

Suvekshya Gautam

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Education

University of Washington—Seattle Ph.D. in Economics	Expected 2026
South Asian University, New Delhi M.A. in Development Economics	June 2016
University of Delhi (Lady Shri Ram College) B.Com. (Honors)	June 2013

Selected Research

How Does Mobile Money Empower Women? Experimental Evidence from Tanzania (Job Market Paper)

with Emma Riley [Link to draft](#)

Abstract. Through which mechanisms does access to digital financial services enhance women's economic empowerment? We address this question using a lab-in-the-field experiment with married women in Tanzania designed to isolate the pathways through which mobile money may strengthen women's control over resources. Participants were randomly assigned to conditions that varied both the observability of their financial decisions, whether information about their choices was shared with their husbands (public) or kept confidential (private), and the payment modality, receiving funds either in cash or mobile money across two incentivized games. We find that public observability does not affect women's willingness to accept mobile money or change their investment behavior, suggesting privacy is not the main channel through which mobile money services give women greater control over money. Instead, utilizing further randomization of the cash treatment into earmarked and unearmarked, we show that funds received as mobile money appear to be better earmarked as the woman's, increasing her perceived ownership of them. These results suggest that digital finance promotes empowerment primarily by strengthening women's perceived ownership and authority over resources, rather than by increasing privacy.

Social Exclusion and Risk Sharing: Evidence from Nepal

[Link to draft](#)

Abstract. Informal risk-sharing networks help households smooth income shocks in low-income settings, but marginalized groups excluded from these networks face greater economic vulnerability when shocks occur. This paper examines how caste-based social exclusion shapes informal insurance in rural Nepal. Using household-level panel data, I show that caste identity significantly constrains access to risk-sharing networks. Households from socially excluded castes experience larger fluctuations in consumption following income shocks, consistent with weaker insurance. However, as the share of excluded individuals within a village rises, their consumption becomes less sensitive to income fluctuations, suggesting the emergence of more effective within-group and cross-group risk-sharing mechanisms. These findings highlight how social identity not only limits participation in informal insurance but also reshapes it as group composition and social integration evolve.

Women's Job Market Opportunities and Marriage Quality

with Rachel M. Heath and Jagori Chatterjee

Abstract. This paper evaluates the effect of women's job opportunities on their ability to choose their spouse and their eventual marriage quality. We posit a simple theory that explains that women's job opportunities increase the value of remaining unmarried, and thereby raise the average quality of marriages they enter. We test this theory by constructing measures of gender-differentiated labor demand "bark" style shocks in a woman's district at the time of marriage. We find that one standard deviation increase in women's labor demand shock during their year of marriage increases their ability to choose their spouse independently by 9 to 13%. Women are more likely to marry men who are closer to their age and educational attainment and age. Lastly, better job opportunities prompt women to marry closer to home.

Other Publications and Work in Progress

Course Corrections? The Labor Market Returns to Correctional Education Credentials

with Dan Goldhaber and James Cowan (Conditionally accepted- EEPA).

Academic Mobility from 3rd Grade to High School Achievement in Washington State

with Dan Goldhaber and Stephanie Liddle

Impact of In-Person vs. Phone Assessments on Student Performance

with Uttam Sharma, Shwetlena Sabarwal, and Karthika Radhakrishnan

Grants, Fellowships & Awards

2024 WEE-DiFine Research Grant

\$49,945

Principal Investigator (with Emma Riley).

2014–2016 Silver Jubilee Scholarship (SAARC)

Full academic fellowship awarded for Master's study in Development Economics at South Asian University, New Delhi.

2010–2013 General Cultural Scholarship (ICCR)

Merit-based full scholarship for undergraduate study at Lady Shri Ram College, University of Delhi.

Presentations

Northwest Development Workshop 2024

Labor Development Brownbag (2022, 2023, 2024)

Employment

Consultant, UNESCO

2017–2018

Research Analyst, BBC Research & Consulting

2020–2021

Other Research Experience

Graduate Research Assistant, Center for Education Data & Research

2021–Present

- Led causal analyses on student achievement, mobility, and labor outcomes.

- Produced empirical analyses and visualizations in Stata and R for academic and policy audiences.

Graduate Research Assistant, University of Washington

2022–2024

- Designed and implemented survey and experimental protocols on financial inclusion, gender, and labor markets.

- Conducted experimental and quasi-experimental analysis.

- Built reproducible workflows in R and Stata; contributed to academic papers and policy briefs.

Teaching Experience

Teaching Assistant, University of Washington

2020–Present

- Introduction to Microeconomics, Introduction to Macroeconomics

Skills

Professional: Causal inference, econometric analysis, field experiments, survey design

Technical: Stata, R, \LaTeX , SQL, MATLAB, SPSS, NVivo

Languages: Nepali (native), English (advanced), Hindi (advanced)