

## **ADEL VARGHESE**

George Bush School of Government and Public Service      979.862.4779 (w)  
Mail Stop 4220      979.696.8970 (h)  
Texas A and M University      Citizenship: USA  
College Station, TX 77843-4220      avarghese@bushschool.tamu.edu

### **EDUCATION**

Ph.D., Economics, *University of Pennsylvania*, Philadelphia, PA      May 1996  
Dissertation: *Formal and Informal Credit Markets: A Theoretical and Empirical Analysis*  
Committee: Mark Rosenzweig (supervisor), Andrew Foster, Gary Gorton, Stephen Morris.  
Fields: Development Economics and International Economics.  
B. A., Economics and Mathematics, *Bucknell University*, Lewisburg, PA      May 1988

### **CURRENT APPOINTMENT**

Visiting Assistant Professor,      September 2004-present  
George Bush School of Government and Public Service

### **OTHER APPOINTMENTS**

Assistant Professor, Department of Economics, *St. Louis University*.      September 1995-May 2004  
Consultant, *DRI-WFEA*, Bala Cynwyd, PA      1993-1996  
Wrote country reports on the Philippines and Pakistan.

### **TEACHING EXPERIENCE**

*Intermediate Microeconomics* for Undergraduates [Overall evaluation for instructor, 4.6/5 (Spring 2002),  
4.3/5 (Spring 2003)].  
*Managerial Economics* for MBA students [Overall evaluation for instructor, 4.7/5 (Spring 2002),  
3.8/5 (Spring 2003)].  
*Development Economics* for Undergraduates [Overall evaluation for instructor, 4/5 (Spring 2002),  
4.5/5 (Spring 2003)].

### **PRESENTATIONS**

“Bank-Moneylender Credit Linkages,” Midwest Economics Meetings, St. Louis, March 2003.  
Organizer and chair, “Microeconomics of Development,” Eastern Economics Association  
Conference, New York, February 2003.  
“Bank-Moneylender Credit Linkages,” Eastern Economics Association Conference, New York,  
February 2003.  
Organizer and chair, “Lender Choice in Rural Credit Markets,” American Economics Association  
Meetings, Atlanta, January 2002.  
“Lender Choice of Location,” American Economics Association Meetings, Atlanta, January 2002.  
“The Dynamics of Financial Contracts in Formal and Informal Credit Markets,” Western  
Economics Association Conference, San Francisco, July 1996.

## **PUBLICATIONS and WORKING PAPERS**

- “Bank-Moneylender Linkages as an Alternative to Competition,” *Oxford Economic Papers*, forthcoming.
- “Can Moneylenders Link with Banks ? Theory and Evidence from Indian Villages,” Working Paper, March 2003.
- “Bank-Moneylender Credit Linkages: Theory and Practice,” Working Paper, May 2003.
- “Lender Choice of Location,” (joint with Ranjula Bali), Working Paper.
- “Inflation Uncertainty in Credit Markets,” (joint with Taner Yagit), Working Paper.
- “Borrower Choice in Rural Credit Markets,” Working Paper.

## **REVIEWS**

- Women and Microcredit in Rural Bangladesh by Aminur Rahman *American Anthropologist*, March 2001.
- The Microfinance Revolution, by Marguerite Robinson, *Journal of Asian Economics* 156.
- Microeconomics, First Edition by Richard Sexton.
- Economic Development, Seventh Edition by Michael Todaro.
- Microeconomics, First Edition by Don Waldman.
- Strategic Thinking by David Robinson.
- Reviewer for *Journal of Development Economics* and *World Development*

## **SERVICE**

- Faculty representative on Human Resources Board of Trustees Sub-committee.
- Faculty representative on university-wide Parking Committee.
- Faculty representative on university-wide Disabilities Committee.
- Participated in Heartland Conference for Jesuit Schools in Omaha, Nebraska.
- Presented on globalization for World Food Hunger Day.

## **REFERENCES**

Mark Rosenzweig  
Mohamed Kamal Professor of Public Policy  
Harvard University  
79 John F. Kennedy Street  
Cambridge, MA 02138  
617.495.1100  
[mark\\_rosenzweig@harvard.edu](mailto:mark_rosenzweig@harvard.edu)

Andrew Foster  
Professor, Department of Economics  
Brown University  
Box B  
Providence, RI 02912  
401.863.2537  
[afoster@brown.edu](mailto:afoster@brown.edu)

Mohammed Islam  
Chairman, Department of Economics  
St. Louis University  
3674 Lindell Blvd.  
St. Louis, MO 63108  
314.977.3822  
[islampq@slu.edu](mailto:islampq@slu.edu)

Patrick Welch  
Professor, Department of Economics  
St. Louis University,  
3674 Lindell Blvd.  
St. Louis, MO 63108  
314.977.3814  
[welchpj@slu.edu](mailto:welchpj@slu.edu)