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EDUCATION

University of California, Berkeley, Haas School of Business

PhD Candidate in Business Administration (Business and Public Policy)
Masters of Science in Business Administration
Fields: development economics, organizational economics, political economy

Berkeley, CA
May 2015 (Expected)
May 2012

Stanford University

B.S. Symbolic Systems (Cognitive Science); International Security Honors.

Stanford, CA
June 2004

FELLOWSHIPS AND AWARDS:

2014-2015	Dissertation Fellowship, UC Institute on Global Conflict and Cooperation
2012-2013	Dean's Research Fellowship, Haas School of Business
2011-2012	Oliver Williamson Fellowship, Haas School of Business
2010-2012	Paul and Daisy Soros Fellowship for New Americans
2009-2015	UC Berkeley Graduate Fellowships, Haas School of Business
2004	Phi Beta Kappa, Stanford University
2003	Harry S. Truman Scholarship

PAPERS:

“Competing for Relationships: Markets and Informal Institutions in Sierra Leone,” (with Tristan Reed)

Abstract: A body of literature suggests that relationships affect contractual and market outcomes, but how does market structure affect the economics of relationships? This paper provides microeconomic evidence that upstream market structure affects the value of downstream relationships between retailers and buyers. In our setting, a monopoly ice manufacturer sells through independent retailers to fishermen buyers in Sierra Leone. We demonstrate that an exogenous increase in upstream competition among manufacturers improves the contractual terms offered by retailers to buyers. Under the monopoly manufacturer, we document that late deliveries are common due to outside demand shocks. To help mitigate this uncertainty, retailers prioritize loyal customers when faced with shortages, and buyers respond by rarely switching retailers. When manufacturers compete, prices fall, quantities increase and services improve with fewer late deliveries. Entry upstream also disrupts collusion among retailers by increasing the value of competing for buyer relationships. Competing retailers expand trade credit provision as a new basis for loyalty, and stable buyer relationships reemerge after a period of intense switching. The findings suggest that market structure shapes informal contractual institutions, and that competition can increase the value of relationships.

“Violence and Financial Decisions: Evidence from Mobile Money in Afghanistan,” (with Michael Callen and Joshua Blumenstock)

Abstract: We examine the relationship between violence and financial decisions in Afghanistan. Using three separate data sources, we find that individuals experiencing violence retain more cash and are less likely to adopt and use mobile money, a new financial technology. We first combine detailed information on the entire universe of mobile money transactions in Afghanistan with administrative records for all violent incidents recorded by international forces, and find a negative relationship between violence and mobile money use. Second, in the context of a randomized control trial, violence is associated with decreased mobile money use and greater cash balances. Third, in financial survey data from nineteen of Afghanistan's 34 provinces, we find that individuals experiencing violence hold more cash. Collectively,

the evidence indicates that individuals experiencing violence prefer cash to mobile money. More speculatively, it appears that this is principally because of concerns about future violence. The degree of the relationship between cash holdings and violence is large enough to suggest that robust formal financial networks face severe challenges developing in conflict environments.

WORK IN PROGRESS:

“The Static and Dynamic Allocation of Jobs, Firm Productivity and the Social Impact of Employment,” (with Sylvan Herskowitz and Jonas Hjort)

“Mobile-izing Savings: The Impact of a Mobile Phone-Based Defined-Contribution Plan in Afghanistan,” (with Joshua Blumenstock and Michael Callen)

“High Resolution Development Indicators: Measuring Spatial and Temporal Trends in Economic Outcomes with Mobile Phone Data,” (with Joshua Blumenstock, Michael Callen and Jacob Shapiro)

RESEARCH GRANTS:

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| 2014-2015 | Development Impact Lab. “High Resolution Development Indicators: Measuring Spatial and Temporal Trends in Economic Outcomes with Mobile Phone Data,” (with Joshua Blumenstock, Michael Callen and Jacob Shapiro). Budget: \$199,429 |
| 2013-2014 | International Growth Center. “Risk and Relationships: Ice Retailing in the Sierra Leone Fishing Industry,” (with Tristan Reed). Budget: \$32,280. |
| 2013-2014 | Weiss Family Fund for Research in Development Economics. “Risk and Relationships: Ice Retailing in the Sierra Leone Fishing Industry,” (with Tristan Reed). Budget: \$32,000. |
| 2013-2014 | Consortium on Financial Systems & Poverty. “M-Pasandaaz Defined Contribution Account,” (with Joshua Blumenstock and Michael Callen). Budget: \$53,460. |
| 2013-2014 | Center for Economic Policy Research - Private Enterprise Development in Low-Income Countries. “The Static and Dynamic Allocation of Jobs, Firm Productivity and the Social Impact of Employment,” (with Jonas Hjort). Budget: \$48,900. |
| 2013-2014 | Innovations for Poverty Action. “Mobile Phone-Based Defined-Contribution Accounts in Afghanistan,” (with Joshua Blumenstock and Michael Callen). Budget: \$150,000. |
| 2013-2014 | UCSD Policy Design and Evaluation Lab. “Mobile Salary-linked Savings in Afghanistan,” (with Joshua Blumenstock and Michael Callen). Budget: \$35,000. |
| 2013-2014 | UC Berkeley Clausen Center for International Business and Policy. “Risk and Relationships: Ice Retailing in the Sierra Leone Fishing Industry.” Budget: \$5,000. |
| 2012-2014 | Center for Economic Policy Research - Private Enterprise Development in Low-Income Countries. “Credit Constraints and Risk in Commodity Supply Chains in Liberia and Sierra Leone,” (with Tristan Reed). Budget: \$41,250. |
| 2012-2013 | Consortium on Financial Systems & Poverty. “Mobile Salary Payments in Afghanistan,” (with Joshua Blumenstock and Michael Callen). Budget: \$33,836. |
| 2012-2013 | Center for Economic Policy Research - Private Enterprise Development in Low-Income Countries. “Using Mobile Money to Pay Afghan Salaries,” (with Joshua Blumenstock and Michael Callen). Budget: \$35,500. |
| 2012-2013 | UC Berkeley Center for Effective Global Action. “Mobile Payments, Conflict and Corruption in Afghanistan,” Budget: \$12,000. |

PRESENTATIONS:

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| 2014 | Pacific Conference for Development Economics (UCLA), Empirical Studies of Conflict Conference (UCSD), Barcelona Summer Forum (Barcelona GSE), Using Cellphones to Change Society (Harvard), International Growth Week (LSE), Northeast Universities Development Consortium Conference (Boston) |
| 2013 | Empirical Studies of Conflict Conference (Washington, DC), Private Enterprise Development in Low-Income Countries Research Workshop (Warwick), Mobile Money Conference: Launching the Next Payments Platform (Berkeley Haas) |

TEACHING:

- 2012 Graduate Student Instructor, MBA 201 (Microeconomics), Haas School of Business
- Cheit Award for Teaching Excellence (Top Full-time MBA Student Instructor)
 - Outstanding Graduate Student Instructor Award (Top 10% of UC Berkeley GSIs)

SERVICE:

Referee for *Journal of the European Economic Association*; *Journal of Law, Economics & Organization*.

Organizing Committee: Mobile Money – Technology to Transform Transactions, UC Berkeley, 2013.
Conference Organizer: Evaluating Mobile Innovations for Security and Accountability, UC San Diego, 2012 (with Joshua Blumenstock and Michael Callen).

PROFESSIONAL EXPERIENCE:

- 2006-2009 Investment Manager, Humanity United (Redwood City, CA)
- Oversaw \$15 million portfolio of philanthropic grants to advocacy, research and grassroots groups working to address civil conflict and modern-day slavery.
- 2005 Special Assistant to the President, Center for Global Development (Washington, D.C.)
- 2005 Consultant, Center for Strategic and International Studies (Washington, D.C.)
- 2004 Consultant, World Bank Fragile States Initiative (Washington, D.C.)

REFERENCES:

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