

# Natalia Rigol

Microsoft Research, New England  
One Memorial Dr.  
Cambridge, MA 02142

Phone: (954) 612-1245  
Email: nrigol@hbs.edu  
Homepage: [www.nataliarigol.com](http://www.nataliarigol.com)

## Current Position

Microsoft Research, New England	2018-2019
Harvard Business School, Assistant Professor	2019-

## Education

Bell Post-Doctoral Fellow at the Harvard School of Public Health	2016-2018
Visiting Scholar at the Harvard Kennedy School (Evidence for Policy Design)	2017-2018
Ph.D. Candidate Economics, Massachusetts Institute of Technology	2012 - 2016
M.A. Economics, Massachusetts Institute of Technology	2010 - 2012
B.A. in Economics, Harvard University	2004 - 2008

## Publications

"Does the Classic Microfinance Model Discourage Entrepreneurship Among the Poor? Experimental Evidence from India." with Erica Field, John Papp and Rohini Pande. *American Economic Review*, October 2013, Vol 106.

"Friendship at Work: Can Peer Effects Catalyze Female Entrepreneurship?" with Seema Jayachandran, Rohini Pande and Erica Field *American Economic Journal: Economic Policy*, 8(2): 125-53.

"Do Group Dynamics Influence Social Capital Gains Among Microfinance Clients? Evidence from a Randomized Experiment in Urban India." with Benjamin Feigenberg, Erica Field, Rohini Pande, and Shayak Sarkar. *Journal of Policy Analysis and Management* 33.4 (2014): 932-949.

"Household Matters: Returns to Capital among Female Microentrepreneurs" with Arielle Bernhardt, Erica Field and Rohini Pande. *American Economic Review: Insights. Conditional Acceptance*.

"Male Social Status and Women's Work." with Arielle Bernhardt, Erica Field, Rohini Pande, Simone Schaner, and Charity Troyer-Moore. *AEA Papers and Proceedings*, 2018, 108 : 363-67.

## Working Papers

"Targeting High Ability Entrepreneurs: Mechanism Design in the Field." with Reshmaan Hussam and Benjamin Roth.

"Paying for the Truth: The Efficacy of a Peer Prediction Mechanism in the Field." with Benjamin Roth.

"Habit Formation and Rational Addiction in Handwashing" with Reshmaan Hussam, Atonu Rabbani, and Giovanni Reggiani.

"An Account of One's Own: Can Targeting Benefits Payments Address Social Constraints to Female Labor Force Participation?" with Erica Field, Rohini Pande, Simone Schaner, and Charity Troyer Moore.

"Bank Failures and Output During the Great Depression" with Jeffrey Miron, NBER Working Paper, August 2013.

## Selected Work in Progress

"Improving the Impact of the National Rural Employment Guarantee Scheme by Identifying Corruption and Reducing Leakages in its Electronic Payment Scheme" with Erica Field, Rohini Pande, and Simone Schaner, and Charity Troyer Moore. Field work completed.

"Social Capital, Business Size, Employment, and Microentrepreneurship: Evidence from the Indian Microfinance Crisis" with Rohini Pande and Erica Field. Fieldwork completed.

"The Long-Run Results of a Microcredit Repayment Flexibility Experiment" with Arielle Bernhardt, Patrick Agte, Rohini Pande and Erica Field. Fieldwork completed.

"Market and Person-Level Impacts of G2P Payments in Bangladesh" with Benjamin Roth and Reshmaan Hussam. In the field.

"Mobile Phone Based Interactive Voice Response System to Improve Financial Inclusion" with Erica Field, Rohini Pande, and Simone Schaner, and Charity Troyer Moore. In the field.

"Understanding Barriers to and Impacts of Women's Cell Phone Adoption in India" with Erica Field, Rohini Pande, and Simone Schaner, and Charity Troyer Moore. In the field.

## Research and Teaching Work Experience

Head Teaching Assistant for Introduction to Microeconomics, MIT.	2014, 2016
Teaching Assistant for Introduction to Microeconomics, MIT.	2013
Teaching Assistant for Health Economics, MIT.	2013
Teaching Assistant for Executive Education on Program Evaluation, The Abdul Latif Jameel Poverty Action Lab (J-PAL), Cambridge.	2012
Course Design for Citi-IPA-ADB Executive Education, Harvard University.	2012
Teaching Assistant for "From Harvard to the Field: An Analytical Toolkit for International Development", Harvard University.	2012
Research Assistant to Professors Esther Duflo (MIT) and Rohini Pande (Harvard). Bihar, India.	2011
Research Assistant to Professors Rohini Pande (Harvard) and Erica Field (Duke). Harvard University.	2007 - 2010
Research Assistant to Professor Daniel Chen (Toulouse School of Economics).	2009 - 2010

## Professional Activities

### *Invited Policy Engagement Presentations*

Bill and Melinda Gates Foundation Women's Economic Empowerment Consultation Group. New York City.	2017
DFID and Evidence for Policy Design (EPoD) South Asia Gender Policy Dialogue. Kathmandu.	2017
Bill and Melinda Gates Foundation Financial Services for the Poor. Delhi.	2017
Ministry of Rural Development, State of Madhya Pradesh. Bhopal.	2017
Innovations for Poverty Action (IPA) and CGAP Gender and Finance Workshop. Washington D.C.	2016
Bill and Melinda Gates Foundation Financial Inclusion in India Working Group. Delhi.	2016
Government of Maharashtra Policy Round Table. Cambridge.	2016
Reserve Bank of India Finance and Gender Consultation. Mumbai.	2016
State Bank of India, Department of Rural Development. Mumbai.	2016
J-Pal Executive Education Lectures. Delhi	2015

### *Invited Academic Presentations*

Economics Department; Toulouse School of Economics	2018
Economics Department; Paris School of Economics	2018
Economics Department; Namur University	2018
Economics Department; University of Maryland	2018
NBER Development Session; Cambridge	2018
Finance and Development Conference; London School of Economics	2018
Agricultural and Resource Economics Department; UC, Berkeley	2018
Microsoft Research New England	2018
Economics Department; London School of Economics	2018
Finance Group; London School of Economics	2018
Economics Department; London School of Economics	2018
Economics Group; Yale School of Management	2018
Economics Group; Chicago Booth	2018
Economics Department; Princeton University	2018
TIES Group; MIT Sloan	2018
Economics Department; Harvard University	2018

NOM Unit; Harvard Business School	2018
Entrepreneurial Finance Unit; Harvard Business School	2018
Finance Unit; Harvard Business School	2018
"Barriers to the Success of Female Owned Microenterprises," American Annual Meeting. Philadelphia	2018 Economic Association
"Mechanism Design and Development," American Economic Association Annual Meeting. Philadelphia.	2018
IPA SME Workshop. Cambridge.	2017
IPA SME Workshop. Cambridge.	2015
Private Enterprise Development in Low-income Countries (PEDL) SME Development Conference. London.	2013

## Fellowships, Honors, and Awards

Bell Post-Doctoral Fellowship	2016-2018
USAID Research and Innovation Fellowships program	2014-2015
National Science Foundation Graduate Fellowship	2010-2013
Hispanic Scholarship Fund Citigroup Scholarship	2006-2007
Goldman Sachs Scholarship for Excellence	2005-2006
John Harvard Scholar	2005-2006
Center for International Development Grant	2005-2006

## Research Grants

Bill and Melinda Gates Foundation G2P Bangladesh Grant	2017-2019
Bill and Melinda Gates Foundation Pivotal Ventures Grant	2017-2019
IPA Financial Services for the Poor Initiative	2017-2018
Bill and Melinda Gates Foundation Foundation Grand Challenges Explorations Grant	2016-2018
PEDL Exploratory Grant	2016- 2017
Bill and Melinda Gates Foundation Grant	2015-2017
IZA-DFID GLM-LIC Grant	2014-2015
J-PAL Governance Initiative Pilot Grant	2014-2015
J-PAL Urban Services Initiative Grant	2014-2015
Asian Development Bank Evaluation Grant	2013- 2015
Weiss Family Fund, Harvard	2013-2014, 2014-2015, 2015-2016

DFID Evaluation Grant	2013- 2015
PEDL PhD Student Exploratory Grant	2013- 2015
Agricultural Technology Adoption Initiative (ATAI) Pilot Grant	2013- 2014
George and Obie Shultz Grant	2013- 2014
IPA SME research grant	2011- 2013

## Referee Services

*Quarterly Journal of Economics, American Economic Review, American Economic Review: Insights, American Economic Journal: Applied Economics, American Economic Journal: Economic Policy, Journal of Human Resources, Journal of Finance, Journal of Development Economics.*

## Languages

Spanish (native language), English (fluent), Russian (intermediate), French (beginner), Hindi (beginner).

Last updated: November 13, 2018