

EDUCATION

University of California, Berkeley

Ph.D. in Agricultural and Resource Economics

Committee: Aprajit Mahajan (Chair), Ethan Ligon, Jeremy Magruder, Supreet Kaur

Dissertation: *Essays on Credit Markets in Rural India*

Berkeley, CA

2020

London School of Economics and Political Science

MSc. in Economics

London, United Kingdom

2012

Indian Institute of Technology, Madras

5 year Integrated MA in Economics (Bachelors & Masters)

Chennai, India

2011

FIELDS

Development Economics, Finance & Development, Environmental Economics

PUBLICATIONS AND WORKING PAPERS

“Relief from Usury: Impact of a Self-Help Group Lending Program in Rural India,” with Vivian Hoffmann, Vijayendra Rao, Upamanyu Datta. *Journal of Development Economics*, 2021, Vol 148. [Available Here](#).

“The Moneylender as Middleman: Formal Credit Supply and Informal Loans in Rural India”. *Revision requested, The Review of Financial Studies*. [Available Here](#).

“Risk Sharing, Commitment Constraints, and Self-Help Groups,” with Orazio Attanasio, Anjini Kochar, Aprajit Mahajan. *NBER Working Paper No. 31245*. [Available Here](#).

“Weathering Climate Change: How Farmers Learn from Forecast Outcomes,” with Shawn Cole, Tomoko Harigaya. *Working Paper*. [Available Here](#).

“Self-Help Groups and Women’s Employment in Rural India,” *Working Paper*. [Available Here](#).

“Customizing Weather Forecasts for Farmer Adaptation in Rural India,” with Shawn Cole, Tomoko Harigaya. *Working Paper*. [Available Here](#).

INVITED TALKS AND CONFERENCE PRESENTATIONS (2020 ONWARDS)

- 2025 WEFIDEV-RFS-CEPR Conference on Finance and Development (London School of Economics)
- 2024 Association of Environmental and Resource Economists Summer Conference, Advances with Field Experiments (London School of Economics), Southern Economic Association Annual Meeting, 19th Annual Conference on Economic Growth and Development (ISI-Delhi)
- 2023 NBER-ISB Conference on Economic Policy and the Indian Economy, 18th Annual Conference on Economic Growth and Development (ISI-Delhi), Southern Economic Association Annual Meeting, IFPRI (FNP Brown Bag Seminar), Workshop on Risk and Vulnerability (IIT Bombay)
- 2022 ASSA Annual Meeting, PacDev (UC San Francisco), CSAE Conference (Oxford University), NEUDC (Yale University), SEA Annual Meeting
- 2021 PacDev (UC San Diego), NEUDC (Boston University), Webinar series in Finance and Development (WEFIDEV), Southern Economic Association Annual Meeting
- 2020 Webinar series in Finance and Development (WEFIDEV), NEUDC (Dartmouth University), Center on Food Security and the Environment, Stanford University

REFEREEING SERVICE

American Economic Journal: Economic Policy, Economic Development and Cultural Change, Empirical Economics, Journal of Development Economics, Journal of Human Resources, Journal of Public Economics, World Development, World Bank Economic Review

RESEARCH FUNDING, FELLOWSHIPS, AWARDS

J-PAL King Climate Action Initiative Pilot Grant (with Shawn Cole, Tomoko Harigaya); the iCARE Innovation Foundation (via Precision Development); the Bill and Melinda Gates Foundation (for a one-year postdoc at UC Berkeley); the Wellspring Philanthropic Fund (via Precision Development); the Jean O. Lanjouw Memorial Endowment Grant; UC Berkeley Conference Travel Grant; ARE Travel Grant, IRLE Graduate Student Research Grant (with Manaswini Rao); the Dennis J. Aigner Endowed Graduate Support Fund; Maharaj Kaul Memorial Research Travel Grant; UC Berkeley Graduate Division Summer Grant; Marjorie Deane Financial Journalism Foundation Studentship (London School of Economics); MITACS Globalink Scholarship (University of British Columbia)

MEDIA AND PUBLIC OUTREACH

Blog: “Customized Weather Forecasts for Improved Farmer Decision Making”
Blog: “Brewing better weather services for Indian coffee farmers”
Blog: “Leveraging Women’s Groups to Bridge Gender-Specific Information Gaps in India”
Blog: “Facilitating risk-sharing through self-help groups in Bihar”
Blog: “Are moneylenders financial intermediaries?”
Podcast: “Moneylenders and Formal Banking”

TEACHING

University of California, Berkeley (Graduate Student Instructor)

Introduction to Economics

2015, 2017, 2018, 2019

Microeconomic Theory with Application to Natural Resources

2016, 2017

Environmental Economics

2016

SOFTWARE & LANGUAGES

R (proficient), Stata (proficient), Python (intermediate), English (fluent), Hindi (fluent), Tamil (native), Telugu (basic)

PROFESSIONAL EXPERIENCE

Precision Development (PxD)

Postdoctoral Researcher & Research Collaborator

2021-2025

Instrumental in design and development of a **digital weather-forecast system** reaching **50,000+ farmers**, improving decision-making and climate resilience; secured external funding and designed randomized experiments, surveys, and A/B tests to evaluate adoption and inclusivity; demonstrated a **3x benefit-cost ratio** and translated empirical findings into product and policy design; **mentored research teams** and built reproducible data systems for large-scale studies.

University of California, Berkeley

Postdoctoral Scholar, Graduate Student, Research & Teaching Assistant

2014-2021

Gates Foundation-funded postdoctoral research on women’s self-help groups in India applying causal inference to show that institutional capacity strengthened **households’ resilience to economic shocks**; dissertation research combined econometrics, and **financial and geospatial data** to provide the first empirical evidence that **informal lenders** in India borrow from formal banks to on-lend to rural borrowers; organized initiatives advancing diversity in economics in **academic leadership roles**.

The World Bank

Consultant & Research Collaborator

2015-2019

Collaborated on an **8000-household randomized evaluation** of Bihar’s rural livelihoods program (**>10 million beneficiaries**); led econometric analysis and co-authored a peer-reviewed publication informing policy design.

Centre de Sciences Humaines

Research Assistant

2012-2014

Constructed a household-panel dataset across decadal survey-rounds in a **seven-decade village study** of Palanpur in Uttar Pradesh; conducted data consistency checks for India’s Socio-Economic Caste Census (2011) of over **1.21 billion**, consulting for India’s Ministry of Rural Development & Planning Commission; contributed to designing inclusion/exclusion criteria in social protection programs benefiting **millions** for India’s Planning Commission.

REFERENCES

PROF. SHAWN COLE

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Professor

Harvard Business School

Harvard University

PROF. APRAJIT MAHAJAN

aprajit@berkeley.edu

Associate Professor

Dept. of Agricultural & Resource Economics

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PROF. VIVIAN HOFFMANN

V.Hoffmann@cgiar.org

Senior Research Fellow & Associate Professor

International Food Policy Research Institute

(IFPRI) & Carleton University