

Dr. Julie M. Zollmann

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ACADEMIC ROLES AND AFFILIATIONS

Digital Planet Fellow, <i>Institute for Business in a Global Context</i> , The Fletcher School at Tufts University	2023-Present
Advisor, <i>Inclusive Digital Economic Development</i> (iDED), Digital Frontiers Institute (DFI)	2021
Lecturer, Fletcher Leadership Program in Financial Inclusion (FLPFI)	2021, 2016
PhD Fellow, British Institute in East Africa	2019-2021
Research Associate, Institute for Development Studies, University of Nairobi	2019-2021
Research Lead, Finance in Displacement (FIND) Kenya	2020-2021
Research Advisor, Finance in Displacement (FIND) Ethiopia, Mexico, Uganda	2019-2020
Research Lead, Finance in Displacement (FIND), Texas	2018-2019
Course Co-Instructor & Developer, <i>Blind Spots: Gender & Digital Financial Services</i> , Digital Frontiers Institute (DFI)	2018-2020
Teaching Assistant, Field Research Methods, NVivo (Karen Jacobsen)	2018-2019
Teaching Assistant, Conflict in Africa (Alex de Waal)	2018

EDUCATION

PhD, International Relations	February 2023
The Fletcher School, Tufts University, Medford, Massachusetts Fields of Study: Development Economics, African Studies Dissertation: “Are new jobs good jobs? Platform technology and labor markets in Africa” Committee: Alnoor Ibrahim (The Fletcher School), Julie Schaffner (The Fletcher School), Kim Wilson (The Fletcher School), Laura Mann (London School of Economics)	
Masters of Arts in Law and Diplomacy	2010
The Fletcher School, Tufts University, Medford, Massachusetts Fields of Study: Development Economics, International Business Board of Overseers Scholar; Empower Fellow, Institute for Global Leadership	
Bachelor of Arts in International Relations and Anthropology	2003
Eckerd College, St. Petersburg, Florida Minors: Economics, Spanish Special Honors Scholar; Philip J. Lee Honor Award; Edward B. Tylor Award for Anthropology, Freeman Fellowship	

PROFESSIONAL EXPERIENCE & SELECTED CONSULTING ENGAGEMENTS

Ekko Insights, Nairobi, Kenya

August 2024-Present

Director

- Founded boutique development research consultancy.
- Direct research initiatives focused on critical issues on African development.

Julie Zollmann Consulting, Boston, MA; Nairobi, Kenya

Jan. 2014-Present

Independent Consultant

Selected, recent engagements:

Center for Financial Inclusion, 2024, Research Consultant, Citizen Perspectives on DPI

- Led exploratory study on citizen perspectives of Kenya's new digital ID project, Maisha Namba, to facilitate debate on responsible DPI at the 2024 Responsible Finance Forum.

BFA Global, 2022-3, Advisor on Women's Economic Empowerment in Kenya

- Supported BFA team in identifying new partners and opportunities to advance women's economic empowerment in Kenya through a new test-and-learn facility.

Shortlist, 2022-3, Research Consultant, Women in Green Jobs in Africa

- Consolidated lessons on barriers and opportunities for Shortlist and its partners to increase job placements for women in green energy in Africa through a desk review and interviews with women workers in Kenya, Nigeria, and Uganda.

FSD Africa 2018-Present, Advisor on the Digital Economy & Gender

- Supported development of Network-wide, \$9 million gender programme, including leading proposal development, framing strategy, and hiring of leadership;
- Provide technical assistance to FSD members building gender into project design and execution; advise Network steering group on funding allocations;
- Provide input into FSD Africa's Digital Economy (DE) strategy and investment approaches while supporting the DE learning agenda.

Gojo & Company, 2021-Present, Advisor on Financial Diaries in Sri Lanka

- Offer guidance and feedback on the design, fieldwork, and analysis of financial diaries research done on behalf of Gojo and one of their microfinance investees.

Bill & Melinda Gates Foundation, 2021, Advisory Council on Development of Women's Economic Empowerment and Financial Inclusion (WEE-FI) Strategy

- Provided input into the Financial Services for the Poor's new strategy to leverage finance in support of women's economic empowerment.

Bankable Frontier Associates, Boston, MA; Nairobi, Kenya
Associate, Senior Associate, and Senior Consulting Associate

May 2010-Feb 2021

Selected engagements:

FSD Kenya, 2020-2021, Covid Diaries, Research Lead

- Led follow up panel study with Financial Diaries households to understand qualitative impacts of Covid-19 shock on low-income Kenyan families.

CGAP, 2017, PAYGo Solar, Research Lead

- Led three-country study of demand-side experiences paying for PAYGo solar in Kenya, Cote d'Ivoire, and Ghana.

FSD Kenya, 2015-2017, Flexipay Health, Flexipay Education, and Soko Salama

- Based on consumer insights, developed three financial innovations in Kenya, tested them with partners, and developed business case propositions to take each to market.

FSD Kenya and Bill & Melinda Gates Foundation, 2012-2015, Kenya Financial Diaries, Principal Investigator

- Designed, implemented, and disseminated a large financial diaries study with about 300 Kenyan families across five areas of the country. Leveraged findings to support programming and product changes with a wide range of development partners and private sector players.

FSD Africa, 2015-2016, Credit on the Cusp

- Led a combined supply and demand side study to understand the role of credit markets in supporting upward mobility in Ghana, Kenya, and South Africa. Worked with banking regulators to understand the implications for regulating credit markets to support growth and social inclusion.

Bill & Melinda Gates Foundation, 2012-2015, GAFIS, Researcher & Advisor

- Developed and implemented research to support five large commercial banks in five countries to introduce profitable, impactful savings solutions for low-income users.

CARE USA and Gulf of Guinea, Atlanta, GA and Tamale, Ghana

Summer Fellow, Gulf of Guinea

May-Aug. 2009

- Developed programmatic framework and learning agenda for CARE's conservation agriculture projects across 10 countries, primarily in Sub-Saharan Africa.

Grants and Research Assistant, Grants Manager

Nov. 2006-Oct. 2008

- Co-authored complex proposals and budgets for value chain, microfinance, agriculture, business development, health, HIV, climate change and emergency relief programs in period of 250% revenue growth from this team each year.
- Stewarded over 60 open grants supporting relief and development in more than 50 countries.

Peace Corps eSwatini, Nzameya, eSwatini
Community Health HIV/AIDS Outreach Worker

Sep. 2004-Sep. 2006

- Established holistic neighborhood care point for vulnerable children and families from 160 households.
- Redesigned participatory community assessment manual and trained 36 volunteers in its use.

The Carter Center, Atlanta, GA
Intern, Global Development Initiative

Jan.-Sep. 2004

- Coordinated Democracy, Development, and Conflict Resolution teams implementing integrated Guyana program, including facilitation of President Carter's 2004 visit and mediation activities.

PUBLICATIONS

Books & Book Chapters

Refugee? Refugees' stories of rebuilding their lives in Kenya. Edited with Sophie Gitonga and Ray Mwihaki. Epsilon 2021.

Living on Little: Navigating financial scarcity in modern Kenya. Practical Action, 2020.

"Market-Led Expansion through Fee-for-Service Agents," with Guy Vanmeenen, in *Financial Promise for the Poor* eds. Kim Wilson, Malcolm Harper, and Matthew Griffith. Kumarian Press: 2010.

Published Papers

Zollmann, Julie (2024) 'Legitimacy, voice and power in ride hailing labour movements in Kenya', *New Technology, Work, and Employment*, 1-26.

Dhawan, S.M. and Zollmann, J. (2023) 'Financial Inclusion or Encampment? Rethinking Digital Finance for Refugees', *Journal of Humanitarian Affairs*, 4(3), pp. 31–41.

Dhawan, S.M. *et al.* (2023) 'No financial inclusion without basic economic rights', *Forced Migration Review*, January.

Porteous, David & Julie Zollmann (2016). Making financial markets work healthily for the poor. *Enterprise Development and Microfinance*, 27 (1).

Papers in Progress / Under review

Zollmann, Julie. "Digitisation and Dignity: Ride hailing in Nairobi."

Zollmann, Julie. "No idle assets: Economics of digital driving in Nairobi"

Selected Popular Writing

2021 African Arguments ["From Desperation to Dignity: Making Sense of "Hustling" in Neoliberal Nairobi"](#)

2020 African Arguments ["Should 'formalization' be part of the post-Covid economic agenda?"](#)

2019 Project Syndicate ["Your Driver Is Waiting – for a Raise"](#) with Olga Morawczynski

2018 Center for Global Development [“Uber and Taxify in Africa: Good Work or a Race to the Bottom?”](#) with Amolo Ng’weno

Selected Industry and Research Reports

Citizen Experiences with DPI: Kenya’s Digital ID Transition, with Nanjira Sambuli and Catherine Wanjala. Center for Financial Inclusion. August 2024.

Running in Place, Castles of Sand: Finance in Displacement Kenya, with Catherine Wanjala. The Fletcher School. August 2021.

Financial Integration of Refugees in Dallas, Texas, with Airokhsh Faiz-Qaisary, Kenza Ben Azouz, Kim Wilson, and Radha Rajkotia. The Fletcher School. February 2019.

Escaping Darkness: Understanding Consumer Value in PAYGo Solar, with Daniel Waldron, Alexander Sotiriou, Anne Gachoka. CGAP. December 2017.

Small “b” biashara: self-employment & economic advancement in financial diaries households. Nairobi, Kenya: FSD Kenya. November 2016.

Finance & fortune: The role financial services did—and didn’t—play in the economic trajectories of financial diaries households. Nairobi, Kenya: FSD Kenya. November 2016.

Trickling down & climbing up: Economic trajectories of Financial Diaries households two years on. Nairobi, Kenya: FSD Kenya. October 2016.

A Buck Short: What financial diaries tell us about building financial services that matter to low-income women, with Caitlin Sanford. Omidyar Network. October 2016.

Credit on the Cusp: Strengthening credit markets for upward mobility in Africa, with Jeff Abrams, Sushmita Meka, David Porteous, and Kim Wilson. FSD Africa. September 2016.

Struggling to thrive: How Kenya’s low-income families (try to) pay for healthcare, with Nirmala Ravishankar. FSD Kenya. March 2016.

Digital Retail Payments in Kenya: Making them matter for merchants. BFA Public Report. October 2014.

Shilingi Kwa Shilingi: The financial lives of the poor in Kenya. FSD Kenya. August 2014.

Two Steps Back: How low-income Kenyans think about and experience risk in their pursuit of prosperity. FSD Kenya. March 2015.

Cash Lite: Are we there yet? Rethinking the evolution of electronic payments in Kenya based on evidence in the Kenyan and South African Financial Diaries, with Laura Cojocar. FSD Kenya. January 2015.

Rwanda Financial Diaries: Understanding the Financial Lives and Product Needs of Rwanda’s Underserved Consumers. Visa and Access to Finance Rwanda (AFR). March 2013.

Zollmann, Julie. Time for Cash To Cash Out? Scoping Kenya’s Path to a Cash Lite Society. *FSD Insights*. June 2012.

Financial Management Among Brazil's Low-Income Classes: Comprehensive, Diversified, Engaged, with Caitlin Sanford, & Daryl Collins. Focus Note. 2012.

Financial Capability and the Poor: Are we missing the mark? with Daryl Collins. Financial Sector Deepening Kenya. *FSD Insights*. December 2010.

Waiting for Rain, Reaching for Mangoes: The origins, evolution, and roles of savings groups in rural Swaziland. Fletcher School Center for Emerging Market Enterprises Working Paper. March 2010.

SELECTED LECTURES, PRESENTATIONS, AND SEMINARS

- 2024 Responsible Finance Forum, Fortaleza, Brazil (G20 GPFI side event)
- 2020 University of Nairobi, FSD Kenya Annual Lecture, "Living on Little"
- 2020 The Fletcher School, Understanding the platform economy, panel discussion with Jonathan Donner and Olga Morawczynski
- 2019 The Fletcher School, Tech@Fletcher, panel discussion, Conference on Gender and International Affairs
- 2016 Oikocredit, Keynote Address, Annual Meeting 2016
- 2016 UNCDF, Keynote Address, DFS4Women

SELECTED WORKSHOP AND CONFERENCE PARTICIPATION

- 2024 Writing Platforms from Africa, African Centre for Cities at the University of Cape Town
- 2022 African Studies Association of Africa (ASSA), Cape Town, "Class collisions: Social position and experiences of (in)dignity in digital driving in Nairobi"
- 2021 Uta-Do, African Cities Workshop, Nairobi, Kenya
- 2021 International Studies Association (ISA), virtual, "'Politics does not bring food on the table': How political culture inhibits collective action in ride hailing in Nairobi"
- 2020 International Studies Association (ISA) Africa, Accra, "The New Cartel in Town: The Kenyan state, collective action, and the Uber invasion of Nairobi"
- 2018 Dignity and Debt Roundtable, Princeton University

MEDIA COVERAGE

My research has been covered by CNBC Africa, Citizen TV, The Economist, NBC News, and others.

SERVICE

- 2021-Present Mentor and tutor, Artists for Africa
 - 2021 Peer reviewer, The Journal of International Development
 - 2019-2020 Peer reviewer, Journal of African Economies
 - 2019 Institute for Development Studies (IDS) Mentor for summer research
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LANGUAGES & SKILLS

Languages: English (Native); Spanish (Advanced), KiSwahili (Advanced), SiSwati (SiZulu)
(dormant)

Software: Stata, Nvivo, Camtasia