

Kriti Khanna

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Education

Ph.D. Economics, University of Houston, Houston, TX, 2016 -May 2021 (expected)

Dissertation Title: *Credit Contract Enforcement and Income Disparities across Indian States: A Heterogeneous Agents Framework with Formal and Informal Firms*

MPhil Economics, Jawaharlal Nehru University, Delhi, India, 2012-2015

M.A. Economics, Jawaharlal Nehru University, Delhi, India, 2010-2012

BSc.(H) Mathematics, St. Stephen's College, Delhi University, India, 2005-2008

Fields of Interest

Macroeconomics, Development Economics, Entrepreneurship

Working Papers

"Credit Contract Enforcement and Income Disparities across Indian States: A Heterogeneous Agents Framework with Formal and Informal Firms" [Job Market Paper] ([Click here for latest version](#))

Abstract: This paper evaluates the role of enforcement of credit contracts in explaining the income per capita disparities across Indian states using a dynamic heterogeneous-agents general equilibrium framework with occupational choices. First, I estimate the impact of credit contract enforcement on occupational choices of the working population in India by exploiting the variation in the implementation of a judicial reforms policy across Indian states in 2002. Then, I develop and calibrate for each state a heterogeneous-agents model with state-specific endogenous borrowing constraints and a distinction between formal and informal firm types. In the model, the state-specific ability to enforce credit contracts, as measured by the speed by which state courts clear civil cases, affects individual's borrowing ability, the potential size of firms they can run, and the profits they can earn. Additionally, given the labor market frictions and the ability to self-finance, individuals sort into different occupational types. Overall, improved enforcement of credit contracts reduces the misallocation of factors of production—entrepreneurial skills, capital, and labor across production units—leading to increased aggregate productivity and output per capita of the states.

Teaching and Research Experience

- *Lecturer*, Principles of Microeconomics (Spring 2020, Summer 2019)
- *Lecturer*, Principles of Macroeconomics (Fall 2018)
- *Teaching Assistant*, Introduction to Statistics, Mathematics for Economics (Fall 2019)
- *Teaching Assistant*, Intermediate Microeconomics (Spring 2019)
- *Teaching Assistant*, Introduction to Econometrics (Spring 2018, Fall 2017)
- *Teaching Assistant*, History of Economics (Spring 2017)
- *Teaching Assistant*, Behavioral Economics (Fall 2016)

Other Professional Experience

Software Analyst, Tata Consultancy Services, Bangalore, India, 2008-2010

Fellowships, Honors, and Awards

- *Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship*, University of Houston, 2020
- *Graduate Tuition Fellowship*, University of Houston, 2016 – present
- *UGC NET Lectureship Eligibility Examination*, India, June 2015
- *Research Scholarship*, Jawaharlal Nehru University, Delhi, India

Conferences and Presentations

Graduate Workshop, University of Houston, 2019, 2020

Languages

English (Proficient), Hindi (Native)

Computer Skills

Matlab, Stata, R, C++, LATEX

Citizenship/Visa: India/F1 Visa

References

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