

# NAVA ASHRAF

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## CURRENT POSITION

July 2005-present

Assistant Professor, Harvard Business School  
Negotiation, Organizations, and Markets Unit

## PRIMARY RESEARCH FIELDS

Behavioral Economics (Psychology & Economics), Development Economics, Field Experiments

## EDUCATION

Harvard University, Ph. D., Economics, June, 2005

Thesis Title: "Essays at the Intersection of Development and Behavioral Economics"

Harvard University, M.A., Economics, 2003

Stanford University, B.A., Economics, International Relations, 1998

## ACADEMIC PAPERS (published/forthcoming)

- "Spousal Control and Intra-Household Decision Making: An Experimental Study in the Philippines," forthcoming, *American Economic Review*.
- "Decomposing Trust and Trustworthiness." (with Iris Bohnet and Nikita Piankov) *Experimental Economics* 9, no. 3, September 2006.
- "Tying Odysseus to the Mast: Evidence from a Commitment Savings Product in the Philippines." (with Dean Karlan and Wesley Yin) *Quarterly Journal of Economics* 121, no. 2, 2006 .
- "Deposit Collectors" (with Dean Karlan and Wesley Yin), *Advances in Economic Analysis & Policy*, Vol. 6, No. 2, Article 5, March 2006.
- "Adam Smith, Behavioral Economist." (with Colin Camerer and George Loewenstein) *Journal of Economic Perspectives* 19, no. 3, Summer 2005.

## PAPERS (working papers & papers under review)

- "Can Higher Prices Stimulate Product Use? Evidence from a Field Experiment in Zambia." Harvard Business School Working Paper, No. 07-034 and NBER Working Paper, 2006 (with James Berry and Jesse Shapiro). Revise and Resubmit, *American Economic Review*
- "Finding Missing Markets: Evidence from an Export Crop Adoption and Marketing Intervention in Kenya" (with Xavier Giné and Dean Karlan) July, 2008, Revised and Resubmitted, *American Journal of Agricultural Economics*
- "Female Empowerment: Further Evidence From a Commitment Savings Product in the Philippines", June 2007 (with Dean Karlan and Wesley Yin).
- "Gender, Intra-household Decision Making and the Demand for Children" (with Erica Field and Jean Lee).

## BOOK CHAPTERS

- "My Policies or Yours: How Do OECD Subsidies Affect Poverty in Developing Countries?" (with Margaret McMillan and Alix Peterson-Zwane) in *Globalization and Poverty*, 2005, National Bureau of Economic Research (NBER) Conference Volume, edited by Ann Harrison.

## PRACTITIONER ARTICLES

- “SEED: A Commitment Savings Product in the Philippines”, in *Trickle Up 25<sup>th</sup> Anniversary Symposium*, forthcoming, iUniverse Press (with Dean Karlan and Wesley Yin).
- “Testing Savings Product Innovations Using an Experimental Methodology.” (with Dean Karlan and Wesley Yin) *Asian Development Bank Technical Note Series No. 8*, November 2003.
- “A Review of Commitment Savings Products in Developing Countries.” (with Nathalie Gons, Dean Karlan, and Wesley Yin) *Asian Development Bank Economics and Research Department Working Paper No. 45*, July 2003.

#### **HBS COURSE MATERIALS**

- “PSI: Social Marketing Clean Water” HBS case number 9-507-052, (with V. Kasturi Rangan and Marie Bell) January 2007.
- “Evaluating Microsavings Programs: Green Bank of the Philippines” case number 907-040, (*draft*, with Laura Winig).

#### **RESEARCH IN PROGRESS**

- “Remittances and the Problem of Control: A Field Experiment Among Migrants from El Salvador” (with Diego Aycinena, Claudia Martinez A. and Dean Yang)
- “Using Behavioral Economics to Decrease Bill Default, or: There’s much month at the end of my money” (with Philipp Schnabl and Heather Schofield)
- “No Margin, No Mission?: Incentivizing Agents of Change” (with Oriana Bandiera and Kelsey Jack)

#### **OTHER PROFESSIONAL EXPERIENCE**

##### Academic Activities

2008-present	National Bureau of Economic Research (NBER), Faculty Research Fellow (LS)
2007	The Initiative on Global Financial Markets, University of Chicago GSB, Visiting Fellow
2006- present	Bureau for Research and Economic Analysis of Development (BREAD), Affiliate
2005- present	M.I.T. Jameel Poverty Action Lab (J-PAL), Research Fellow

##### Policy/Professional Experience

2004- present	CGAP Savings Expert, Knowledge Maps on Microfinance
2002-2004	Evaluation Consultant, <i>DRUMNET</i> , a project of <i>PRIDE Africa</i> , Kenya
1998	Founder & Director, <i>Rural Women’s Training Institute</i> , Ivory Coast
1999	Consultant, <b>BASED</b> (Health & Agriculture NGO), Cameroon
1996	Summer Associate, World Bank, Middle East & North Africa Department, Division of Natural Resources and the Environment

#### **TEACHING EXPERIENCE**

##### Harvard Business School (2005- present)

MBA Required Course in *Negotiation*

Executive Education, Impact Evaluation:

*Strategic Perspectives in NonProfit Management* (SPNM)

*Performance Measurement in NonProfit Organization* (PMNO)

##### M.I.T. Jameel Poverty Action Lab

Executive Education in Randomized Program Evaluation, Nigeria 2007 (sponsored by Total)

##### Russell Sage Foundation Behavioral Summer Institute

Faculty Member, July 2004

##### Stanford University Engineering Department, Technical Communications Program

Public Speaking Instructor and Course Captain, March 1994-June 1998

#### **HONORS/AWARDS AND RESEARCH GRANTS**

2007	Research grants from John D. and Catherine T. MacArthur Foundation, Inter-American Development Bank, Multilateral Investment Fund, for "Financial Innovations to Stimulate Remittances and Savings: A Field Experiment Among Migrants from El Salvador" (with Dean Yang)
2006	TIAA-CREF Paul A. Samuelson Award Certificate of Excellence (for "Tying Odysseus..")
2007	National Science Foundation, Economics, SGER grant for "Contraceptive Adoption and Household Wellbeing: A Field Experiment in Lusaka, Zambia". (with Erica Field)
2004-2005	National Science Foundation Dissertation Improvement Grant, Harvard Graduate Society Dissertation Completion Fellowship, Program on Negotiations Dissertation Fellowship
2004	Program on Negotiations Next Generation Research Grant
2004	Russell Sage Foundation Research Grant
2003-2004	Center for Basic Research in the Social Sciences (CBRSS) Dissertation Fellowship
2002-2003	Program on Justice, Welfare, & Economics Dissertation Fellowship
2002	David Rockefeller Center for Latin American Studies Research Grant
2001-2002	Social Science Research Council Program in Applied Economics Fellow
1996	Phi Beta Kappa awarded in Junior Year
1995	Youngest recipient ever of the Order of British Columbia

## **ACADEMIC ACTIVITIES**

### Refereeing

American Economic Review, Journal of Political Economy, Quarterly Journal of Economics, Journal of Experimental Economics, Games and Economic Behavior, Berkeley Economic Press, Economic Development and Cultural Change, Journal of Human Resources, Journal of Financial Intermediation, Journal of Developmental Economics

### Invited Seminars

#### *2006-2007*

LSE/UCL Development Seminar Series; UC Berkeley, Psychology and Economics Seminar; Harvard Business School, Negotiation, Organizations, and Markets Seminar; Harvard Business School International Seminar Series; Harvard Behavioral and Experimental Economics Workshop; MIT Economics Department, Development Seminar; Paris-Jourdan Development Seminar; Toulouse Department of Economics Seminar; Wharton, University of Pennsylvania, Decision Processes Seminar Series

#### *2005-2006*

Kellogg Business School,; World Bank, Columbia Graduate School of Business; Dartmouth College; Carnegie Mellon/Heinz School of Public Policy; UC San Diego; University of Michigan Economics Department; University of Southern California; University of Wisconsin; Harvard Business School; Bocconi University; Oxford Said Business School

### Invited Conference Presentations

#### *2006-2007*

American Economics Association, Experiments in Economic Development, Chicago, IL; Stanford University, SITE Conference; Gates Foundation, UC Berkeley Water Center Workshop; Treasurers of Nonprofit Organizations; Gerald R. Ford School of Public Policy Microfinance Symposium

#### *2005-2006*

EBBF, Inspiring Responsible Business in a Globalizing Economy; American Public Policy Conference (APPAM), Fall 2005; American Economics Association, Boston, MA; Dartmouth and Tuck, Improving Financial Education; Harvard Kennedy School of Government, Gender and Negotiation Conference; Gerald R. Ford School of Public Policy, University of Michigan

*2004- 2005*

Harvard Kennedy School of Government; Northeastern University Development Consortium (NEUDC) Social Entrepreneurship; NBER Globalization and Policy Conference; American Public Policy Conference (APPAM); World Bank Institute, Values in Development

**LANGUAGES**

Native: English, Farsi

Highly Proficient: French, Spanish, Italian