

	Nonprofit dedicated to corporate social responsibility)
06/00-04/01	Research Assistant, Harvard Economics Department, Prof. Michael Kremer
07/99-08/99	Project Consultant, BASED (Health & Agriculture NGO), Cameroon
07/98-11/98	Founder and Director, Rural Women's Training Institute, Ivory Coast
06/96-08/96	Summer Intern, World Bank, Middle East & North Africa Department, Division of Natural Resources and the Environment

Professional Activities

Referee, Quarterly Journal of Economics

Technical Advisor, Consultative Group to Assist the Poorest (CGAP) Savings Initiative

Invited Seminar Presentations at:

Oct. 22, 2004	Women & Public Policy Conference on Gender and Negotiation, Cambridge, MA
Sept. 27, 2004	Negotiations, Organizations, and Markets Seminar (NOM), Harvard Business School
Sept. 25, 2004	Social Entrepreneurship, European Baha'i Business Forum, the Netherlands
Sept. 13, 2004	NBER Globalization and Poverty Conference, Chatham, MA
Nov. 8, 2003	American Public Policy Conference (APPAM), Washington, D.C.
Nov. 7, 2003	World Bank Institute, Values in Development, Washington, D.C.

Honors, Scholarships and Fellowships:

2004	National Science Foundation Dissertation Improvement Grant; Program on Negotiations Dissertation Fellowship; Chiles Fellowship for Outstanding Graduate Research, Harvard; Russell Sage Foundation Small Grant; Program on Negotiations Next Generation Research Grant
2003	Center for Basic Research in the Social Sciences (CBRSS) Dissertation Fellowship; National Science Foundation SCER SES-0313877 (with Dean Karlan, for Savings Project)
2002	Program on Justice, Welfare & Economics, Harvard University, Dissertation Fellowship; Harvard Graduate Society Summer Fellowship; David Rockefeller Center for Latin American Studies Research Grant
2001	Social Science Research Council Program in Applied Economics Fellow
2000	Harvard Institute for International Development (HIID) Research Grant

Publications:

"My Policies or Yours: Do OECD Agricultural Policies Affect Poverty in Developing Countries?, (with Margaret McMillan and Alix Peterson Zwane), forthcoming in Ann Harrison, ed., *Globalization and Poverty* (Chicago: University of Chicago Press)

"Adam Smith, Behavioral Economist" (with Colin Camerer and George Loewenstein), forthcoming *Journal of Economic Perspectives*

This short essay examines Smith's views about the psychology of economic behavior, including topics such as benevolence, self-control, and fairness, and relates them to current research in behavioral economics.

Research Papers:

"Spousal Control and Intra-Household Decision Making: An Experimental Study in the Philippines" (Job Market Paper #1)

Savings decisions are observed at the household level, but little is understood about how such decisions are jointly made by the members of the household. This paper employs a new experimental design to examine two poorly understood factors in household spending and savings decisions: private information and communication between spouses. Married couples in the Philippines were given approximately a day's wage and asked to make financial decisions under three randomly assigned treatment conditions: private information-no communication ("private"); full information-no

communication (“public”); and full information-full communication (“negotiation”). I find that men’s decisions are highly responsive to changes in these conditions, whereas women’s decisions remain stable. In private, the majority of men choose to save in their own accounts. In public, when their wives find out about their decision but can not affect it beforehand by communicating, men choose to consume their income. In negotiation, after communication with their spouse, the majority of men decide to save their income in their wives’ account. The strong effect of information and communication on men can be understood through a monitoring framework, whereby wives are entrusted with enforcing a contract that requires husbands to turn over their income. Wives’ monitoring is improved through both observability of income and communication at the moment of decision making. These results suggest that current household models are incomplete and that policy makers should put more weight on the conditions under which income allocation decisions are made.

“Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines” (with Dean Karlan and Wesley Yin) (*Job Market Paper #2*)

Revise and Resubmit, *Quarterly Journal of Economics*

Individuals who desire to commit now to restrict access to their savings in the future may demand, and increase their savings through, a commitment savings product. We designed such a product for a Philippine bank and evaluated it using a randomized control methodology. We offered the commitment product to a randomly chosen subset of 710 clients, from a sample of 1,777 existing or former clients of the bank on which we first conducted a baseline survey. Of those offered the product, almost 30 percent took it up and opened the account. In the baseline survey, we asked hypothetical time discounting questions. Women who exhibited a lower discount rate for future relative to current tradeoffs, and hence potentially had a preference for commitment, were more likely to open the commitment savings account. After six (twelve) months, average savings balances at the partnering bank increased by 46 (80) percent for the treatment group relative to the control group who were not offered the product. Those who opened the account increased savings by 192 (337) percent relative to the control group. We conclude that the savings response represents a lasting change in savings, and not merely a short-term response to a new product.

“Is Trust a Bad Investment?”(with Iris Bohnet and Nikita Piankov) *Under Review*

This paper examines what motivates trusting behavior, even when it does not pay monetarily. Is trust only an investment decision under uncertainty, based on the expectation of trustworthiness, and trustworthiness simply reciprocity, conditional on one’s counterpart’s behavior? In experiments run in Russia, South Africa and the United States, we find that only about one third of the subjects who trust expect to make money and that reciprocity matters in the United States but hardly in Russia and South Africa. We find, instead, that trust and trustworthiness behavior is significantly related to warm-glow kindness on average, although there is substantial heterogeneity in motivation. Taking such intrinsic benefits into account, even one-shot trust appears to “pay.”

“Testing Savings Product Innovations Using an Experimental Methodology,” *Asian Development Bank Technical Note Series No.8*, November 2003 (with Dean Karlan and Wesley Yin)

“A Review of Commitment Savings Products in Developing Countries,” *Asian Development Bank Economics and Research Department Working Paper No. 45*, July 2003 (with Nathalie Gons, Dean Karlan and Wesley Yin)

Other Research Papers in Progress

“Compositional Change in Response to Liberalization: Mexico’s Corn Sector under NAFTA” (with Margaret McMillan)

“Finding Missing Markets: A Randomized Marketing Intervention with Kenyan Farmers” (with Xavier Gine and Dean Karlan)