

Rachna Sharma

rachnapostbox@gmail.com

+91- 9899937375

Profile:

More than 19 years of experience in designing and implementing various elements of surveys, data analytics, and econometric modeling. The previous experience focused on the analysis of large data sets of NSSO and other flagship primary surveys including NSHIE (2004-05 and 2009-10), MISH (various rounds) and IISS (2007). In addition to the above, have gained experience in data management and developing models for demand estimations, forecasting and simulations. Last year and a half have been engaged in areas of health and its financing and regulations related policy research at NIPFP.

Academic Qualifications:

- M.Phil. in Statistics (1997), Department of Statistics, University of Delhi, New Delhi
- Masters in Mathematical Statistics (1992-94), University of Delhi, New Delhi
- Bachelors in Mathematical Statistics (1989-92), University of Delhi, New Delhi
- Schooling from Carmel Convent School, New Delhi.

Professional Experience

- Consultant, NIPFP - June 2014 to present
- Associate Fellow, NCAER – January 2011 to May 2014
- Consultant, NCAER - July 2008 to December 2010
- Senior Research Associate, Invest India Market Solutions - Dataworks - May 2006 to March 2008
- Research Analyst, NCAER - December 2000 to April 2006
- Consultant, NCAER - April 1999 to November 2000
- Research Associate, NCAER - September 1996 to March 1999

Details of the Projects/Assignments - NIPFP

- **Improving Research and Policies on health and its financing**
 - Project sponsored by the Bill and Melinda Gates Foundation with the key objective to improve the state of knowledge and research on health and its financing in India. The analytical research is aimed at obtaining new knowledge in the field of health policy about market failures and State failures.
 - The focus of the study for the initial period was to study and evaluate the following:
 1. Recent developments in Inter-Governmental Fiscal Relation and the impact of public spending
 2. Study of the Health Information Systems
 3. To measure and identify the impact of water and sanitation on health outcomes, human behaviour etc.
- **Task Force on Financial Data Management Centre**
 - Team member of the Secretariat of the Task Force under the NIPFP-DEA research programme, contributing to research and development of the Concept Note and Request for Proposal for procurement of the Consultant to establish the data centre.
- **Committee on Commission/Incentive Structure of Distributors of Financial Products**
 - **Team member of the Secretariat for the committee to provide the research support to the committee members and in preparation the report.**
- **Warehousing Development and Regulatory Authority**
 - **Advisory role for the development of the RFP for procurement of the survey agency for quantitative and the qualitative survey**
- **Report on Issuance of Leased Asset Backed Securities from India**
 - Restructuring and redesigning of the report under NIPFP-DEA program
- **Debt Sustainability Analysis**
 - Attended the 3 day 'Workshop on India's Macroeconomic Framework and Debt Sustainability Analysis' conducted by the team of economist from IMF at NIPFP.

- Coordinated and Organised a five day training program for a team of officers of the Department of Economic Affairs, Ministry of Finance, covering various topics of forecasting, modelling techniques, the properties of time series and the models currently being used at NIPFP. Apart from this the methodology and system of the DSA template prepared by IMF was also shared and discussed.
- **Consumer Protection Forum**
 - Co-ordinate and organise interaction for dialogue on Consumer protection and knowledge sharing by experts of the domain

Previous Assignments/Projects - NCAER

- **National Survey of Household Income and Expenditure (NSHIE)-Living in India 2011**
 - **Objective and Scope of the survey**
 - The objective of the study was to generate reliable estimates of household well-being covering indicators like income, expenditure, savings and other related indicators. The survey also sought to cover certain specific parameters including; remittances, gold buying behavior, saving behavior, financial inclusion, asset ownership and old age/social security, labour-employment, migration and health and education parameters etc.
 - Some other key issues for which answers were sought are the role of the rural economy, measure of non-farm income, contribution of non-working women / housewives to the household as well the economy, ecological issues, and well-being of society and individuals.
 - **Role**
 - Review the experiences of several developing countries in organising the household incomes and expenditure surveys and the experiences of panel data studies.
 - Developing of the survey instruments, manuals etc.
 - Training the NCAER Team and the Networking Agencies for the Regional Level Trainings for investigators.
 - Data Analysis & Report Writing.
- **Tourism Satellite Account(Phase-II)**

- Preparation of Regional Tourism Satellite Accounts for All States and UTs. The objective of the study is to prepare a set of 10 comprehensive tourism-specific tables/accounts, based on international guidelines. These tables help in estimating the contribution of tourism based revenue to the state economy and the employment generated by the sector.
- **Mobile India Revisited**
 - The overall objective of the project was to understand the role of new communication technologies as an instrument in shaping the lives Indian populace, sponsored by Nokia India.
- **Assessing the Effectiveness of Small Borrowing in India**
 - The study tried to capture the effective cost of borrowing including the interest and also the transaction costs – legitimate and illegitimate, loss of wages. The study captured the awareness, behavior and the usage pattern of various formal and informal sources of borrowing of the Indian households. The study was sponsored by Microfinance Institutions Network (MFIN)
- **Evaluation of the Integrated Child Development Services (ICDS)**
 - The study was to assess the quality, outreach and the range of services being offered, including infrastructure under ICDS. The target groups covered were children, adolescent girls, pregnant and lactating women. The overarching need was to assess the impact and success of the various services provided under the ICDS program through improvement in the nutritional status, reduction in incidence of infant mortality/child mortality/maternal mortality, morbidity, improvement in the quality of pre-school education, enhanced enrollment, reduction in dropout rates from schools.
- **Youth Readership Survey**
 - The objective of the survey was to generate a demographic profile of the Indian Youth, comprehend the readership status, reading habits and preferences among youths. To determine the usage patterns of various information sources, understanding the motivational factors that influence reading habits. To explore the aspirations and perceptions of youth, the challenges they face and their role in nation building. The study was sponsored by National Book Trust.
- **Propensity Composite Index of Indian Cities**

- The objective of the study was prioritization of urban towns in terms of current and future attractiveness for investment in marketing of premium paints using the NCAER database of National Survey of Household Income and Expenditure (NSHIE), 2004-05.
- **Household Saving Behavior 2008-09**
 - The focus of the study was to understand the underline reasons for customers to keep money in their savings bank accounts and to understand the extent of the awareness of yield of CASA.
- **Third Census of Handloom Weavers and Issue of Photo Identity Card to Weavers**
 - It was the Third round of the comprehensive census of the Indian Handloom Weavers. In this round the objective of the study is to conduct a census of the handloom workers spread across all states in India and issue a photo identity card to each of the handloom and allied worker. The census covered 28 lakh weavers and allied workers households across the country. The census was sponsored by Office of Development Commissioner for Handlooms, Ministry of Textiles.
- **Consumer Demand Analysis-Phase II**
 - The Phase II of the study was in continuation of the study ‘Consumer Demand Analysis for India’ using the MISH rounds 1987, 1993-04 and 2001-02. The objective of Phase II was to provide the Demographic Profile and Product Penetration for a wide variety of consumer durables and automobiles across 21 Income categories for MISH rounds of 1993-94 & 2001-02 and NISHIE round of 2004-05 at different levels such as cities, states and the country as whole. The study was sponsored by Mckinsey & Company, India.

Assignments/ Projects - Invest India Market Solutions - Data Works (2006-2008)

IIMS Dataworks is India's leading provider of mass market research and financial education services to the retail finance sector. The various services offered to clients include proprietary market scoping, pan-India syndicated market research, customized market surveys and consultancy services.

Invest Indian Income and Saving Survey (IISS)- 2007

A flagship project of the organization and the largest privately funded survey ever undertaken in India. Sponsored by various Banks, Mutual Fund Companies, Insurers, Regulators, Government, Research Agencies, Donor Agencies, Life Insurance Council, AMFI, IIM,

NISM, Planning Commission, NSE, Ministry of Finance, PFRDA, World Bank, UNICEF, NBARAD.

Based on in-depth interviews of over 1,00,000 respondents aged 18 to 59 years with cash incomes, it is the most comprehensive demand-side view of the mass markets for banking, credit, securities, insurance, micro-finance, residential housing, mutual funds and pensions in India. The Survey is the largest-ever study of its kind in the world. The survey has produced a unique unit-record database that directly links the incomes, investment and savings portfolios, insurance and credit positions, retirement outlook, financial sector access, labour market characteristics and demography of estimated 321 million members of the paid workforce across urban and rural India

Other Projects - NCAER (1996 – 2006)

- Comprehensive Study of Demand for Cement. Sponsored by the National Council of Cement and Building Materials and the Department of Industrial Policy and Promotion, Ministry of Commerce and Industry, Government of India, 2005.
- Development Report for Uttaranchal, Uttar Pradesh and Chhattisgarh for Planning Commission, Government of India, 2006
- State Level Macroeconomic Modeling: Assessing State-Level- Economic Performance in India: Developing Econometric Models for 6 major State Economies. Sponsored by the Canadian International Development Agency (CIDA), 2005.
- Study on Issue of Chronic Poverty. To analyze factors that influence chronic poverty based on data from the surveys (Additional Rural Income Survey and Rural Economic and Demographic survey conducted by NCAER in 1970s and 1980-81 respectively)
- Finances of the Northern States in the new millennium status and prospects, 2001
- Business Cycles in the Indian Economy: Reserve Bank of India.
- Financial Sector Modeling: Financial Sector Modelling: Exchange Rates and Interest rates in the Indian Economy, Forecasting the interest rates using the ARIMA modeling.
- Assessing the impact of Social Sector spending in a macro-econometric model of the Indian Economy, project sponsored by CIDA. The objective of the project was to develop an econometric model for forecasting and simulations

Publications

- States Barometer of Misery level, Journal of Income and Wealth, Indian Association for Research in National Income and Wealth, Vol 36, No.2, July-December 2014; Rachna Sharma and Poonam Munjal
- Tourism Profile of Madhya Pradesh: Macro Track Sept 2013; Poonam Munjal and Rachna Sharma

- States Barometer of Misery level: Macro Track June 2013; Poonam Munjal, Rachna Sharma and Mythili Bhusnurmath
- National Well Being : As a Counter-View, Here's how States Fare on the Misery Index, article in Economic Times dated 12th Oct. 2013; Rachna Sharma, Poonam Munjal and Mythili Bhusnurmath
- Assessing the Effectiveness of Small Borrowing in India, Book by Rajesh Shukla, Prabir Kumar Ghosh & Rachna Sharma
- Cement Demand in Unconventional Sector: Potential in Road Sector ; Research Paper by Singh, K., Sharma, R. and Venkataramna, Y. (2005), in NCB Special Publication Globalization of Indian Cement and Construction Industries, the National Council of Cement and Building Materials, India (27-60).
- Chinese Agriculture: Status, Problems and the Doha Round, Research Paper with T.C.A. Srinivasan Raghavan for the Conference on 'Doha Development Agenda: Cancun and After', 6-7 November, 2003
- India's Recent Growth Experience; Conference Paper with Kanhaiya Singh, for the 'The IMF -NCAER Seminar 'A Tale of two Giants: India's and China's experience with Reforms and Growth' 16-17 Nov, 2003
- 'Business Cycle Indicators' with Ila Patnaik for Margin, NCAER publication.

Training Programs attended

- Attended 3 day 'Workshop on India's Macroeconomic Framework and Debt Sustainability Analysis' by IMF which provided an overview of the macroeconomic accounts and the interrelations of the sectors of the economy and a comprehensive overview of the IMF's framework for debt sustainability analysis (DSA) in market access countries and a hands-on workshop of its application to India. The objective of the workshop was to:
 - a. Introduce the principles of debt sustainability analysis and DSA framework for market access emerging markets economies —both for analysis of public and external debt;
 - b. Illustrate DSA under uncertainty and a risk-based assessment;
 - c. Provide hands-on application of the DSA framework to India.
- Attended a 2 Week Training Program 'Regional Impact Evaluation and Survey Methods Workshop' of the World Bank and organized by NCAER in Delhi. The objective of this two week program was to give participants an overview on the cutting-edge methods for impact evaluation and data collection. The course includes sessions on designing evaluations, building results chains, constructing samples, and developing questionnaires taught through a mix

of lectures, small and large group discussions, and hands-on application of the practical skills of impact evaluation to participants' own projects.

- Attended a 2 week Training Course on 'Social Science Research Methodology', organized by Council of Social Development. The training program aimed at equipping the participants to carry out their research and field activities in a more effective and efficient manner. For practical experience a small survey on JNU students was conducted to understand their choice of University for Higher Studies and conducted Focus Group Discussions. This program provided an exposure to survey in various fields.
- Attended the Training program organized by SPSS for improving skill in higher version of SPSS software version 16.
- Attended various in-house training program at NCAER on
 - Research Methodology
 - Sampling and Non-Sampling errors
 - Methodological approach for Development of Indices

Personal Information

Date of Birth: 27th Jan 1971
Address: A-13/41 A, Fortview Apartments,
Kalkaji Extension , New delhi-110019.
References: Available on request
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