. That conviction has shaped my choice to devote my research to the welfare of poor rural households and to work alongside the governments responsible for them, and it underlies my belief that economics is most valuable when it is put to the service of the common good. I would be glad to bring this commitment to a liberal arts college that asks its students to pair analytical rigor with reflection on how their talents can serve others.

I would also be excited to join a department with active research in development economics and have the opportunity to collaborate with researchers working in this area, such as Professor Daniel Schwab and Professor Christopher Oconnor.

You will receive recommendation letters from Professors Stefan Dercon, Michael Kremer, and Pramila Krishnan. Thank you for considering my application. I look forward to hearing from the Search Committee.

Yours sincerely,
Giulio Schinaia