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EMPLOYMENT

Associate Professor, The Hong Kong University of Science & Technology, Department of Economics, 2017 – present

Assistant Professor, The Hong Kong University of Science & Technology, Department of Economics, 2009 – 2017

Visiting Assistant Professor, University of Michigan, Ford School of Public Policy and Ross School of Business, 2008-2009

Assistant Professor, Boston University, Economics, 2005-2009

FIELDS

Development Economics, Applied Microeconomics

EDUCATION

Columbia University, Ph.D. Economics with distinction, 2005

Delhi School of Economics, M.A. Economics, 1998

Miranda House, University of Delhi, B.A. (Honors) Economics, 1996

AFFILIATIONS

Research Affiliate, Bureau for Research and Economic Analysis of Development (BREAD)

Affiliate, Small and Medium Enterprises (SME) Initiative, Innovations for Poverty Action (IPA)

Faculty Affiliate, HKUST Institute for Emerging Market Studies (IEMS)

RESEARCH

ACADEMIC PUBLICATIONS

When Mindsets and Identity Diverge: The Effects of Implicit Theories and Incentive Schemes in a Field Intervention (authors: Melody M. Chao, Sujata Visaria, Anirban Mukhopadhyay and Rajeev Dehejia). Forthcoming, *Journal of Experimental Psychology: General*.

Asymmetric Information and Middlemen Margins: An Experiment with Indian Potato Farmers (authors: Dilip Mookherjee, Sandip Mitra, Maximo Torero and Sujata Visaria). Forthcoming, *Review of Economics and Statistics*.

Financing Smallholder Agriculture: An Experiment with Agent-Intermediated Microloans in India (authors: Pushkar Maitra, Sandip Mitra, Dilip Mookherjee, Alberto Motta and Sujata Visaria), *Journal of Development Economics*, July 2017, Volume 127, pp. 306-337.

Previous version: NBER Working Paper No. 20709, Featured in [The NBER Digest](#), March 2015.

Unintended Negative Consequences of Rewards for Student Attendance: Results from a Field Experiment in Indian Classrooms (authors: Sujata Visaria, Melody M. Chao, Rajeev Dehejia and Anirban Mukhopadhyay), *Economics of Education Review*, October 2016, Volume 54, pp. 173-184.

Previous version: NBER Working Paper No. 22528.

[The Distributive Impact of Reforms in Credit Enforcement: Evidence from Indian Debt Recovery Tribunals](#), (authors: Ulf von Lilienfeld-Toal, Dilip Mookherjee and Sujata Visaria), *Econometrica*, March 2012, Volume 80, Number 2, pp. 497-558.

Legal Reform and Loan Repayment: The Microeconomic Impact of Debt Recovery Tribunals in India, (author: Sujata Visaria) *American Economic Journal: Applied Economics*, July 2009, pp. 59-81.

Inter Country Comparisons of Poverty based on a Capability Approach, (authors: Sanjay G. Reddy, Sujata Visaria and Muhammad Asali). In *Arguments for a Better World: Essays in Honour of Amartya Sen, Volume II Society, Institutions, and Development* (editors: Kaushik Basu and Ravi Kanbur), 2008, Oxford University Press.

Segregation, Rent Control and Riots: The Economics of Religious Conflict in an Indian City, (authors: Erica Field, Matthew Levinson, Rohini Pande and Sujata Visaria), *American Economic Review (Papers and Proceedings)*, May 2008, pp. 505-510.

WORKING PAPERS

The Equity Impacts of Targeted Smallholder Agricultural Credit (with Pushkar Maitra, Sandip Mitra and Dilip Mookherjee).

NON-ACADEMIC WRITING & MEDIA MENTIONS

[Middleman Margins and Market Structure in West Bengal Potato Supply Chains](#) (authors: Sandip Mitra, Dilip Mookherjee, Maximo Torero and Sujata Visaria), *VoxDev*, August 2017.

[Agricultural Microfinance: An Alternative Trail](#) (authors: Pushkar Maitra, Sandip Mitra, Dilip Mookherjee, Alberto Motta and Sujata Visaria), *Spore*, January 2017.

[How Do You Motivate Kids To Stop Skipping School?](#) (author: Nurith Aizenman, based on "Unintended Negative Consequences of Rewards for Student Attendance: Results from a Field Experiment in Indian Classrooms"), *NPR*, Washington DC, 22nd May 2015.

[Financial Inclusion for Agricultural Growth: An Alternative Approach](#) (authors: Pushkar Maitra, Sandip Mitra, Dilip Mookherjee, Alberto Motta and Sujata Visaria), *Ideas for India*, 8th December 2014.

[Helping Microfinance Fulfill Its Promise: Raising Borrower Incomes through Agent-Intermediated Lending](#) (authors: Pushkar Maitra, Sandip Mitra, Dilip Mookherjee, Alberto Motta and Sujata Visaria), IEMS Thought Leadership Brief, No. 3, October 2014.

[Schooled Against Innovation](#) (authors: Rajeev Dehejia and Sujata Visaria), *The Indian Express*, 20th September 2014.

Agent Intermediated Loans: A New Approach to Microfinance (authors: Pushkar Maitra, Sandip Mitra, Dilip Mookherjee, Alberto Motta and Sujata Visaria), *ISB Insight*, Jan-Mar 2014, Volume 1, Issue 2, pp. 33-37. (ISB Insight is the "Flagship Research Quarterly of the Indian School of Business".)

WORK IN PROGRESS

Targeting of Agricultural Credit Programs: Private Agents versus Local Governments (with Pushkar Maitra, Sandip Mitra and Dilip Mookherjee).

Incentivising the Poor to Save: A Study of Migrant Domestic Workers in Hong Kong (with Wooyoung Lim).

Financial Advising, Financial Incentives and Advisee Characteristics (with Utpal Bhattacharya, Amit Kumar and Jing Zhao).

How to Make a Miracle: Structurally Disentangling the Mechanisms by which Agent-Intermediated Lending Increases Farmer Incomes (with coauthors).

Market Structure and Middlemen Margins in Potato Markets in West Bengal: Evidence from Trader Surveys (with coauthors).

Assessing the Relative Importance of Information and Credit Constraints: An Empirical Study of Agricultural Sales (with coauthors).

GRANTS

HKUST Institute for Emerging Market Studies, Evaluating Spillover Effects of the Trader Agent Intermediated Lending Scheme on Non-borrowers (PI), HKD 150,000, 2015.

International Growth Centre, London School of Economics, 1-VRA-VINC-VXXXX-89120, Designing Micro-finance for Agricultural Growth (co-I), GBP 29,834, 2014.

HKUST Institute for Emerging Market Studies, Can the Poor be Incentivised to Save? A Study of Migrant Domestic Workers in Hong Kong (PI), HKD 123,500, 2014.

Hong Kong Research Grants Council, General Research Fund, 16503014, How to Make a Miracle, Mechanisms by which Agent-Intermediated Micro-lending Increases Rural Incomes (PI), HKD 447,476, 2013.

United States Agency for International Development, AID-OAA-F-13-00007, Programs to Enhance Credit Access and Marketing Success of Poor Farmers: A Field Experiment in West Bengal, India (co-I), USD 100,000, 2013.

International Growth Centre, London School of Economics, RA-2012-06-012, Potato Traders in West Bengal: A Survey of Contractual Relations and Market Structure (co-I), USD 27,240 (GBP 18,000), 2012.

Hong Kong Research Grants Council, General Research Fund, 643810, Assessing the Relative Importance of Information and Credit Constraints: An Empirical Study of Agricultural Sales (PI), USD 48,888 (HKD 375,550), 2010-12.

Australian Agency for International Development, Australian Development Research Award, CF09/650, Microfinance Beyond Group Lending (co-PI), USD 295,733, 2009-12.

International Growth Centre, London School of Economics, RA-2009-11-010, Middleman Margins, Credit and Information Constraints (co-I), USD 139,280, 2009.

Hong Kong Research Grants Council, Direct Allocation Grant, DAG09/10.BM02, The General Equilibrium Effects of Debt Contract Enforcement: An Empirical Study of Indian Firms (PI), USD 13,749 (HKD 106,800), 2009-12.

Hong Kong Research Grants Council, Direct Allocation Grant, DAG11BM05S, Effects of Economic Incentives and Lay Theories on Student Achievement: A Pilot Study in Non-Formal Schools (PI), USD 9118 (HKD 70,833), 2011.

HKUST Research Project Competition Grant, RPC10BM11, Effects of Lay Theories, Segregation, and Incentive, Mechanisms on Human Capital Formation (PI), USD 18022 (HKD 140,000), 2010-12.

International Food Policy Research Institute (IFPRI) Seed Grant (co-I), USD 116,968, 2007, 2008.

Centre for Advanced Financial Studies, IFMR Research Grant (PI), 2006.

RECENT & UPCOMING PRESENTATIONS

2017: HKUST IEMS Academic Seminar.

2016: 6th West Bengal Growth Conference, University of New South Wales, Workshop on Private Sector Development & Policy at University of Sydney, Department of Economics at Nanyang Technological University, Economic Growth and Development Workshop at NTU, Summer School in Development Economics, Prato, Italy (Invited speaker).

2015: Monash University.

2014: Australian Development Economics Workshop, Indian Statistical Institute Kolkata, University of Sussex, NBER Development Economics conference, IEMS 8th Asian Conference on Applied Microeconomics/Econometrics, IEMS Academic Seminar.

2013: Monash University, Indian School of Business, North-eastern Universities Development Consortium (NEUDC).

FELLOWSHIPS AND AWARDS

Runner-up, Franklin Prize for Teaching Excellence, HKUST Business School, 2015.

Dean's Recognition for Teaching Excellence, HKUST Business School, Fall 2012, Fall 2013, Spring 2014, Fall 2014, Spring 2015, Fall 2015.

Gitner Prize for Excellence in Undergraduate Teaching, Boston University Economics, 2005-06.

Dissertation Fellowship, Columbia University, Fall 2004.

Summer Research Fellowship, Columbia University, Summer 2004.

Graduate Fellow, Institute for Social and Economic Research and Policy (ISERP), 2003-05.

Social Science Research Council, Program in Applied Economics Research Grant, 2003-4.

Pradeep Gupta Memorial Scholarship, Delhi School of Economics, 1998.

Alka Garg Memorial Scholarship, Delhi School of Economics, 1997.

Silver Jubilee Prize for Best All-round Student, Miranda House, 1996.

TEACHING & RESEARCH ADVISING

HONG KONG UNIVERSITY OF SCIENCE & TECHNOLOGY

Instruction

Topics in Economic Development (Spring 2014, 2015, 2016, 2017), *Masters level*.

Labour Economics & Human Resources (Fall 2014, 2015, 2016), *Undergraduate level*.

Economic Development & Growth (Spring 2010, 2011, Fall 2011, 2012, 2013, 2014, 2015, 2016), *Undergraduate level*.

Microeconomics, (Spring 2010, 2011, 2012, 2013), *Undergraduate level*.

Research Advising

Member, Ph.D. Committee for Cai Shu, 2014-16.

Member, M.Phil. Examination Committee for Cheng Wing (John), 2015.

Member, M.Phil. Examination Committee for Cai Shu, 2013.

Undergraduate Research Opportunities Programme (UROP) (Summer 2010, Summer & Fall 2011, Spring & Fall 2013, Spring 2014).

UNIVERSITY OF MICHIGAN

Institutions in Emerging Market Economies, Business Economics and Public Policy Group, Ross School of Business (Winter 2009), *PhD level*.

Microeconomics A, Ford School of Public Policy (Fall 2008), *Masters level*.

Accelerated Microeconomics, Ford School of Public Policy (Fall 2008), *Masters level*.

BOSTON UNIVERSITY

Topics in Economic Development, Department of Economics (Fall 2005, Fall 2006, Spring 2007, Spring 2008), *PhD level*.

The Economics of Less-Developed Regions, Department of Economics (Fall 2005, Fall 2006, Spring 2008), *Undergraduate level*.

REVIEWING ACTIVITY

Ad-hoc reviewer for American Economic Journal: Applied Economics, American Economic Review, BE Journal of Economic Analysis and Policy, Econometrica, Economic Development and Cultural Change, Economic Inquiry, Economics of Education Review, International Review of Law and Economics, European Journal of Law and Economics, Journal of African Economies, Journal of Development Economics, Journal of Development Studies, Journal of Economic Education, Journal of Economic Inequality, Journal of the European Economic Association, Journal of Human Resources, Journal of Law, Economics and Organization, National Science Foundation, Quarterly Journal of Economics, Review of Economics and Statistics, Singapore Economic Review, World Development.

SERVICE TO THE DEPARTMENT & UNIVERSITY

Member, Executive Committee, HKUST Institute for Emerging Market Studies, 2015-present.
Member, Database and Computing Committee, Department of Economics, UST, 2011-present (Chair: 2011-12).

Member, Conference Committee, Department of Economics, UST, 2013-present.

Member, Undergraduate Studies (UG) Committee, Department of Economics, UST, 2009-present.

Member, Organising Committee, Take Our Daughters & Sons to Work Day, Women Faculty Association, UST, 2012-2015.

Chair, Programme Committee, HKUST-APEC Conference on "Information and Access to Markets: New Approaches to Agricultural Development", December 13-14, 2011.

PROFESSIONAL CONTRIBUTIONS TO THE LARGER COMMUNITY

Member, Board of Directors, Asian Migrants Credit Union, 2010 – present.

Member, Panel of Judges, Wall Street Journal Financial Inclusion Challenge, 2016, 2017.