

Skills and qualifications

- Econometric Methods: Gained work experience creating, merging and cleaning data sets, and developing models to analyze longitudinal and panel data.
 - **Research interests:** Food Security, Poverty Alleviation, Financial Inclusion, International Trade.
 - Proficient in the use of analytical software – **Stata, SPSS, Microsoft Excel, Mathematica, R, Microsoft Access, Matlab.**
 - Qualified Program Evaluator – Well versed with **SWOT and Stakeholder analysis** methods and software to manage qualitative data (**NVivo**).
 - Experienced media professional – Worked as a journalist with the leading business daily Mint-Wall Street Journalist as a personal finance reporter. Well versed with Adobe Audition, Flash & Photoshop, Quark Express, Eidos, Microsoft Publisher and Dreamweaver.
 - Proficient in English, Marathi, Hindi and French - Worked as an **English-French-Marathi interpreter** at the TISS-LSE Global Civil Society Seminar (2008) in Tata Institute of Social Sciences, Mumbai.
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Relevant Education

Department of Applied Economics, University of Minnesota (Ongoing)

- Graduate level courses in Micro economics, Econometrics, Advanced Policy Analysis, Welfare Economics and Demographic trends & methods.
- Master's thesis: '*An analysis of the Impact of HIV Aids on Total Factor Productivity*'

Humphrey School of Public Affairs, University of Minnesota (May 2013)

- Master's in Public Policy (Advanced Policy Analysis, International Economic Development)
- Courses taken: macroeconomics, global economic policy, regression analysis, multivariate techniques, bilateral and multilateral diplomacy, crisis management and international trade policy.
- Master's professional paper: '*India's Urban Poor Financial Services Needs- Challenges and Solutions*'

International Summer School, University of Oslo (August 2012)

- Nominated to participate in a Seminar class in International Development Studies that brought together scholars, policy makers and grass root practitioners from 17 different countries.
- Course Paper titled '*Land-grab in Africa: A neo-colonial phenomena?*'

Saint Xavier's College, Mumbai, India (March 2008)

- Bachelor of Arts (Economics)
- Completed an autonomous honors program in economics and statistics (2005-08) from St. Xavier's college and secured an A grade in both.
- Honours Paper titled '*Urban Poor: Survival strategies of the street vendors in Mumbai*'

Alliance Francaise de Bombay (2004 – 2008)

- Completed Diplome de Langue (Diploma in French Language) and Diplome de Francaise d'Affaires – Partie 1 (Business French Part 1)
- French proficiency level C1- a globally accepted examination administered by the CEIP.

Asian College of Journalism, Chennai, India (May 2009)

- PG Diploma in Journalism (New Media)
- Dissertation titled '*India Post: An underutilized resource to promote financial inclusion in rural India*'
- Reported from Kanchipuram near Chennai, India for a special 'covering economic deprivation' edition of ACJ Newline, a student-run news website at ACJ.

Professional Experience

Research Assistant, Integrated Public Use Microdata Series- International (August 2013-Current)

- Major project involves recoding microdata from census surveys, generating representative samples and programming it into user friendly formats.
- Helped organize workshops to demonstrate the features and use of the Ipums-I database.

Summer Intern, National Bank for Agriculture and Rural Development (May 2014 – August 2014)

- Designed and executed a mixed methods study to conduct a value chain analysis for pomegranates in Maharashtra, India to identify potential investment opportunities to generate employment locally and plug leakages in the system.

Summer Intern, Federal Reserve Bank of Minneapolis (June 2013 – August 2013)

- Designed and executed a mixed methods study to understand the sustainability of Community Land Trusts in the 9th district on behalf of the Regional Outreach and Community Development department of the Bank and submitted a detailed report regarding the same.

Research Assistant, Humphrey School of Public Affairs (Sept 2012 – May 2013)

- Worked as a research assistant on a study to explore the links between children's work, school attendance and degradation of natural resources in Tanzania

- Job responsibilities included cleaning and analyzing quantitative data in stata, conducting a literature review, summarizing relevant literature and data collected in Tanzania, formulating a preliminary analytical strategy and researching policy implications.

African Development Center, Minneapolis, MN (Dec 2011 – May2012)

- Worked as a communication and fund development intern to help generating content for the organization’s website, assisting with grant writing and organize annual fund raising events.

Mint, HT Media Ltd, Mumbai, India (June 2009 – June 2011)

- Worked as a staff reporter and wrote extensively about access to financial services and financial planning for the personal finance pages, Mint Money.
- Completed a six month training to get familiar with editing, multimedia and new media production, and news and features writing.
- Worked with the team that put together the 26/11 Mumbai Terror attack anniversary issue at Mint.

Scholarships and awards

- Stassen Fellowship (2013): Was offered the Stassen fellowship to conduct field research in India.
- Nominated for the Student of the Year (2013) at the Humphrey School of Public Affairs
- George A. Warp Internship Grant (2013): The grant is awarded to a Master of Public Policy student who chooses to do an internship with a state agency.
- Smaby Fellowship (2012): The fellowship is awarded to a Humphrey School student nominated to participate in the International Summer School, University of Oslo, Norway. As a Smaby Peace Fellow, was invited to introduce a panel consisting Dean Eric Schwartz and Brian Atwood at the Nobel Peace Prize Forum 2013.
- Robert and Paula Barrie Fellowship (2011-2013): The merit based fellowship is awarded to a student at the Humphrey School of Public Affairs to focus on trade and development issues.
- Tata Jagriti Yatra fellowship (2010): The fellowship is awarded to deserving candidates selected to participate in an 18 day train journey to explore social and economic development initiatives at grassroot levels in India.
- Nabard Society Scholarship (2005): A merit based scholarship aimed to encourage students to pursue their under graduate studies.

Research, Presentations and Publications

- Karnik, Harshada. [“India’s Urban Poor Financial Services Needs: Challenges and Solutions.”](#) (2013). *Master’s Paper*

- Smith, Pamela J., Bolormaa Jamiyansuren, Jooyoung Yang, Derya Eryilmaz, Jaeseok Lee, Akinori Kitsuki, and **Harshada Karnik**. [“Genetically Modified Organisms, International Trade, and Policy.”](#) (2013) *Manuscript under review at the American Journal of Agricultural Economics*.
- Karnik, Harshada. [“Community Land Trusts in Minnesota: A Mixed-Methods Analysis of How They Fared During the Great Recession”](#) (2014) Federal Reserve Bank of Minneapolis
- Media Publications available at <http://www.livemint.com/Search/Link/Keyword/Harshada%20Karnik>
- Paper Presentation at the Midwest Economic Association conference, March 2015. Minneapolis *“Low Usage of Formal Financial Systems among the Urban Poor in India: Are they Excluded by the System or do they not need Financial Services?”*