# Xuemei Zhao

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### **Education**

### **Huazhong University of Science and Technology (HUST)**

Hubei, China

Research Master of Western Economics | Supervisor: Jin Yang

Sep 2021 - Jun 2024

Sichuan Agricultural University (SICAU)

Sichuan, China

Bachelor of Economics in Investment

/ Supervisor: Houjian Li

Sep 2017 - Jun 2021

### **Research Interests**

- Development economics
- Land management

- Agricultural economics and food policy
- Environmental economics

### **Publications**

- Lanlan Su, Xuemei Zhao, Yanling Peng. Does Digital Governance Improve the Efficiency of Rural Governance? [J/OL]. **E-Government**, 2023(07):57-72. (in Chinese, CSSCI, IF:7.278)
- Lanlan Su, Xuemei Zhao, Yanling Peng. Does Land Use Right Mortgages Loans Affect Rural Households' Income Inequality? The Synergistic Effect of Agricultural Insurance and Agricultural Subsidies [J]. *Economy and Management*, 2023,37(03):17-27. (in Chinese, CSSCI, IF:3.291)
- Houjian Li, Kaihua Yuan, Andi Cao, Xuemei Zhao, Lili Guo. The Role of Crop Insurance in Reducing Pesticide Use: Evidence from Rice Farmers in China[J]. Journal of Environmental Management, 2022, 306:114456. (SCI, JCR Q1, IF:8.91)
- Xuan Leng, Xuemei Zhao, Houjian Li. Assessing the Effect of the Coal-to-gas Program on Air Pollution: Evidence from China[J]. Environmental Science and Pollution Research, 2022(30), 24027-24042. (SCI, JCR Q1, IF:5.8)
- Houjian Li, Yu Liu, Xuemei Zhao, Lichen Zhang, Kaiyuan Hua. Estimating Effects of Cooperative Membership on Farmers' Safe Production Behaviors: Evidence from the Rice Sector in China[J]. Environmental Science and Pollution Research, 2021, 28(20):25400-25418. (SCI, JCR Q1, IF:5.8)
- Tong Wang, Liwen Zhang, Xuemei Zhao, Yufeng Wang. An Empirical Study on Satisfaction Evaluation of Rural Land Mortgage Loan Supply. IOP Conference Series: Materials Science and Engineering, 2018, 394, 052053. (EI)

## **Working Papers**

- Jin Yang, **Xuemei Zhao**. "Does the digital economy promote green agricultural production?", Draft completed.
- Yanling Peng, Xuemei Zhao. "Better Development of Agricultural Insurance, Larger Size of Land Rental Market?", Draft completed.
- Xuan Leng, Xuemei Zhao, Houjian Li. "How Does Confucian Culture Affect Land Marketization: Empirical Evidence from Chinese Rural Households", Draft completed.
- **Xuemei Zhao**, Yanling Peng. "Smartphone Use and Health: Evidence from China", Manuscript in preparation.
- Xuemei Zhao, Houjian Li. "Will Collective Income Improve the Access to Clean Energy?", Manuscript in preparation.

### **Academic Projects**

### Credit Risk of Agricultural Land Management Right Mortgage Loan

Youth Program of National Natural Science Foundation led by Dr.Peng

Jan. 2020 – Dec. 2022

- Conducted interviews with farmers, cooperatives, and village cadres, resulting in a dataset of over 400 samples.
- Employed machine learning algorithms in R to optimize risk factor identification, default prediction, and loss metrics.
- Submitted an academic report to the Provincial Bank and it was adopted as an important basis for policy adjustment.

### The Interface between Smallholder Production and Modern Agricultural Development

General Program of National Social Science Foundation led by Prof. Yang

Jan. 2019 - Dec. 2022

- Conducted more than 20 academic sessions and carried out 5 presentations about potential issues.
- Participated in 3 interviews with various agricultural business entities (fish farming companies, agricultural machinery service companies, tea plantation companies), sorted out their development strengths and dilemmas.
- Completed a report exploring how to facilitate the transformation of smallholders based on a diversified service system.

### Welfare Effects of Land Transfer Considering the Heterogeneity of Capital Endowments

Undergraduate Student Innovation Program of SICAU

Sep. 2018 – Dec. 2021

- Constructed a framework of livelihood capital influencing land transfer decisions based on the observed heterogeneity.
- Conducted a household survey of about 50 farmland transfer households in Wenjiang District to form a dataset.
- Performed quantitative regression (ESR model, CF approach, etc.) using Stata software to obtain empirical evidence.

### The Mechanism and Evolution of Innovative Behavior in Agricultural Cooperatives

General Program of National Natural Science Foundation led by Prof.Li

Sep. 2017 - Dec. 2019

- Reviewed evolution of cooperatives, summarized the driving factors of innovative behavior through over 100 articles.
- Identified the causality using mathematical tools (dynamic panel threshold models, etc.), estimated the magnitude and the stage of driving effect, and explained possible pathways in the context of theoretical and practical evidence.

### **Professional Experiences**

### **Summer School of Artificial Intelligence and Digital Economy** | *Member*

Jul. 2023

Academic summer camp organized by University of Chinese Academy of Sciences (UCAS)

Beijing, China

- Attended lectures by renowned scholars and participated in academic discussions.
- Presented a manuscript titled "A Study of the Driving Factors of Digital Rural Governance".

### **The 6th Balsam Young Scholar Program** | *Member*

Jul. 2023

Summer camp on academic communication organized by the Chinese Academy of Social Sciences (CASS) Beijing, China

- Systematically learned academic paper writing, Stata, and Python to stay updated on advanced estimation methods.
- Engaged in brainstorming sessions with scholars, fostering discussions and debates on the feasibility of research ideas.

### **Official Accounts of Academic Research Dynamic** | Assistants

Sep. 2022 - Present

Balsam Fir Economic Circle (by CASS) and Econometrics Circle (by PKU)

Online

• Provided interpretation reports on five top economics journal articles to the public, resulting in a total of 68,000 views.

#### The 8th Annual Graduate Student Conference | Invited Speaker

Jun. 2022

National Academic Conference hosted by HUST

Wuhan, China

• Delivered a presentation titled "Does Land Use Right Mortgage Loans Affect Rural Households' Income Inequality?".

#### The 2nd China Rural Revitalization Summit | Assistants

Jun. 2021

Summit hosted by the Center for Rural Revitalization, HUST

Wuhan, China

- Served as the contact person, arranging lectures by more than ten guests, including Justin Yifu Lin.
- Assisted in organizing the summit, managing equipment commissioning, and communicating with public media.

# Questionnaire Survey on Land Economy in Western China | Investigator Aug. 2020 – Oct. 2020

Survey projects under the National Science Foundation program by Dr.Peng

Ningxia, China

- Participated in the questionnaire design process and conducted household surveys in Sichuan, Chongqing, and Ningxia.
- Collected information on financial literacy, risk preferences, mechanization, etc. to obtain a dataset of 1,156 samples.

### The 14th Rural Finance Development Forum | Invited Speaker

Oct. 2020

National Academic Conference hosted by Southwest University

Chongqing, China

• Presented an essay titled "The Effect of Agricultural Insurance on Pesticides Dosage: Evidence from Rice Farmers".

### **Optimization of Market-based Ecological Poverty Alleviation Model** | *Investigator Jun.* 2019

National Academic Conference hosted by Southwest University

Mianyang, China

- Visited targets related to Pingwu Ant Forest (owned by a platform enterprise Alibaba), prepared an optimization report.
- Conducted interviews with over 50 farmers, agricultural cooperatives, and companies to analyze the mechanism of the pro-poor ecological project, including trade-offs and implementation of economic and ecological benefits.

### **Honors & Awards**

Outstanding Graduate Student of HUST	Jul. 2023
Second Class Academic Scholarship of HUST	Dec. 2022
Excellent Student of HUST	May. 2022
Outstanding Student Leader of HUST	May. 2022
First Class Academic Scholarship of HUST	Dec. 2021
Outstanding University Graduates of Sichuan Province, China	Jun. 2021
• Excellent Comprehensive Quality of College Students in Sichuan Province, China	Jun. 2021
• Honorable Mention of Mathematical Modeling Competition for U.S. Undergraduates	Apr. 2020
• 3rd Place in Southwest China of CFA Global Investment Analysis Competition	Dec. 2019
National 2nd Prize of the Sixteenth Challenge Cup Academic and Technological Competition	Nov. 2019
• 1st Prize of the Sixteenth Challenge Cup Academic and Technological Competition in Sichuan	May. 2019
National Inspiration Scholarship	Nov. 2018
Outstanding Student of SICAU	Nov. 2018
Overall Debate Champion of SICAU	Oct. 2018
<ul> <li>Advanced Individual in Social Practice Activities of SICAU</li> </ul>	Aug. 2018

### **Skills**

Software: Stata; Python; SPSS; Matlab; Eviews; Geoda; LateX; Photoshop.

**Language:** Mandarin (native); English (IELTS 7.5).