

Hoda El-Enbaby

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EDUCATION

PhD in Health Economics and Policy, Lancaster University, United Kingdom (UK)	2026 (Expected)
MSc in Economics, The London School of Economics and Political Science (LSE), UK	2012
BA in Economics, The American University in Cairo (AUC), Egypt	2011

FIELDS

Primary fields: Applied Economics and Health Economics

Secondary fields: Public Economics, Development Economics and Gender Economics

JOB MARKET PAPER

Health Insurance and Financial Protection: Evidence from Egypt

Abstract: The paper exploits a natural experiment, through the phased roll-out of Egypt's Universal Health Insurance (UHI), to assess the impact of UHI on out-of-pocket (OOP) health spending and catastrophic health spending. Using synthetic control methodology, findings indicate that the introduction of UHI led to a statistically significant decline in household per-capita OOP health spending by about 6 percent and on the incidence of catastrophic health spending by almost 37 percent. Heterogeneous analysis indicates that a statistically significant effect is only observed for out-of-pocket health spending in the early-treated governorate.

PUBLICATIONS

Peer-reviewed Publications

1. El-Enbaby, Hoda, Daniel O. Gilligan, Naureen Karachiwalla, Yumna Kassim, and Sikandra Kurdi. "Cash Transfers, Gender Norms, and Women's Control over Decision-Making in Egypt." *Economic Development and Cultural Change*, vol. 73, no.4, 2025, pp. 1721-1760.
2. El-Enbaby, Hoda, Bruce Hollingsworth, Jean-Francois Maystadt, and Saurabh Singhal. "Cash Transfers and Mental Health in Egypt." *Economics and Human Biology*, vol. 54, 2024, p. 101396.
3. Abay, Kibrom A., Lina Abdelfattah, Hoda El-Enbaby, Mai Mahmoud, and Clemens Breisinger. "Plot Size and Sustainable Input Intensification in Smallholder Irrigated Agriculture: Evidence from Egypt." *Agricultural Economics*, vol. 53, 2022, pp. 792–810.
4. Galal, Rami, and Hoda El-Enbaby. "Inequality of Opportunity in Earnings and Assets in Egypt." *Applied Economics*, vol. 52, no. 38, 2020, pp. 4146–4161.
5. El-Enbaby, Hoda, Rana Hendy, and Chahir Zaki. "Do SPS Measures Matter for Margins of Trade? Evidence from Firm-Level Data." *Applied Economics*, vol. 48, no. 21, 2016, pp. 1949–1964.
6. El-Enbaby, Hoda, Rana Hendy, and Chahir Zaki. "The Impact of Standards on Egyptian Trade: Evidence from SPS Measures." *Topics in Middle Eastern and African Economies*, vol. 17, no. 2, May 2015.

Chapters in Edited Books

7. El-Enbaby, Hoda, and Hoda Selim. "Fiscal Outcomes in Bahrain: Resource Volatility, Fiscal Institutions or Politics?" *Institutions and Macroeconomic Policies in Resource-Rich Arab Economies*, edited by Kamiar Mohaddes, Jeffrey B. Nugent, and Hoda Selim, Oxford UP, 2019.

Policy Briefs

1. El-Enbaby, Hoda, Olivier Ecker, Jose Luis Figueroa, Jef L. Leroy, and Clemens Breisinger. *Leveraging Agricultural Interventions for Improving Nutrition in Egypt*. MENA Policy Note 1, International Food Policy Research Institute (IFPRI), 2019.

2. Breisinger, Clemens, Hagar ElDidi, Hoda El-Enbaby, Daniel Gilligan, Naureen Karachiwalla, Yumna Kassim, Sikandra Kurdi, Amir Hamza Jilani, and Giang Thai. Egypt's Takaful and Karama Cash Transfer Program: Evaluation of Program Impacts and Recommendations. International Food Policy Research Institute (IFPRI), 2018.

Work-in-progress

1. "Conflict and female labour market participation: Does conflict lead to reallocation of labour force? Evidence from multi-country study in Africa" with Kibrom Abay and Reem Hashad
2. "What is the impact of Egypt's Universal Health Insurance on women's access to healthcare and women's health"

Reports

1. Singhal, Saurabh, Smriti Sharma, Finn Tarp, Alessandra Hidalgo Arestegui, Ariana De Cross, Hoda El-Enbaby, and Timothy Kell-Fien, *Characteristics of the Vietnamese Rural Economy: Evidence from a 2020 Rural Household Survey in 12 Provinces of Vietnam*, 2022, DERC, Department of Economics, University of Copenhagen.
2. El-Enbaby, Hoda, and Clemens Breisinger. "Social Protection Responses to COVID in the Middle East and North Africa: The Case of Egypt." *Leveraging Food Systems to Reduce Poverty and Malnutrition*, edited by A. Raza and F. Soares, *Policy in Focus*, vol. 18, no. 1, Dec. 2020, FAO and International Policy Centre for Inclusive Growth (IPC-IG).
3. Kurdi, Sikandra, Clemens Breisinger, Hagar ElDidi, Hoda El-Enbaby, Daniel Gilligan, and Naureen Karachiwalla. "Targeting Social Safety Nets Using Proxy Means Tests: Evidence from Egypt's Takaful and Karama Program." *Boosting Growth to End Hunger by 2025: The Role of Social Protection*, edited by Fleur Stephanie Wouterse and Alemayehu Seyoum Taffesse, International Food Policy Research Institute (IFPRI), 2018, pp. 135–153.
4. Nin-Pratt, Alejandro, Hoda El-Enbaby, Jose Luis Figueroa, Hagar ElDidi, and Clemens Breisinger. *Agriculture and Economic Transformation in the Middle East and North Africa: A Review of the Past with Lessons for the Future*. International Food Policy Research Institute (IFPRI) and Food and Agriculture Organization of the United Nations (FAO), 2018.

Working Papers

1. El-Enbaby, Hoda, Dalia Elsabbagh, Daniel Gilligan, Naureen Karachiwalla, Bastien Koch, and Sikandra Kurdi. *Impact Evaluation Report: Egypt's Takaful Cash Transfer Program: Second Round Report*. MENA RP Working Paper 40. Washington, DC: International Food Policy Research Institute (IFPRI), 2022.
2. El-Enbaby, Hoda, Olivier Ecker, Jose Luis Figueroa, Jef L. Leroy, and Clemens Breisinger. *Characteristics of Smallholder Farm Households in Upper Egypt: Implications for Nutrition-Sensitive Agricultural Interventions*. MENA RP Working Paper 20. Washington, DC, and Cairo, Egypt: International Food Policy Research Institute (IFPRI), 2019.
3. Breisinger, Clemens, Daniel Gilligan, Naureen Karachiwalla, Sikandra Kurdi, Hoda El-Enbaby, Amir Jilani, and Giang Thai. *Impact Evaluation Study for Egypt's Takaful and Karama Cash Transfer Program: Part 1: Quantitative Report*. MENA RP Working Paper 14. Washington, DC: International Food Policy Research Institute (IFPRI), 2018.
4. ElDidi, Hagar, Hoda El-Enbaby, Yumna Kassim, Sikandra Kurdi, Patti Petesch, Yasmine Moataz, and Karim-Yassin Goessinger. *Impact Evaluation Study for Egypt's Takaful and Karama Cash Transfer Program: Part 2: Qualitative Report*. MENA RP Working Paper 15. Washington, DC: International Food Policy Research Institute (IFPRI), 2018.
5. Breisinger, Clemens, Daniel Gilligan, Hagar ElDidi, Hoda El-Enbaby, Naureen Karachiwalla, Yumna Kassim, Sikandra Kurdi, Amir Jilani, Giang Thai, Karim-Yassin Goessinger, Yasmine Moataz, and Patti Petesch. *Impact*

Evaluation Study for Egypt's Takaful and Karama Cash Transfer Program: Synthesis Report – Summary of Key Findings from the Quantitative and Qualitative Impact Evaluation Studies. MENA RP Working Paper 16. Washington, DC: International Food Policy Research Institute (IFPRI), 2018.

6. Abdelaziz, Fatma, Hoda El-Enbaby, Xiaobo Zhang, and Clemens Breisinger. *Clusters as Drivers of Local Industrial Development in Egypt: Which Are the Promising Sectors and Locations?* MENA RP Working Paper 10. Washington, DC: International Food Policy Research Institute (IFPRI), 2018.

7. Figueroa, Jose Luis, Mai Mahmoud, and Hoda El-Enbaby. *The Role of Agriculture and Agro-Processing for Development in Tunisia.* MENA RP Working Paper 9. Washington, DC, and Cairo, Egypt: International Food Policy Research Institute (IFPRI), 2018.

8. El-Enbaby, Hoda, Jose Luis Figueroa, Hagar ElDidi, and Clemens Breisinger. *The Role of Agriculture and the Agro-Processing Industry for Development in Egypt: An Overview.* Egypt SSP Working Paper 3. Washington, DC: International Food Policy Research Institute (IFPRI), 2016.

9. Abdelaziz, Fatma, Perrihan Al-Riffai, Clemens Breisinger, Paul A. Dorosh, Olivier Ecker, Hagar ElDidi, Hoda El-Enbaby, Jose Luis Figueroa, Laila Kenawy, Jef L. Leroy, Nicholas Minot, David J. Spielman, Jean-François Trinh Tan, and Xiaobo Zhang. *Prioritizing Development Policy Research in Egypt: An Innovative Approach to Inform IFPRI's Egypt Strategy Support Program.* MENA RP Working Paper 1. Washington, DC, and Cairo, Egypt: International Food Policy Research Institute (IFPRI), 2016.

PROFESSIONAL EXPERIENCE

Short Term Consultant, The World Bank Group, UK (remote)	Present
Consultant, The International Food Policy Research Institute (IFPRI), United States (remote)	2020-2024
Research Associate, The International Food Policy Research Institute (IFPRI), Egypt	2017-2020
Senior Research Assistant, The International Food Policy Research Institute (IFPRI), Egypt	2016-2017
Researcher, The Economic Research Forum (ERF), Egypt	2013-2015
Economist, Beltone Financial, Egypt	2012-2013

RESEARCH EXPERIENCE

Research Assistant, School of Global Affairs and Public Policy, AUC, Egypt (remote)	Present
Senior Researcher, Health Research Department, Lancaster University, UK	2024
Research Assistant, Economics Department, Lancaster University, UK	2021

TEACHING EXPERIENCE

Teaching Assistant, Introduction to Macroeconomics (UG, year 1), AUC, Egypt	2008
Teaching Assistant, Intermediate Macroeconomics (UG, year 2), AUC, Egypt	2009-2010

HONORS AND AWARDS

Winner of Ibn Khaldun Award, presented by Middle East Economic Association	2015
Dean's List of Honor, Honor Scholarship and Academic Achievement Scholarship, AUC, Egypt	2007-2011

SKILLS

Programs: STATA, Latex, Microsoft Office, NVivo

Languages: Arabic (native), English (full professional), and French (advanced)

References furnished upon request.