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SKILL SUMMARY

- Over 25 years experience in research, training, operational project design and program/project monitoring and impact evaluation related to poverty reduction, education, social fund, rural and micro-finance, agriculture and rural development, rural infrastructure..
- Authored/edited nine books and three book chapters
- Published 39 papers in peer-reviewed economic journals.
- Written 34 Discussion Papers for the World Bank Group.
- Skills in negotiation for project design and development.
- Organized workshops on poverty analysis, monitoring, and impact evaluation, pro-poor growth and service delivery, micro-finance, gender, and social development fund projects.
- Presented papers in international workshops and seminars.
- Raised over \$5.5 million by writing proposals from the Bank's Research Committee, donors, and other sources.
- Worked in all regions of the World Bank on analytical and capacity building issues

RESEARCH INTEREST

Agriculture and rural development, poverty and inequality, seasonal hunger, infrastructure, rural finance, microfinance, social fund, education, and health

COUNTRY EXPERIENCE

Bangladesh, India, Pakistan, Sri Lanka, Nepal, China, Thailand, Vietnam, Cambodia, Laos, Philippines, Indonesia, Malaysia, Egypt, Yemen, Tanzania, Kenya, Uganda, Morocco, Ghana, South Africa, Peru, Honduras, Nicaragua, Mexico, Australia, Canada, United Kingdom, and the United States.

DETAIL WORK EXPERIENCE

Lead economist, 2009--: World Bank Research Group.

Responsibility: Involves in research related to poverty, microfinance, rural finance, infrastructure and rural energy.

Lead economist, 2001-2008:. World Bank Institute jointly with DECRG (50%) Responsibility involved designing and delivering Monitoring, and Impact evaluation in support of poverty reduction strategies (PRSP), For DECRG, research topics include micro-finance and poverty, rural infrastructure, and seasonality and poverty.

Senior economist, 1997-2001 at PRMGE jointly with DECRG (50%) – at PRMGE managed analytical program on gender and micro-finance, infrastructure, and poverty. At DECRG responsible for research programs involving micro-finance and social funds as well as infrastructure; Also provided cross-support to operational projects.

Economist, 1993-1997; Poverty and Social Policy Department; Involved analytical work in the areas of education, poverty, and social policy. Also provided cross-support to operations in designing M&E.

Research economist, 1989-1993. Education and Social Policy Department. Involved with analytical research on gender and poverty, gender and microfinance, and microfinance and poverty.

Economist 1986-1989. Agriculture and Rural development department (AGR). Contributed to the research work of the ARD in agriculture and rural development issues.

Post-doctoral Fellow Economic Growth Center Yale University: New Haven, CT

1985-1986

Ph.D. in Economics

1983

McMaster University, Canada

Publications Books

- <u>Seasonal Hunger and Public Policies: Evidence from Northwest Bangladesh</u> (co-authored with Wahiduddin Mahmud), published by the World Bank, 2012.
- <u>Handbook on Impact Evaluation: Quantitative Methods and Practices (</u>co-authored with Gayatri Koolwal and Hussain Samad), published by the World Bank. 2010
- Handbook on Poverty and Inequality (co-authored with Jonathan Haughton) by the World Bank, 2008.
- Proceedings of the Workshop: Poverty Monitoring and Evaluation, May10-15, 2007. Beijing: <u>International Poverty Reduction in China (IPRCC)</u>, 2008 (co-edited by Zhang Lei, Huang Chengwei, and Yan Wang).
- Impact of the East Asian Financial Crisis Revisited, Manila: The World Bank Institute and the Philippine Institute for Development Studies (PIDS), 2002.
- Fighting Poverty with Micro-credit: Experience in Bangladesh, Oxford University Press, 1998.

- <u>Bangladesh: Assessing Basic Learning Skills</u>, Dhaka: University Press Limited for the World Bank, 1998 (co-authored with Vincent Greaney and Mahmudul Alam)
- Proceedings of the Workshop: Credit Programs for the Poor: Household and Intra-household
 Impacts and Program Sustainability, March 19-21, 1995, Dhaka, Bangladesh. Vol. 1,

 Dhaka: University Press Limited for the World Bank, 1996 (co-edited with Baqui Khalily and Zahed Khan).
- Proceedings of the Workshop: Credit Programs for the Poor: Household and Intra-household Impacts and Program Sustainability, March 19-21, 1995, Dhaka, Bangladesh. Vol. 2, Dhaka: University Press Limited for the World Bank, 1996 (edited) (co-edited with M. Latif and Zahed Khan).

Book Chapters

- "Intra-household Analysis". A chapter in <u>Designing Household Survey Questionaires</u> for <u>Developing Countries: Lessons from Ten Years of LSMS Experience</u>, edited by Margaret Grosh and Paul Glewwe, The World Bank, 2000.
- "A Micro View of Rural Finance". A chapter in <u>Bangladesh Agriculture in the 21st Century</u>, edited by Rashid Faruqee, Dhaka: University Press Limited, 1998.
- "Women's Labor Market Participation and male-Female Wage Differences in Peru". A chapter in *Women's Employment and Pay in Latin America* (ed.) George Psacharopoulos and Zafiris Tzannatos, 1992.

Peer-Reviewed Journal Articles

- "The Surprising Effects of the Great Depression: Losers and Winners in Thailand in 2008-2009" World Development (forthcoming) (coauthored with Jonathan Haughton).
- "Who Benefits from Rural Electrification? Evidence from India" *Energy Journal (forthcoming)*, (co-authored with D. Barnes and Hussain Samad)
- "Does the Village Fund Matter in Thailand? Evaluating the Impact on Incomes and Spending" *Journal of Asian Economics (forthcoming)*, (co-authored with Jirawan Boonperm, and Jonathan Haughton)
- "Welfare Impacts of Rural Electrification: A Panel Data Analysis from Vietnam" *Economic Development and Cultural Change*, Vol. 61 no. 3 (April 2013): 659-692 (co-authored with Douglas Barnes and Hussain Samad)
- "Seasonal Hunger and Its Mitigation in Northwest Bangladesh", *Journal of Development Studies*, Vol. 48 (12): 1750-1764, December 2012 (coauthored with Baqui Khalily and Hussain Samad)
- "Are the Energy Poor also Income Poor: Evidence from India" *Energy Policy*, Vol. 47 (August 2012): 1-12 (co-authored with D. Barnes and Hussain Samad).
- "Seasonality of Income and Poverty in Bangladesh" *Journal of Development Economics*, Vol. 97 (2012): 244-256
- 'The Welfare Impacts of Rural Electrification in Bangladesh' The Energy Journal

- Vol. 33 (2012): 199-218 (coauthored with Doug Barnes and Hussain Samad.
- "Seasonal Migration to Mitigate Income Seasonality: Evidence from Bangladesh," *Journal of Development Studies* Vol. 48 (8): 1063-1083, August 2012 (coauthored with Baqui Khaliliy and Hussain Samad)
- "Energy Poverty in Rural Bangladesh," *Energy Policy*, Vol. 39(2011): 894-904 (coauthored with D. Barnes and H. Samad).
- "Evaluating the impact of Egyptian Social Fund for Development programs" Journal of Development Effectiveness, Vol. 2(2010): 521-555 (Hala Abou-Ali, Hesham El-Azony, Heba El-Laithy, and Jonathan Haughton).
- Book review on "Portfolios of the Poor: How the World's Poor Live on \$2 a day", by D. Collins, J. Morduch, S. Rutherford and O. Ruthven, in Economic Development and Cultural Change, Vol 59, January 2011.
- "How Infrastructure and Financial Institutions Affect Rural Income and Poverty in Bangladesh" *Journal of Development Studies*, Vol. 46 (201): 1109-1137 (coauthored with Gayatri Koolwal).
- "The Poverty Impact of Rural Roads: Evidence from Bangladesh" *Economic Development and Cultural Change, Volume 57, Number 4, July 2009* (co-authored with Zaid Bakht and Gayatri Koolwal).
- Coping with Flood: Role of Institutions in Bangladesh" *Agricultural Economics*, Vol. 36, Issue 2, March, 2007.
- "Review on "The Economics of Microfinance" Beatriz de Aghion and Jonathan Morduch, *Economic Development and Cultural Change*, Volume 56, January 2008.
- "Empowering women with micro-credit: Evidence from Bangladesh" <u>Economic</u>
 <u>Development and Cultural Chang.</u> Volume 54, July 2006 (co-authored with Mark Pitt
 and Jennifer Cartright).
- "Micro-finance and poverty: An Analysis Using Panel Data from Bangladesh" World Bank Economic Review, October, 2005
- "The Impact of Farm Credit in Pakistan," <u>Agricultural Economics</u>, Vol. 1701, pp.1-17, 2003 (co-authored with Rashid Faruqee).
- "Credit Programs for the Poor and the Health Status of Children in Rural Bangladesh," <u>International Economic Review</u>, Vol. 44, No.1, pp.87-118, 2003 (coauthored with Mark Pitt, Omar Haider Chowdhury and Daniel L. Millimet).
- "Credit Program for the Poor and Seasonality in Rural Bangladesh," <u>The Journal of Development Studies</u>, Vol. 39, No.2, pp.1-24, 2002 (co-authored with Mark Pitt).
- "Savings, Informal Borrowing, and Micro-finance" <u>The Bangladesh Development Studies</u>, volume XXVI, June-September, 2000.
- "Micro-finance and Development: Emerging Issues: An Introduction" the <u>Bangladesh Development Studies</u>, volume XXVI, June/September, 2000.
- "Credit Programs for the Poor and Reproductive Behavior in Low-Income Countries: Are the Reported Causal Relationships the Result of Heterogeneity Bias?" <u>Demography</u>, February 1999 (co-authored with Mark Pitt, Signe-Mary and M. Latif).

- "Micro-credit Program Evaluation: A Critical Review" in Sinha (ed.) "Micro-credit: Impact, Targeting and Sustainability" <u>IDS Bulletin</u>, vol. 29, 1999.
- "The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?" <u>Journal of Political Economy</u>, October 1998 (co-authored with Mark Pitt).
- "Income and Employment Effects of Micro-credit Programs: Village-Level Evidence from Bangladesh." <u>The Journal of Development Studies</u>, Vol. 35, No.2, December 1998 (co-authored with Hussain Samad and Zahed Khan).
- "Grameen Bank: Impacts, Costs, and Program Sustainability." <u>Asian Development</u> <u>Review</u>, Vol 14 No.1: 97-130, 1996.
- "The impact of formal finance on the rural economy of India." *Journal of Development Studies*, Vol. 32:234-62, December 1995 (co-authored with Hans Binswanger).
- "Education Achievements and School Efficiency in Rural Bangladesh." <u>The Bangladesh Development Studies</u>, Vol. 23: 1-28, Nos. 1&2, March-June 1995 (coauthored with Hussain Samad).
- "Role of Targeted Credit Programs in Promoting Employment and Productivity of the Poor in Bangladesh." *The Bangladesh Development Studies*, Vol. 22 Nos. 2&3: 49-92, June-September 1994 (co-authored with Rushidan Rahman).
- "How Infrastructure and Financial Institutions Affect Agricultural Output and Investment in India." *Journal of Development Economics*, 41:337-66 August 1993 (co-authored with Hans Binswanger and Mark Rosenzweig).
- "Determinants of Women's Time Allocation in Rural Bangladesh." <u>Economic Development and Cultural Change (U.S.</u>), 37:111-26 October 1988.
- "Input Management Ability, Occupational patterns, and Farm Productivity in Bangladesh Agriculture." *The Journal of Development Studies*, vol. 24, no.2: 214-231, 1988.
- "Consumption, Family Size, Schooling and Labor Supply Decisions: Estimates
 of a Linear Expenditure System for Bangladesh." <u>Journal of Economic Development</u>,
 12:89-113 December 1987.
- "Allocative Efficiency, the Aggregation of Labor Inputs, and the Effects of Farm Size and Tenancy Status: Tests from Rural Bangladesh." <u>The Journal of Development Studies</u>, vol. 24 no.: 31-42, October 1987.
- "Women's Time Allocation and Household Non-market Production in Rural Bangladesh." *The Journal of Developing Areas*, vol. 22, no.1: 85-102, October, 1987.
- "Labor Market Participation of Married Women in Bangladesh." <u>Review of Economics and Statistics</u>; vol. 69 no. 3: 536-41, August 1987.
- "Women's role in household productive activities and fertility in Bangladesh." *Journal of Economic Development*, 12:87-115 June 1987.
- "Farm Size, Tenancy Status and Technology: Production Relationship in Rural Bangladesh." *Canadian Journal of Development Studies*, Vol. 7, No.2: 257-268, 1986.

World Bank Discussion Papers

- "The Benefits of Solar Home Systems: An Analysis from Bangladesh", World Bank Policy Research Working Paper No. 6724. (Coauthored with H.Samad, M. Asaduzzaman, and M. Yunus).
- "Estimating the Effects of Credit Constraints on Productivity of Peruvian Agriculture" World Bank Policy Research Workding paper No. 6658 (coauthored with Tiemen Woutersen)
- "Are Microcredit Borrowers in Bangladesh Over-indebted?" World Bank Policy Research Working Paper No. 6574 (coauthored with Rashid Faruqee and Hussain Samad).
- "Are Microcredit Participants in Bangladesh Trapped in Poverty and Debt?"
 World Bank Policy Research Working Paper No. 6404 (coauthored with Hussain Samad).
- "Does Access to Finance Matter in Microenterprise Growth? Evidence from Bangladesh" World Bank Policy Research Working Paper No. 6333 (coauthored with Hussain Samad).
- "Replicating Replication: Due Diligence in Roodman and Morduch's Replication of Pitt and Khandker (1998)" World Bank Policy Research Working Paper No. 6273 (coauthored with Hussain Samad).
- "The Surprising Effects of the Great Depression: Losers and Winners in Thailand in 2008-2009" World Bank Policy Research Working Paper No. 6255 (coauthored with Jonathan Haughton).
- "Grameen Bank Lending: Does Group Liability Matter?" World Bank Policy Research Working Paper No. 6204.
- "Who Benefits most from Rural Electrification? Evidence in India" World Bank Policy Research Working Paper No. 6095.
- Household Coping and Response to Government Stimulus in an Economic Crisis" World Bank Policy Research Working Paper No. 6016.
- "Appraising the Thai Village Fund", World Bank Policy Research Working paper No. 5998
- "Estimating the Long-term Impacts of Rural Roads: A Dynamic Panel Approach" World Bank Policy Research Working Paper No. 5867.
- "Can Social Safety Nets Alleviate Seasonal Deprivation? Evidence from Northwest Bangladesh" World Bank Policy Research Working Paper No. 5865 (coauthored with M. Abdul Khaleque and Hussain A. Samad).
- "Energy Poverty in Rural and Urban India: Are the Energy Poor also Income Poor?" Policy Research Working Paper Series 5463, World Bank.
- "Energy access, efficiency, and poverty: How many households are energy poor in Bangladesh?" World Bank Policy Research Working Paper No. 5332, June 2010.

- "Seasonal and extreme poverty in Bangladesh: Evaluating an ultra-poor microfinance project", World Bank Policy Research Working Paper No. 5331, June 2010.
- "Rural Impacts of Rural Electrification: Evidence from Vietnam" World Bank Policy Research Working Paper 5057 (with Barnes, Samad, and Minh).
- "Does the Village Fund Matter in Thailand?" World Bank Policy Research Working Paper 5011 (with Jirawan and Haughton).
- "Evaluating the Impact of Egyptian Social Fund for Development" World Bank Policy Research Working Paper 4993 (with Abou-Ali, El-Azony, El-Laithy, and Haughton).
- "Poverty and Income Seasonality in Bangladesh" World Bank Policy Research Discussion Paper 4923.
- "Welfare Impacts of Rural Electrification: A Case Study from Bangladesh"
 World Bank Policy Research Working Paper #4859 (with Douglas Barnes and Hussain Samad).
- "The Poverty Impact of Rural Roads: Evidence from Bangladesh" World Bank Policy Research Working Paper 3875 (with Zaid Bakht and Gayatri Koolwal).
- "Does Micro-credit Empower Women: Evidence from Bangladesh." World Bank Policy Research Working Paper 2998, (co-authored with Mark Pitt and Jennifer Cartwright).
- "Micro-finance and Poverty: Evidence Using panel Data from Bangladesh."
 World Bank Policy Research Working Paper 2945 (2003).
- "The Role of Family Planning and Targeted Credit Programs in Demographic Changes in Bangladesh." World Bank discussion paper no. 337 (1996), (coauthored with M. Abdul Latif).
- "Targeted credit programs and rural poverty in Bangladesh." World Bank discussion papers 336 (1996).
- "The Bangladesh Rural Advancement Committee's credit programs: Performance and sustainability." World Bank discussion papers 324 (1996), (co-authored with Baqui Khalily).
- "Household and Intra-household Impact of the Grameen Bank and Similar Targeted Credit Programs in Bangladesh." World Bank discussion papers 320 (1996), (co-authored with Mark Pitt).
- "Education achievements and school efficiency in rural Bangladesh." World Bank discussion papers 319 (1996).
- "Measuring the Opportunity Cost of Children's Time in a Developing Country: Implications for Education Sector Analysis and Interventions." Human Capital Development working papers 72. World Bank Human Capital Development (September 1996).
- "Sustainability of a Government Targeted Credit Program: evidence from Bangladesh." World Bank discussion papers 316 (1995), (co-authored with Zahed H. Khan and Baqui Khalily).

- "Grameen Bank: Performance and Sustainability." World Bank discussion papers 306 (1995).
- "Schooling and Cognitive Achievements of Children in Morocco: Can the Government Improve outcomes?" World Bank discussion papers 264 (1994), (co-authored with Baqui Khalily and Zahed H. Khan).
- "Earnings, Occupational Choice, and Mobility in Segmented Labor Markets of India." World Bank discussion papers 154 (1992).
- "How Structure of Production Determines the Demand of Human Capital."
 Policy, research, and external affairs working papers 725. World Bank.
 Population and Human Resources Dept (July 1991).
- "Women's Work, Education, and Family Welfare in Peru." World Bank discussion papers 116 (1991).
- "Labor Market Participation, Returns to Education, and Male-Female Wage Differences in Peru," Policy, research, and external affairs working papers 461, World Bank. Population and Human Resources Dept (July 1990).
- "Improving rural wages in India." Policy, research, and external affairs working papers 276. World Bank. Population and Human Resources Dept (August 1989).