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Positions	College Lecturer,  Trinity College & Murray Edwards College University of Cambridge	2007 onwards
	Lecturer for Development Economics,  Economics Department, LSE Summer School	2007 onwards
Education	Ph.D. in Economics, London School of Economics Dissertation Title: <i>Essays in Microfinance</i> Advisors: Maitreesh Ghatak  and Oriana Bandiera  M.Sc. in Economics, Universite catholique de Louvain, Belgium M.A. in Economics, Delhi School of Economics B.A. (Honours) in Economics, Hindu College, University of Delhi	2007
Research Interests	Applied Microeconomics, Economic Development	


Research Papers

Queuing for Credit: Increasing the Reach of Micro finance Through Sequential Group Lending, Working Paper, Revise & Resubmit at *Journal of Development Economics* [Link](#) 

Beyond Microcredit: Giving the Poor a Way to Save Their Way out of Poverty, Working Paper, February 2010. [Link](#) 

Sequential Group Lending with Moral Hazard, Working Paper, December 2007. [Link](#) 

Self Help Group Linkage Programme: A case-study, Working Paper, November 2007. [Link](#) 

Self Help Groups: Use of modified ROSCAs in Micro finance, Working Paper, November 2007. [Link](#) 

Research Grant

Research grant from the Newton Trust in 2010 to conduct a Micro finance Laboratory Experiment to test the theoretical hypothesis from my paper "Sequential Group Lending with Moral Hazard". (grant obtained jointly with Donna Harris, University of Oxford)

Research Summary

My research interest lies in the area of applied micro-economic theory, particularly in the area of rural financial markets in developing countries. My research hitherto has been focussed on the design of group lending micro finance institutions. The objective has been to extend the access of financial services to the poor through better design of these institutions. The design elements I have modelled are **sequential group lending**, i.e., asking the micro finance clients to queue for credit and offering them **saving opportunities** by making the borrowers equity investors in their peer's project. These elements reduce the minimum wealth required to access the financial services and in turn increase the reach of the micro finance institutions. Using a case-studies approach, I have also documented numerous innovative **mechanisms** used effectively by micro finance organisations across India.

In my current research, I am trying to develop mechanisms through which micro finance organisations could increase their ability to enforce contracts with their borrowers. I also use a general equilibrium framework to show that the micro finance organisations that offer both credit and savings opportunities are more effective in attacking geographical poverty traps than the micro finance organisations that only offer credit opportunities. I am also conducting laboratory experiments to test whether the mechanism of sequential lending is able to give the poorest of the poor access to financial services.


Teaching Interests	Microeconomics, Macroeconomics, Economic Development
Teaching Experience	<p><i>Courses Created:</i></p> <p>Economic Development, LSE Summer School Link ↗ 2007-2011</p> <p>Credit & Micro finance, University of Cambridge Link ↗ 2007-2011</p> <p>Economic Growth, University of Edinburgh Link ↗ 2007</p> <p><i>Courses Supervised at Cambridge:</i></p> <p>Part I Microeconomics, Quantitative Methods in Economics</p> <p>Part IIA Macroeconomics, Economic Development</p> <p>Part IIB Microeconomics, Macroeconomics, Economic Development</p>
Conference Presentations	American Economic Association Annual Meeting, Chicago (January 2012), Asian Meeting of the Econometric Society, Korea University, Seoul (August 2011), North American Summer Meeting of Econometric Society, Washington University in St. Louis (June 2011), Royal Economic Society Annual Conference, Royal Holloway, University of London (April 2011), International Growth Centre Conference in Bihar (December 2010), Econometric Society World Congress, Shanghai (August 2010), North American Summer Meeting of Econometric Society, Duke University (June 2007), Northeast Universities Development Consortium (NEUDC), Cornell University (September 2006), Centre for Economic Development and Institutions (CEDI), Brunel University (May 2007), Economic Growth and Development Indian Statistical Institute, Delhi (December 2006), Economic Analysis of Heterogeneity in Social Organizations, CORE, Universite catholique de Louvain (May 2006), XI th Spring Meeting of Young Economists, University of Seville (May 2006), 75 Years of Development Research Conference, Cornell University (May 2004), International Association for Economics of Participation, Halifax, Canada (July 2004)
Seminar Presentations	Indian School of Business, Hyderabad (August 2010), Network and Theory Meeting, University of Cambridge (June 2010), Centre for the Studies of African Economies, Oxford University, (June 2007), Heriot-Watt University (May 2007), University of Sheffield (May 2006), Centre of South Asian Studies, University of Edinburgh (Dec 2005)
Referee	Review of Economic Studies, Journal of European Economic Association, Journal of Development Economics, Oxford Economic Papers, Economica, Journal of Corporate Finance, Journal of Economic Surveys, Economic Development and Cultural Change.
Voluntary Work	Founded <i>Project Gujarat</i> 1998-2001 A microfinance initiative for the artisans in Gujarat (India).

Honours & Scholarships Economics Department Teaching Prize, LSE 2002

References

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