

SYED T. SAAD

CURRICULUM VITAE

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Concentration

Development, Health Economics, Applied Econometrics, Household Economics, Labor Economics

Education

2009 (Expected) **Ph.D. Economics**
[University of North Carolina at Chapel Hill](#), Chapel Hill, NC

Dissertation Topic: Essays on microfinance: Financial and social impacts
Advisor: Prof. John Akin

1999 - 2003 **B.A. Economics & Minor in Mathematics**
Magna cum laude
[University of North Carolina at Chapel Hill](#), Chapel Hill, NC

Teaching Experience

2006 - present ***Graduate Teaching Consultant***
[Center for Faculty Excellence](#), UNC-Chapel Hill

- Prepare and conduct workshops on teaching for faculty and Graduate Teaching Assistants (GTA), lead microteaching sessions, meet with individual GTAs and discuss any teaching-related issue or problem, coordinate and facilitate an annual orientation for teaching at Carolina for new GTAs, and revise existing publications by the Center.

2005 - Present ***Instructor***, Department of Economics, UNC-Chapel Hill

Courses: Intermediate Microeconomic Theory; Introductory Economics

- Design and deliver lectures to classes of 40-50 students. This involves preparation of lessons, lecture notes, assignments, and exams, and evaluation and assessment of students' work.

- 2004 - 2005 **Teaching Assistant**, Department of Economics, UNC-Chapel Hill
Courses: Introductory Economics
- Prepare and conduct weekly recitations, held office hours for classes of 40-50 students, and prepare and grade exams.
- 2002 - 2004
(Summers) **Teaching Assistant**, Summer Bridge Program, UNC-Chapel Hill
Courses: Calculus
- Assist the lead instructor and teach calculus to freshmen in a program that helps minority students bridge the transition from high school to college. Thus, the role is that of a mentor as well as a tutor in helping the students settle into college life and classes.

Research Experience

- 2004 - 2005 **Research Assistant**, [Center for Competitive Economies](#), UNC Kenan-Flager Business School
- Gather and analyze data from top 100 businesses across North Carolina

Professional Development

- 2007 August **Future Faculty Fellowship Program**, UNC-Chapel Hill
Center for Faculty Excellence
- The program is a six day intensive interdisciplinary program for senior-level graduate students. It serves to meet professional development goals by improving the instructional planning and teaching skills and by preparing the participants to meet their future faculty responsibilities in research, service, and leadership prior to completion of their degrees.
- 2004 Fall **Teacher Training Program Certificate** , UNC-Chapel Hill
Department of Economics
- This program outlines strategies for class preparation, active learning, class management, test preparation, evaluation and provides observation and feedback on teaching performance.

Awards and Honors

- 2004 - Present UNC Graduate School Tuition Scholarship
2007 Summer UNC Future Faculty Fellowship
2002- Present [Phi Sigma Pi National Honor Society](#)

Association

American Economic Association, Southern Economic Association

Conference and Seminar

“The effect of gender-based returns to borrowing on intra-household resource allocation in rural Bangladesh” (Presenter)

Southern Economic Association Annual Meeting, Washington, D.C, November 2008

Applied Micro Graduate Student Workshop, UNC-Chapel Hill, September 2008

NC Applied Microeconomic Seminar, Raleigh, NC, April 2007

“The effect of credit and non-credit services on self-employment profit: Do different sources of borrowing matter in rural Bangladesh?”(Presenter)

Carolina Microfinance Initiative, Chapel Hill, NC, January 2008

NC Applied Microeconomic Seminar, Raleigh, NC, April 2007

Sex, Disasters, and Social Values (Discussant)

Southern Economic Association Annual Meeting, Washington, D.C, November 2008

Related Skills

Computer Skills

STATA, SAS, Eviews, Microsoft Office, Matlab, L^AT_EX

Language Skills

Bengali (native), English (fluent)

Citizenship Status

Bangladesh

United States Permanent Resident (Citizenship expected December 2008)

Research Papers

“The effect of gender-based returns to borrowing on intra-household resource allocation in rural Bangladesh” [JOB MARKET PAPER]

This paper examines the effect of male and female self-employment returns to borrowing in rural Bangladesh on intra-household resource allocation and decision making processes and how the effect differs when the borrowing sources vary. I measure intra-household allocation via household expenditure patterns. Individuals borrow from either micro-credit sources under a group-contract or non-micro sources under individual-contract and invest in self-employment activities. When the husband borrows, the profit net of cost of borrowing is defined as male returns to borrowing. I use an Instrumental Variable (IV) estimation approach with heckman selection and fixed effect to correct for selection biases of borrowers and non-random program placement. The identification comes from

gender restrictions in micro-credit programs and other relevant instruments such as interest rate, distant to the lending institutions, and time-variant village level variables. I use a dynamic bargaining framework with endogenous determinants of bargaining power and demonstrate that male and female returns to borrowing affect household consumption decisions via a woman's bargaining power. I find that households do not have identical preferences. They increase consumption of female-oriented goods when female returns increase. In contrast, an increase in male returns decreases consumption of goods more valuable to women and increases consumption of goods more valuable to men. In addition, female micro-credit borrowers are better able to allocate their business income toward goods more valuable to them, make major household decisions, and travel outside the household than their non-micro counterparts. These results suggest that allocation of household resources favors the woman when her income increases and serve as evidence of increased empowerment or bargaining power. Moreover, they show that even in patriarchal countries such as Bangladesh, women's empowerment can still be obtained through lending policies and programs that target women.

“The effect of credit and non-credit services on self-employment profit: Do different sources of borrowing matter in rural Bangladesh?”

This paper examines the effects of credit and non-credit services from three different micro-credit programs on self-employment profits of the borrowers. By controlling for borrowing from different micro-credit programs with varying degrees of non-credit services, I isolate the non-credit impact of the credit programs. In addition, I disaggregate the effects by the microcredit and non-microcredit sources of borrowing. I use an Instrumental Variable estimation approach and Fixed Effects to control for selection bias and non-random program placement. The results show that a 1% increase in credit alone reduces borrower's profit by 3%. However, when coupled with other non-credit services, credit increases borrower's profit by 5%, suggesting a positive impact of the non-credit services. The total effect of credit on profit is also larger for non-micro sources than for micro sources. My analysis suggests that non-credit aspects are very important in the success of the credit programs.

References

[Prof. John Akin](#)

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