R. Abraham Holland
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March 30, 2014

Ms. Brett Maranjian
National Bureau of Economic Research
1050 Massachusetts Avenue
Cambridge, MA 02138

Dear Ms. Maranjian:

I am writing to apply for the 7th NBER Entrepreneurship Research Boot Camp (ERBC) in Cambridge, Massachusetts. I learned of this opportunity through the email listserv for Harvard graduate students in economics. Upon reading the Call for Applicants, I was immediately impressed with ERBC's goals and rigor. My interest grew after talking with Professor Ed Glaeser, with whom I am working on an entrepreneurship research project over the summer here in Cambridge. Given my focus on empirical preparation within my first year of graduate studies, my experience as a researcher in India, and my interest in entrepreneurship in the developing world, I am confident I can be a productive member of the ERBC program.

Prior to joining the Public Policy PhD program at Harvard, I worked for nearly two years as a research manager for the Center for Microfinance in India. During this time, I focused almost exclusively on research toward improving rural financial access and business activity. To this end, I worked closely with Professor Rohini Pande. Given her familiarity with my interests and performance, she is writing my recommendation for this program.

Since joining my PhD program, I have continued to pursue my interest in economic development, financial access, and entrepreneurship, recently co-authoring a book chapter with Prof. Pande and Prof. Erica Field on redesigning microfinance to better support entrepreneurial activity. My research activity over the summer with Prof. Glaeser, Prof. William Kerr, and Prof. Aaron Chatterji on immigration and entrepreneurship will serve to reinforce my technical skills and deepen my understanding of entrepreneurship research in advance of ERBC. As I am already living in the Cambridge area, I do not require NBER support for my lodging during the ERBC.

I look forward to hearing your response. Please do not hesitate to contact me, by phone or email, if there is a question concerning my application.

Thank you for your time,

R. Abraham Holland

R. ABRAHAM HOLLAND

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EDUCATION

09/2013 – Current Expected: 06/2018	**HARVARD UNIVERSITY** Public Policy Doctoral Candidate	Cambridge, Massachusetts
06/2005 – 06/2008	**DARTMOUTH COLLEGE** Bachelor of Arts in Economics and Chinese, Summa Cum Laude	Hanover, NH
08/2002 – 08/2003	**COMMUNITY COLLEGE OF THE AIR FORCE** Associates of Science in Aerospace Maintenance Technology	Shreveport, LA

RESEARCH INTERESTS

Development Economics, Behavioral Economics, and Applied Econometrics
Topical interests in financial access, entrepreneurship, and violent crime

TEACHING AND RESEARCH EXPERIENCE

03/2014 – Current	**HARVARD KENNEDY SCHOOL** ***Research Assistant, Professor Ed Glaeser and William Kerr***	Cambridge, Massachusetts
02/2014 – 02/2014	**HARVARD KENNEDY SCHOOL** ***Teaching Fellow, Rethinking Financial Inclusion (Executive Education Course)***	Cambridge, Massachusetts
05/2011 – 09/2013	**EVIDENCE FOR POLICY DESIGN, HARVARD UNIVERSITY** ***Research Fellow, for Professor Rohini Pande***	Cambridge, Massachusetts
08/2011 – 05/2013	**CENTER FOR MICROFINANCE** ***Program Head, Impact Evaluation Unit***	Chennai, India
06/2007 – 08/2007	**TUCK SCHOOL OF BUSINESS AT DARTMOUTH** ***Research Assistant, for Professor Karin Thorburn and Karen Fisher-Vanden***	Hanover, NH

PROFESSIONAL EXPERIENCE

09/2008 – 06/2011	**BRIDGEWATER ASSOCIATES** ***Manager in Research Analytics, Trading Analytics, and Core Management***	Westport, CT
08/1999 - 08/2003	**UNITED STATES AIR FORCE** **20TH BOMB SQUADRON, B-52H BOMBERS** ***Crew Chief, Aircraft Maintenance Technician***	Shreveport, LA

RESEARCH

FORTHCOMING

"Microfinance: Points of Promise", with Erica Field and Rohini Pande. *Big Ideas in Economic Development, Upjohn Institute.* (Expected late-2014)

IN-PROGRESS

"Transaction Security and Entrepreneurial Success"

"Educational Self-Defense and Preventing Sexual Assault in Nairobi, Kenya"

AWARDS AND FELLOWSHIPS

2008	Dartmouth College, Phi Beta Kappa
2007	Dartmouth College and Oxford University, Student Exchange Program
2006	Dartmouth College, Dickey Center International Internship Grant

2006	Dartmouth College, Rockefeller Center, Civic Skills Training Fellowship
2004	StartingBloc, StartingBloc Fellowship
2004	Union College, Departmental Research Grant
2000	United States Air Force, Top Graduate, Technical Training School
1999	United States Air Force, Honor Graduate, Basic Military Training
1999	Boy Scouts of America, Eagle Scout

OTHER

Software: STATA, Matlab, Latex
Languages: English (Native), Mandarin Chinese (Conversational)
Citizenship: United States

COURSEWORK

FALL 2013

API 901:	Doctoral Research Seminar (Prof. Matthew Baum)
ECON 2020a:	Microeconomic Theory I (Prof. Maciej Kotowski)
ECON 2110:	Econometrics I (Prof. Maximilian Kasy and Gary Chamberlain)
ECON 1415:	Analytic Frameworks for Policy (Prof. Richard Zeckhauser)

SPRING 2014

ECON 2020b:	Microeconomic Theory II (Prof. Chris Avery and Elon Kohlberg)
ECON 2120:	Introduction to Applied Econometrics (Prof. Gary Chamberlain)
ECON 2140:	Econometric Methods (Prof. Alberto Abadie)

My motivation for wanting to attend NBER's Entrepreneurship Research Boot Camp (ERBC) is three fold. First, I have the technical skills and interest in empirical entrepreneurship research, but still require a stronger grounding in the current literature. The ERBC is an ideal opportunity to conduct a systematic and guided exploration of a topic that will be an important part of my academic career. Second, I am excited about the opportunity to test my understanding and explore this topic with some of the best minds in entrepreneurship research. Within the school year, the ERBC approach is impossible, as many of these tenured professors teach full-time at universities across the United States and Europe. Third, the ERBC brings together PhD students from across institutions for an intensive exploration of the entrepreneurship literature. The ERBC experience will help me establish a personal network of like-minded peers for future collaboration and feedback on my own research efforts. Taken together, these three reasons make me believe the ERBC is an important step in my development as a researcher.

In terms of my overall research direction, I see my primary focus as entrepreneurship in the developing world. My exposure to this area began as a manager for the Center for Microfinance. I spent nearly two years leading research projects on the impact of financial access on a range of household and business outcomes. During this time, I became convinced that improved financial access has an important role in encouraging successful entrepreneurial activity. Yet, as the microfinance literature's mostly lukewarm results would support, other individual or community-based factors may also play an important role in determining entrepreneurial success. With this in mind, I began working with Professor William Kerr (Harvard Business School), Ed Glaeser (Harvard Kennedy School), and Aaron Chatterji (Duke University) on the linkages between immigration, urban population diversity, and entrepreneurial activity. Our current research effort looks to understand how historical population composition within American cities might influence current entrepreneurial activity. I am hoping to use this experience to broaden the range of factors I can draw upon in understanding entrepreneurial activity and further develop my skills as an empirical researcher.

Returning to an area I have more existing experience, I am continuing to explore ways in which improved financial tools can enhance the performance of microfinance-funded enterprises. Much of the developing world is characterized by failures of public infrastructure and legal enforcement. A sentiment echoed in a recent New York Times Op-ed titled, "The Republic of Fear" and was further reinforced during my recent trip to Kenya. During that time, I spent a week interviewing microfinance clients with small businesses in Nairobi's slums. Female business owners were much more likely to mention personal safety as a challenge impacting their business. In particular, women tended to locate their businesses closer to their homes, even if that location was less optimal, in order to have a safe place to deposit revenue throughout the day. I see assessing the importance and potential solutions to obstacles like this (e.g. mobile payment solutions or improved cash deposit infrastructure) as an important part of my long-term research portfolio.

Another dimension of my research efforts focuses on how individual characteristics may influence entrepreneurial outcomes. Inspired, in part, by Antoinette Schoar's 2009 working paper, "The Divide Between Subsistence and Transformational Entrepreneurship," I suspect current research and policy discourse could gain from understanding potentially important differences amongst entrepreneurs and their corresponding business goals and motivations. In keeping with this perspective, I want to understand how the cognitive and non-cognitive traits of individual entrepreneurs influences success in the developing context.

As a concrete example, just prior to leaving the Center for Microfinance in 2013, I piloted a survey instrument intended to assess respondents' levels of "grit," typically defined as passion and perseverance toward achieving long-term goals. Popularized by Professor Angela Duckworth at the University of Pennsylvania, she demonstrated that higher levels of grit were more strongly associated with success than many traditional measures of aptitude in a range of particularly challenging contexts, from national spelling bees to West Point Military Academy. My belief is characteristics such as grit may play a disproportionate role in explaining entrepreneurial success within the developing context, again as a result of the challenges created by regular failures of public infrastructure and legal enforcement. I hope to use potential insights like these to inform product design and screening within microfinance, as well as improve the effectiveness of skills training programs for micro-entrepreneurs.

In conclusion, I believe the ERBC will be an important foundational experience in my progression as an empirical researcher. As my primary focus is entrepreneurship in developing countries, I anticipate spending most of my future summers testing and developing research abroad. In many ways, the ERBC perfectly complements my other summer efforts, researching entrepreneurship while based in Cambridge. I look forward to your response. Please do not hesitate to reach out to me, by phone or email, if you have any further questions.

HARVARD UNIVERSITY
JOHN F. KENNEDY SCHOOL OF GOVERNMENT

Rohini Pande
Mohammed Kamal Professor of Public Policy

March 19, 2014

Brett Maranjian
National Bureau of Economic Research
1050 Massachusetts Avenue
Cambridge, MA 02138, US

Dear Mr. Maranjian:

I am writing to highly recommend Abraham (Abe) Holland for NBER's Entrepreneurship Research Boot Camp.

Abe has worked for me in a number of capacities since September 2011. He spent two years as my research manager in India, overseeing a field experiment on access to microfinance. Since his arrival at Harvard Kennedy School's Public Policy PhD program in September 2013, I have been his advisor. More recently, Prof. Erica Field, Abe, and I co-authored a book chapter on rethinking the design of microfinance. In each of these different roles, Abe has impressed me with his discipline and focus.

In terms of discipline, Abe has a combination of systematic operation and flexibility that made him extremely effective in the (frequently) chaotic developing country context. As my research manager, he successfully ran my $2M+ research program in southern India, during a time when our survey frame was hit with hurricanes, earthquakes, floods, riots, and challenges with our implementation partner. I have seen him apply that same discipline to his PhD experience, focusing his efforts on core empirical coursework. In discussions with him, it is clear he intends to use this summer to continue this trajectory through a combination of research assistantship and research-oriented summer programming. His attendance at NBER would be a clear logical progression in his trajectory as a researcher.

Across all of our work together, a key theme has been developing more effective financial access for poor households, particularly micro-entrepreneurs. Most recently he served as a Teaching Assistant for my executive education course, "Rethinking Financial Inclusion." In this capacity, he worked with senior government officials, microfinance institution leaders, and researchers from the World Bank to help develop, identify, and evaluate potential solutions for improving financial access and entrepreneurial success in rural areas of developing countries. His continued focus in this area makes me believe he intends to continue researching the relationship between financial access and entrepreneurship throughout his PhD and into his work as an academic researcher.

In summary, Abe has the core empirical training, ability, discipline, and maturity of academic focus necessary to be a productive addition to NBER's Entrepreneurship Research Boot Camp. I truly hope you decide to include him in this program.

Sincerely,

Rohini Pande

Rohini Pande
Mohamed Kamal Professor of Public Policy
Harvard Kennedy School
79 JFK Street
Cambridge, MA 02138