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Research Interests	Development Economics, Labor Economics, Political Economy
Teaching Interests	Microeconomics of Development, Economic Development and Political Economy, Applied Microeconometrics, Behavioral and Experimental Economics
Education	University of Washington, Seattle Ph.D. in Economics Expected Jun'18 <i>Committee:</i> Rachel M. Heath (Chair), Chris Anderson, James D. Long, Xu Tan M.A. in Economics 2012-14 <i>Fields:</i> Development Economics, Econometrics University College London, U.K. 2010-11 M.Sc. in Economic Policy Presidency College, University of Calcutta, India 2007-10 B.Sc. in Economics (First Class Honors)
Working Papers	<ul style="list-style-type: none">• (Job Market Paper) “Banking and Marriage Markets: Evidence from India’s Branch Licensing Policy”• “Missing Women, Child Growth, and Consumption Smoothing” with Joshua D. Merfeld
Work in Progress	<ul style="list-style-type: none">• “Risk-sharing Group Formation: An Experiment” with Aurora Stephany and Jane Lee• “Access to Potable Water and Marriage Outcomes”
Fellowships	<ul style="list-style-type: none">• Grover and Creta Ensley Graduate Fellowship in Economic Policy, UW-Seattle 2017-18• Richard B. Wesley Fellow in Political Economy and Economics, UW-Seattle 2015-16• Howard H. Preston Scholarship in Economics, UW-Seattle 2012-13
Research Experience	Department of Pharmacy, University of Washington, Seattle Jan'17-Present Research Assistant - Personalized Medicine Economics Research Team Landesa, Rural Development Institute, Seattle Jan'14-Dec'14 Research Assistant - Research, Monitoring and Evaluation Team Department of Economics, University of Washington, Seattle Jan'14-Mar'14 Research Assistant to Rachel Heath IFMR LEAD (Center for Microfinance), India Sep'11-Apr'12 Policy Research Intern

Teaching Experience	Department of Economics, University of Washington, Seattle	
	<ul style="list-style-type: none"> • Instructor, Intermediate Microeconomics Fall 2016, Spring 2016, Winter 2016, Fall 2015 <i>(Average Teaching Evaluation during 2016: 4.1 out of 5)</i> • Instructor, Introduction to Microeconomics Spring 2015, Winter 2015, Fall 2014, Spring 2014 • Teaching Assistant, Introduction to Microeconomics Fall 2013, Spring 2013, Winter 2013 	
Policy Reports	<ul style="list-style-type: none"> • Santos, F., Fletschner, D. & Saha, J. (2014) “Quantitative Evidence on the Impact of Improving Land Rights or Tenure Security: A Systematic and Gender-Sensitive Literature Review”. Landesa, Rural Development Institute. • Oza, S. K. & Saha, J. (2012) “Five Years of Researching Financial Services for the Poor”. Centre for Micro Finance, Institute for Financial Management and Research. <i>(Listed as the 4th most popular and recommended reading by CGAP (Consultative Group to Assist the Poor) for the year 2012.)</i> 	
Conference Presentations	Association for Public Policy Analysis and Management Fall Conference 2017 (scheduled), German Economic Association’s Development Economics and Policy Conference 2017.	
Academic Services	Referee: Agricultural Economics, Education Economics, Journal of Poverty Others: Board Member - UW Women in Economics Organizer - Labor and Development Brown-bag Seminar, UW Economics	2016-17 2014-15
Computer Skills	Stata, R, zTree	
References	Rachel M. Heath (Chair) Assistant Professor of Economics University of Washington email: rmheath@uw.edu	Xu Tan Assistant Professor of Economics University of Washington email: tanxu@uw.edu
	James D. Long Assistant Professor of Political Science University of Washington email: jdlong@uw.edu	Haideh Salehi-Esfahani (<i>Teaching Reference</i>) Principal Lecturer, Deptt. of Economics University of Washington email: haideh@uw.edu
Personal	Languages: English (fluent), Bengali/Bangla (native), Hindi (fluent) Citizenship: India Date of Birth: 05 Dec 1988 Gender: Female	

Banking and Marriage Markets: Evidence from India's Branch Licensing Policy
(*Job Market paper*)

This paper estimates the effect of access to credit on the probability of marriage of women and men in rural India. In societies where dowry payments are customary, an increase in access to credit can potentially increase the probability of marriage of girls either through an increase in income or consumption smoothing. Using a formal bank branch expansion in rural India and an instrumental variables approach, I find the following: First, the probability of marriage increases for girls in response to an increase in per capita rural bank branches; Second, this effect is concentrated during the years that households do not experience positive agricultural income shocks; Third, consistent with this result of a tighter "marriage squeeze", that is, there are more potential brides in the marriage market than potential grooms, an increase in per capita rural bank branches also leads to an increase in dowry payments, and increase in women's distance of marriage migration. The marriage market results are further supported by the following findings: (a) An increase in per capita rural bank branches only increases school enrollment of young girls, and therefore, fails to delay the marriage of girls who are at the highest risk of marriage; (b) An increase in per capita rural bank branches decreases labor participation of women, and therefore, fails to increase women's value of labor in a household.

Missing Women, Child Growth, and Consumption Smoothing

(with Joshua D. Merfeld)

In a son-biased society like India, adverse income shocks disproportionately decrease the survival rates of female children compared to male children (Rose, 1999). However, despite the growing number of risk-coping programs (such as, access to credit, insurance, and guaranteed employment) being implemented in developing countries today, very little is known about how these policies have affected consumption smoothing and sex selection decisions during adverse income shocks. In this paper, we revisit the relationship between agricultural productivity shocks and excess female child mortality in rural India and focus on investigating how this relationship changes when households have access to employment opportunities outside of agriculture. The Mahatma Gandhi National Rural Employment Guarantee Act has been found to attenuate the pro-cyclical response of local wage, income, and consumption to agricultural productivity shocks in rural India [Fetzer, 2014; Santangelo, 2016]. Therefore, MGNREGA provides an ideal set-up to study how a disruption in the positive relationship between agricultural productivity shocks and household consumption can consequently affect sex-selection of infants. Our results confirm that, after the introduction of MGNREGA, the dependence of rural household consumption on rainfall shocks is mitigated. Consequently, consistent with our hypothesis, we find that the positive relationship between the agricultural productivity shock during a year and the probability that a child born during that year is a girl is also attenuated by MGNREGA.

Risk-sharing Group Formation: An Experiment

(with Aurora Stephany and Jane Lee)

In rural economies, idiosyncratic risk is often pooled using social networks because of incomplete financial markets. However, lowered individual effort in such risk-sharing groups may offset the expected gains. We experimentally identify these effects by varying the extent of income-pooling and the size of income shock; in some cases, allowing participants to choose their group size, and in others, placing them in fixed-sized groups. Participant behavior is consistent with rational agents in a costly effort model with risk: effort decreases as the size of the income-pooling group increases and participants' willingness to share income increases with risk. We also examine the effect of income-sharing when individuals pool a portion of income rather than all of it; predictably, individual effort is larger. Participants propose smaller risk-sharing groups under partial-pooling and the two effects (sharing with less people and sharing a smaller proportion of their income) combine to increase effort.