

“Measuring Subjective Expectations in Developing Countries: A Critical Review and New Evidence” with Adeline Delavande and David McKenzie. *Journal of Development Economics* 94 (2011): 151-163.

“Being surveyed can change later behavior and related parameter estimates” with Alix Zwane, Jonathan Zinman, Eric Van Dusen, William Pariente, Clair Null, Edward Miguel, Michael Kremer, Dean Karlan, Richard Hornbeck, Esther Duflo, Florencia Devoto, Bruno Crepon and Abhijit Banerjee. *Proceedings of the National Academy of Sciences*, 108(5) (February 2011): 1821-1826.

“Do Reorganization Costs Matter for Efficiency? Evidence from a Bankruptcy Reform in Colombia”, with Inessa Love. *Journal of Law and Economics* 53 (November 2010): 833-864.

“Put Your Money Where Your Butt Is: A Commitment Savings Account for Smoking Cessation” with Dean Karlan and Jonathan Zinman. *American Economic Journal: Applied Economics* 2(3) (October 2010):1-26.

“Microfinance Games”, with Dean Karlan, Pamela Jakiela, and Jonathan Morduch. *American Economic Journal: Applied Economics* 2(3) (July 2010): 60-95.

“Finding Missing Markets (and a disturbing Epilogue): An Evaluation of a Horticultural Export and Credit Program in Kenya”, with Nava Ashraf and Dean Karlan. *American Journal of Agricultural Economics* 91(4) (2009): 973-990.

“Insurance, Credit, and Technology Adoption: A Field Experiment in Malawi” with Dean Yang. *Journal of Development Economics* 89(1) (2009): 1-11.

“Patterns of Rainfall Insurance Participation in Rural India” with R. Townsend, and J. Vickery. *World Bank Economic Review* 22(3) (2008):539-566.

“Statistical Analysis of Rainfall Insurance Payouts in Southern India”, with Robert Townsend and James Vickery, *American Journal of Agricultural Economics* 89(5) (2007): 1248-54.

“Evaluation of Financial Liberalization: A model with constrained occupation choice”, with Robert M. Townsend. *Journal of Development Economics* 74 (2) (August 2004): 269-307.

CHAPTERS IN BOOKS

“Use of biometric technology in Rural Credit Markets: The Case of Malawi” (with Jessica Goldberg, Shalini Sankaranarayanan, Peter Sheerin and Dean Yang) in in Cull, Robert, Asli Demirg-Kunt and Jonathan Morduch ”Banking the World: Empirical Foundations of Financial Inclusion”, forthcoming: MIT Press.

“Microinsurance: A Case Study of the Indian Rainfall Index Insurance Market” (with Lev Menand, Robert Townsend and James Vickery) in Ghate, Chetan (ed.) *Handbook of the Indian Economy*, 2012: Oxford University Press, pp. 167-194.

“Use of biometric technology in rural credit markets: The case of Malawi”, in Kloeppinger-Todd, R. and M. Sharma eds. *Innovations in Rural Finance* IFPRI 2020 Focus 18, 2010: IFPRI, Washington, DC.

“Rainfall Insurance in Semi-Arid India: Contract Design, Household Participation and Future Prospects” (with Robert Townsend and James Vickery), in Tang, K. ed. *Weather Risk Management*, Risk Books, 2010: London, UK.

“Experience with Weather Index-based Insurance in India and Malawi”, in Hill, R. and M. Torero eds. *Innovations in Insuring the Poor* IFPRI 2020 Focus 17, 2010: IFPRI, Washington, DC.

“Wealth Constrained Occupation Choice and the Impact of Financial Reforms on the Distribution of Income and Macro Growth” (with Robert Townsend), in Bourguignon, F. and Pereira da Silva, L., eds. *Toolkit for Evaluating the Poverty and Distributional Impact of Economic Policies II*, 2008: The World Bank.

“Credit Constraints as Barriers to Technology Adoption by the Poor: Lessons from South-Indian Small-Scale Fishery” (with Stefan Klöner) in Nissanke M. and E. Thorbecke (eds). *Globalization and the Poor in Asia: Can Shared Growth be Sustained?*. 2008: Palgrave Macmillan.

“Why Does Access Matter? Impact on Growth and Poverty.” in Michael S. Barr, Robert Litan, and Anjali Kumar, eds., *Building Inclusive Financial Systems: A Framework for Financial Access*, 2007: Washington, D.C., Brookings Institution.

“Evaluation of Financial Liberalization”, with Robert M. Townsend, in Mody, A. and C. Pattillo, eds. *Macroeconomic Policies and Poverty Reduction*, 2006: London, Routledge.

PAPERS

“Forecasting when it Matters: Evidence from Semi-Arid India” with Robert Townsend and James Vickery.

“Peer Monitoring and Enforcement: Long Term Evidence from Microcredit Lending Groups with and without Group Liability”, with Dean Karlan.

“Land Security in Rural Thailand: Evidence from a Property Rights Reform”.

“Financing a New Technology in Small-scale Fishing: the Dynamics of a Linked Marketing and Credit Contract”, with Stefan Klöner.

“Money or Ideas? A Field Experiment on Constraints to Entrepreneurship in Rural Pakistan”, with Ghazala Mansuri.

“Intertemporal Substitution or Reference Dependent Preferences? Evidence from Daily Labor Supply of Southern Indian Fishermen”, with Monica Martinez-Bravo and Marian Vidal-Fernandez.

“Together We Will: Evidence from a Field Experiment on Female Voter Turnout in Pakistan”, with Ghazala Mansuri.

“Reducing Barriers to Savings in Rural Malawi: A Field Experimental Approach”, with Lasse Brune, Jessica Goldberg and Dean Yang.

“Revising Commitments: Time Preference and Time-Inconsistency in the Field” with Jessica Goldberg, Dan Silverman and Dean Yang.

“Can Financial Innovation Reduce the Costs of Weather Shocks? Evidence from Ex-Ante Agricultural Investment in India” with Shawn Cole and James Vickery.

“Strategic Default: Evidence from a Natural Experiment in India”, with Karuna Krishnaswamy and Alejandro Ponce.

	<p>“How Accurate are Recall Data? Evidence from coastal India” with Francesca de Nicola.</p>
WORK IN PROGRESS	<p>“Cheaper to Talk (Than to Trust): Network Formation in Rural Kenya”, with Nava Ashraf and Dean Karlan.</p> <p>“Long Term Impact of an Agricultural Extension cum Marketing Intervention: Evidence from a Field Experiment in Kenya” with Dean Karlan.</p> <p>“Financial Literacy, Social Networks and Insurance Demand: Experimental Evidence from Kenya”, with Dean Karlan and Muthoni Ngatia.</p>
OTHER PAPERS	<p>“Group versus Individual Liability: A Field Experiment in the Philippines”, with Dean Karlan.</p> <p>“Does Market Size Matter?”.</p> <p>“Labor market flexibility in Spain: A General Equilibrium evaluation”.</p>
POLICY PAPERS	<p>“After the MFI Crisis: Assessing the role of government-led microcredit alternatives” with Jordi de la Torre and Tara Vishwanath, in <i>Economic and Political Weekly</i> 47(18): 73-77.</p> <p>“Testing Group Lending Program Innovation with Randomized Control Trials” (with Tomoko Harigaya, Dean Karlan and Binh Nguyen), Technical Working Paper, Asian Development Bank 2006.</p> <p>“Weather Insurance in Semi-Arid India” (with Helene Bie Lilleor, Robert Townsend and James Vickery), in <i>Managing Agricultural Production Risk</i>, The World Bank, 2006.</p> <p>“DrumNet Case Study”, <i>Extending Financial Services To The Agricultural Sector: Innovation Themes And Successful Case Studies</i>, The World Bank, 2005.</p>
GRANTS & AWARDS	<p>“Can Financial Innovation to Mitigate Risk Lead to Greater Investment and Higher Welfare? A Field Experimental Approach”, World Bank Research Committee (DECRS), 2010.</p> <p>”Reducing Barriers to Savings in Rural Malawi: A Field Experimental Approach”, World Bank Research Committee (DECRS), 2009.</p> <p>“Biometric and Financial Innovations in Rural Malawi: A Field Experimental Approach”, World Bank Research Committee (DECRA), 2007.</p> <p>“Joint vs. Individual liability in Peru”, World Bank Research Committee (DECRA), 2007.</p> <p>“Insurance, Credit and Technology Adoption”, World Bank Research Committee (DECRA), 2007.</p> <p>“Health Insurance for Microfinance Clients”, World Bank Research Committee (DECRA), 2006.</p> <p>“Joint vs. Individual liability in Philippines”, World Bank Research Committee (DECRA), 2004.</p> <p>“Impact of Agricultural Services”, World Bank Research Committee (DECRA), 2003.</p> <p>“Esther and T. W. Schultz Dissertation Year Fellowship”, University of Chicago, 2000–2001.</p> <p>“CLAS Field Research Grant”, University of Chicago, 2000.</p> <p>“Beca para la Ampliación de Estudios en el Extranjero”, Bank of Spain 1996–1999.</p> <p>“Beca de Colaboración”, Spanish Ministry of Education, 1996.</p>
ACADEMIC PRESENTATIONS	<p><u>2012</u> AEA Meetings, Chicago, IL IFC workshop, Washington, DC</p>

“Meeting the Challenges of Value Chain Development” USAID Workshop, Washington, DC
“Weather Risk Insurance: Is it working? Can it scale up? Evidence from four pilots” World Bank workshop, Washington, DC
“2012 Research Conference on Microinsurance”, University of Twente, Netherlands
World Bank Delhi office, New Delhi, India
ABCDE Conference, Washington, DC
“Economists’ Forum Session on Risk and Uncertainty”, World Bank, Washington, DC
APEC Conference, St. Petersburg, Russia.
Chulalongkorn University, Department of Business and Finance, Bangkok, Thailand
Impact and Policy Conference, Bangkok, Thailand
NOVAFRICA Conference, Lisbon, Portugal
Universite de la Paix, Namur, Belgium
CERMi, Brussels, Belgium

2011

AEA Meetings, Denver, CO
Brookings Institute, Washington, DC
George Mason University, Arlington, VA
PUC, Rio de Janeiro, Brazil
IFC Conference, Rio de Janeiro, Brazil
Asobancaria Conference, Cartagena, Colombia
ICESI, Cali, Colombia
AADAPT Workshop, Dakar, Senegal
Rand, Los Angeles, CA
IFPRI workshop, Washington, DC
ATAI Conference, Washington, DC
FERDI workshop, Clermont-Ferrand, France
CODESPA workshop, Madrid, Spain
CFSP workshop, Bretton Woods, NH
UNU Wider conference, Helsinki, Finland
GUC Conference, Cairo, Egypt
Advances with Field Experiments Conference, Chicago, IL
NEUDC Conference, New Haven, Yale
DIME seminar, Washington, DC
Federal Reserve Bank of New York, New York City, NY

2010

I4 Scientific Committee Meeting, Rome, Italy
Yale University, New Haven, CT
World Bank Country Office, New Delhi, India
Université de Notre Dame de la Paix, Namur, Belgium
Università Commerciale Luigi Bocconi, Milan, Italy
EIEF, Rome, Italy
Workshop in “Experiments on Group Lending, Trust and Entrepreneurship in Microfinance”, Utrecht, Netherlands
ERD Conference, Paris, France
MOVE Conference, Barcelona, Spain
FAI-IPA Microfinance Conference, New York, NY
CGAP retreat, Potomac, MD
FASID/GRIPS, Tokyo, Japan
KDI Conference, Seoul, Korea
Georgetown University, Washington, DC

2009

MADS Series (co-organized by CGD and SAIS)
Boston University, Boston, MA
New Product Research in Microfinance conference, San Diego, CA
Indian School of Business, Hyderabad, India
ICRISAT, Hyderabad, India
Nuffield College, Oxford University, Oxford, UK
SITE Conference, Stanford University, Palo Alto, CA
University of Notre Dame, South Bend, IN
2020 IFPRI Workshop, Washington, DC
NEUDC, Tufts University, Boston, MA
WB-IFC-Kauffman Foundation Conference on Entrepreneurship and Growth, Washington, DC
3rd Meeting of the IEN, Bogota, Colombia

2008

University of Maryland, College Park, MD.
University of Michigan, Ann Arbor, MI.
Duke University, Durham, NC.
BREAD Conference, Chicago, IL.

2007

International Crop Research Institute for Semi-Arid Tropics, Patancheru, India.
Access to Finance Conference, World Bank, Washington, DC.
CAF-FIC-SIFR Conference on India's Financial System, U. Pennsylvania, Philadelphia, PA.
ISMD / MM Conference, Washington, DC.
AAEA-WAEA-CAES Joint Annual Meeting, Portland, OR.
University of California at Davis (Department of Agricultural Economics), Davis, CA.
Microeconomics of Growth Conference, World Bank, Washington, DC.
NEUDC Conference, Harvard U., Boston, MA.
SITE Summer Workshop, Stanford U., Palo Alto, CA.
Conference on Expectations, Jackson Hole, WY.
World Bank, Washington, DC.

2006

SED Conference, Vancouver, Canada.
ICRIER Conference, New Delhi, India.
EBRD/BREAD/CEPR Conference, Tokyo, Japan.
George Washington U. (Department of Economics), Washington, DC.
U. Paris-Jourdan (Department of Economics), Paris, France.
U. Toulouse (Department of Economics), Toulouse, France.
Yale U. (Department of Economics), New Haven, CT.
World Bank, Washington, DC.

2005

Cornell U (Department of Economics), Ithaca, NY.
University College London (Department of Economics), London, UK.
Oxford U. (Department of Economics), Oxford UK.
Maryland U. (Department of Economics), College Park, MD.
NEUDC Conference, Brown University, Providence, RI.
Annual Meeting of the International Task Force on Commodity Risk Management in Developing Countries, Interlaken, Switzerland.

ABCDE (Annual Bank Conference on Development Economics), Amsterdam, Holland.
BASIX Insurance Meeting, Hyderabad, India.

2004

NEUDC, HEC Montréal, Montréal, Canada.

SEA Conference, New Orleans, LA.

World Bank, Washington DC.

UN-WIDER Conference, Tokyo, Japan.

PROFESSIONAL
SERVICE

BREAD Affiliate, 2007-

Journal of Development Economics, Associate Editor, 2010-

Refereeing Activity: *African Journal of Agricultural and Resource Economics*, *American Economic Review*, *American Economic Journal: Applied Economics*, *American Journal of Agricultural Economics*, *The B.E. Journal of Economic Analysis & Policy*, *Econometrica*, *Economic Development and Cultural Change*, *Economic Journal*, *European Journal of Development Research*, *Food Policy*, *International Economic Review*, *Journal of African Economics*, *Journal of Development Economics*, *Journal of Development Studies*, *Journal of the European Economic Association*, *Journal of Financial Intermediation*, *Journal of Marketing Research*, *Journal of Risk and Insurance*, *Journal of Public Economics*, *Oxford Economic Papers*, *Quarterly Journal of Economics*, *Review of Economic Studies*, *Risk Analysis*, *World Bank Economic Review*, *World Development*.

Proposal Reviews for: *National Science Foundation*, *Research Grants Council*, *RFPP*.