

Giorgia Barboni

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Academic Appointments and Relevant Positions

Economic Growth Center, Yale University, Visiting Researcher	2026
University of Warwick, Warwick Business School, Assistant Professor of Finance	2018 - present
Princeton University, Postdoctoral Fellow	2016 - 2018
Harvard University, Evidence for Policy Design, Visiting Postdoctoral Fellow	2016
Trinity College Dublin, Department of Economics, Postdoctoral Fellow	2014 - 2015
University of St. Gallen, Visiting Researcher	2013 - 2014
National Bank of Belgium, Visiting Researcher	2012 - 2013
Bank of Italy, Visiting Researcher	2010

Education

Phd, Economics, Sant'Anna School of Advanced Studies (Pisa, Italy) Thesis Title: <i>Essays on Credit Markets in Developing and Developed Countries</i>	2008 - 2012
M.A., Economics, LUISS Guido Carli (Rome, Italy), cum laude	2008
B.Sc., Economics, LUISS Guido Carli (Rome, Italy), cum laude	2006

Publications

Innovations in the repayment structure of microcredit contracts, *Oxford Review of Economic Policy* (2024) 1;40(1):129-38

"The role of culture in firm-bank matching", with A.Accetturo, Michele Cascarano, and Emilia Garcia-Appendini, *Journal of Financial Intermediation* (2023), n. 53, 101018

"Does your neighbor know you better? The supportive role of local banks in the financial crisis", with Carlotta Rossi, *Journal of Banking and Finance*, 206, pp. 514-526, October 2019

"Repayment Flexibility in Microfinance Contracts: Theory and Experimental Evidence on Take-Up and Selection" *Journal of Economic Behavior & Organization*, 142, 425-450, September 2017

"Financial exclusion in developed countries: a field experiment among migrants and low-income people in Italy", *Journal of Behavioral Economics for Policy*, 1(2), 39-49. September 2017

"Adverse Selection and Moral Hazard in Joint Liability Loan Contracts: Evidence from an Artefactual Field Experiment", with Alessandra Cassar, Arturo Rodriguez-Trejo, and Bruce Wydick, *Journal of Economics and Management*, 9(2), 153-184, 2013. (Special Issue on Field Experiments in Economics and Management, Guest Editor: John List)

"Signalling through Joint-Liability: An Adverse Selection Model", *Rivista Italiana degli Economisti*, 18(3), 299- 318, 2013. (Special Issue on Social Cohesion and Financial Exclusion, Guest Editors: Leonardo Becchetti, Arnold W. Boot, Robert Lensink, Alberto Zazzaro)

Book Chapters

"The Geography of Financial Services Providers in Kenya", in: Heyer, A. and King, M. (eds). *Kenya's Financial Transformation in the 21st Century*. Nairobi, Kenya: FSD Kenya (2015)

Working Papers

“How do flexible microfinance contracts improve repayment rates and business outcomes? Experimental Evidence from India”, with Parul Agarwal, Conditionally Accepted, *Journal of Finance*

“Behavioral Messages and Debt Repayment”, with Juan Camilo Cárdenas Campo and Nicolás de Roux, Accepted, *Review of Finance*

“Credit Supply and Green Investments”, with Antonio Accetturo, Michele Cascarano, Emilia Garcia-Appendini, and Marco Tomasi (2022) CAGE Working Paper #615

“Perceived Social Acceptance and Migrants' Financial Inclusion”, with Nicolás de Roux and Santiago Perez-Cardona (2025) CAGE Working Paper #745

“Hold the Phone: The Short- and Long-Run Impacts of Connecting Indian Women to Digital Technology”, with Anwesha Bhattacharya, Erica Field, Charity Moore, Rohini Pande, Natalia Rigol, Simone Schaner, and Aruj Shukla. (2024). EGC Discussion Paper #1109.

“Foreign Banks as Shock Absorbers in the Financial Crisis?”, National Bank of Belgium Working Papers n. 322

(Selected) Research Papers in Progress

“Rural Banks Can Reduce Poverty: Evidence from 870 Indian Villages” with Patrick Agte, Erica Field, and Rohini Pande

“Exploring Complementarities Between Instant Payments and Open Finance”, with Lucas Mariani, José Renato Ornelas, Bernardo Ricca

“Understanding the barriers to and impacts of women’s cell phone adoption in India”, with Erica Field, Rohini Pande, Natalia Rigol, Simone Schaner, and Charity Troyer Moore

“Bank presence, green lending, and firms’ technology adoption”, with Anca Balietti, Emilia Garcia-Appendini and Nirupama Kulkarni

Policy Notes

“A Tough Call.” (2018) with Erica Field, Rohini Pande, Natalia Rigol, Simone Schaner, and Charity Troyer-Moore

Seminars and Conferences Presentation

Northeastern University, World Bank (Development Research Group) 2026

EBRD; Bristol University; Sant’Anna University (Pisa); 3rd workshop on Markets and Intermediaries, Humboldt University, Essex Business School; 2nd IFEA meeting, Collegio Carlo Alberto 2025

Royal Holloway University; Rotterdam School of Management; Flexible finance for development: bridging research and practice Workshop 2024

Harnessing Finance for Climate, Swedish House of Finance; Columbia SIPA; ESSEC Business School 2023

IBEF/ASSA Meetings; Durham Business School; Queen Mary University of London; St. Gallen University; EBRD; University of Bonn; Women in Law and Finance Workshop; Harvard Business School 2022

Heidelberg University; NBER Summer Institute Household Finance; European Finance Association; CAFRAL; NEUDC; IPA Financial Inclusion Gathering (x2)	2021
PacDev; University College Dublin; Imperial Business School; WEFIDEV	2020
ASSA Meetings, Oxford CSAE, University of Venice, University of Trento, University of Ancona, IPA Financial Inclusion Gathering	2019
Warwick Business School; University of Bonn; NBER Summer Institute Productivity, Development and Entrepreneurship; NBER Summer Institute Household Finance; EFA Meeting Warsaw; SITE Development Economics; University of Zurich / IBF; LMU Munich; Imperial College London	2018

Awards

Outstanding Contribution to Research Impact, University of Warwick	2022
Outstanding Contribution to Teaching, University of Warwick	2021
Outstanding Contribution to Internationalisation, University of Warwick	2019

Research Grants and Fellowships

British Academy / Leverhulme Small Research Grant (PI)	2025 – 2026
Innovation for Poverty Action	2024 - 2025
JPAL JOI Brazil	2024 - 2025
Private Enterprise Development in Low-Income Countries (PEDL) (PI)	2022 - 2023
University of Warwick Strategic Development Fund (PI)	2021 - 2022
ESRC Impact Accelerator Account (PI)	2021 - 2022
Institute for Global Sustainable Development Fellowship (PI)	2020 - 2021
National Science Foundation Grant (co-PI)	2020 - 2023
IWWAGE Grant (BMGF) (PI)	2020 - 2022
British Academy / Leverhulme Small Research Grant (PI)	2019 – 2020
Gates Foundation Grant (co-PI)	2017 – 2019
Dutch Development Bank Grant (PI)	2015 – 2019
Luigi Einaudi Foundation Scholarship	2016
International Growth Centre Grant (PI)	2014 – 2017
Levi Strauss Foundation Grant	2013 – 2015
Robert Solow Fellowship.	2013 – 2014
Marie Curie Initial Training Networks (ITN) doctoral fellowship	2010 – 2012

Professional Affiliations

Faculty Affiliate, Abdul Latif Jameel Poverty Action Lab	2025-present
Affiliate, Inclusion Economics Yale	2024-present
Research Associate, CAGE Research Centre, University of Warwick	2019-present

Referee Activity:

American Economic Review; American Economic Review: Insights; The B.E. Journal for Economic Analysis and Policy; Economic Development and Cultural Change; Economic Journal; Journal of Banking and Finance; Journal of Development Economics; Management Science; Review of Economic Studies; Review of Economics and Statistics; Review of Finance; Review of Financial Studies; Small Business Economics; World Bank Economic Review; World Development

Updated: January 2026