University of Delaware Syllabus: Econ 846 Graduate Course in Development Economics

Instructor: Manaswini Rao

Fall 2025

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1 Fundamentals

Class Meetings: Location - Smith Hall Room 341, Tu & Th: 9:35-10:55

Instructor: Manaswini Rao, email: manasrao@udel.edu

Instructor Office Hours: Fridays 2 p.m. - 4 p.m. by appointment via Google Calendar link https://calendar.app.google/faDgv1M3fC3ZxBv87; meeting

at 420 Purnell Hall (email if require Zoom appointment)

Canvas Website: https://udel.instructure.com/courses/1872491

Optional Textbooks: Pranab Bardhan and Chris Udry, 1999, Development

Microeconomics, Oxford University Press;

Debraj Ray, 1998, Development Economics, Princeton Press;

Angus Deaton, 1997, The Analysis of Household Surveys: A Microeconomic

Approach to Development Policy;

Joshua Angrist and Jörn-Steffen Pischke, 2008, Mostly Harmless Econometrics,

Princeton University Press

Prerequisites: ECON 811 (Graduate Micro Theory) and ECON 823 (Gradu-

ate Econometric Theory II)

About the Instructor - Manaswini Rao

I am an Assistant Professor of Economics at the Alfred Lerner College of Business and Economics, University of Delaware. My primary fields of interest are development economics, organizational economics, and the economics of institutions with a focus on legal and judicial institutions on the one hand, and cooperation within agriculture on the other. I teach intermediate microeconomics at the undergraduate level and graduate-level development economics at UD. I have previously taught intermediate microeconomics and development economics at UC Berkeley. For more details on my research and teaching interests, visit my homepage.

As graduate students, I learn from you as much as you learn from me. I would love to hear more from you about your research interests. I'm open to tailoring the course based on what works better for you and what could be improved upon, so please let's have free, open, and respectful dialogue.

2 Course Overview

This course is part of the graduate sequence in development economics. The main aim of this course is to help students develop skills in reading and writing papers in empirical micro-development economics as well as have a basic understanding of economic growth (or macro-dev). This is a topic-based course, and thus, the majority of the course will be working through a few papers in detail (including a combination of classics and recent additions). I will complement this by providing a brief overview of the literature whenever possible (nothing can substitute for experience and reading a rich literature yourself). I will also re-emphasize application of the relevant econometric methods based on the group of papers discussed within topics.

All graduate students interested in applied empirical economics and any other students interested in development economics are welcome to take this course. This course relies on a good understanding of microeconomic theory, econometric theory/applied econometrics, and the prerequisites are ECON 811 and 823, respectively (or their equivalent). Any questions about prerequisites

or enrollment should be directed to me and the department's graduate advisor David Stockman via email stockman@udel.edu.

This class is reading-heavy. You will be required to read all assigned papers for the week. Every class, one or two of you will be called to present the main ideas of any one of the assigned papers, imagining yourself as the authors. The rest of you should assume the role of a discussant or a referee and identify areas for improving the paper.

3 Learning Objectives

The goal of this course is to train you as a development economist. Over the semester, we will learn how to take a practical question, frame using major economic frameworks within development economics, and then apply economic and econometric models to answer it. Research is a highly non-linear process and relies a lot on learning-on-the job. We become better with experience. However, for this course, I have the following learning objectives:

- 1. How to read academic papers (in development economics) and place it within the literature (this course is on development economics but this skill is useful for all other applied micro fields)
- 2. How to arrive at a good research question
- 3. Identifying suitable empirical strategy given data and funding limitations
- 4. How to write a good referee report
- 5. Presenting an academic idea/research proposal
- 6. Data cleaning, transformation, and analysis skills using statistical software packages (Stata, R, Python, or any other tool; learn to code yourself and not rely on canned routines/API calls)

4 Learning Resources

I will post updated lecture notes prior to the corresponding meetings on our Canvas course page. Notes from past year have already been made available to you at the start of the semester. In addition to the lecture notes, you may refer to the above-mentioned optional textbooks for learning. These are classic texts, so it would be nice to have your own copy if development economics is your field.

All papers used in this class will be available either on the web through ProQuest at the UD Library. Please email me if you have difficulty finding any of the papers.

About Canvas

In this class, Canvas, UD's online learning management system, will be used for all course activities and communication channels. All assignments will be posted through the Canvas course site unless otherwise directed. Information on how to use Canvas is available through the Canvas Student Guide. Canvas can also be accessed via MyUD.

5 Learning Assessment

Attendance to lectures is mandatory. Each topic will have 2-3 required readings and multiple recommended readings. As you advance in your PhD, you will learn to read papers faster to glean the main insights. You will also get training in how to write referee reports. We spend a lot of time assessing others' research as well, since peer-review is the main way through which we bring our original work to a larger audience. In this course, you will learn broad guidelines on how to write good referee reports and practice with 2 referee report assignments on recent job market papers in the field.

You will be assessed along the following components listed below, which include presentations, in-class discussions on papers, 2 referee reports, research proposal, continuous data exercises.

Assigned Readings: Each class, starting week 2, will start with a presentation by one or two of you on the required papers. I will invite one of you randomly to provide a 20 min presentation on one of the required readings for the day. Each of you must prepare slides on each of the required readings and must be ready to present any of the papers if called upon. Structure them as follows: the first one/two slides should include a brief summary about the paper in your words - what is the research question, what is the empirical strategy or methodology, what are the main results, why is it important (or not). The remaining slides should be your feedback for the paper. What aspects needed more convincing? What are the key assumptions (for their main result) and are these assumptions satisfied? For empirical papers, these will mainly be about causal inference. For other types of paper, for example, applied theory, these will be about key model assumptions are these convincing? Is there empirical support for these assumptions? You may work at most in groups of two given the small class size. I expect that each of you/your group will select one of the required papers independently of the other groups so that enough of you would have read all the required readings for the class.

Research Proposal: You will be required to write a 3-5 page proposal detailing your motivation, research question, context, data sources, and research design (empirical strategy). The final full proposal will be in the form of in-class presentations. Different parts of the proposal will be regularly assessed through evenly-spaced milestones due on dates mentioned below. Note that this is not a paper requirement since a semester may not be sufficient to acquire data, run analysis, and interpret the results. However, having a good research proposal at hand will help you as you navigate the third year paper requirement and when thinking about ideas for your own job market paper (JMP).

Referee Reports: There will be a total of 2 referee reports, due at regular intervals during the semester as per the course schedule below. I will share example templates and discuss the general guideline for a good report during class. Some existing resources: Alain de Janvry's guidelines here, tips from QJE Editor Larry Katz here, and David Mckenzie's blog on referee statistics. The specific papers to referee are below:

- 1. Aarushi Kalra's JMP "Hate in the Time of Algorithms: Evidence on Online Behavior from a Large-Scale Experiment" you will find a draft version of this paper either on the author's website or on the course webpage (always check the author website for any updated version). Version accessed at the time of drafting this syllabus: https://arxiv.org/abs/2503.06244
- 2. Carolyn Pelnik's JMP "Moving to Profitability? Alleviating Constraints on Microentrepreneur

Location". Version accessed at the time of drafting this syllabus: https://carolynpelnik. com/wp-content/uploads/2025/07/pelnik_microenterprise_location.pdf

Empirical Exercises: For each empirical topics listed below, we will try to replicate some of the main results and make an extension (it can be very small but an extension nonetheless). You will download the dataset from the journal/data-verse to run the replication. Bonus if you try to replicate in a completely different dataset from what the authors use. We will discuss the following main questions during this exercise:

- 1. Overview: Motivation and research question. What is the key research question, why is it important, how do the authors answer it? Compare author's methodology with an ideal design and comment on how close the design is to the ideal. How can it be improved?
- 2. Replication: Can you replicate the main findings? No need to replicate all figures and tables. Pick 1-2 exhibits. Show your code during class.
- 3. Extension: Is there an alternate specification to test the main hypothesis? Is there an alternate explanation (an alternate hypothesis) for the main result? You can also extend the paper by downloading an entirely different dataset with similar variables and run the main analysis.

Course Grade Distribution

This is a graduate class, so grades don't matter. Unless you do terribly by not attending class or not turning in assignments, you should get a grade B or higher.

IN-CLASS PRESENTATIONS AS AUTHORS: 40% of the course grade in total

IN-CLASS PARTICIPATION AS DISCUSSANTS: 10% of the course grade in

2 REFEREE REPORTS: 10% of the course grade each (total 20%)

1 RESEARCH PROPOSAL: 20%

EMPIRICAL EXERCISES: 10% of the course grade

Important Timelines 6

RESEARCH PROPOSAL MILESTONE 1: Research question and motivation (1 paragraph) DUE 09/11/209 REFEREE REPORT 1: DUE 09/25/2025

RESEARCH PROPOSAL MILESTONE 2: Data and empirical strategy (1 page), DUE 10/16/2025

REFEREE REPORT 2: DUE 10/30/2025

PROPOSAL PRESENTATIONS: Dec 4th and 9th, in-class

7 Course Schedule

WEEK 1 Course Introduction and Econometrics Review

Required Readings: Deaton 1997 Chapter 1; Angrist and Pischke 2008 Chapters 1-3

WEEK 2 Measurement and tools in Development Econ + Separation Failures **Required Readings**: Deaton 1997 Chapter 2, Duflo et al. 2007; Imbens 2024; Benjamin 1992; LaFave and Thomas 2016

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 3 Consumption Smoothing, Risk, and Insurance

Required Readings: Fink et al. 2020; Adhvaryu et al. 2021; Karlan et al. 2014; Cole et al. 2014

Recommended Readings: Rosenzweig and Wolpin 1993; Banerjee and Duflo 2007; Burke et al. 2018; Karlan et al. 2019

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 4 Credit and Mobile Money

Required Readings: Karlan and Zinman 2008; Jack and Suri 2014; Karlan and Zinman 2009; Suri et al. 2021

Recommended Readings: de Mel et al. 2008; Banerjee and Duflo 2014; Blouin and Macchiavello 2019; Beaman et al. 2023

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 5 Other financial products (Savings, MFI) and Cash transfers

Required Readings: Dupas and Robinson 2013b; Banerjee et al. 2015a; Almås et al. 2019; Egger et al. 2022

Recommended Readings: Dupas and Robinson 2013a; Meager 2019; Breza and Kinnan 2021

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 6 Poverty traps

Required Readings: Banerjee et al. 2015b; Balboni et al. 2021

Recommended Readings: Bandiera et al. 2017; Banerjee et al. 2019

WEEK 7 Learning and Agricultural Technology

Required Readings: Foster and Rosenzweig 1995; Duflo et al. 2011; Suri 2011

Recommended Readings: Foster and Rosenzweig 2010; de Janvry et al. 2024

Empirical Exercise In-class: Bring your laptops for in-class data workshop

WEEK 8 Social Networks

Required Readings: Banerjee et al. 2013; Beaman et al. 2021; Breza et al. 2020

Recommended Readings: Munshi and Rosenzweig 2016; Cai and Szeidl 2017

WEEK 9 Labor markets and separation failures

Required Readings: Bazzi 2017; Jones et al. 2022; Donovan et al. 2023

Recommended Readings: VoxDev Lit Reviews on Training Entrepreneurs available here and Barriers to Search and Hiring in Urban Labor Markets available here

WEEK 10 Economies of Scale: Micro-Macro interface

Required Readings: Buera et al. 2011; Gollin et al. 2021

Recommended Readings: Buera et al. 2023, VoxDev Lit Review on

International Trade available here

WEEK 11 Firms and development

Required Readings: Bloom et al. 2012; Burchardi et al. 2018; Méndez and Van Patten 2022

Recommended Readings: Buera et al. 2015, VoxDev Lit Review on Informality available here

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 12 Bureaucracy, Political Economics, and Development Economics **Required Readings**: Muralidharan et al. 2016; Dal Bó et al. 2021; Amaral et al. 2023

Recommended Readings: VoxDev Lit Review on Bureaucracy available here

Empirical Exercise In-class: Bring your laptops to download and load datasets relevant for the replication/data analysis

WEEK 13 Psychology and development: Time Preferences, Cognitive Biases **Required Readings**: Ashraf et al. 2006; Kaur 2019; Breza et al. 2017 **Recommended Readings**: Berkouwer and Dean 2022; Duquennois 2022; Jagnani 2024

Empirical Exercise In-class: Bring your laptops for in-class data workshop

WEEK 14/15

Research Proposal Presentations: 2 classes for presentation, 20-30 min per presentation

8 Reading List

- Adhvaryu, Achyuta, Namrata Kala, and Anant Nyshadham, "Booms, Busts, and Household Enterprise: Evidence from Coffee Farmers in Tanzania," *The World Bank Economic Review*, October 2021, 35 (3), 586–603.
- Almås, Ingvild, Johannes Haushofer, and Anders Kjelsrud, "The Income Elasticity for Nutrition: Evidence from Unconditional Cash Transfers in Kenya," Working Paper 25711, National Bureau of Economic Research March 2019.
- Amaral, Sofia, Girija Borker, Nathan Fiala, Anjani Kumar, Nishith Prakash, and Maria Micaela Sviatschi, "Sexual Harassment in Public Spaces and Police Patrols: Experimental Evidence from Urban India," Working Paper 31734, National Bureau of Economic Research September 2023.
- Ashraf, Nava, Dean Karlan, and Wesley Yin, "Tying Odysseus to the Mast: Evidence From a Commitment Savings Product in the Philippines*," *The Quarterly Journal of Economics*, 05 2006, 121 (2), 635–672.
- Balboni, Clare, Oriana Bandiera, Robin Burgess, Maitreesh Ghatak, and Anton Heil, "Why Do People Stay Poor?*," The Quarterly Journal of Economics, 12 2021, 137 (2), 785–844.
- Bandiera, Oriana, Robin Burgess, Narayan Das, Selim Gulesci, Imran Rasul, and Munshi Sulaiman, "Labor Markets and Poverty in Village Economies*," *The Quarterly Journal of Economics*, 03 2017, 132 (2), 811–870.
- Banerjee, Abhijit, Arun G. Chandrasekhar, Esther Duflo, and Matthew O. Jackson, "The Diffusion of Microfinance," *Science*, 2013, 341 (6144), 1236498.
- _ , **Dean Karlan, and Jonathan Zinman**, "Six Randomized Evaluations of Microcredit: Introduction and Further Steps," *American Economic Journal: Applied Economics*, January 2015, 7 (1), 1–21.
- _ , _ , Robert Osei, Hannah Trachtman, and Christopher Udry, "Unpacking a multifaceted program to build sustainable income for the very poor," *Journal of Development Economics*, 2022, 155, 102781.

- _ , Emily Breza, Esther Duflo, and Cynthia Kinnan, "Can Microfinance Unlock a Poverty Trap for Some Entrepreneurs?," Working Paper 26346, National Bureau of Economic Research October 2019.
- _ , Esther Duflo, Nathanael Goldberg, Dean Karlan, Robert Osei, William Parienté, Jeremy Shapiro, Bram Thuysbaert, and Christopher Udry, "A multifaceted program causes lasting progress for the very poor: Evidence from six countries," *Science*, 2015, 348 (6236), 1260799.
- Banerjee, Abhijit V. and Esther Duflo, "The Economic Lives of the Poor," *Journal of Economic Perspectives*, March 2007, 21 (1), 141–168.
- _ and _ , "Do Firms Want to Borrow More? Testing Credit Constraints Using a Directed Lending Program," The Review of Economic Studies, 02 2014, 81 (2), 572–607.
- **Bazzi, Samuel**, "Wealth Heterogeneity and the Income Elasticity of Migration," *American Economic Journal: Applied Economics*, April 2017, 9 (2), 219–55.
- Beaman, Lori, Ariel BenYishay, Jeremy Magruder, and Ahmed Mushfiq Mobarak, "Can Network Theory-Based Targeting Increase Technology Adoption?," *American Economic Review*, June 2021, 111 (6), 1918–1943.
- _ , Dean Karlan, Bram Thuysbaert, and Christopher Udry, "Selection Into Credit Markets: Evidence From Agriculture in Mali," *Econometrica*, 2023, 91 (5), 1595–1627.
- **Benjamin, Dwayne**, "Household Composition, Labor Markets, and Labor Demand: Testing for Separation in Agricultural Household Models," *Econometrica*, 1992, 60 (2), 287–322.
- Berkouwer, Susanna B. and Joshua T. Dean, "Credit, Attention, and Externalities in the Adoption of Energy Efficient Technologies by Low-Income Households," *American Economic Review*, October 2022, 112 (10), 3291–3330.
- Bloom, Nicholas, Benn Eifert, Aprajit Mahajan, David McKenzie, and John Roberts, "Does Management Matter? Evidence from India *," The Quarterly Journal of Economics, 11 2012, 128 (1), 1–51.
- Blouin, Arthur and Rocco Macchiavello, "Strategic Default in the International Coffee Market*," The Quarterly Journal of Economics, 01 2019, 134 (2), 895–951.
- **Breza, Emily and Cynthia Kinnan**, "Measuring the Equilibrium Impacts of Credit: Evidence from the Indian Microfinance Crisis*," *The Quarterly Journal of Economics*, 05 2021, 136 (3), 1447–1497.
- _ , Arun G. Chandrasekhar, Tyler H. McCormick, and Mengjie Pan, "Using Aggregated Relational Data to Feasibly Identify Network Structure without Network Data," *American Economic Review*, August 2020, 110 (8), 2454–84.
- _ , Supreet Kaur, and Yogita Shamdasani, "The Morale Effects of Pay Inequality*," The Quarterly Journal of Economics, 10 2017, 133 (2), 611–663.
- Buera, Francisco J., Joseph P. Kaboski, and Robert M. Townsend, "From Micro to Macro Development," *Journal of Economic Literature*, June 2023, 61 (2), 471–503.

- _ , _ , and Yongseok Shin, "Finance and Development: A Tale of Two Sectors," American Economic Review, August 2011, 101 (5), 1964–2002.
- _ , _ , and _ , "Entrepreneurship and Financial Frictions: A Macrodevelopment Perspective," Annual Review of Economics, 2015, 7 (Volume 7, 2015), 409–436.
- Burchardi, Konrad B, Selim Gulesci, Benedetta Lerva, and Munshi Sulaiman, "Moral Hazard: Experimental Evidence from Tenancy Contracts*," *The Quarterly Journal of Economics*, 09 2018, 134 (1), 281–347.
- Burke, Marshall, Lauren Falcao Bergquist, and Edward Miguel, "Sell Low and Buy High: Arbitrage and Local Price Effects in Kenyan Markets*," *The Quarterly Journal of Economics*, 12 2018, 134 (2), 785–842.
- Bó, Ernesto Dal, Frederico Finan, Nicholas Y. Li, and Laura Schechter, "Information Technology and Government Decentralization: Experimental Evidence From Paraguay," *Econometrica*, 2021, 89 (2), 677–701.
- Cai, Jing and Adam Szeidl, "Interfirm Relationships and Business Performance*," The Quarterly Journal of Economics, 12 2017, 133 (3), 1229–1282.
- Cole, Shawn, Daniel Stein, and Jeremy Tobacman, "Dynamics of Demand for Index Insurance: Evidence from a Long-Run Field Experiment," *American Economic Review*, May 2014, 104 (5), 284–90.
- de Janvry, Alain, Manaswini Rao, and Elisabeth Sadoulet, "Seeding the Seeds: Role of Social Structure in Agricultural Technology Diffusion," SSRN Scholarly Paper, Rochester, NY June 2024.
- de Mel, Suresh, David McKenzie, and Christopher Woodruff, "Returns to Capital in Microenterprises: Evidence from a Field Experiment*," *The Quarterly Journal of Economics*, 11 2008, 123 (4), 1329–1372.
- Donovan, Kevin, Will Jianyu Lu, and Todd Schoellman, "Labor Market Dynamics and Development*," The Quarterly Journal of Economics, 05 2023, 138 (4), 2287–2325.
- **Duflo, Esther, Michael Kremer, and Jonathan Robinson**, "Nudging Farmers to Use Fertilizer: Theory and Experimental Evidence from Kenya," *American Economic Review*, October 2011, 101 (6), 2350–90.
- _ , Rachel Glennerster, and Michael Kremer, "Chapter 61 Using Randomization in Development Economics Research: A Toolkit," in T. Paul Schultz and John A. Strauss, eds., *Handbook of Development Economics*, Vol. 4 of *Handbook of Development Economics*, Elsevier, 2007, pp. 3895—3962.
- **Dupas, Pascaline and Jonathan Robinson**, "Savings Constraints and Microenterprise Development: Evidence from a Field Experiment in Kenya," *American Economic Journal: Applied Economics*, January 2013, 5 (1), 163–92.
- _ and _ , "Why Don't the Poor Save More? Evidence from Health Savings Experiments," American Economic Review, June 2013, 103 (4), 1138–71.

- **Duquennois, Claire**, "Fictional Money, Real Costs: Impacts of Financial Salience on Disadvantaged Students," *American Economic Review*, March 2022, 112 (3), 798–826.
- Egger, Dennis, Johannes Haushofer, Edward Miguel, Paul Niehaus, and Michael Walker, "General Equilibrium Effects of Cash Transfers: Experimental Evidence From Kenya," *Econometrica*, 2022, 90 (6), 2603–2643.
- Fink, Günther, B. Kelsey Jack, and Felix Masiye, "Seasonal Liquidity, Rural Labor Markets, and Agricultural Production," *American Economic Review*, November 2020, 110 (11), 3351–92.
- Foster, Andrew D. and Mark R. Rosenzweig, "Learning by Doing and Learning from Others: Human Capital and Technical Change in Agriculture," *Journal of Political Economy*, 1995, 103 (6), 1176–1209.
- _ and _ , "Microeconomics of Technology Adoption," Annual Review of Economics, 2010, 2 (Volume 2, 2010), 395–424.
- Gollin, Douglas, Casper Worm Hansen, and Asger Mose Wingender, "Two Blades of Grass: The Impact of the Green Revolution," *Journal of Political Economy*, 2021, 129 (8), 2344–2384.
- Imbens, Guido W., "Causal Inference in the Social Sciences," Annual Review of Statistics and Its Application, 2024, 11 (Volume 11, 2024), 123–152.
- Jack, William and Tavneet Suri, "Risk Sharing and Transactions Costs: Evidence from Kenya's Mobile Money Revolution," *American Economic Review*, January 2014, 104 (1), 183–223.
- **Jagnani, Maulik**, "Children's Sleep and Human Capital Production," *The Review of Economics and Statistics*, 07 2024, 106 (4), 983–996.
- Jones, Maria, Florence Kondylis, John Loeser, and Jeremy Magruder, "Factor Market Failures and the Adoption of Irrigation in Rwanda," *American Economic Review*, July 2022, 112 (7), 2316–52.
- Karlan, Dean and Jonathan Zinman, "Observing Unobservables: Identifying Information Asymmetries With a Consumer Credit Field Experiment," *Econometrica*, 2009, 77 (6), 1993–2008.
- _ , Robert Osei, Isaac Osei-Akoto, and Christopher Udry, "Agricultural Decisions after Relaxing Credit and Risk Constraints *," The Quarterly Journal of Economics, May 2014, 129 (2), 597–652.
- Karlan, Dean S. and Jonathan Zinman, "Credit Elasticities in Less-Developed Economies: Implications for Microfinance," *American Economic Review*, June 2008, 98 (3), 1040–68.
- Karlan, Dean, Sendhil Mullainathan, and Benjamin N. Roth, "Debt Traps? Market Vendors and Moneylender Debt in India and the Philippines," *American Economic Review: Insights*, June 2019, 1 (1), 27–42.
- Kaur, Supreet, "Nominal Wage Rigidity in Village Labor Markets," American Economic Review, October 2019, 109 (10), 3585–3616.

- **LaFave, Daniel and Duncan Thomas**, "Farms, Families, and Markets: New Evidence on Completeness of Markets in Agricultural Settings," *Econometrica*, 2016, 84 (5), 1917–1960.
- Meager, Rachael, "Understanding the Average Impact of Microcredit Expansions: A Bayesian Hierarchical Analysis of Seven Randomized Experiments," American Economic Journal: Applied Economics, January 2019, 11 (1), 57–91.
- Munshi, Kaivan and Mark Rosenzweig, "Networks and Misallocation: Insurance, Migration, and the Rural-Urban Wage Gap," American Economic Review, January 2016, 106 (1), 46–98.
- Muralidharan, Karthik, Paul Niehaus, and Sandip Sukhtankar, "Building State Capacity: Evidence from Biometric Smartcards in India," *American Economic Review*, October 2016, 106 (10), 2895–2929.
- Méndez, Esteban and Diana Van Patten, "Multinationals, Monopsony, and Local Development: Evidence From the United Fruit Company," *Econometrica*, 2022, 90 (6), 2685–2721.
- Rosenzweig, Mark R. and Kenneth I. Wolpin, "Credit Market Constraints, Consumption Smoothing, and the Accumulation of Durable Production Assets in Low-Income Countries: Investments in Bullocks in India," *Journal of Political Economy*, 1993, 101 (2), 223–244. Publisher: University of Chicago Press.
- Suri, Tavneet, "Selection and Comparative Advantage in Technology Adoption," *Econometrica*, 2011, 79 (1), 159–209.
- _ , Prashant Bharadwaj, and William Jack, "Fintech and household resilience to shocks: Evidence from digital loans in Kenya," Journal of Development Economics, 2021, 153, 102697.

9 UD Academic Policies

The Safety of Our Learning Environment

Student learning can only occur when students and their instructors feel safe, respected, and supported by each other. To ensure that our learning environment is as safe as possible, you are expected to abide by the most up-to-date University of Delaware's COVID-19 Guidelines,

Academic Honesty

This course is bound by the university's Code of Academic Conduct. Note that it is a violation of the Code to post materials from this course on other websites or forums without the permission of the instructor. Cheating and plagiarism will not be tolerated. You may cite work of others but cannot copy without providing due credit.

Please familiarize yourself with UD policies regarding academic dishonesty. The Academic Honesty Policy states: "Students must be honest and forthright in their academic studies. Students are expected to do their own work and must give proper credit for any work not their own. Students may neither give nor receive unauthorized assistance. Engaging in academic dishonesty, or allowing other students to do the same, corrupts the educational process and diminishes the quality of a

University of Delaware degree." View the university's procedures for resolving academic dishonesty concerns. Contact Community Standards & Conflict Resolution at communitystandards@udel.edu or (302) 831-2117.

Full text of the Code can be found at https://www.udel.edu/students/community-standards/academic-integrity/.

Harassment, Discrimination, and Sexual Misconduct

The University of Delaware works to promote an academic and work environment that is free from all forms of discrimination, including harassment and sexual misconduct. As a member of the community, your rights, resources and responsibilities are reflected in the Non-Discrimination, Sexual Misconduct, and Title IX policy. Please familiarize yourself with this policy at the University's Office of Equity & Inclusion's website. You can report any concerns to the University's Office of Equity & Inclusion (302) 831-8063 or at titleixcoordinator@udel.edu. you can report anonymously through UD Police (302) 831-2222 or the EthicsPoint Compliance Hotline.

- Read the full policy.
- File a report.

Faculty Statement on Disclosures of Instances of Sexual Misconduct

If, at any time during this course, I happen to be made aware that a student may have been the victim of sexual misconduct (including sexual harassment, sexual violence, domestic/dating violence, or stalking), I am a responsible employee, which means I am directed to report any incident of sexual harassment or misconduct to the University's Title IX Coordinator. The Title IX Coordinator will then meet with the student to discuss how the University will respond to the report and the student's rights and options, to offer resources, and to ensure that the student and the campus community are safe. If such a situation is disclosed to me in class, in a paper assignment, or in office hours, I promise to protect your privacy—I will not disclose the incident to anyone but the Title IX Coordinator in a confidential manner.

For more information on Sexual Misconduct policies, where to get help, and reporting information, please refer to www.udel.edu/sexualmisconduct. You can also send an email to the Title IX Coordinator at titleixcoordinator@udel.edu. At UD, we provide 24/7/365 crisis assistance and victim advocacy and counseling. Contact 302-831-1001 to get in touch with a sexual offense support advocate, as well as confidential and anonymous counseling services for other concerns.

Accommodations for Students with Disabilities

Any student who may need disability-related accommodations should contact the Office of Disability Support Services (DSS) office as soon as possible. For more information, please visit Getting Registered at DSS. Contact DSS by phone: 302-831-4643; fax: 302-831-3261; website: www.udel.edu/dss; email: dssoffice@udel.edu; or visit 240 Academy Street, Alison Hall Suite 130 during business hours (8-5 M-F).

Non-Discrimination

The University of Delaware does not discriminate against any person on the basis of race, color, national origin, sex, gender identity or expression, sexual orientation, genetic information, marital status, disability, religion, age, veteran status or any other characteristic protected by applicable law in its employment, educational programs and activities, admissions policies, and scholarship and loan programs as required by Title IX of the Educational Amendments of 1972, the Americans with Disabilities Act of 1990, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights Act of 1964, and other applicable statutes and University policies. The University of Delaware also prohibits unlawful harassment including sexual harassment and sexual violence. For inquiries or complaints related to non-discrimination policies, please contact: Office of Equity & Inclusion-oei@udel.edu, (302) 831-8063 For complaints related to Section 504 of the Rehabilitation Act of 1973 and/or the Americans with Disabilities Act, please contact: Office of Disability Support Services, dssoffice@udel.edu, Alison Hall, Suite 130, Newark, DE 19716 (302) 831-4643 OR contact the U.S. Department of Education - Office for Civil Rights

10 Student Resources

College students often experience things that may interfere with academic success such as academic stress, sleep problems, juggling responsibilities, life events, relationship concerns, or feelings of anxiety, hopelessness, or depression. If you are experiencing any of the above in a way that is negatively impacting your ability to participate fully in the learning activities for this class, I strongly encourage you to get in touch with me. Additionally, I have provided information from other campus-wide units below.

- Contact me: If you are struggling with this class, please check-in during office hours or contact me by email at manasrao@udel.edu
- Check-in with your academic advisor or the Assistant Dean for Student Services in your college: If you are struggling in multiple classes, unsure whether you are making the most of your time at UD, or unsure what academic resources are available at UD.
- UD's Center for Counseling & Student Development (CCSD), TimelyCare, and UD Helpline
 - UD's Center for Counseling & Student Development (CCSD) provides cost-free and confidential mental health services promoting psychological wellbeing so that students can be more successful in their academic, personal, and career pursuits. CCSD provides in-person services including walk-in urgent visits, scheduled individual and group counseling, and consultation for students, parents, and faculty.
 - CCSD partners with TimelyCare to provide scheduled counseling and health coaching via telehealth.
 - For 24/7 mental health support, students have the option of calling the UD Helpline at 302-831-1001 or accessing TimelyCare's Talk Now service through the TimelyCare app or online. Visit CCSD's website for additional information and resources.
- UD's Crisis Text Line: Text "UDTEXT" (or "STEVE" for students desiring to connect with a professional who specializes in supporting students of color) to 741741 for confidential text message support.

• Division of Student Life: Explore the Student Life's Wellbeing webpage for a comprehensive listing of well-being resources, activities, and services available to all students.

Lerner Diversity Council

At Lerner College of Business and Economics, we celebrate diversity, amplify voices, and promote understanding and belonging through open dialogue, impactful initiatives, and engaging programs. In [our classroom/insert course here], we value human diversity in all its richly complex and multifaceted forms – expressed through race and ethnicity, culture, political and social views, religious and spiritual beliefs, language and geographic characteristics, gender, gender identities, and sexual orientations, learning and physical abilities, age, and social or economic classes. Should you encounter any concerns or issues, particularly related to inclusivity or discrimination, we encourage you to reach out to your professor, the Office of Equity and Inclusion, and/or the Dean of Students for support and resolution.

Discover more about our upcoming events by visiting the LDC Events page and take the step to pledge your commitment to diversity and inclusion by signing the Lerner Promise. For more information and/or to volunteer, please contact Professor Anu Sivaraman (anusiva@udel.edu).

Please scan below to sign now

