

博士論文審査結果報告
Report on Ph.D. / Doctoral Dissertation Defense
National Graduate Institute for Policy Studies (GRIPS)
Professor Yoko Kijima.

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 Doctoral Dissertation Defense as follows.

学位申請者氏名 Ph.D. Candidate	江上 弘幸 / EGAMI, Hiroyuki		
学籍番号 ID Number	PHD15410		
プログラム名 Program	GRIPS Global Governance Program (G-cube)		
審査委員会 Doctoral Thesis Review Committee	主査 Main referee	木島 陽子 KIJIMA, Yoko	主指導教員 Main Advisor
	審査委員 Referee	LITSCHIG, Stephan	副指導教員 Sub Advisor
	審査委員 Referee	高木 佑輔 TAKAGI, Yusuke	博士課程委員会委員長代理 Acting Chairperson of the Doctoral Programs Committee
	審査委員 Referee	庄司 匡宏 (東京大学准教授) / SHOJI, Masahiro (Institute of Social Science, The University of Tokyo)	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	RISK SHARING, MOBILE MONEY REMITTANCES, AND THE FAMILY NETWORK 天候ショックや COVID-19 による経済ショックが貧困家計に与える影響はモバイルマネーによりどの程度軽減されるか？途上国における実証研究		
学位名 Degree Title	博士 (政策研究) / Ph.D. in Advanced Policy Studies		
論文提出日 Submission Date of the Draft Dissertation	2020年12月28日	論文審査会開催日 Date of the Doctoral Thesis Review Committee	2021年1月25日
論文発表会開催日 Date of the Defense	2021年1月25日	論文最終版提出日 Submission Date of the Final Dissertation	2021年2月19日
審査結果 Result	合格 Pass		

※ 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

Please add a Japanese title that will be reported to MEXT.

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

This dissertation examines how mobile money technology—an innovative financial inclusion technology used for remittances in developing countries— facilitates risk sharing through remittances and helps poor households cope with various types of shocks including extreme weather events and the COVID-19 crisis.

The dissertation consists of two main chapters. The first main chapter examines whether adoption of mobile money mitigates the barrier to access to facility delivery in the event of droughts and floods. The fertility rate in Uganda is the second highest in the world. Maternal mortality is still one of the major cause of deaths. Given unfavorable environment pregnant women face such as the malnutrition due to poverty and high risk of infectious diseases such as malaria, access to maternal health care when needed is crucial for their lives. Using a rural Ugandan household panel data, he found that mobile money's shock-smoothing effect. Infrequent (and inconvenient) mass public transportation system and lack of ambulances in rural Uganda especially in unpaved roads requires pregnant women to use rather costly bike taxi to travel to health facility. Additional analysis revealed that mobile money services help especially households in geographically challenging situation—in the event of floods—travel to health facilities.

In the second main chapter, he explores how mobile money remittances helped migrant workers in the capital city and their origin households in villages share risk and jointly cope with the COVID-19 lockdown in Bangladesh. He applied an event study approach to panel data of the migrant workers and their original households. He collected the information both migrants sending households and migrant households before and during the COVID-19 pandemic every 2 months by phone interview. This study is one of few empirical studies that provide descriptive evidence of shock-coping strategies of poor households against the pandemic. While both the workers and their original households experienced decline in

consumption amid the COVID-19 lockdown, the results imply that the workers and their origin households jointly utilized remittances and smoothed consumption between them—interhousehold (and intrafamily) consumption smoothing—to cope with the large shock. The results suggest that mobile money services play a significant role in maintaining the risk sharing mechanism through the family network during the COVID-19 lockdown. The findings have important policy implications for promoting mobile money technology in developing countries to help poor households cope with shocks through self-insurance in the absence of public safety net.

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

Among the members of the doctoral thesis review committee, there was consensus about the value of the research especially in the second main chapter. The members also shared the same impression that that both the dissertation was well written and the presentation at the defense were well-organized and clear.

The members made several minor comments that can improve the research as follows:

1. Differentiate the impacts of COVID-19 lockdown in the capital city and COVID-19 slowdown.
2. Separate health expenditure from total household consumption expenditure for better interpretation.
3. Enrich the discussion on the estimation results and explanation of data.
4. Clarify the contributions of the research and the policy implications.

The members of the committee reached conclusions that revisions should be made following these comments and the main advisor would check a revised version after its submission.

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

About 1 month after the defense, the final version was submitted and the main adviser found it satisfactory.

4. 最終審査結果 Final recommendation

The doctoral thesis review committee recommends that GRIPS award the degree of Ph.D. in Advanced Policy Studies to Mr. Hiroyuki Egami.