

KANNAN NARAYANASWAMY

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Education

University of Illinois at Urbana Champaign <i>Ph.D. in Economics</i>	Champaign, IL, US 2024 - Present
Barcelona School of Economics <i>M.S. in Economics</i>	Barcelona, Spain 2021 - 2022
University of Madras <i>M.A. in Econometrics</i>	Chennai, India 2016 - 2018
Loyola College <i>B.A. in Economics</i>	Chennai, India 2012 - 2015

Research

“Bank Expansion and Moneylender Interest Rates: RDD Evidence from India” with Liss Briones, Evgeny Gushchin and Victoria Chiseliov (*Revised and Resubmitted, Journal of Development Studies*)

Abstract: This paper studies how bank expansion affects moneylender interest rates in India, with a focus on distinguishing between competition and adverse selection mechanisms. Using the exogenous variation from the Reserve Bank of India’s 2005 Branch Authorisation Policy — which incentivised bank branch openings in districts exceeding the national average population per branch threshold — we implement a fuzzy Regression Discontinuity Design. Treated districts saw 19% lower moneylender rates five to eight years later, robust to borrower wealth, loan characteristics, and credit uptake controls. Heterogeneity analysis shows the effect is driven by short- and medium-term loans — moneylenders’ core market. These results point to competition playing a central role, with bank expansion weakening moneylenders’ market power and lowering household borrowing costs, while offering limited support for a dominant adverse selection mechanism.

Work Experience

Abdul Latif Jameel Poverty Action Lab (South Asia) Research Associate	Chennai, India Aug 2022 – Jul 2024
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- Managed implementation and data operations across multiple studies in education, health and early childhood development.
- Worked for Principal Investigators (Costas Meghir (Yale), Chris Nielsen (Yale), Esther Duflo (MIT) and Glenn Ellison (MIT)) on survey design, study refinement, and empirical analysis.
- Supervised field teams and ensured data quality compliance.
- Developed Stata scripts for cleaning, analysis, and reporting to stakeholders.
- Contributed to successful funding proposals supporting large-scale evaluations.

Sambodhi Research and Communications Research Consultant	Delhi NCR, India Feb 2020 - Aug 2021
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- Led baseline study for WaterAid India across 180 Gram Panchayats in 6 states.
- Managed multi-instrument survey covering 11,000+ households and supervised 80+ enumerators.
- Designed dashboards and validated WASH indicators against national benchmarks.

- Performed data analysis linking water quality and disease incidence.

Akara Research and Technologies

Research Associate

Chennai, India

Jun 2018 – Jan 2020

- Led a state-level skill gap study for the Government of Tamil Nadu’s Skill Development Corporation to inform workforce planning.
- Contributed to the development of a GIS-linked database of households and establishments to support urban WASH monitoring and municipal property tax systems.

Certifications

MITx MicroMasters in Data, Economics and Development Policy, 2023

Technical Skills

- Programming: Stata, R & Python
- GIS: ArcGIS & QGIS
- Survey Tools: SurveyCTO & mWater

Languages

English (Full Professional), Tamil (Native), Telugu (Native), Hindi (Basic)