

博士論文審査結果報告

Report on Ph.D. / Doctoral Dissertation Defense

政策研究大学院大学 非常勤講師 (小樽商科大学商学部経済学科 准教授)

松本 朋哉

審査委員会を代表し、以下のとおり審査結果を報告します。

On behalf of the Doctoral Thesis Review Committee, I would like to report the result of the Ph. D. / Doctoral Dissertation Defense as follows.

学位申請者氏名 Ph.D. Candidate	Rayner Tabetando		
学籍番号 ID Number	DOC14163		
プログラム名 Program	State Building and Economic Development Program		
審査委員会 Degree Committee	主査 Main referee	松本 朋哉 MATSUMOTO Tomoya	主指導教員 Main Advisor
	審査委員 Referee	山内 慎子 YAMAUCHI Chikako	副指導教員 Sub Advisor
	審査委員 Referee	岩田 夏穂 IWATA Natsuho	博士課程委員会委員長代理 Acting Chairperson of the Doctoral Programs Committee
	審査委員 Referee	山野 峰 YAMANO Takashi (International Rice Research Institute)	外部審査委員 External Referee
論文タイトル Dissertation Title (タイトル和訳)※ Title in Japanese	Essays on the Impact of Mobile Money on Human Capital and Agricultural Investment: Evidence from Rural Uganda モバイルマネーの教育・農業投資への効果：ウガンダ農村家計データを用いた検証		
学位名 Degree Title	博士 (国際開発研究) Ph.D. in International Development Studies		
論文提出日 Submission Date of the Draft Dissertation	平成 29 (2017) 年 3 月 29 日	論文審査会開催日 Date of the Degree Committee Meeting	平成 29 (2017) 年 4 月 26 日
論文発表会開催日 Date of the Defense	平成 29 (2017) 年 4 月 26 日	論文最終版提出日 Submission Date of the Final Dissertation	平成 29 (2017) 年 8 月 16 日
審査結果 Result	合格 Pass		
	不合格 Failure		

※タイトルが英文の場合、文部科学省に報告するため、和訳を付してください If the title is in English, please translate in Japanese in order to report MEXT.

1. 論文要旨 **Thesis overview and summary of the presentation.**

The dissertation thesis addresses the issue on financial inclusion through the mobile phone-based technology, in particular, mobile money which enables people to send and receive money through mobile phone in rural Africa where people had the least access to formal financial services until the technology became available. The number of mobile money users have been very rapidly increasing throughout the country of Uganda since it started in 2009 and changed the financial environment dramatically within a short period of time. Since this new movement can bring revolutionary changes to lives in rural economies in Africa, it attracts enormous attentions from researchers and practitioners. However, we have not known much about its real impact on livelihood in rural Africa because of limited number of related studies. This thesis fills the literature gap by examining the impact of mobile money adoption especially on educational and agricultural investments of rural households using unique household level panel data covering the periods before and after the mobile money service being available. Utilizing the panel structure of household survey data, he analyzed its causal effects using the difference in differences approach combined with the instrumental variable estimation. The research is very timely, uses unique data and appropriate methodologies, finds interesting statistical evidence on the effects of mobile money, and, hence, contributes to the knowledge accumulation for the literature. There are two main analytical chapters in the thesis, which are potentially publishable in international academic journals.

The first main chapter (Chapter 3) examines rural households' educational investment behaviors in relation to their mobile money adoption. It finds that the adoption of mobile money induces a 32 per cent increase in per school-age child educational expenditure and 4 percentage point increase in the likelihood of school enrollment of school age children.

The second main chapter (Chapter 4) examines the effect of mobile money adoption of rural households on their agricultural investment and finds that small scale farmers who have adopted mobile money are 5 percentage points more likely to have adopt high yielding variety seeds thereby leading to productivity gains and consequently higher income. The study identifies increase in remittance receipt as

the main channel through which mobile money adoption induces investment. These results imply that attempts at boosting investments in education and intensifying farming systems will require governments and other stakeholders to design affordable financial services.

2. 審査報告 Notes from the Degree Committee (including changes required to the thesis by the referees)

Following the Ph.D. dissertation defense by Mr. Tabetando on April 26th, 2017, the degree committee meeting was held with attendance of Profs. Yamauchi and Iwata from GRIPS, Dr. Yamano as an external examiner from International Rice Research Institute and Prof. Matsumoto as his main adviser from Otaru University of Commerce.

The referees agreed that the presentation was done well and the thesis examined very important issues for rural development and had very interesting empirical findings. Thus, the referees judged that he passed the defense.

However, the referees also agreed that his thesis had large room for improvement in terms of writings and some of the analyses. Then, they suggested that the comments made by the committee members should be incorporated for the final version of the thesis. Given the number of comments raised by the committee members, they expected that Mr. Tabetando needed to spend a few months for the revision of the thesis.

3. 最終提出論文確認結果 Confirmation by the Main Referee that changes have been done to the satisfaction of the referees

Mr. Tabetando has revised his thesis and incorporated most of the comments by the referees. The referees read the revised version again carefully and found that his thesis quality had

been improved dramatically and satisfied the required quality as a Ph.D. thesis. He provided the list of the changes he made corresponding to each of the comments.

4. 最終審查結果 Final recommendation

We recommend that the degree of Ph.D. in International Development Studies be awarded to Mr. Tabetando.