# Oscar Barriga-Cabanillas

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#### **EDUCATION**

### University of California, Davis, Davis, CA USA

Ph.D. student, Agricultural & Resource Economics (Expected graduation: 2021)

- Fields: Development Economics and Public Economics
- Advisors: Travis Lybbert, Steve Boucher, Ashish Shenoy

### Universidad de Los Andes, Bogota, Colombia

M.A., Economics 2012 B.A., Economics 2010

## Job Market Paper

"Digital credit to finance your calls: How credit access allows people to spend more" (with Travis Lybbert)

Algorithmic insights from individual meta data have enabled a proliferation of mobile financial services in markets where information asymmetries and high provision costs tend to deter formal lenders. As the first such financial product typically offered to new users, airtime loans provide prepaid customers small airtime advances when they are unable to recharge their accounts. Relying on rich administrative data from a mobile network operator in Haiti, we study the impact of airtime loans on consumer's expenditure and network behavior. We find that access to loans increases total expenditure by 16%, which represents a crowding-in of new communication expenditure well beyond the fees associated with the loan. This expenditure response to airtime loans is distinctly heterogeneous. Poorer customers in the lowest tercile of initial expenditure more than double their mobile communication spending when airtime loans become available, while access to loans leaves expenditure of the highest tercile unchanged. These pronounced differences in the expenditure impacts of airtime loans exist despite relatively uniform patterns of loan usages between the poor and non-poor. We find suggestive evidence that these differences are driven by distinct motivations for requesting airtime loans: Poorer customers appear to use loans to relax liquidity constraints at critical communication times whereas non-poor customers primarily use these loans for convenience, as it gives them more discretion in when to visit airtime vendors.

# CURRENT PROJECTS

"A Group Random Coefficient Approach to Modeling Heterogeneity in Technology Adoption." (with Tjernstrom, Ghanem, Lybbert, Michler, Michuda)

"Can Call Detail Records Predict Household Food Security Outcomes? Evidence from an Impact Evaluation in Haiti?"

(with Blumenstock, Lybbert, Putman)

"The Effects of Local Market Concentration and International Competition on Firm Productivity: Evidence from Mexico."

(with Rodriguez-Castelan and Lopez-Calva)

#### **PUBLICATIONS**

"Inequality Stagnation in Latin America in the Aftermath of the Global Financial Crisis." Review of Development Economics, 21: 157-181

OTHER WRITING Chapter 9: Poverty and Shared Prosperity in Uruguay

"Shared Prosperity and Poverty Eradication in Latin America and the Caribbean."

(with Gindelsky, Lugo, Rodrguez-Castelan, Sousa)

PROGRAMMING "Fitting and interpreting correlated random coefficient (CRC) models using Stata."

The Stata Journal, 18(1):159–173, 2018 (with Tjernstrom, Michler, Michuda)

Check the entry in the Development Impact Blog

"PROSPERITY: A Stata module to compute the Shared Prosperity Convergence Index"

Teaching

Main Instructor:

EXPERIENCE Development Economics (undergraduate)

Winter 2017

Graduate Student Instructor:

Econometrics (graduate) Spring 2017
Development Economics (undergraduate) 2016
Econometrics (ungraduate) Winter 2015

Other Teaching (Main Instructor):

BITSS: Research Transparency and Reproducibility Training April 2018 Experimental Economics Workshop: Transparency and Replicability January 2019

ACADEMIC Research Assistant for Professor Travis Lybbert 2018-2020

EXPERIENCE University of California, Davis

Fellowships and Henry A. Jastro Graduate Research Award 2019

AWARDS Digital Credit Observatory-Center for Effective Global Action (with Travis Lybbert) 2018

Grant to evaluate the welfare impacts of the introduction of Digital Credit in Haiti.

Miguel Velez Fellowship 2017

Given annually to doctoral students judged to display scholarly promise

Blum Family Foundation 2017

Berkeley Initiative for Transparency in the Social Sciences (BITSS) 2016

ACADEMIC SERVICE President of the Graduate Student Association of the Agricultural & Resource Economics department.

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CONFERENCE 2019: Bogota Experimental Economics Conference

PRESENTATIONS 2018: The World Bank Jobs and Development Conference, AAEA annual meeting

2017: AAEA annual meeting.

Professional The World Bank 2012-2014

EXPERIENCE Poverty and Equity Group. Poverty Reduction and Economic Management for Latin America and

the Caribbean Region. Washington D.C.

Consultant

National Planning Department 2011-2012

Rural development of Colombia's western plains, Office for Rural Development.

Econometria SA 2011-2012

Impact evaluation of the Colombian government rural security initiative.

 ${\rm Skills}$ 

◆ Statistical Packages: Python, R, Stata
◆ Other: I⁴TEX, QGIS

• Languages: Spanish (Native), English (Fluent), French (Read), Portuguese (Basic)