

## **Julie M. Zollmann**

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### **EDUCATION**

PhD	The Fletcher School of Law and Diplomacy, Tufts University International Relations, focus on Development Economics & African Studies	2017-present
MALD	The Fletcher School of Law and Diplomacy, Tufts University Master of Law and Diplomacy, Development Economics & International Business	2010
BA	Eckerd College BA in Anthropology & International Relations, Honors	2003

### **TEACHING**

Co-instructor, Digital Frontier Institute (Executive Education) Blind Spots: Gender & Digital Financial Services	2018-19
Workshop Instructor, The Fletcher School Introduction to NVivo	2018
Teaching Assistant, The Fletcher School Introduction to Field Research Methods, Prof. Karen Jacobsen Conflict in Africa, Prof. Alex de Waal Introduction to Microfinance, Prof. Kim Wilson	2018 2018 2009
Instructor, National Payments System Institute Demand side perspectives in payments regulation, week-long trainings for SADC Regulators & South African Social Security Agency officials	2014-15

### **AWARDS & HONORS**

The Fletcher School  
Board of Overseers Scholarship  
Empower Fellow, Institute for Global Leadership  
1st Place in Social Enterprise Tufts University \$100K Business Plan Competition

Eckerd College  
Special Honors Scholar (full tuition academic scholarship)  
Philip J. Lee Honor Award (College's highest academic award)  
Edward B. Tylor Award for Anthropology

## FELLOSHIPS & GRANTS

MetLife Foundation Grant for Study on the Financial Integration of New Americans, 2018

Freeman Foundation Fellowship for anthropological study in India, 2001

## PROFESSIONAL EXPERIENCE

**Independent Consulting**, Boston, Massachusetts; Nairobi, Kenya Jan. 2014-Present  
*Independent Consultant*

- Design and execute applied research for financial service providers, governments, and non-profits aimed at delivering affordable financial, technology, and healthcare services to low income consumers.
- Provide advisory support to social businesses on service design, route to market strategy, and affordability.

Selected engagements:

*Research Advisor—Financial Sector Deepening of Africa (2018-Present)*

Manage selected research projects on credit markets in Africa, develop credit markets communication strategy and think tank partnership, and support the development of a gender program within the organization.

*Gender Advisor—Digital Frontier Institute (2018-Present)*

Collaboratively develop and teach four-week course on gender and digital financial services and review other DFI course to recommend improvements in the treatment of gender and power issues.

*Healthcare delivery NGO—Global (2016)*

Helped large international non-profit health provider develop new pricing strategy that accounted for affordability considerations and supported the introduction of new patient financing mechanisms to help patients overcome liquidity challenges.

*Digital Financial Services Advisor—Financial Sector Deepening, Kenya (Kenya, 2014-2016)*

Advised on applied research supporting the development and roll out of digital financial services helping low income Kenyans finance healthcare and education.

**Bankable Frontier Associates**, Boston, MA; Nairobi, Kenya *2015-Present*

[www.bankablefrontier.com](http://www.bankablefrontier.com)

*Consulting Associate*

- Led variety of targeted research and consulting engagements in sub-Saharan Africa;
- Developed and tested two prototype financial service solutions in Kenya.

Selected engagements:

*Flexipay for Schools-- Financial Sector Deepening, Kenya (Kenya, 2016)*

Led experiment with flexible, social financing for school fees in a low-income Kenyan high school, looking at concept viability in terms of the user, school, and intermediary business case.

*Soko Salama-- Financial Sector Deepening, Kenya (Kenya, 2016)*

Supported Kenyan tech start-up to develop and pilot an application to reduce fraud in e-commerce and person-to-person asset sales.

*Kenya Financial Diaries Update-- Financial Sector Deepening, Kenya (Kenya, 2015-Present)*

Led implementation and analysis of a project following up with respondents of the Kenya Financial Diaries to explore the role of financial services in economic trajectories.

*Insights on Gender and Financial Inclusion—Omidyar Foundation (Global, 2015-2016)*

Examined key gender differences in men's and women's financial needs and experiences across Kenya, Mexico, and India, where BFA had recently finished Financial Diaries studies.

*Credit on the Cusp—Financial Sector Deepening of Africa (Kenya, Ghana, and South Africa, 2015-2016)*

Directed project to explore consumer borrowing experiences among the “cusp” group of individuals striving to enter the middle class. The project drew upon economy-wide analyses and in-depth consumer experiences to feed into a scenarios process exploring the potential trajectories of credit markets in the region.

**Bankable Frontier Associates**, Boston, MA; Nairobi, Kenya

2010-2014

[www.bankablefrontier.com](http://www.bankablefrontier.com)

*Associate, Senior Associate*

- Designed & executed a wide range of financial-inclusion related research projects;
- Hired, trained, and managed research teams;
- Translated research findings into actionable insights for banks, mobile operators, governments and other stakeholders in the financial inclusion space.

Selected engagements:

*Kenya Financial Diaries—Financial Sector Deepening, Kenya; Bill & Melinda Gates Foundation; Rockefeller Philanthropy Advisors (Kenya, 2012–2014)*

Directed the 300-household Financial Diaries project, leading a team of 15 staff to collect detailed household cash flow data for 14 continuous months through bi-weekly visits. Guided development of an application for electronic data capture, trained and motivated staff, ensured data quality, led analysis and dissemination of findings.

*Understanding the Business Needs of Kenyan Merchants—Bill & Melinda Gates Foundation (Kenya, 2013-2014)*

Led a study of Kenya merchants on behalf of Kopo Kopo to explore the drivers of usage of digital retail payments among existing clients and to explore potential value adding services addressing critical business challenges of micro to medium sized merchants. The study involved a survey of 200 existing clients and an in-depth qualitative study of 42 merchants who participated in a series of six in depth qualitative interviews over three months.

*Rwanda Financial Diaries—Access to Finance Rwanda, Visa (Rwanda, 2012-2013)*

Designed and managed abbreviated financial diaries research applying quantitative and qualitative methods to generate in depth understanding of 40 households' financial management practices. Conducted series of one-on-one workshops with bank staff to integrate insights into their products and service delivery models.

*A Review of the Promotion of Weather-Based Index Insurance in Kenya—Financial Sector Deepening, Kenya (Kenya, 2012)*

Supported a review of FSD's five-year effort to promote commercial introduction of weather-based index insurance in Kenya by designing, leading, and analyzing focus group discussions and interviews with farmers who did and did not purchase insurance offerings during pilot product introductions.

*Cash Lite Scoping Study—Financial Sector Deepening (Kenya, 2011–2012)*

Designed a qualitative and quantitative study of a small geographic region in Kenya to study how cash moves in, out, and around communities as a foundation for shaping FSD's "cash-lite" research agenda.

*Understanding Retail Merchant Transactions in Kenya—Bill & Melinda Gates Foundation (Kenya, 2011)*

Supported design and analyzed data from a merchant census in two towns in Kenya along with daily transactional data collected at a sample of 61 merchants over four days each to better understand transactional patterns and the feasibility and design parameters necessary to convert cash payments to electronic payments.

*Gateways for Financial Innovations in Savings—Bill & Melinda Gates Foundation and Rockefeller Philanthropy Advisors (Global, 2010–2013)*

Coordinated data collection and analyzed demand side data on the target clients of five partner banks supported by the Bill & Melinda Gates Foundation to introduce innovative savings accounts to attract new poor savers. Also coordinated and analyzed financial diaries research with four of the five banks, translating research into business insights.

*Brazil Agent Initiative—Bill & Melinda Gates Foundation (Brazil, 2011–2012)*

Provided technical input into design and analysis of nationally representative quantitative survey of financial access and the role of banking correspondents in financial inclusion along with complementary focus group discussions and individual interviews to better understand financial behaviors of Brazil's lower-income classes. Compiled insights from three separate qualitative research approaches into a focus note describing the financial behavior trends and perspectives of low-income Brazilians.

*Understanding the Business Case for Financially Inclusive Government Transfer Payments—CGAP (Global, 2011)*

Guided demand-side research using existing quantitative survey data original qualitative research in Brazil, Colombia, Mexico, South Africa to generate insights on consumer perceptions, preferences, and usage of bank accounts versus alternative methods for the delivery of government transfer payments. This research complemented a supply side analysis of the overall business case to governments and banks for a range of distribution methods and culminated with integrated country level reports and a CGAP focus note.

*Understanding Financial Management and the Youth of Northern Uganda—IRC (Uganda, 2011)*

Organized, managed, and analyzed findings from in depth study of the financial management patterns and preferences among Northern Ugandan youth who recently graduated from the International Rescue Committee's vocational training program. Recruited and managed a team of three researchers implementing a modified financial diaries methodology that tracked quantitative cash flows over three months and probed qualitative themes using a mix of methods.

*Rethinking Financial Capability: Insight from Consumers' Perspectives—CGAP and Financial Sector Deepening (Kenya, 2010)*

Led qualitative research among Kenyan consumers to garner policy-relevant insights from their experiences of financial capability in the context of mobile banking. This research suggested a new model for understanding financial capability, which can be found in a 2010 FSD Insights paper.

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

*May-Aug. 2009*

*Summer Fellow*

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

**CARE USA**, Atlanta, GA

*Nov. 2006-Oct. 2008*

*Grants and Research Assistant, Grants Manager*

- Contributed to \$27M revenue in 2007 and \$34M 2008, exceeding revenue goals by more than 250% each year.
- Co-authored complex proposals and budgets for value chain, microfinance, agriculture, business development, health, HIV, climate change and emergency relief programs.
- Stewarded over 60 open grants supporting relief and development in more than 50 countries.
- Led field team in Liberia to design CARE's first project upon post-war re-entry in the fall of 2008, focused on agriculture production and marketing.

**Peace Corps Swaziland**, Nzameya, Swaziland

*Sep. 2004-Sep. 2006*

*Community Health HIV/AIDS Outreach Worker*

- 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

*Jan.-Sep. 2004*

*Intern, Global Development Initiative*

- Coordinated Democracy, Development, and Conflict Resolution teams implementing integrated Guyana program aimed at building sustainable peace and vibrant democracy.
- Organized, fielded media inquiries, participated in high-level meetings, and drafted final statement from President Carter during 2004 comprehensive assessment mission to Guyana.

## PUBLICATIONS

### *Books & book chapters*

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

### *Journal articles*

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

### *Reports*

[“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.

[“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.”](#) March 2013.

[“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 Services Deepening Trust 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.

## **PUBLIC PRESENTATIONS (*Selected*)**

Guest Lecturer, The Fletcher School	
“Financial Diaries as a Research Method,” Intro. to Field Research Methods	2018
“Analyzing Qualitative Data,” (three module series), Intro. to Field Research Methods	2018
“Being a Citizen: The state and development in Kenya,” The Informal Economy 2018	
“Lessons from PAYGo Solar Research,” Market Approaches to Development	2018
“Lessons from Flexipay,” Market Approaches to Development	2017
“Credit on the Cusp,” Introduction to Microfinance	2016
Keynote Address, UN Capital Development Fund Partners meeting	2016
“A Buck Short: Understanding women’s financial service needs”	
Keynote Address, Oikocredit Annual General Meeting	2016
“Kenya Financial Diaries & The Future of Microfinance”	
Invited lecture, CGAP Leadership Series on Customer Centricity	2016
“Low Income Consumers & The Financial Marketplace”	

## **SKILLS**

*Languages:* English (native), siSwati (Advanced), Spanish (Intermediate), Swahili (Beginner)

*Analytic Software:* NVivo, STATA

*Country experience:* Brazil, Colombia, Cote d’Ivoire, El Salvador, Ghana, Guyana, India, Indonesia, Kenya, Liberia, Mexico, Mozambique, Nicaragua, Rwanda, South Africa, Swaziland, Tanzania, Uganda, Zambia

## **REFERNCES**

*Available on request.*