

Pallabi Chakraborty

PhD Student of Economics (July 2017-December 2022; Awaiting thesis defense)

Indian Institute of Technology, Guwahati, India

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Education

- **PhD coursework** Indian Institute of Technology, Guwahati
 Coursework examination 2018
 – CGPA 9.75
- **Graduate** Banaras Hindu University
 M.A. Economics 2017
 – Graduated with 77% percentage
- **Undergraduate** Cotton College(Gauhati University)
 B.A. Economics 2015
 – Graduated with 81.11%
- **Class 12** Cotton College
 AHSEC 2012
 – Graduated with 85.6%
- **Class 10** S.P. English Medium High School
 SEBA 2010
 – Graduated with 90%

Personal Statement

Hi! I am a doctoral student of Economics at the Department of Humanities and Social Sciences, Indian Institute of Technology, Guwahati, Assam. I am working under the supervision of Dr. Amarjyoti Mahanta, Assistant Professor of Economics. I have submitted my PhD thesis and is now awaiting defense. My research interests include development economics, political economy, applied micro-econometrics and game theory. The title of my thesis is 'Asymmetric Information and Social Networks in Credit Markets: A Theoretical and Empirical Study'. In my thesis, I address four key questions pertaining to the credit market. In the first chapter, I examine the nature of credit rationing in a theoretical set-up where a formal lender and an informal lender are involved in strategic interaction with each other such that the former has asymmetric information regarding borrower types and the latter is constrained by capacity. In the second chapter, I examine whether ownership of other assets (physical and financial) substitute or complement land ownership in facilitating credit access for landless households. In the third chapter, I look into the role of a special type of non-market institution, namely, the friendship-kinship network of households and examine whether borrowing from this network has any impact on their borrowings from banks, microfinance institutions and moneylenders which are the three most dominant sources of market credit in developing economies. In the fourth chapter, I look into the repayment side of the credit market by addressing the question of whether political connections have any role to play in loan repayment by borrower households. I have a keen interest in joining academics upon completion of PhD and is currently open to post doctoral opportunities.

Work Experience

- **Research Scholar** Indian Institute of Technology, Guwahati
Teaching Assistant July 2017 - July 2022
- **Resource person** Indian Institute of Technology, Guwahati
Introduction to Stata January 2022
- **Teaching assistant** NPTEL online certification course
Introduction to Market Structures July 2021-October 2021
- **Head** Graduate Research Meet, IIT Guwahati
Abstract committee July 2018-October 2018

Awards, Grants & Honours

Awarded grant by Cornell University to present paper at 100 Years of Economic Development conference 2022
Accepted for grant by RES to present paper at Society of the Economics of the Household conference . 2022
Awarded travel grant by YSI-INET & IIT Tirupati to present paper at the workshop on credit market . . 2022
Junior Research Fellowship by University Grants Commission in Economics July 2016; Jan 2017
First class 3rd rank in B.A. Economics under Gauhati University 2015
First prize in Competition Success Review Essay writing contest 2013
Second rank in Assam Mathematics Olympiad 2005

Conference presentations

- PhD Colloquium organized by IGIDR, Mumbai from 5th-8th November, 2019.
- 61st ISLE Conference organized by Patiala University, Punjab from 7th-9th December, 2019.
- Asian Meeting of the Econometric Society (AMES) hosted by Curtin University Malaysia during 25th-27th June, 2021.
- 7th IGC-ISI Delhi Summer School in Development Economics from 11th-14th July, 2021.
- International conference & 52nd Annual Meet of Regional Science Association, India from Dec 8th-10th, 2021.
- Delhi Winter School organized by the Centre for Development Economics (CDE) jointly with the Econometric Society at the Delhi School of Economics from Dec 15th-18th, 2021.
- 6th annual meeting of the Society of the Economics of the Household (SEHO) hosted by UCL, London during 23rd-24th May, 2022.
- 100 Years of Economic Development hosted by Cornell University in Ithaca, NY from 15th-17th September, 2022.
- PhD. Colloquium organized by IGIDR, Mumbai between 1st-4th November, 2022.

- Credit Markets and Policies in South Asia: Issues and Challenges at YSI-INET & IIT Tirupati workshop from 7th-9th December, 2022.
- 4th Annual Economics Conference hosted by Amrut Mody School of Management, Ahmedabad University from January 6th-7th, 2023.

Job market papers

- The role of financial and physical assets as substitute or complementary to land as collateral in credit market: Evidence from Indian households(with Dr. Amarjyoti Mahanta)
(Accepted for publication in **Economic Systems**).
- Asymmetric information, capacity constraint and segmentation in credit markets(with Dr. Amarjyoti Mahanta) (Revise and resubmit decision received).
- Do political connections matter in loan repayment? Evidence from Indian households(with Dr. Amarjyoti Mahanta)
(Under review. Paper presented at 52nd Annual Meet of Regional Science Association, India, December 2021; Delhi Winter School, December 2021; SEHO annual meeting, May 2022; 100 years of Economic Development conference, September 2022).
- Friendship-kinship network and access to formal-informal credit in India (with Dr. Amarjyoti Mahanta)
(Presented at IGIDR PhD. Colloquium, 2022; Credit Markets and Policies in South Asia: Issues and Challenges at YSI-INET & IIT Tirupati workshop, 2022; 4th Annual Economics Conference, Ahmedabad University, 2023).

Other publications

- Determinants of Credit Market Participation: Evidence from North-Eastern States of India, Vol 63, No 3 (2021), Artha Vijnana

Workshops attended

- Research Methodology Course for PhD Students in Social Science, held at the Indian Statistical Institute, North-East Centre, Tezpur, during January 15th-25th 2018.
- Capacity building workshop on NSSO Unit level data use held in the Department of Economics of Gauhati University during 13th-19th March 2019.
- An Introduction to Exploratory Factor Analysis during 15th-16th September 2020 organized by the Department of Economics, Presidency University, Kolkata.
- Impact Evaluation: Theory & Practice held between 28th September-1st October 2020 organized by the Department of Economics, Presidency University, Kolkata.

Software skills

- Stata, Latex, MS Excel, SPSS

References

- Prof. Amarjyoti Mahanta, Assistant Professor of Economics, Department of HSS, IIT Guwahati (**Thesis Supervisor**)
Email: amarjyoti@iitg.ac.in
- Prof. Anamika Barua, Professor of Economics, Department of HSS, IIT Guwahati
Email: abarua@iitg.ac.in
- Prof. Debarshi Das, Professor of Economics, Department of HSS, IIT Guwahati
Email: debarshidas@iitg.ac.in