DANIELLE SOBOL

EDUCATION

Pardee RAND Graduate School, Santa Monica, CA, Expected June 2025
- PhD Policy Analysis

Columbia University School of International and Public Affairs, New York, NY, May 2013
- Master of Public Administration – Development Practice

University of Wisconsin, Madison, WI, May 2006
- Bachelor of Arts, History

TECHNICAL SKILLS

- Data analysis
  - Utilizing STATA to perform basic and econometric analysis
  - Coding qualitative interviews and focus groups
  - Literature review
  - Analyzing large data sets and performing meta-analyses
  - Triangulating qualitative and quantitative data
- Design and facilitation of research and evaluation activities in resource limited settings
  - Designing qualitative and quantitative research tools in various methodologies
  - Programming surveys for mobile data collection
  - Managing data collection activities remotely and in the field, including training and data quality management
  - Facilitating focus groups and interviews
- Project and budget management for international and domestic initiatives
- Authoring reports, including research papers, evaluation reports and recommendations, toolkits for future research, and presentations for knowledge sharing events

Computer: STATA, Microsoft Office Suite (advanced Excel), Adobe Photoshop, Keynote, Crystal Ball Linear Optimization Software, XLS Survey Programming, ArcGIS (beginner)
Language: Beginner Swahili; Beginner Hebrew; Beginner Spanish

PUBLICATIONS, WORKING PAPERS, CONFERENCE PRESENTATIONS

Martin, X., **Sobol, D.**, Magnoni, B., and Burgess, E. *"Remittances from the US to Latin America and The Caribbean: Following the Money Journey."* IDB-Lab, 2019.

Anderson, Jamie, and **Danielle Sobol**. 2018. *"Executive Summary: CGAP National Surveys of Smallholder Households."* Washington, D.C.: CGAP.

Chehade, Nadine, Antoine Navarro and **Danielle Sobol**. 2017. *"Remittances and Financial Inclusion: A Demand-Side Analysis of Low-Income Jordanians and Syrian Refugees in Jordan."* Washington, D.C.: CGAP.

Kaffenberger, Michelle and **Danielle Sobol**. 2017. *"Mystery Shopping for Digital Financial Services."* Washington, D.C.: CGAP.

Development of Insurance Inclusive Markets. Comisión Nacional de Seguros y Fianzas XXV International Seminar, Mexico City, 2015. Presented on balancing client value and business case in health microinsurance, utilizing findings from the Microinsurance Learning and Knowledge (MILK) Project, as part of the Development of Insurance Inclusive Markets panel.

Magnoni, B., Poulton, D., and **Sobol, D**. *"Building up Business: Microenterprise Demand for Credit in the Caribbean."* Multilateral Investment Fund, 2014.

SELECT PROJECTS

Social, Urban, Rural and Resilience Global Practice (SURR) at The World Bank (March 2020 – Present)

- Baseline assessment of a Community Driven Development (CDD) initiative in Papua New Guinea, in cooperation with DFAT and the Government of PNG.
- Developed a quasi-experimental, multi-level evaluation design utilizing Propensity Score Matching (PSM) and Difference-in-Differences (DID) methodology. Designed and utilized the PSM model to report baseline conditions; utilized OLS regressions to validate the use of difference-in-differences and power calculations to validate sample size and minimum detectable effect.

Research on Improving Systems of Education (RISE) (January 2020 – September 2020)

- Investigated the association between low learning and school dropout in Ethiopia, India, Peru and Vietnam utilizing The Young Lives Dataset (panel data collected over a 15-year period).
- Transformed test scores across years and countries utilizing IRT scoring and designed a logistic regression model to examine the association between test score performance and dropout in subsequent years. Performed a systematic literature review of school dropout with particular attention to learning as an underlying factor. Lead author for forthcoming publication.

Consultative Group to Assist the Poor (CGAP) at The World Bank (July 2016-September 2020)

- **Youth Financial Inclusion and Gender Analysis** (April 2020 – September 2020). Analyzed survey data on financial access indicators for trends in financial access by age and gender.

- **Financial Inclusion Measurement in the Arab World** (November 2019 – February 2020). Analyzing survey data on financial access indicators for trends in financial access across the Arab world. Contributing to a forthcoming status report.

- **Digitalizing the Seed Oil Value Chain, Uganda** (May 2017 – June 2018). Managing human centered design field research and analysis on an initiative to encourage digitalized payments along the seed oil value chain in Uganda. Utilized results to design an innovative messaging campaign to provide financial education and to facilitate access to digital financial services.

- **Financial Services for Syrian Refugees** (March 2017 – August 2017). Analyzed survey data and contributed to a report on the status of financial access for Syrian refugee populations in Jordan.

- **Global Vulnerability Analysis** (December 2016-July 2017). Head data analyst in a multi-country study to define target population segments for CGAPs next 5-year plan. Designed methodology and utilized cluster analysis to examine 14 country-level data sets in order to identify the most vulnerable global segments.

- **CGAP National Survey of Smallholder Households – Executive Summary** (January 2018 – November 2018). Outlined, performed data analysis, and created data visualizations for an executive summary exploring the agricultural and financial lives of smallholders in six countries.

Office of Financial Empowerment (OFE), City of New York (November 2019 – March 2020)

- Investigating the financial service use, financial health, and financial product needs of low-income New Yorkers to inform the development of financial education and counseling resources. Conducing focus groups and interviews will analyze results and lead reporting.

UNCDF/UNHCR   (February 2019 – November 2019)

- Project manager for a survey of remittance users among Refugees and Internally Displaced Persons in the DRC.
- Designed research instrument and programmed mobile data collection software. Supervised data collection in refugee camps, host communities, and urban areas. Performed segmentation analysis and authoring report highlighting the business opportunity for financial institutions.

Innovations for Poverty Action   (January 2019 – April 2019)

- Organized and managed field operations for a randomized controlled trial testing behavioral interventions, with the goal of helping payday loan debtors escape cycles of payday loan debt.

Inter-American Development Bank   (August 2018-February 2019)

- Lead researcher for a large-scale survey of immigrant remittance behavior in the United States.
- Developed research tools, programmed mobile data collection software and trained surveyors. Oversaw data collection in Los Angeles, New York and Miami, cleaned final datasets in STATA (to be publically available), performed analysis and authored report.

The Afya Yetu Initiative   (July 2018–February 2019)

- Project manager and lead researcher for an evaluation of the 3-year funding cycle for Afya Yetu, a Kenyan non-profit that incubates and launches Community Based Health Financing Networks for rural smallholders and micro-entrepreneurs.
- Designed research instruments, programmed mobile data collection software, trained and managed teams in qualitative and quantitative research, analyzed results and authoring final evaluation report.

AXA Insurance Egypt and AXA Insurance Indonesia   (June 2016 – August 2018)

- Designed demand driven microinsurance products for low-income populations in Egypt and Indonesia.
- Developed research tools, conducted qualitative and quantitative field research, led processes in product development and prototyped product designs in the field

Social Protection and Jobs (SPJ) Global Practice of The World Bank   (April 2018–July 2018)

- Lead researcher for a process evaluation of the Saving Women's Livelihoods component of the Government of Zambia's Girls Education and & Women Empowerment & Livelihood (GEWEL) Project, a G2P digital cash transfer program in which the beneficiaries were empowered to choose and enroll directly with their payment service provider.
- Designed the research methodology and toolkit, trained and managed the research team, coded and analyzed focus group data, and authored an evaluation report, including recommendations for a smoother rollout of the second phase of the project.

Chief Economists Office, The World Bank   (October 2017-July 2018)

- Conducted a meta-analysis of education interventions in developing countries, with the goal of discovering how gender-neutral learning and access interventions affect girls. Disaggregated and analyzed data from 500 academic studies by gender and intervention type.

Leapfrog Investments and Resolution Insurance   (February 2018-May 2018)

- Designed a demand-driven microinsurance product for low-income populations in Kenya, focused on providing protection to public transportation users.
- Developed research tools, managed qualitative and quantitative field research, lead processes in product development and prototyped product designs in the field.

ASPEN Institute Financial Security Program   (June 2017 – January 2018)
- Analyzed publicly available data from the Bureau of Labor Statistics and The Census Bureau to assess the size and nature of the U.S. Contingent workforce.
- Reviewed literature, conducted interviews with industry experts, and authored a policy brief on retirement savings issues for contingent workers, to be used in promoting policy that advocates for workers without access to retirement benefits.

Swedish Energy Agency   (January 2017- July 2017)
- Managed fieldwork for a supply and demand analysis of EcoMoto, Equity Bank's clean energy mobile loan product, as a contribution to a do-diligence report on the Swedish Energy Agency's CDM (clean development mechanism) investments in Kenya.

International Telecommunications Union (ITU)/Consumers International   (Jan 2016   – Sept 2016)
- Research manager for a demand-side baseline study of consumer protection in digital financial services to inform the ITU, regulators and mobile network operators in the design of effective consumer protection measures. Managed fieldwork and analyzed data from a mystery shopping study of digital financial services in Zambia, as well as an SMS survey gauging users data privacy concerns in Ghana, The Philippines, and Tanzania.
- Developed a mystery shopping toolkit and implementation guide for country level digital financial service regulators to utilize in investigating issues of consumer protection and regulatory compliance.

JUMO   (March 2016 – August 2016)
- Managed field research for a mixed-methods impact assessment of JUMO's mobile money financial product marketplace. Conducted qualitative interviews in Tanzania and Zambia, and managed the execution of quantitative customer phone surveys.
- Triangulated quantitative data with mobile network data and carried out analysis, including progress-out-of-poverty analysis of JUMO's customer base.
- Provided consumer insights, an assessment of customer impact, and recommendations for strengthening JUMO's value proposition

The Center for New York City Neighborhoods (CNYCN)   (February 2016 – July 2016)
- Developed financial counseling content and tools for NYC homeowners in mortgage distress, and trained CNYCN staff as financial educators.
- Designed methodology and managed qualitative research and analysis with CNYCN partners, stakeholders, and clients in order to inform the design of the financial counseling program.

Changamka Microhealth Limited   (November 2015 – March 2016)
- Worked with a private health insurance company in the research and design of innovative health financing products for low-income markets in Kenya.
- Analyzed claims and demographic data and triangulated with the qualitative results of focus group discussions with field agents, interviews with distribution channels and in-depth interviews with client segments. Utilized research results in designing health-financing products to serve low-income markets, and pilot tested products.

Community Solutions and The Brownsville Partnership   (August 2015 – December 2015)
- Project manager for a Mastercard Foundation funded financial landscape assessment and baseline mapping of Brownsville, a low-income neighborhood in Brooklyn.
- Trained and managed a team in collecting qualitative and quantitative data on financial institutions and consumer demand to be triangulated with district level census and city data. Managed the analysis, final reporting, and technical recommendation efforts.

Department of Small Business Services, City of New York   (February 2015 – July 2015)
- Designed and conducted an evaluation of New York City's Department of Small Business Services, with the goal of integrating financial counseling services into the existing employment and entrepreneurship services offered.
- Utilized process mapping to develop content, delivery timing, and delivery channel strategies designed to optimize client's utilization of financial education services.

Corporation for Enterprise Development (CFED)   (October 2014 – January 2015)
- Project manager for a study investigating the financial management needs of microbusiness owners in the United States. Utilized human centered design methods to conduct qualitative and quantitative data collection with 40 small business owners in 5 states. Conducted analysis and managed reporting.

Microinsurance Centre, Micro Insurance Learning and Knowledge   (Sept 2012 –Dec 2014)
- Collaborated with a team of analysts on a 3-year learning and knowledge project for The Gates Foundation. Directed instrument design, data collection, and analysis to assess product impact, and detailed programmatic recommendations to improve beneficiary value of microinsurance products in Kenya, Burkina Faso, and Indonesia. Aggregated quantitative data across 14 studies for high-level synthesis and econometric analysis.

Office of Financial Empowerment (OFE), City of New York   (April 2013-October 2014)
- Designed research methodology for a process evaluation of OFE's Financial Empowerment Centers. Managed focus groups and in-depth interviews with low income New Yorkers, and triangulated qualitative results with financial data.
- Developed a framework of four 'personas' that has enabled OFE to approach client's needs based on education, empowerment, and financial indicators.

Multilateral Investment Fund, Inter-American Development Bank   (Sept 2013 - Feb 2014)
- Collaborated on an Inter-American Development Bank (IDB) project investigating informal credit markets and microentrepreneur financial behavior in the English-speaking Caribbean. Designed methodology and managed local survey teams in Suriname, Guyana, Jamaica and Belize to conduct over 600 quantitative interviews. Analyzed data, synthesized results, and participated in multi-stakeholder knowledge sharing events.

Agriculture and Food Security Center at The Earth Institute   (November 2011 – May 2013)
- Researched and cataloged the nutritional makeup of produce specific to Ghana and Malawi in order to produce a database of nutrient availability in the Bonsasso, Ghana and the Mwandama, Malawi Millennium Village sites. Utilized linear regression analysis to determine the relationship between nutrient availability and dietary diversity in the above sites.

Millennium Villages Project, Mbola   (June 2012 – August 2012)
- Designed and directed a participatory evaluation of the Agriculture, Business, and Cooperative sectors of the UN, NGO, and privately funded Millennium Village in Mbola, Tanzania.