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EDUCATION

Ph.D. in Economics, Princeton University, 1995
Bradley Foundation Fellowship, 1989-93
Specialization fields: Development economics, International economics, Industrial organization.
M.A. in Economics, Johns Hopkins University, 1989
B.A. (Honours) in Economics, St. Stephen's College, Delhi University, 1986

Research Interests: Development Economics, Political Economy, Applied Microeconomic Theory.

Teaching Interests: Development Economics, Microeconomics, Political Economy.

EMPLOYMENT

Assistant Professor of Economics, University of Virginia 2001 - present
Core Faculty, Center for South Asian Studies, University of Virginia
Faculty Fellow, Center for the Study of Local Knowledge, University of Virginia

Assistant Professor of Economics and International Affairs, George Washington University 1994 - 2001
Visiting Assistant Professor, University of Virginia, Spring 2000.

Lecturer, Department of Economics, Princeton University 1993 - 1994

RESEARCH PAPERS

Publications

DEVELOPMENT ECONOMICS

“Symbiosis versus Crowding-out: The Interaction of Formal and Informal Credit Markets in Developing Countries”, *Journal of Development Economics*, August 1999, 59(2), 419-444.

“A Little at a Time: The Use of Regularly Scheduled Repayments in Microfinance Programs”, (with Ghazala Mansuri, World Bank). *Journal of Development Economics*, October 2003, 72(1), 253-279.

“Quality Dualism”, (with Arup Banerji, World Bank). *Journal of Development Economics*, September 2007, 44(1), 234-250.

“Project Assistance versus Budget Support: An Incentive-Theoretic Analysis of Aid Conditionality”, *Review of World Economics (Weltwirtschaftliches Archiv)*, 2007, 143(4): 694-719.

POLITICAL ECONOMY

“Redistributive Promises and the Adoption of Economic Reform”, (with Sharun Mukand, Tufts University). *American Economic Review*, March 2003, 93(1), 256-264.

“The Economics of High-Visibility Terrorism” (with Sharun Mukand, Tufts University). *European Journal of Political Economy*, June 2004, 20(2), 479-494.

- Reprinted in: Tilman Brück, (ed.) 2007, *The Economic Analysis of Terrorism*, Routledge.

“Outsourcing and International Labor Mobility: A Political Economy Analysis”, (with Sharun Mukand, Tufts University and Devesh Kapur, Harvard University), in: Federico Foders and Rolf J. Langhammer (eds.) 2006, *Labor Mobility and the World Economy*; Springer, Berlin. [NOT REFEREED]

PRODUCT DIFFERENTIATION AND PRODUCT DEVELOPMENT

“Up or Out – or Stay Put? Product Positioning in an Evolving Technology Environment”, (with Kamalini Ramdas, Darden School, Univ of Virginia), *Production and Operations Management*, Fall 2005, 14(3), pp. 362-376.

Working papers

“Public Opinion and the Dynamics of Reform”, (with Sharun Mukand, Tufts University). Working paper.

“Workers Without Borders? Culture, Migration, and the Political Limits to Globalization”, (with Sharun Mukand, Tufts University). Working paper.

“Economic Policy Reform and Compensatory Redistribution under Political Constraints”, (with Sharun Mukand, Tufts University). Working paper.

“Information Sharing among Competing Microfinance Providers”, (with Ghazala Mansuri, World Bank). Working paper.

“Risk Reduction and Welfare in the Agricultural Household Model: a Non-separability Result”, (with Stephen C. Smith, GWU). Working paper.

“Market thickness, availability of vertically differentiated quality levels, and spatial inequality”, (with Elio Valladares, University of Virginia). Working paper.

“Contract Enforcement in Group Loans”, (with Timothy Besley, London School of Economics). In progress.

“Collusion and the Design of Credit Co-operatives”, (with Timothy Besley, London School of Economics). Revision requested by *Journal of Development Economics*. We opted not to resubmit.

BOOK REVIEWS

Book review of “The Microfinance Revolution: Sustainable finance for the poor”, by Marguerite Robinson; for *Journal of Economic Literature*, Dec 2003, Vol. XLI, no. 4, 1325-27.

COMMISSIONED REPORTS AND CONFERENCE PAPERS

“Institutional evolution in rural financial markets: improving the provision of credit, savings, and insurance”, (with Timothy Besley, London School of Economics). Draft chapter prepared for *World Development Report 2002*, The World Bank.

“Household participation in formal and informal institutions in rural credit markets in developing countries: preliminary evidence from Nepal”, (with Timothy Besley, London School of Economics, and Charalambos Tsangarides, GWU). Background paper for *World Development Report 2002*, The World Bank.

“Positioning New Products in an Evolving Technology Environment”, (joint with Kamalini Ramdas, University of Virginia), *Proceedings of the Manufacturing and Service Operations Management (MSOM) 2000 conference*; [CD-ROM] University of Michigan Business School, Ann Arbor, MI.

TEACHING EXPERIENCE

Development Economics

Graduate: George Washington University; University of Maryland, College Park (co-taught)
Undergraduate: George Washington University; University of Virginia

Microeconomics

Graduate: University of Virginia
Intermediate: University of Virginia; SAIS, Johns Hopkins University

Economics of Public Policy

Undergraduate/Graduate: University of Virginia

Other teaching: Training programs

- Foreign Service Institute, U.S. State Department.
- The World Bank, Washington, DC

OTHER RESEARCH AND PROFESSIONAL EXPERIENCE

<i>Research Visitor</i> (invited), Center for Economic Studies (CES), Univ. of Munich	(Dates TBD) 2008
<i>Economic Advisor</i> , Parliamentary Research Service, Centre for Policy Research, New Delhi.	2006-07
<i>Consultant</i> , Office of the VP Dev Econ and Chief Economist (DEC), The World Bank.	May-June 2002
<i>Consultant</i> , World Development Report (DEC), The World Bank.	Dec 2000- Jan 2001
<i>Consultant</i> , Development Research Group (DEC), The World Bank.	Summer 1999
<i>Consultant</i> , Policy Analysis and Poverty Division, The World Bank.	Summer 1992
<i>Consultant</i> , Welfare and Human Resources Division, The World Bank.	Summer 1991
<i>Research Assistant</i> , Research Program in Development Studies, Princeton University.	1990-1992
<i>Consultant</i> , Health Services Research and Development Center, Johns Hopkins Univ.	Summer 1989

PROFESSIONAL ACTIVITIES

External reviewer (ad hoc) - Promotion and Tenure, Economics departments: Fordham University, Loyola Marymount University. Research proposals: Carleton University, Canada.

Referee/Reviewer, *American Economic Review*, *Blackwell Publishing*, *Cambridge University Press*, *Economica*, *Economic Journal*, *Economic Development and Cultural Change*, *Economics and Politics*, *Journal of African Economies*, *Journal of Comparative Economics*, *Journal of Development Economics*, *Journal of Development Studies*, *Journal of Environmental Economics and Management*, *MIT Press*, *National Science Foundation*, *Oxford Economic Papers*, *Review of Economic Studies*, *Routledge*, *Social Sciences and Humanities Research Council (SSHRC) of Canada*.

External examiner, PhD Economics thesis, University of New South Wales, Australia.
Member, Program Committee, Conference on “Emerging Market Finance”, organized by the Batten Institute, Darden Graduate School of Business, University of Virginia, March 9-11, 2005.
Member, Program Committee, Conference on “Valuation in Emerging Markets”, organized by the Batten Institute, Darden Graduate School of Business, University of Virginia, May 29-31, 2002.
Member, Organizing Committee, Biennial conference of the Association for Indian Economic Studies (AIES), Washington DC, June 5-6, 1999.
Member, Editorial Board, *Insights into Industry and Technology*, 1996-1999.

AWARDS AND HONORS

Excellence in Teaching Award, for Outstanding Undergraduate Teaching, awarded by Economics Club, (undergraduate Economics majors), University of Virginia, March 2008.
Bradley Foundation Fellowship, Department of Economics, Princeton University, 1989-93.
Fellowship, Department of Economics, Johns Hopkins University, 1987-88.
Rector's Prize for General Knowledge and Ability, awarded by Delhi University, India, 1986.
Recipient of the National Talent Scholarship awarded by the Govt. of India, 1981-87.

RESEARCH GRANTS

Bankard Fund for Political Economy, University of Virginia, 2006-07, 2005-06, 2003-04, 2002-03.
Research support in the Arts, Humanities and Social Sciences, awarded by the Office of the Dean of Arts and Sciences, University of Virginia, March 2005.
Research Preparation Grant, (joint with Ghazala Mansuri, World Bank, and Imran Matin, BRAC, Bangladesh), awarded by the Research Committee, World Bank, 2001-02.
Junior Scholar Incentive Award, George Washington University, 1997.

REFERENCES

Available upon request.