

DEAN S. KARLAN

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Yale University

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POSITIONS

2008 – present	Yale University, Professor of Economics
2005 – 2008	Yale University, Assistant Professor of Economics
2004 – 2005	Yale University, Visiting Assistant Professor of Economics and Management
2002 – 2005	Princeton University, Assistant Professor of Economics and International Affairs

PRIMARY RESEARCH FIELDS

Development Economics, Behavioral Economics, Political Economy, Field Experiments

EDUCATION

Ph.D., M.I.T. Department of Economics, June, 2002

Fields: Development Economics and Public Finance. Dissertation: Social Capital and Microfinance

M.B.A., University of Chicago Graduate School of Business, Highest Honors, 1997

M.P.P., University of Chicago Harris Graduate School of Public Policy, 1997

B.A., University of Virginia, Foreign Affairs (Latin America), 1990

HONORS/AWARDS

2012	University of Chicago Booth School of Business, Public Service Distinguished Alumni Award
2008-2010	Alfred P. Sloan Research Fellowship
2007	Presidential Early Career Award for Scientists and Engineers (PECASE)
2006-2011	National Science Foundation CAREER Award
2006	TIAA-CREF Paul A. Samuelson Certificate of Excellent (for “Tying Odysseus to the Mast”)
2006	USAID Private Sector Development Impact Assessment winner (for “Expanding Credit Access”)
2006	Duke University Talent Identification Program 2006 Distinguished Alumnus Award

ECONOMICS PAPERS (published/forthcoming)

- “List Randomization for Sensitive Behavior: An Application for Measuring Use of Loan Proceeds”, May 2012, joint with Jonathan Zinman, *Journal of Development Economics*, Volume 98:1, pp.71-75.
- “Microcredit in Theory and Practice: Using Randomized Credit Scoring for Impact Evaluation”, June 2011, joint with Jonathan Zinman, *Science*, Volume 332:6035, pp.1278-1284.
- “Small Matches and Charitable Giving: Evidence from a Natural Field Experiment”, June 2011, joint with John List and Eldar Shafir, *Journal of Public Economics*, Volume 95:5–6, pp.344-350.
- “Ambiguous Solicitation: Ambiguous Prescription”, June 2011, joint with Robert Gazzale, Julian Jamison and Alexander Karlan, *Economic Inquiry*.
- “Teaching Entrepreneurship: Impact Of Business Training On Microfinance Clients and Institutions”, May 2011, joint with Martin Valdivia, *Review of Economics and Statistics*, Volume 93:2, pp.510-527.
- “Crop Price Indemnified Loans for Farmers: A Pilot Experiment in Rural Ghana”, March 2011, joint with Ed Kutsoati, Margaret McMillan and Christopher Udry, *Journal of Risk and Insurance*, Volume 78:1, pp.37-55.
- “Being Surveyed Can Change Later Behavior and Related Parameter Estimates”, February 2011, joint with Alix Peterson Zwane, Jonathan Zinman, Eric Van Dusen, William Pariente, Clair Null, Edward Miguel, Michael Kremer, Dean S. Karlan, Richard Hornbeck, Xavier Giné, Esther Duflo, Florencia Devoto, Bruno Crepon, Abhijit Banerjee, *Proceedings of the National Academy of Sciences of the United States (PNAS)*, Volume 108:5, pp.1821-1826.
- “Adaptive Design of Multiple Stage Experiments Using the Propensity Score,” Jan 2011, joint with Jinyong Hahn and Kei Hirano, *Journal of Business and Economic Statistics*, Volume. 29:1, pp.96-108.
- “Put Your Money Where Your Butt Is: A Commitment Savings Account for Smoking Cessation”, October 2010, joint with Xavier Gine and Jonathan Zinman, *American Economic Journal: Applied Economics*, Volume 2:4, pp.213-236.

- “Microfinance Games”, July 2010, joint with Xavier Gine, Pamela Jakiela and Jonathan Morduch, *American Economic Journal: Applied Economics*, Volume 2:3, pp.60-95.
- “What Capital is Missing in Developing Countries”, May 2010, joint with Miriam Bruhn and Antoinette Scholar, *American Economic Review Papers & Proceedings*, Volume 100:2, pp.629-634.
- “Female Empowerment: Evidence from a Commitment Savings Product in the Philippines”, March 2010, joint with Nava Ashraf and Wesley Yin, *World Development*, Volume 38:3, pp.333-344.
- “What’s Advertising Content Worth? Evidence From A Randomized Field Experiment in Consumer Credit”, February 2010, joint with Marianne Bertrand, Sendhil Mullainathan, Eldar Shafir and Jonathan Zinman, *Quarterly Journal of Economics*, Volume 125:1, pp. 263-305.
- “Expanding Credit Access: Using Randomized Supply Decisions To Estimate the Impacts”, January 2010, joint with Jonathan Zinman, winner of 2006 USAID Private Sector Development Impact Assessment Initiative, *Review of Financial Studies*, Volume 23:1, pp.433-464.
- “Observing Unobservables: Identifying Information Asymmetries with a Consumer Credit Field Experiment”, November 2009, joint with Jonathan Zinman, *Econometrica*, Volume 77:6, pp.1993–2008.
- “Trust and Social Collateral”, August 2009, joint with Markus Mobius, Tanya Rosenblat and Adam Szeidl, *Quarterly Journal of Economics*, Volume 124:3, pp.1307-1361.
- “When Curiosity Kills the Profits: An Experimental Examination”, July 2009, joint with Julian Jamison, *Games and Economic Behavior*, Volume 66:2, pp.830-840.
- “Does the Media Matter? A Field Experiment Measuring the Effect of Newspapers on Voting Behavior and Political Opinions,” joint with Alan Gerber and Daniel Bergan, April 2009, *American Economic Journal: Applied Economics*, Volume 1:2, pp.35-52.
- "Participation in a School Incentive Programme in India", March, 2009, joint with Sharon Barnhardt and Shruti Khemani, *Journal of Development Studies*, Volume 45:3, pp.369-390.
- “Get-Out-the-Vote Phone Calls: Does Quality Matter?” March 2009, joint with Shang Ha, *American Politics Research*, Volume 37:2, pp.353-369.
- “Finding Missing Markets (and a disturbing epilogue): Evidence from an Export Crop Adoption and Marketing Intervention in Kenya”, January 2009, joint with Nava Ashraf and Xavier Gine, *American Journal of Agricultural Economics*, Volume 9:4, pp.973-99.
- “To Deceive or Not To Deceive: The Effect of Deception on Behavior in Future Laboratory Experiments”, December 2008, joint with Julian Jamison and Laura Schechter, *Journal of Economic Behavior and Organization*, Volume 68:3-4, pp.477-488.
- “Credit Elasticities in Less Developed Countries: Implications for Microfinance”, June 2008, joint with Jonathan Zinman, *American Economic Review*, Volume 98:3, pp.1040-1069.
- “Lying about Borrowing”, April 2008, joint with Jonathan Zinman, , Volume 6:2-3, pp.510-52.
- “Does Price Matter in Charitable Giving? Evidence from a Large-Scale Natural Field Experiment”, December 2007 joint with John List, *American Economic Review*, Volume 97:5, pp.1774-1795.
- “Community Size and Network Structure”, May 2007, joint with Hunt Alcott, Markus Mobius, Tanya Rosenblat, and Adam Szeidl, *American Economics Review Papers & Proceedings*, Volume 97:2, pp.80-86.
- “Social Connections and Group Banking”, February 2007, *Economic Journal*, Volume 117:517, pp.F52-84.
- “Tying Odysseus to the Mast: Evidence From a Commitment Savings Product in the Philippines”, May 2006, joint with with Nava Ashraf and Wesley Yin, *Quarterly Journal of Economics*, Volume 121:2, pp.673-697.
- “Deposit Collectors”, March 2006, joint with Nava Ashraf and Wesley Yin, *Advances in Economic Analysis & Policy*, Volume 6:2.
- “Using Experimental Economics to Measure Social Capital and Predict Real Financial Decisions”, December 2005, *American Economic Review*, Volume 95:5, pp.1688-1699.
- “Do modern forms of human capital matter in primitive economies? Comparative evidence from Bolivia”, February 2005, joint with Ricardo Godoy, Shanti Rabindran and Tomas Huanca, *Economics of Education Review*, Volume 24:1, pp.45-53.

PUBLIC HEALTH PAPERS (published/forthcoming)

- “Health education for microcredit clients in Peru: a randomized controlled trial”, January 2011, joint with Lia C.H. Fernald and Rita Hamad, *BMC Public Health 2011*, Volume 11:51.
- "Small individual loans and mental health: a randomized controlled trial among South African adults" December 2008, joint with Lia C.H. Fernald, Rita Hamad, Emily J. Ozer and Jonathan Zinman, *BMC Public Health*, Volume 8:409.

- “Social and Economic Correlates of Depressive Symptoms and Perceived Stress in South African Adults”, June 2008, joint with Rita Hamad, Lia Fernald and Jonathan Zinman, *Journal of Epidemiology and Community Health*, Volume 62:6, pp.538-544.

REVIEW PAPERS

- “Commitment Devices”, April 2010, joint with Gharad Bryan and Scott Nelson.
- “Access to Finance”, 2009, joint with Jonathan Morduch, *Handbook of Development Economics*, Volume IV, Elsevier Press.

BOOKS

- *More Than Good Intentions: How a New Economics Is Helping to Solve Global Poverty*, April 2011, co-authored with Jacob Appel, Penguin Dutton Press.

WORKING PAPERS

- “How Can Bill and Melinda Gates Increase Other People’s Donations to Fund Public Goods?”, March 2012, joint with John A. List.
- “A Personal Touch: Text messaging for loan repayment”, February 2012, joint with Melanie Morten and Jonathan Zinman.
- “The Impact of Consulting Services on Small and Medium Enterprises: Evidence from a Randomized Trial in Mexico”, February 2012, joint with Miriam Bruhn and Antoinette Schoar.
- “Behind the GATE Experiment: Evidence on Effects of and Rationales for Subsidized Entrepreneurship Training”, January 2012, joint with Robert Fairlie and Jonathan Zinman.
- “You Can Pick Your Friends, But You Need to Watch Them: Loan Screening and Enforcement in a Referrals Field Experiment”, January 2012, joint with Gharad Bryan and Jonathan Zinman.
- “Hey Look at Me: The Effect of Giving Circles on Giving”, January 2012, joint with Margaret A. McConnell.
- “Looking Beyond the Incumbent: The Effects of Exposing Corruption on Electoral Outcomes”, December 2011, joint with Alberto Chong, Ana De La O, and Leonard Wantchekon.
- “Group versus Individual Liability: Long Term Evidence from Philippine Lending Groups,” June 2011, joint with Xavier Gine.
- “Getting to the Top of Mind: How Reminders Increase Saving”, January 2011, joint with Margaret McConnell, Sendhil Mullainathan and Jonathan Zinman.
- “Expanding Microenterprise Credit Access: Using Randomized Supply Decisions to Estimate the Impacts in Manila”, January 2010, joint with Jonathan Zinman.
- “Candy We Can Believe In: A Halloween Experiment on Trust and Political Symbolism”, 2008 Halloween paper, joint with Treb Allen, Gharad Bryan, Snaebjorn Gunnsteinsson, Julian Jamison, Melanie Morten, Scott Nelson, and Bram Thuysbaert.
- “There’s Something about Ambiguity”, 2007 Halloween paper, joint with Santosh Anagol, Sheree Bennett, Gharad Bryan, Tiffany Davenport, Nancy Hite, Paul Lagunes and Margaret McConnell.

BOOK CHAPTERS

- “Measuring Personality Traits and Predicting Loan Default with Experiments and Surveys”, February 2011, joint with Sendhil Mullainathan and Omar Robles, *Banking the World*, MIT Press.
- “Rigidity in Microfinancing: Can One Size Fit All?” *Q-Finance*, 2010, joint with Sendhil Mullainathan, Bloomsbury Press.
- “Randomized Trials for Strategic Innovation in Retail Finance,” in book edited by Mark Napier, Spring 2008, joint with Nathanael Goldberg and Jonathan Zinman.
- “Some Simple Analytics of Slave Redemptions” (with Alan Krueger), in *Buying Freedom: The Ethics and Economics of Slave Redemption*, edited by K. Anthony Appiah and Martin Bunzl, 2006, Princeton University Press.
- “SEED: A Commitment Savings Product in the Philippines”, in *Trickle Up 25th Anniversary Symposium*, 2006, iUniverse Press, joint with Nava Ashraf and Wesley Yin.

POLICY PAPERS (non-refereed)

- “Quality Matters: Some Random Thoughts on Savings in Developing Countries”, 2009, concept note for Bill and Melinda Gates Foundation, *Stanford Social Innovation Review*.
- “Crossfire: Randomized control trials are the best way to measure impact of microfinance programs and improve microfinance product designs”, September 2009, joint with Nathanael Goldberg, *Enterprise Development and Microfinance*, 20:3, pp. 167-176.
- “Cross Sectional Impact Analysis: Bias from Dropouts”, August 2009, *Perspectives on Global Development and Technology*, microfinance special issue, 2010, joint with Gwendolyn Alexander-Tedeschi, Volume 9:3-4, pp. 270-291.
- “Rigidity in Microfinancing: Can One Size Fit All?”, July 2009, *QFinance*, joint with Sendhil Mullainathan.
- “Cairo Evaluation Clinic: Thoughts on Randomized Trials for Evaluation of Development”, June 2009, *Journal of Development Effectiveness*, forthcoming.
- “Randomized Trials for Strategic Innovation in Retail Finance”, January 2008, joint with Nathanael Goldberg and Jonathan Zinman.
- “Is Microfinance Too Rigid?” December 2007, joint with Sendhil Mullainathan, *VoxEU*.
- “The Impact of Microfinance: A Review of Methodological Issues”, November 2007, joint with Nathanael Goldberg (IPA), *World Bank Doing Impact Evaluation Series #7*.
- “Microentrepreneurs and Their Money: Three Anomalies”, March 2007, joint with Bindu Ananth and Sendhil Mullainathan.
- “Optimizing Loan Contracting and Marketing Strategies Using Field Experimentation”, November 2006, joint with Jonathan Zinman, prepared for the 2006 Microcredit Summit.
- “Evaluating Microfinance Program Innovation with Randomized Controlled Trials: Examples from Business Training and Group versus Individual Liability”, July 2006, joint with Tomoko Harigaya and Sara Nadel.
- “Evaluating Microfinance Program Innovation with Randomized Control Trials: An Example from Group versus Individual Lending”, March 2006, joint with Xavier Gine, Tomoko Harigaya and Binh Nguyen, *Asian Development Bank Economics and Research Department Technical Note Series #16*.
- “Testing Savings Product Innovations Using an Experimental Methodology”, November, 2003, joint with Nava Ashraf and Wesley Yin, *Asian Development Bank Technical Note Series #8*.
- “A Review of Commitment Savings Products in Developing Countries”, July 2003, joint with Nava Ashraf, Nathalie Gons and Wesley Yin, *Asian Development Bank Economics and Research Department Working Paper #45*.
- “Microfinance Impact Assessments: The Perils of Using New Members as a Control Group”, December 2001, *Journal of Microfinance*.

OP-EDS

Op-ed’s published in *Foreign Policy*, *Christian Science Monitor*, *Financial Times*, *Wall Street Journal*, *Alliance Magazine*, *The Indian Express*, *Boston Review*, *Stanford Social Investment Review*, *Microfinance Insights* and *Marketplace* on *National Public Radio*.

OTHER PROFESSIONAL EXPERIENCE

Academic Activities

- 2012- *Stanford Social Innovation Review*, Academic Advisory Board
- 2011- National Bureau of Economic Research, Research Associate
- 2010- M.I.T. Jameel Poverty Action Lab, Board Member and Co-Director of Finance Program Area
- 2010- BREAD, Fellow (Affiliate, 2004-2010)
- 2010- *Journal of Development Economics*, co-Editor (2008-2010, Associate Editor)
- 2010- *Journal of Economic Literature*, Board of Editors
- 2009- *Quantitative Economics*, Board of Editors
- 2009- *Journal of Globalization and Development*, Board of Editors
- 2008- *American Economic Journal: Applied Economics*, Associate Editor
- 2006-2010 Financial Access Initiative, co-Director
- 2006 - Center for Global Development, Non-Resident Fellow
- 2006 - CEPR Development Economics Group, Research Affiliate
- 2003 - M.I.T. Jameel Poverty Action Lab (J-PAL), Research Fellow
- 2003 - GRADE-Peru, Research Affiliate

Public Sector/Non-Profit Activities

2011 - Advisory Board, Credit Where Credit Is Due
2011 - Innovations for Poverty Action (IPA), President and Founder
2002 - 2011 Innovations for Poverty Action (IPA), President, Founder and Executive Director
2002 - 2006 World Bank consultant
2002 - 2005 Asian Development Bank consultant

Entrepreneurial Activities

2007 - stickK.com, co-Founder and President
1998 - 2001 iCademy, Inc., co-Founder and Mortician to defunct online education company
1986 - 1989 Tie-dye clothing business, selling in retail stores in South Florida

Prior Non-Academic Employment

1996 Coopers & Lybrand, L.L.P. MBA summer consultant in government consulting group
1992 - 1995 FINCA International. Financial and systems consultant to an international microfinance NGO.
Lived in El Salvador, covered Mexico, Peru, Nicaragua, Honduras and Costa Rica.
1990 - 1992 Nationsbank Investment Banking. Analyst in corporate finance and capital markets groups.

TEACHING EXPERIENCE

Yale University Department of Economics

Development Economics, Ph.D.: Fall 2005, Fall 2007, Spring 2009, Spring 2010, Spring 2011
Development Economics, undergraduate: Spring 2009, Spring 2010
Field Experiments, Ph.D.: Spring 2009, Spring 2010
Development Economics Policy, Masters and undergraduate level: Spring 2007
Principles of Microeconomics, 115a, undergraduate: Fall 2005, Spring 2007, Spring 2011

Asian Development Bank

Executive Education Course in Randomized Program Evaluation, August 2005

M.I.T. Jameel Poverty Action Lab

Executive Education Program in Randomized Program Evaluation
Santiago, Chile: December 2009
Cambridge, MA: April 2005, May 2006, May 2007, May 2008, May 2009
Millennium Challenge Corporation: May 2006
Chennai, India: July 2006
Abuja, Nigeria: June 2007
Bali, Indonesia: June 2008
London, England: June 2009

World Bank

Executive Education, Program Evaluation in Finance, Senegal, February 2010
Executive Education, Program Evaluation, Sarajevo, Bosnia and Herzegovina, September 2009

Yale University School of Management

Microfinance, MBA students, Fall 2004

Princeton University

Economic Analysis of Development, Basic. WWS MPA students. Spring 2003, Spring 2004
Economic Analysis of Development, Advanced. WWS MPA students. Spring 2003, Spring 2004

EXTERNAL GRANTS

Grants and research fellowships from Alfred P. Sloan Foundation, National Science Foundation, Bill and Melinda Gates Foundation, World Bank, Asian Development Bank, FINRA, AUSAid, 3ie, USAID, Ford Foundation, IGC, CGAP, USDOL, ILO, Templeton Foundation, BASIS-CRSP, Social Science Research Council, Boston College Center for Retirement Research, Macarthur Foundation, Millennium Challenge Corporation, Hewlett Foundation, Russell Sage Foundation, DFID-Financial Education Fund, and Henry E. Niles Foundation.

ACADEMIC ACTIVITIES

Refereeing

Japan International Cooperation Agency (JICA), ADBI External Review Panel, American Economic Review (2009 Excellence in Referring Award), American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, American Journal of Agricultural Economics, American Journal of Managed Care, Berkeley Electronic Press Economic Analysis & Policy, Canadian Journal of Economics, Development and Change, Econometrica, Economic Development and Cultural Change, Economic Journal, Economic Letters, Experimental Economics, Food Security, International Economic Review, International Studies Quarterly, Journal of African Economics, Journal of Development Economics, Journal of Development Studies, Journal of Economic Behavior and Organization, Journal of Economic Literature, Journal of the European Economic Association, Journal of Human Resources, Journal of International Development, Journal of International Economics, Journal of Political Economy, Journal of Public Economics, Journal of Socio-Economics, Macarthur Foundation, M.I.T. Press, National Academy of Sciences, National Institute of Health, National Science Foundation, Oxford Bulletin of Economics and Statistics, Oxford Economic Papers, Oxford University Press, Princeton University Press, Quarterly Journal of Economics, Rationality and Society, Review of Economics and Statistics, Review of Economic Studies, Russell Sage Foundation, Science, Social Science Research Council, Templeton Foundation, World Development

Invited Lectures/Presentations

Latin American and Caribbean Economic Association, Keynote, Lima, Peru, November 2012
Poptech, Camden Maine, October 2012
World Knowledge Forum, Seoul Korea, October 2012
Poverty Action Conference, University of Mary Washington, DC, October 2012
Innovations for Poverty Action Conference on Microfinance, SME and Governance, Singapore, August 2012
Econometric Society Meetings, Invited Lecture, Melbourne, Australia, July 2012
Economic Science Association Annual Meetings, Plenary, June 2012
NSF Distinguished Lecture, Washington, DC, May 2012
World Economic Forum – Asia, Bangkok Thailand, May 2012
Ivy-Plus Fundraising Conference, New Haven CT, March 2012
TED@Allianz Behavioral Finance, New York City, November 2011
Latin American and Caribbean Economic Association, Santiago, Chile, November 2011
Behavioral Insight Unit, UK government, London, England, November 2011
Association of Yale Alumni, Charleston, SC, Jacksonville, FL and Gainesville, FL, September 2011
Global Economic Symposium, Kiel, Germany, October 2011
German University of Cairo Conference on Microfinance, Cairo, Egypt, September 2011
United Nations - WIDER Conference, Behavioral Economics and Poverty, Helsinki, September 2011
Financial Services Authority, London, August 2011
World Congress of the International Economic Association, Invited Lecture, Beijing, July 2011
World Economic Forum - Asia, Jakarta Indonesia, June 2011
Institute for Philanthropy, New York City, June 2011
World Affairs Council, San Francisco, June 2011
Microfinance USA, New York City, May 2011
Center for Global Development, Washington DC, May 2011
Association of Yale Alumni, Miami FL, May 2011
Council of Foreign Relations, New York City, May 2011
Global Washington, Seattle, WA, May 2011
World Affairs Council, Portland OR, May 2011
Association of Yale Alumni, Portland, OR May 2011
Asian Development Bank Annual Meetings, Forum on Finance, May 2011
Mercer Behavioral Economics for Health in the Workplace Conference, February 2011
Instituto del Peru, Lima Peru, December 2010
Randomized Trials, ICT4D Conference, London, December 2010
International childFinance Experts' Meeting, Amsterdam, June 2010
CGAP Annual Meeting, Nairobi, Kenya, May 2010
Yale Club of Southern California, Empowering Women through Microfinance Symposium, April 2010
USAID After Hours Seminar Series, Microfinance Learning and Innovations, April 2010
Bernstein Symposium 2010, The Future of Development, Yale Law School, April 2010

Congress on Access to Financial Services, Cartagena Colombia, March 2010
 Filene Institute and REAL Solutions, Semi-annual conference on financial innovations in the USA, January 2010
 EUCI, The Future Of Smart Grid and Energy Efficiency, Miami, December 2009
 Latin American and Caribbean Economic Association, invited speaker, Buenos Aires, Argentina, October 2009
 2nd Annual Harvard Global Empowerment Meeting, Plenary Speaker, September 2009
 Chilean Economics Association Annual Meeting, Plenary Speaker, September 2009
 Conference on Institutions and Economic Development, Fudan University, August 2009
 Asian Econometric Society Meetings, invited speaker, Tokyo Japan, August 2009
 College de France Conference on Knowledge Against Poverty, Paris, June 2009
 4th Annual Underbanked Financial Services Forum, keynote speaker, Dallas, Texas, June 2009
 Radcliffe Symposium on Improving Decision Making, Nudges in the Developing World, April 2009
 Institute of Medicine Meetings on Cardiovascular Disease in Developing Countries, April 2009
 AfrEA-NONIE-3ie Perspectives on Impact Evaluation, plenary talk and microfinance workshop, Cairo, April 2009
 Abu Dhabi-NYU Africa- Gulf Relationship Conference, Abu Dhabi, March 2009
 National Association of Regulatory & Utility Commissioners 2009 Winter Meeting, Washington DC, February 2009
 Inter-American Development Bank, Keynote speaker, Washington DC, November 2008
 EBRD Productivity Improvements in Agriculture, London England, October 2008
 Argentina Microfinance Summit, Buenos Aires, Argentina, October 2008
 Microfinance & Entrepreneurship in Developing Countries: Success Story of Finance? Amsterdam, September 2008
 BANSEFI conference, Mexico City, September 2008
 Harris Graduate School of Public Policy, alumnus commencement speaker, June 2008
 IFC-German Marshall Fund Conference Monitoring and Evaluation of Finance, Washington DC, May 2008
 Ford Foundation and CGAP Conference on Targeting the Ultra-Poor, Kolkata, India, April 2008
 Unite for Sight Annual Conference, March 2008
 Philanthropy Roundtable Conference on Microfinance, Santa Fe, New Mexico, March 2008
 Behavioral Finance Forum, March 2008
 Financial Access Initiative, First Annual Conference on Microfinance, New York University, February 2008
 Yale SOM Alumni Forum on Microfinance, January 2008
 University of Tokyo COE Conference on Wealth and Poverty in Economic Development, December 2008
 Keynote speaker, LACEA Inaugural Impact Evaluation Network meetings, Bogota, Colombia, October 2007
 Opportunity International Board of Governors Annual Conference, featured speaker, October 2007
 EBRD Impact Evaluation and Experimentation Workshop, London, England, October 2007
 Savings, Assets and Financial Inclusion Conference, Singapore, June 2007
 Federal Trade Commission Conference, April 2007
 Behavioral Finance Forum, March 2007
 Microcredit Summit, November 2006
 USAID-BASIS Conference on Rural Finance, June 2006
 Microfinance Access to Banking Services, Fourth Annual Roundtable Conference, Philippines, April 2006
 Latin American Village Banking Forum, Morelia, Mexico, March 2006
 Building Better Microfinance Conference, University of Michigan, March 2006
 Trickle-Up 25th Anniversary Symposium on Innovations for the Poor, December 2004
 IMF: Workshop on Data on Access to Credit, October 2004
 IADB FORO IV Microenterprise Conference: Cartagena, Columbia, October 2004
 University of Copenhagen Development Research Group PhD Course on Evaluation, June 2004
 Hewlett Foundation Philanthropy Workshop West: February, 2004
 IMF: Workshop of Microfinance Policy Issues: January, 2004
 United Nations Year of Microfinance Preliminary Conference: January, 2004
 Microcredit Summit, November 2002

Seminars

2011-2012: Federal Reserve Bank of New York , Interamerican Development Bank, UCLA-Anderson, RAND, University of Philippines, University of Ghana - Legon
 2010-2011: Berkeley-Haas Finance, Brown, Fordham, NYU, Oxford, London Business School, UCLA-Finance, Emory Business School, Connecticut College
 2009-2010: Stanford GSB; Paris School of Economics; UC-Berkeley; Swarthmore; UCLA-Finance; World Bank DECRG Finance; Northwestern Kellogg - Finance

2008-2009: M.I.T./Harvard, Minnesota, Berkeley, UNC, UC-San Diego, University of Southern California, Michigan, Center for Global Development, Pompeu Fabra, Bergen, IIES Stockholm, King's College - London

2007-2008: Pittsburgh, Harvard Kennedy School, Dartmouth, Arizona, Center for Global Development, Paris, Toulouse, Texas-Dallas, Population Council, Case Western Reserve, GRADE-Peru

2006-2007: Georgetown, Center for Global Development, Houston/Rice, Texas A&M, Ohio State, NYU, Maryland, Fundacao Itau Social, Cornell-Johnson, Northwestern University, GRADE-Peru, Williams College

2005-2006: Arizona, UCLA-Anderson, M.I.T.-Sloan, Chicago-GSB, Tufts, Berkeley, Stanford, UC-Santa Cruz, U of Washington, Stanford-GSB

2004-2005: Cornell, Yale-SOM, Oxford, Essex, LSE/UCL, Columbia, LSE, Yale, MIT/Harvard, World Bank, Boston University, Missouri, McGill, Chicago-GSB, Berkeley, Duke, ADB

2003-2004: Duke-Fuqua, George Washington, Wisconsin, Berkeley, Stanford, Williams, Yale-SOM, ADB

2002-2003: Dartmouth, Columbia-GSB, British Columbia, Princeton, Princeton-Psychology

2001-2002: M.I.T./Harvard, Yale-SOM, Maryland, Princeton, Texas, UC-Irvine, Berkeley, U of Washington, Williams, Georgetown, Johns Hopkins, UCLA, Michigan, George Washington, Miami

Academic Conference Presentations

2011-2012: Stanford GSB SEED Research Symposium; World Bank Entrepreneurship Conference

2010-2011: International Growth Centre Meetings, BASIS Conference, 2010 Microfinance Impact and Innovation Conference, ASSA-Denver, Cambridge Finance conference on Consumer Credit and Bankruptcy

2009-2010: BASIS-Boston Conference, Cornell University Behavioral Economics Conference, ABCDE World Bank Conference (Stockholm)

2008-2009: CIRANO Development Economics (Montreal), FTC Microeconomics, AEA-San Francisco, UCSD Microfinance Conference, IPA Microfinance Conference

2007-2008: EEA 2008 Budapest, NEUDC-Harvard, NBER Africa Program, Australia National University Development Conference

2006-2007: BREAD-AIID Amsterdam Conference on Financial Access, ESA Annual Conference, University of Copenhagen Conference on Behavioral Public Finance, AEA-Chicago, World Bank/WBER Conference on Access to Finance, NBER Universities Research Conference, Federal Trade Commission Conference on Consumer Disclosure, George Washington University Conference on Microfinance

2005-2006: NEUDC-Brown, BREAD, AEA-Boston, UCL/LSE Field Experiments Conference, Brookings/World Bank Conference on Access to Finance, CIRPEE Mini-Conference on Development Economics

2004-2005: NEUDC-Montreal, Oxford Conference on Social Networks, CEEL Bari Conference on Dynamic Choice and Experimental Economics, Toulouse Conference on Psychology and Economics, Federal Reserve Bank Conference on Consumer Finance

2003-2004: AAEA-Montreal, NEUDC-Yale, AEA-San Diego, BREAD, Cornell University 75th Anniversary Conference, LSE Conference on Behavioral Economics, Development Economics and Public Finance

2002-2003: LACEA-Madrid, NEUDC-Williams, Kremer Social Services Delivery Evaluation Conference, American Academy of Arts and Sciences Workshop on Missing Variables in Panel Data, Middlebury College Field Experiments Conference

2001-2002: NEUDC-Boston University, LACEA-GRADE Conference on Poverty and Inequality

May 1, 2012