

Valentina Hartarska, Alumni Professor  
Department of Agricultural Economics &  
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## EDUCATION

**Ph.D., Agricultural, Environmental, and Development Economics**, The Ohio State University, 2002

**M.A. Economics**, Central European University, Hungary & University of Essex, UK, 1997

**Certificate in Organizational Behavior**, Wirtschaftsuniversität, Austria, Summer, 1996

**B.A. Finance**, University of National and World Economy, Bulgaria, 1995

## ACADEMIC EMPLOYMENT

**Alumni Professor**, since September 2014, Auburn University

**Professor**, since 2013, Department of Agricultural Economics and Rural Sociology, Auburn University

**Professor** (joint appointment), since 2014, Department of Finance, Auburn University

**Associate Professor**, 2007 – 2013, and **Assistant Professor**, 2002-2007 in Department of Agricultural Economics and Rural Sociology, Auburn University

**Visiting Professor**, Montpellier Business School, Montpellier, France, Summer 2019

**Visiting Fulbright Scholar**, Center for European Research of Microfinance, Université libre de Bruxelles, Belgium, Spring 2015

**Associate Researcher**, Center for European Research of Microfinance, Belgium, since 2012

**Adjunct Professor**, Université Mons-Hainaut, Belgium, 2008--2011

**Graduate Associate, Rural Finance Program, The Ohio State University, 1997-2002**

Fellowship, ProCredit Banks Consortium, 2001-2002

Fannie Mae Community Project, 2000-2001

FINCA International/Rural Finance Program, Sept, 1999-June, 2000

Graduate Teaching Assistant, 1998-1999

Open Society Doctoral Studies Fellowship, 1997-1998

## PROFESSIONAL EXPERIENCE AND CONSULTING

**Consultant**, Consultative Group to Assist the Poor (CGAP), The World Bank, 2007

**Supervisor** of data collection, OSU Rural Finance/FINCA Samara, Russia, 1999

**Liaison** for the bank auditing team of Mazars Formation (Paris, France), Sofia, Bulgaria, 1995

**Assistant Accountant**, Deloitte & Touche (Netherlands), Sofia, Bulgaria, 1994

**Assistant to the Executive Manager**, International Telecom, Sofia, Bulgaria, 1993

## LEADERSHIP

1. **Co-Chair, Auburn University Strategic Internationalization Committee**, 2018-2019

- Led the internationalization of research team and contributed to the development of the

- AU strategic plan for internationalization
- Organized a thorough inventory and overview of international activities
  - Developed a plan and supervised data collection to inform strategic goals development
  - Promoted efforts to develop access to research-related data for on-going analysis
2. **Auburn University Representative**, 16<sup>th</sup> Internationalization Lab, American Council of Education, 2018-2019.
    - Represented Auburn at three workshops at the Internationalization Lab in Washington D.C., within the research sub-group of Senior International Offices Administrators
    - Completed international research promotion strategy to match Auburn's new strategic plan based on identified peer expertise
  3. **Chair, AU Senate Faculty Salary and Welfare Committee**, 2017-2018
    - Organized data collection, analyzed data and reported to the incoming Provost on salary and welfare implications from the implementation of the RCM budget model
    - Initiated and oversaw the completion of a OIR study on gender pay gap for faculty
  4. **Mentor, Pathways to Full Professor, Women's Initiatives**, Auburn University, 2015-2018
    - Successfully mentored toward tenure and promotion three female faculty from the College of Liberal Arts and the College of Business
  5. **Chair, AU President's Office Multicultural Diversity Commission**, 2013-2014
    - Completed a study on gender pay gap by college for 2010-2013
    - Successfully promoted and oversaw the initiative to expand protected groups at Auburn
  6. **Graduate Program Officer (PhD Program) and Graduate Committee Chair**, Department of Agricultural Economics and Rural Sociology, 2016-present
    - Restarted admission into the Doctoral program by recruiting 5 new students annually
    - Initiated and oversaw a review of PhD and MS curriculum requirements
    - Developed and promoted Accelerated Bachelor Masters' Program to recruit Auburn undergraduate students into the MS programs
    - Mentored, nominated for awards and helped place PhD students in research and teaching positions
  7. **Other**
    - Organized the only international undergraduate student exchange program in the College of Agriculture with a consortium of French agricultural universities, 2014-2019
    - **Chair**, Search Committee for Student Diversity Advocate, Office of Diversity and Multicultural Affairs, Auburn University, 2014-2015
    - **Chair**, Search Committee for Program Specialist, Office of Global Programs, College of Agriculture, 2014
    - Led an international online discussion group on governance in Microfinance, 2002-2007

**HONORS AND AWARDS**

1. **Warren Samuels Prize for Outstanding Research**, Society of Social Economics, ASSA Meeting, Atlanta, 2019
2. **Outstanding Publication Award**, College of Agriculture, Auburn University, 2018
3. **Best Paper Award in Microfinance** (finalist), FMA International 2018
4. **Auburn University representative**, Internationalization Lab, American Council of Education, 2018-2019.
5. **Co-Chair**, Committee for Strategic Internationalization of Auburn University, 2018-2019
6. **Conference Program Committee**, FMA International, Kristiansand, Norway, 2018
7. **Advisor to the** Committee of Women in Agricultural Economics on Membership survey, AAEA, 2017-2018
8. **High Impact Paper Award**, College of Agriculture, Auburn University, 2016
9. **Fulbright Scholar**, Core Programs, Belgium, Spring 2015 (1 of 2 awards. all disciplines)
10. **Global Teaching Academy Scholar**, Auburn University, since 2014
11. **Advisory Council, Global Programs**, College of Agriculture, since 2014
12. **Advisory Council, GPO and Research Advisory Council**, College of Agriculture, since 2016
13. **Plenary Speaker**, 3<sup>rd</sup> European Microfinance Research Conference, Agder University, Norway, 2013
14. **Emerald Literati Network**, Highly Commended Award Winner, 2013
15. **High Impact Paper of the Year**, College of Agriculture, Auburn University, 2012
16. **Invited Paper award**, Farm Credit Council, 2012, 2013, 2015
17. **Borlaug Fellow Mentor**, University of Malawi, 2010
18. **Distinguished Professional Contribution Award**, Southern Agricultural Economics Association, 2008
19. **Special Poster Award**, Boulder-Bergamo Forum on Access to Financial Services: Expanding the Rural Frontier, Bergamo, Italy, Sept. 18-20, 2008
20. **Chair**, Multistate Research Project NC1014 “Agricultural Markets in Transition”, 2007
21. **Fellowship**, Center for Financial Research, Federal Deposit Insurance Corporation, 2006
22. **Invited Speaker:**
  - Invited Presentations at 7 Universities overseas
  - Federal Reserve Bank of St Louis, October 3<sup>rd</sup>, 2013,
  - Microfinance Industry Meeting, Plenary Speech, Agder University, Norway, 2011
  - Financial Economics Group, The World Bank, D.C., 2010
  - Center for Financial Research, Federal Deposit Insurance Corporation , 2006
  - Federal Reserve System, 4<sup>th</sup> Community Affairs Research Conference, 2005

**RESEARCH**

SSRN: top 10% author

[Google scholar](#): 2,320 cites, h-21, g-27,

Mendeley: 30,007 views, over 790 citations

**REFEREED JOURNAL ARTICLES**

1. Nadolnyak D., V. Hartarska, B. Griffin (forthcoming) The Impact of Weather, Economic, and Demographic Factors on Beginning Farmers' Exit, *Sustainability*
2. Malikov E., V. Hartarska and R. Mersland (forthcoming), "Scope Economies in Microfinance: Evidence from Quantile Estimation on Panel Data," *Finance Research Letters*
3. Li, Sheng,<sup>1\*</sup> D. Nadolnyak, and V. Hartarska, (2019) "Agricultural Land Conversion: Impacts of Economic and Natural Risk Factors in a Coastal Area," *Land Use Policy*. 80(1): 380-390
4. Khachatryan, K., V. Baghdasaryan, and V. Hartarska (2019) "Is the Model 'Loans-Plus-Savings' Better for Microfinance Institutions? A PSM Comparison," *Review of Development Economics*, DOI: 10.1111/rode.12589
5. Chen, R\*, V. Hartarska, and N. Wilson, (2018) "The Causal Impact of HACCP on Seafood Imports in the U.S.: An Application of Difference-in-Differences within the Gravity Model" *Food Policy*, 79: 166-178.
6. Malikov, E. and V. Hartarska, (2018) "Endogenous Scope Economies in Microfinance," *Journal of Banking and Finance*, " 93: 162-182. CoAg Outstanding Publication Award, 2018
7. Shen Xuan,\* and V. Hartarska (2018) "Winners and Losers from Financial Derivatives Use by Community Banks" *Applied Economics*,50(41):4402-4417
8. Quaye\* F., Nadolnyak D., and V. Hartarska (2018) "Climate Change Impacts on Farmland Values in the Southeast," *Sustainability*, 10 (10), 3426
9. Sun H., V. Hartarska, L. Zhang, and D. Nadolnyak (2018) "The Influence of Social Capital on Farm Household's Borrowing Behavior in Rural China, *Sustainability*, 10(12), 43-61 Special Issue on Linkages and Tensions Between Natural, Social and Financial Capital
10. Quaye,\*F., D. Nadolnyak, and V. Hartarska (2017). "Factors Affecting Farm Loan Delinquency in the Southeast," *Research in Applied Economics*, Vol 9(4): 75-92.
11. Lee, Jaehyuk,\* D. Nadolnyak, and V. Hartarska (2017) "The Effect of Weather on Agricultural Labor Supply," *Journal of Agribusiness*, 35(1):15-27
12. Khachatryan, K., V. Hartarska, Grigoryan, A. (2017), Performance and Capital Structure of Microfinance Institutions in Eastern Europe and Central Asia, *Journal of Eastern European Economics*, 55(5):pp 395-419. doi:10.1080/00128775.2017.1336064
13. Nadolnyak, D., V. Hartarska, and X Shen\* (2017) "Farm Credit System Credit and Farm Income and Output" *Agricultural Finance Review*,77(1):95-110.
14. Nadolnyak, D., V. Hartarska and S. Shen (2016) "Climate Variability & Agricultural Loan Delinquency in the US, *International Journal of Economics and Finance* 8 (9): 238-249.

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<sup>1</sup> \* denotes graduate advisee

15. Quaye, FM\*, and V. Hartarska (2016) “Investment Impact of Microfinance Credit in Ghana,” *International Journal of Economics and Finance* 8 (3): 137-150.
16. Hartarska, V., D. Nadolnyak, and X Shen (2015) “Agricultural Credit and Economic Growth in Rural Areas” *Agricultural Finance Review*, 75(3): 302 - 312
17. Delgado M., C Parmeter, V. Hartarska and R Mersland, (2015) “Should All Microfinance Institutions Mobilize Microsavings? Evidence from Economies of Scope” *Empirical Economics* 48:193–225. DOI 10.1007/s00181-014-0861-3
18. Hartarska, V., Denis Nadolnyak, and Roy Mersland, (2014) “Are Women Better Bankers for the Poor: Evidence from Rural Microfinance Institutions?” *American Journal of Agricultural Economics* 96 (5): 1291-1306.
19. Hartarska, V., Shen, X., and R. Mersland, (2013) “Scale Economies and Elasticities of Substitution in Microfinance Institutions,” *Journal of Banking and Finance*, 37(1): 118-131.
20. Shen X., and V. Hartarska, (2013) “Derivatives as Risk Management and Performance of Agricultural Banks” *Agricultural Finance Review*, 73(2):290 – 309.
21. Hartarska V., R. Mersland, D. Nadolnyak, and C. Parmeter, (2013) “Governance and Scope Economies in Microfinance Institutions” *International Journal of Corporate Governance*, 4(1):74-86
22. Nadolnyak D. and V. Hartarska, (2013) “El Niño and Agricultural Lending in the Southeastern U.S.A.” *Southern Business and Economics Journal*, 36(1):35-56.
23. Hartarska, V., and R. Mersland, (2012), “What Governance Mechanisms Promote Efficiency in Reaching Poor Clients? Evidence from Rated MFIs,” *European Financial Management*, 18(2): 218-239.
24. Caudill, S., D. Gropper, and V. Hartarska, (2012) “Microfinance Institution Costs: Effects of Gender, Subsidies and Technology,” *Journal of Financial Economic Policy*, 4(4):292-319.
25. Hartarska, V. and D. Nadolnyak (2012) “Financing Constraints and Access to Credit in Post Crisis Environment: Evidence from New Farmers in Alabama” *Journal of Agricultural and Applied Economics*, 44(4):1–15
26. Nadolnyak, D., and V. Hartarska, (2012) “Agricultural Disaster Payments in the Southeastern U.S.: Do Weather and Climate Variability Matter?” *Applied Economics*, 44(33): 4331-4342.
27. Hartarska, V. and D. Nadolnyak, (2012) “Board Size and Diversity as Governance Mechanisms in Community Development Loan Funds in the USA,” *Applied Economics*, 44(33): 4313-4329
28. Hartarska, V., D. Nadolnyak, and X. Shen, (2012) “Social Performance and Cost Minimizing MFI Size,” *Journal of Cost Management*, September/October, 20-28.
29. Hartarska V., D. Nadolnyak, and X. Shen, (2012) “Efficiency in Microfinance Cooperatives” *Iberoamerican Journal of Development Studies*, 1(2):53-74.
30. Wu, T. Mixon, F., S Caudil, D. Gropper, and V. Hartarska, (2012) “Does Input-Substitutability in Banking Differ across Accession: and Non-Accession Countries in Central and Eastern Europe?” *Journal of Economic Integration*, 27(1): 195-205.
31. Hartarska, V., C. Parmeter, and D. Nadolnyak (2011) “Economies of Scope of Lending and Mobilizing Deposits in Rural MFIs: a Semiparametric Analysis,” *American Journal of Agricultural Economics*, 93(2):389-398.
32. Hartarska, V., Parmeter, C., and Nadolnyak, D. B. Zhou (2010) “Economies of Scope in

- Microfinance: Differences Across Output Measures,” *Pacific Economic Rev.* 15(4): 464–481.
33. Nadolnyak, D., and V. Hartarska. 2010 “Climate variability and bank lending in the Southeast USA,” *Agriculture and Agricultural Science Procedia*, Elsevier, 1:157-162
  34. Caudill, S, D. Gropper, and V. Hartarska (2009), “Which Microfinance Institutions Are Becoming More Cost-Effective With Time? Evidence from a Mixture Model,” *Journal of Money, Credit, and Banking*, 41(4): 651-672
  35. Hartarska, V., (2009) book review of Swinnen, J.F.M. ed. (2007) *Global Supply Chains, Standards and the Poor: How the Globalization of Food Systems and Standards Affects Rural Development and Poverty*, Cambridge, MA: CABI., *American Journal of Agricultural Economics* 91(4):1154-1155 .
  36. Hartarska, V. (2009), “The Impact of Outside Control in Microfinance,” *Managerial Finance*, 35(12): 975-989.
  37. Hartarska, V., and Nadolnyak, D. (2008) “Does rating help microfinance institutions raise funds? Cross-country evidence.” *International Review of Economics and Finance*, 17:558–571.
  38. Hartarska V. and D. Nadolnyak, (2008) “An impact Analysis of Microfinance in Bosnia,” *World Development* 26(12): 2605-2619.
  39. Hartarska, V. and Thompson H. (2008) “Foreign Investment and Neoclassical Growth: A Look at Central and Eastern Europe in Transition,” *Applied Econometrics and International Development*, 8(2): 67-78.
  40. Hartarska, V. and D. Nadolnyak (2007), “Do Regulated Microfinance Institutions Achieve Better Sustainability and Outreach? Cross-Country Evidence,” *Applied Economics* 39(10-12): 1207-1222.
  41. Nadolnyak, D., S. Fletcher, and V. Hartarska (2006), “Peanut Cost-Efficiency and Producer Characteristics in the Southeast: Implications for the Farm-Level Impact of the 2002 Farm Act,” *Journal of Agricultural and Applied Economics* 38(1): 213-224.
  42. Hartarska, V. and M. Holtmann (2006), “An Overview of Recent Developments in the Microfinance Literature,” *Agricultural Finance Review*, 66(2): 147-165.
  43. Hartarska, V. and C. Gonzalez-Vega (2006), “Evidence on the Effect of Credit Counseling and Mortgage Loan Default by Low-Income Households,” *Journal of Housing Economics*, 15 (1): 63-79.
  44. Hartarska, V. and C. Gonzalez-Vega (2006), “What Affects New and Established Firms’ Investment: Evidence from Small Firms in Russia,” *Small Business Economics Journal*, 27(2&3): 195-206.
  45. Ellinger P., V. Hartarska, and C. Wilson (2005), “Structure, Performance, and Risk Management of Financial Institutions,” *Agricultural Finance Review*, 35(2):183-200.
  46. Hartarska, V. and C. Gonzalez-Vega (2005), “Credit Counseling and Mortgage Termination by Low-Income Households,” *Journal of Real Estate Finance and Economics*, 30(3):227-243.
  47. Hartarska, V. (2005) “Governance and Performance of Microfinance Institutions in Central and Eastern Europe and the Newly Independent States,” *World Development*, Vol. 33(10):1627-1643.
  48. Hartarska, V. (2004), “Community Development Financial Institutions in the Southeast: Board Size and Diversity as Governance Mechanisms,” *Southern Business & Economics*

*Journal*, 27 (1&2):102-110.

## BOOKS

1. Hartarska, V., and R. Cull (forthcoming 2020) “Handbook of Microfinance, Financial Inclusion and Economic Development,” Edward Elgar Publisher
2. James\* N., V. Hartarska, and J. Barth 2010 “Microfinance Institutions and Community Development Banks: Wall Street Consequences Pre and Post Crisis” LAP LAMBERT Academic Publishing, August 9, 2010

## BOOK CHAPTERS

1. Parmeter C. and V. Hartarska (forthcoming 2020), Efficiency and Microfinance, *Handbook of Production Economics*, Springer
2. Hartarska V. and D. Nadolnyak, (2019) “Efficiency and Productivity of Microfinance Institutions” in *Research Agenda for Financial Inclusion and Microfinance* by Labie, Szafarz, and Hudon, Edward Elgar Publishing
3. Caudill, S.B., D. M. Gropper DM, V. Hartarska, and G. Franklin, (2015), “Economic Freedom and Microfinance Efficiency in Eastern Europe and Central Asia” in *Economic Behavior, Economic Freedom, and Entrepreneurship*, edited by Richard J. Cebula, C. Hall, Franklin G. and James Payne., Edward Elgar Publishing, ISBN: 978 1 78471 822 0
4. Hartarska V., D. Nadolnyak, X. Shen\*, (2013), “Cost Function Approach to MFI Efficiency: The Role of Subsidy and Social Output Measures” in *Innovations in Microfinance: Case Studies from Developing Countries and Countries in Transition*, Ronny Manos, Jean-Pierre Gueyie and Jacob Yaron eds, Palgrave Macmillan
5. Hartarska V., D. Nadolnyak and T. MacAdams\*, (2013) “Microfinance and Microenterprises’ Financing Constraints in Eastern Europe and Central Asia,” pp. 22-35 in *Microfinance in Developed and Developing Countries: Issues Policies and Evaluation*, Gueyie, Jean-Pierre, and Jacob Yaron
6. Hartarska V., D. Nadolnyak. Dec 2011. “What External Control Mechanisms Help Microfinance Institutions Meet the Needs of Marginal Clientele?” in *Handbook of Microfinance* edited by M. Labie B. Armedariaz (Eds.), pp.267-283. World Scientific Publishing. ISBN: 978-981-4295-65-9; 981-4295-65-5  
<http://www.worldscibooks.com/economics/7645.html>, bestselling handbook for 2012.
7. Barth, J., M. Burtus, and V. Hartarska, Hai Jasob Jiang, and T. Phumiwasana (2007), “A Cross-Country Analysis of Bank Performance: The Role of External Governance” pp151-153 *Corporate Governance in Banking: A Global Perspective*. Benton Gup (ed.), Edward Elgar Publishing
8. Barth, J., V. Hartarska, D. Noelle, and T. Phumiwasana (2005), “A Cross-Country Analysis of External Governance and Bank Profitability” in *Regulation of Financial Intermediaries in Emerging Markets*, edited by T. Mohan, R. Nitsure and M. Joseph, A Sage Publications, New Delhi: India, pp. 46-86.

9. Hartarska, V. (1999), “Economies of Transition: Understanding the Outcome Better,” in Micgiel C. (ed.), *The Transformation of 1989-1999: Triumph or Tragedy?* East European Center, Columbia University.

### **MANUSCRIPTS UNDER REVIEW**

1. Brizmohun, Roshini; Hartarska, Valentina; Alessandrini, Diana Gender, “Wage Gap in Small Islands: Effect of a Policy Framework in Mauritius” *Review of Development Economics*
2. Cozarenco, Hartarska, and Szafarz, “Too Many Cooks Spoil the Broth: The Conflicting Impact of Subsidies and Deposits on Cost-Efficiency in Microfinance Institutions,” *Journal of Development Economics*
3. Griffin,\* Bretford, Nadolnyak, and V Hartarska, “Retirement Age Farmers’ Exit and Disinvestment,” *Journal of Rural Studies*
4. N’Guessan, Marie Noelle, V. Hartarska, “Which Organizational Structure For BOP Initiatives: Lessons From Microfinance Institutions,” *Business and Society*
5. Chen\*, Rui, V. Hartarska, and D. Nadolnyak, “Banking Crises and Microfinance Performance” *JEBO*

### **COMPLETED WORKING PAPERS**

1. Wang,\* M., V. Hartarska and D. Nadolnyak, “Malnutrition of Boys and Girls in Ethiopia”
2. Bailey\* R, A. Cozarenco, and Hartarska, “Women’s Property Rights in the Law, Its Enforcement and Outreach of MFIs”
3. Griffin, B.,\* Nadolnyak, and Hartarska “Credit Constrains of Young and Beginning Farmers: A PSM Approach”
4. N’Dede, B., and V. Hartarska “ Impact Assessment of Microcredit Services (SACCOS) on Households in Tanzania: Evidence from Gender Differences,”
5. Chen, R., Fang, D., and Hartarska, V. “The Affordable Care Act: Does the ACA Mean Less Out-of-pocket Health Care Expenditure?”
6. Obadaci, S. and V. Hartarska, “Mental Health and Crime in Rural and Urban Counties”
7. Minglu Xu\* V. Hartarska, Murrey Jardine, “Culture, Politics and Microfinance”

### **WORK IN PROGRESS**

1. Machata, C., and V. Hartarska “Scope Economies form Serving Rural and Urban Areas”
2. Das A., and V Hartarska “Corruption and Risk in Microfinance”
3. Nadolnyak, and Hartarska, “Entry in and Expansion of Farming: County Level Evidence”
4. Nadolnyak, Griffin, and Hartarska “Climate Variability, Profits and Non-Retirement Age Farmers’ Entry and Exit”
5. Yifei Wang, J. Hilliard and V Hartarska, “Gender, Groups and Performance of Mutual Funds”
6. Barth J., Hilliard J., and V. Hartarska, “Payday Lending and Financial Literacy in the US”

### **INVITED SPEECHES AND SEMINARS**

1. Hartarska V., Panelist, “Better the Balance, Better the World,” International Cultural Center, and Women's Studies Program, College of Liberal Arts, March 7<sup>th</sup>, 2019
2. Hartarska, V. “Gender in Economics Research,” Women, Gender, and Social Justice Panel, WSP, Auburn University, March 8<sup>th</sup>, 2017
3. Hartarska, V. “Distinguished Female Scholars Presentation: Exiting Research in Development Finance: Career Advice for Young Female Scientists”. Inaugural Speech for the new series Together Embracing Successful Scholars (TESS), WISE Institute in Women’s Initiatives, Auburn University, April 20<sup>th</sup>, 2016
4. Hartarska V., Savings and Sustainability of Microfinance Institutions”, [Plenary Speech](#) at the 3rd European Microfinance Research Conference, Agder University, Norway, June 2013.
5. Hartarska, V. “Is Growth the Solution to Microfinance Institutions Challenges” presentation at the International Conference “Practice Meets Theory: What is the future of microfinance in the post Yunus Era?” Sept.1-2, 2011, Agder University, Kristiansand, Norway
6. Hartarska, V. “Scope Economies in Microfinance” presentation at World Bank Financial Economics Group, November 2010 , Washington D.C.
7. Nadolnyak, D. and V. Hartarska. “Weather Index Insurance in Agriculture and Its Efficiency in the Southeast U.S.” Invited lecture to the students at the College of Economics and Management, the Northwest A&F University, Yangling, China, November 3, 2011.
8. Nadolnyak, D. and V. Hartarska, “Crop Insurance and Climate Forecasts.” Invited lecture at the Center for Rural Development Policy, China Ag. University, Beijing, China, 6/7/2010.
9. Nadolnyak, D. and V. Hartarska, “Management of Climate Risks in Agriculture – A Global Perspective.” Invited lecture at the Center for Agricultural and Rural Development (Chinese Research Academy of Agricultural Development), Zhejiang University, China, 6/3/2010.
10. Nadolnyak, D. and V. Hartarska, “Value of Climate Forecasts in Risk Management.” Invited lecture at the College of Int. Business and Management, Shanghai University, 6/1/2010.
11. Nadolnyak, D. and V. Hartarska, “Rainfall Insurance in African Microfinance,” Invited presentation at the AMA BASIS CRSP Workshop: Policy-Oriented Research for Improved Policy Making in Malawi, University of Malawi Center for Agricultural Research and Development (CARD), Lilongwe, Malawi. 6/15/2009
12. MacAdams, T., and V. Hartarska “Financing Constraints in Eastern Europe and Central Asia” Presentation at a Research Seminar Free University of Brussels, September 2008
13. Hartarska, V., and C. Gonzalez-Vega, “The Impact of Credit-Counseling on Mortgage Prepayment and Default by Underserved Low-Income Households,” Invited Speaker, Federal Reserve System's Fourth Community Affairs Research Conference "Promises & Pitfalls: As Consumer Finance Options Multiply, Who Is Being Served and at What Cost?", April 2005.
14. Hartarska, V., “External Governance of Microfinance Organizations,” Department of Finance, Auburn University, April, 2004.
15. Hartarska, V., “The Internal Governance of Microfinance Organizations Worldwide,” Department of Finance, Auburn University, November, 2003.
16. Hartarska, V., and C. Gonzalez-Vega, “Credit Counseling and Mortgage Termination: A Competing Risks Model,” Center for Urban and Regional Analysis, The Ohio State University, January 2003.
17. Hartarska, V., and C. Gonzalez-Vega, “An Option-Based Model of Mortgage Termination by

Prepayment and Default,” Department of Agricultural and Applied Economics, University of Georgia, November 2002.

## OTHER PUBLICATIONS

1. Li, S. \*, D. **Nadolnyak**, and V. Hartarska. “Agricultural Land Conversion in Lee County, Florida: Impacts of Economic and Natural Risk Factors in a Coastal Area.” *Journal of Agricultural and Applied Economics*. Abstract 45(2013):577.
2. Khatachurian K, and V **Hartarska**, “Capital Structure and Performance in MFIs in ECA Region,” Abstract (online) of presentations at the 3<sup>rd</sup> European Microfinance Research Conference, Agder University, Norway June 2013.
3. Lee, J. \*, Denis **Nadolnyak**, and Valentina Hartarska. “The Impacts of Climate Change on Agricultural Production in the Southeast U.S.” Online abstract for selected paper presented at the Economics and Management of Risk in Agriculture and Natural Resources, (SCC-76 Information Exchange Group) Annual Meeting Pensacola, FL, March 14–16, 2013. ()
4. Shen, X. and V. **Hartarska**, “Agricultural Banks and Risk Management: An Endogenous Switching Model” Annual Meeting of the SCC-76 "Economics and Management of Risk in Agriculture and Natural Resources" Group, March 14-16, 2013, Pensacola, Florida. (online abstract)
5. Shen, X. and V. **Hartarska**, 2013, “Risk Management in Agricultural Banks: An Application of Endogenous Switching Model” Southern Agricultural Economics Association Annual Meeting, February 2-5, 2013, Orlando, Florida. (online abstract)
6. Quaye, Frederick Murdoch, Hartarska, Valentina M. Does Microfinance Alleviate the Financing Constraints of Ghanaian Small Businesses? Southern Agricultural Economics Association>2013 Annual Meeting, February 2-5, 2013, Orlando, Florida (online abstract)
7. **Hartarska** V., and D. Nadolnyak, Farmers’ Financing Constrains and Access to External Finance in a Post Crisis World: Evidence From New Farmers in Alabama, abstract to appear in in *Journal of Agricultural and Applied Economics*, August, 2012.
8. Shen\*X., and V. **Hartarska**, “Derivatives Use and the Performance of Agricultural Banks,” abstract to appear in in *Journal of Agricultural and Applied Economics*, August, 2012.
9. Lee, J., D. Nadolnyak, and V. **Hartarska**, “The Impacts of Climate Change on Agricultural Production in the Southeast U.S.”, abstract to appear in in *Journal of Agricultural and Applied Economics*, August, 2012.
10. Shen\*, Xuan and V. **Hartarska**, "Risk management activities and performance of commercial banks: Evidence from agricultural banks." *Proceeding of 1st International Agricultural Risk, Finance, and Insurance Conference Proceedings*, June 20-21, 2012:12-34; Beijing, China.
11. Shen X.\* and V. **Hartarska** “Risk Management Activities at Agricultural Banks” proceedings from the PAWC Annual Meeting, Dec. 4-6, 2011
12. Nadolnyak, D., and V. **Hartarska**. 2010 ”Climate variability and bank lending in the Southeast USA,” *Agriculture and Agricultural Science Procedia*, Elsevier, 1:157-162. <http://www.sciencedirect.com/science/journal/22107843>
13. Nadolnyak, D. and V. **Hartarska** “Weather, Climate, and Agricultural Disaster Payments in the Southeastern U.S.,” Selected paper presented at the Annual Meetings of the Southern

- Agricultural Economics Association, Atlanta, 2009. Abstract published in *Journal of Agricultural and Applied Economics*, August 2009.
14. Mai C., **Hartarska, V.**, “Financing Constraints and the Family Farm: How do Families React?” published abstract in *Journal of Agricultural and Applied Economics*, 2008.
  15. Elliott II V., **V Hartarska**, and C. Bailey, “Natural Resources Endowment and Economic Growth in the Southeastern United States,” published abstract in *Journal of Agricultural and Applied Economics*, 2008.
  16. Elliot V., **V. Hartarska**, C. Bailey, 2007 “Economic Growth and Resource Allocation in Alabama: Is there a Dutch Disease,” proceedings from the PAWC Annual Meeting, Dec. 4-6, 2006.
  17. Kennealy, P., **V. Hartarska**, C. Bailey and M. Dubois, 2006 “Correlation Between Forestland Ownership and Poverty in the Non-Metro South,” proceedings from the the PAWC Annual Meeting, Dec. 4-6. 2005.
  18. **Hartarska, V.** “Community Development Financial Institutions: Issues of Performance and Governance,” Online Proceedings of the Center for Financial Research Workshop, Federal Deposit Insurance Corporation, Washington D.C. September 20-21, 2005.
  19. **Hartarska, V.** “Community Development Financial Institutions in Rural Areas: Efficiency and Governance,” Proceedings of the Annual Meeting of NC 1014, Rural Financial Markets in Transition, Minnesota, October 4-5, 2005.
  20. Barth, J., D. Gropper, **V. Hartarska**, S. Nolle, and T. Phumiwasana, “External Governance and Bank Performance: A Cross-Country Analysis,” Dolibois Seminar Series Miami University Oxford, Ohio. April 2005.
  21. Ellinger P., **V. Hartarska**, and C. Wilson, “Structure, Performance, and Risk Management of Financial Institutions,” Organized Pre-Conference Seminar, American Agricultural Economics Association’s Annual Meetings in Rhode Island, 2005, Session CD publication.
  22. Bellenger M\*, D. Fields, and **V. Hartaska**. "Technical Efficiency in Alabama’s Nursery and Greenhouse Sectors". Southern Nursery Association Research Conference Proceedings. Volume 50, 2005.
  23. **Hartarska V.**, and C. Gonzalez-Vega, “The Impact of Credit-Counseling on Mortgage Prepayment and Default by Underserved Low-Income Households,” Conference Proceedings, Federal Reserve System's Fourth Community Affairs Research Conference "Promises & Pitfalls: As Consumer Finance Options Multiply, Who Is Being Served and at What Cost?", April 2005.
  24. **Hartarska V.** “Ratings in Microfinance,” abstract published in *Journal of Agricultural and Resource Economics*, December, 2005.
  25. **Hartarska, V.** “Governance and Performance of Microfinance Organizations in Central and Eastern Europe and the Newly Independent States,” abstract published in *Journal of Agricultural and Applied Economics*, 2004.
  26. Nadolnyak D., **V. Hartarska**, and S. Fletcher “Cost Efficiency of U.S. Peanut Producers and Welfare Effects of Substitution of Quota with Marketing Assistance Loan Program,” published abstract in *Journal of Agricultural and Resource Economics*, 2004.
  27. **Hartarska, V.**, “The Portfolio of Family Farms,” abstract in *Journal of Agricultural and Resource Economics*, 2004.
  28. **Hartarska V.**, and C. Gonzalez-Vega, “Credit Counseling and Mortgage Termination:

Evidence from a Multi State Counseling Program,” Publications (Annual Report) of the Multistate Research Project NC221 Financing Agriculture and Rural America: Issues of Policy, Structure and Technical Change (currently NCT1014 Agricultural Financial Markets in Transition) 2003.

29.

### PAPERS AT PROFESSIONAL MEETINGS

1. Chen\*, Rui, V. Hartarska, and D. Nadolnyak, “Banking Crises and Microfinance Performance” 9th International Conference of the Financial Engineering and Banking Society University of Economics, Prague, 30 May - 1 June 2019 (scheduled)
2. Cozarenco, Hartarska, and Szafarz, “Too Many Cooks Spoil the Broth: The Conflicting Impact of Subsidies and Deposits on Cost-Efficiency in Microfinance Institutions,” 9th International Conference of the Financial Engineering and Banking Society University of Economics, Prague, 30 May - 1 June 2019 (scheduled)
3. Chen\*, Rui, V. Hartarska, and D. Nadolnyak, “Banking Crises and Microfinance Performance” 6th European Research Conference on Microfinance, Paris June 3-5<sup>th</sup>, 2019 (scheduled)
4. Cozarenco, Hartarska, and Szafarz, “Too Many Cooks Spoil the Broth: The Conflicting Impact of Subsidies and Deposits on Cost-Efficiency in Microfinance Institutions,” 6th European Research Conference on Microfinance, Paris June 3-5<sup>th</sup>, 2019 (scheduled)
5. Hartarska V, and C Parmeter, “Do Women Make the (MFIs’) World Go Round?” 6th European Research Conference on Microfinance, Paris June 3-5<sup>th</sup>, 2019 (scheduled)
6. Minglu Xu\*, V. Hartarska, and Murey Jardine, “Culture, Politics and Microfinance,” 6th European Research Conference on Microfinance, Paris June 3-5<sup>th</sup>, 2019 (scheduled)
7. Machata, C., and V. Hartarska “Scope Economies form Serving Rural and Urban Areas,” 6th European Research Conference on Microfinance, Paris June 3-5<sup>th</sup>, 2019 (scheduled)
8. Chen, R., Fang, D., and Hartarska, V. “The Affordable Care Act: Does the ACA Mean Less Out-of-pocket Health Care Expenditure” AAEA Annual meeting, Atlanta July 22-24,9 (scheduled)
9. Obadasi S. and V. Hartarska, “Climate Variability and Crime in the Southern States” *Southern Agricultural Economics Association (SAEA) Annual Meeting, Birmingham, Alabama, February 2-5, 2019*
10. Cozarenco, Hartarska, and Szafarz “Too Many Cooks Spoil the Broth: The Conflicting Impact of Subsidies and Deposits on Cost-Efficiency in Microfinance Institutions,” ASSA Annual Meeting, Atlanta, GA January 3-5, 2019  
Winner of Warren Samuels Prize for Outstanding Research, Society of Social Economics, ASSA Meeting, Atlanta, 2019
11. Knar Khachatryan, Vardan Baghdasaryan, Valentina Hartarska: Is the model “loans-plus-savings” better for microfinance in Eastern Europe and Central Asia? A PSM comparison, 8th International Research Workshop in Microfinance, Oslo, Norway, 27-28 September “Microfinance and Financial Inclusion: A Promising Banking Model?” 2018.
12. Nadolnyak, Griffin, and Hartarska, “Entry and Exit from Farming: Insights from 5 Rounds of Agricultural Census Data “AAEA meeting in Washington D.C. 5-7 August, 2018

13. Rui Chen and V. Hartarska “Banking and Financial Crises and Microfinance Outreach,” AAEA meeting in Washington D.C. 5-7 August, 2018
14. Malikov E. and V. Hartarska, “Endogenous Scope Economies in Microfinance,” Financial Management Association International, Annual Meetings, Kristiansand Norway, June 13-16, 2018 . Finalist for best paper award in Microfinance
15. Hartarska, Nadolnyak and Griffin, “Retirement Farmers Exit and Disinvestment from Farming,” IAAE Triennial Congress, Montreal, Canada, July 2018 .
16. Roshini Brizmohun, and V Hartarska “Gender Wage Gap in Small Islands: the Case of Mauritius” Mauritius, World Finance Conference, July 27-29<sup>th</sup> 2018 .
17. Hartarska, Nadolnyak and Griffin, “Entry and Disinvestment in Farming” Food and Agriculture Conference, Elenite, Bulgaria, June 2018
18. Quaye, F.\*, D. Nadolnyak, and V. Hartarska. 2017. “Climate Change Impacts on Farmland Values in the Southeast United States,” Selected poster at the 23 Annual Conference of the European Association of Environmental and Resource Economists. June 28 – July 1, 2017
19. Khachatryan, K., Hartarska, Vardan Baghdasaryan, “Deposit-taking versus lending-only MFIs\_in ECA: a PSM comparison of outreach and sustainability, 5th European Research Conference on Microfinance, 12th - 14th June 2017, Portsmouth Business School, University of Portsmouth, UK
20. Khachatryan, K, V. Hartarska, A. Grigoryan *Performance and Capital Structure of Microfinance Institutions in Eastern Europe and Central Asia*” European Financial Management Association, 2017 Annual Meeting, June 28-June 1 2017, Athens
21. Chen, Rui and Valentina Hartarska. “The Impact of the 2008 Financial Crisis on Microfinance Institutions.” Southern Agricultural Economics Association (SAEA) Annual Meeting, February 4-7, 2017. Mobile, Alabama
22. Bailey, R. Valentina Hartarska, “Women’s Property Rights and Outreach of Microfinance Institutions Targeting Women,” .” Southern Agricultural Economics Association (SAEA) Annual Meeting, February 4-7, 2017. Mobile, Alabama
23. Chen, Rui, Norbert Wilson and Valentina Hartarska. “The Impact of HACCP Implementation on U.S. Seafood Imports.” Agricultural & Applied Economics Association (AAEA) Annual Meeting, July 31-August 2, 2016. Boston, MA.
24. Chen, Rui, Norbert Wilson and Valentina Hartarska. “The Impact of HACCP Implementation on U.S. Seafood Imports.” The 74th Annual Professional Agricultural Workers Conference (PAWC), December 4-6, 2016. Tuskegee University, AL.
25. Chen, Rui and Valentina Hartarska. “The Affordable Care Act: Does the ACA Mean Less Out-of-pocket Health Care Expenditure and Better Health?” The 74th Annual Professional Agricultural Workers Conference (PAWC), December 4-6, 2016. Tuskegee University, AL.
26. Suzan Obadaci, Valentina Hartarska. “Crime and Mental Health in the USA,” The 74th Annual Professional Agricultural Workers Conference (PAWC), December 4-6, 2016. Tuskegee University, AL  
**Winner of** Gamma Sigma Delta Competition Award
27. Nadolnyak, D., Valentina Hartarska, and Sheng Li 2016 “Estimating Land Conversion Dynamics in A Volatile Climate Zone” EAERE Annual Meeting, Zurich, June 2016
28. **Khachatryan K.**, Shen X., and V. Hartarska, Efficiency and outreach of MFIs: does service diversification matter? Fourth European Research Conference in Microfinance, Geneva

Switzerland, June 2015

29. Quaye F. and **V. Hartarska**, Investment Impact of Microfinance Credit Delivery in Ghana” Fourth European Research Conference in Microfinance, Geneva Switzerland, June 2015
30. 2016. 2. F. Quaye\*, V. Hartarska, D. Nadolnyak. “Farmer Credit Delinquency in Southeastern US: Factors and Behavior Prediction.” SAEA, Annual Meeting, January 31-February 3, 2015, Atlanta, Georgia
31. Quaye, F. , D Nadolnyak, and V **Hartarska**, “Effects of Climate Variability on South-Eastern US Agriculture,” poster presented at the World Congress of Environmental and Resources Economics, July 1-3, Istanbul, Turkey, 2014
32. **Hartarska, V**, D.Nadolnyak, and F.Quaye. “Farmland Values and Climate Change in the Southeast United States,” Selected paper presented at the Fifth World Congress of Environmental and Resource Economists, 28 June - 2 July 2014, Istanbul, Turkey
33. **Hartarska,V**. D. Nadolnyak, and X. Shen, “Agricultural and Rural Credit Growth and Economic Growth in Rural Counties” “Agricultural Credit and Economic Growth in the Rural U.S” AFM and CRANET section at AAEA meeting in Minneapolis August 2014.
34. Sheng Li, D. Nadolnyak, **V. Hartarska**, “Agricultural Land Conversion in Lee County, Florida: Impacts of Economic and Natural Risk Factors in a Coastal Area” presented at 2014 Annual Meeting of the SCC-76 “Economics and Management of Risk in Agriculture and Natural Resources,” March 27 – 29, 2014
35. **Hartarska V.**, D Nadolnyak and R Mersland, “Are Women Better Bankers to the Poor,” a paper presented at the session Micro Foundations of the Glass Ceiling: Gender and Finance in Rural Settings,” Annual Meeting of the ASSA Pennsylvania January, 2014
36. Xuan Shen and V **Hartarska**, “Financial Derivatives in Community Banks” Banking in th 21<sup>st</sup> Century, Federal Reserve Bank of St Louis, October 3<sup>rd</sup>, 2013  
<http://www.stlouisfed.org/banking/community-banking-conference/video/financial-derivatives-community-banks-shelly-shen.cfm>
37. Khatachurian K, and **V Hartarska**, “Capital Structure and Performance in MFIs in ECA Region” Paper Presented at the 3<sup>rd</sup> European Microfinance Research Conference, Agder University, Norway June 2013.
38. Shen, X. and V. **Hartarska**, “Agricultural Banks and Risk Management: An Endogenous Switching Model” Annual Meeting of the SCC-76 "Economics and Management of Risk in Agriculture and Natural Resources" Group, March 14-16, 2013, Pensacola, Florida.
39. Shen, X. and V. **Hartarska**, 2013, “Risk Management in Agricultural Banks: An Application of Endogenous Switching Model” Southern Agricultural Economics Association Annual Meeting, February 2-5, 2013, Orlando, Florida.
40. Shen, X. and V. **Hartarska**, 2012, “Risk Management Activities and Performance of Commercial Banks: Evidence from Agricultural Banks,” 1<sup>st</sup> International Agricultural Risk, Finance and Insurance Conference, June 20-21, Beijing, China; 12-34.
41. **Hartarska V.**, and D. Nadolnyak, Farmers’ Financing Constrains and Access to External Finance in a Post Crisis World: Evidence From New Farmers in Alabama, Southern Agricultural Economics Association, Annual Meeting, Birmingham, February 4-7, 2012.
42. Shen\*X., and V. **Hartarska**, Derivatives Use and the Performance of Agricultural Banks, Southern Agricultural Economics Association, Annual Meeting, Birmingham, February 4-7, 2012

43. Lee, J., D. Nadolnyak, and V. **Hartarska**, “The Impacts of Climate Change on Agricultural Production in the Southeast U.S.”, Southern Agricultural Economics Association, Annual Meeting, Birmingham, February 4-7, 2012
44. *Organized Symposium*: “Opportunities and Challenges in Farming: Potential for Nontraditional Entrants,” Southern Agricultural Economics Association, Annual Meeting, Birmingham, February 4-7, 2012.
45. Hartarska V., Nadolnyak D, and T MacAdams “Microfinance and Microenterprises’ Financing Constraints in Eastern Europe and Central Asia” Poster presented at the ASSA Meeting in Chicago, January 6-9, 2012.
46. **Hartarska**, V., C. Parmeter, and R Mersland “Economies of Scope in Microfinance,” paper presented at the International Conference “Practice Meets Theory: What is the future of microfinance in the post Yunus era?” Sept 1-2, 2011, Adger University, Kristiansand, Norway
47. Nadolnyak, D., D. Vedenov, and **V. Hartarska**. “The Value of Long-Term Climate Forecasts in Rainfall Index Insurance.” Poster presented at the 18th Annual Conference of the European Association of Environmental and Resource Economists. Rome, July 2011.
48. Nadolnyak, D., **V. Hartarska**. “Climate Impacts on Agricultural Loan Performance: Evidence from the Southeastern US.” Presentation at the International Symposium on Climate Information for Managing Risks (CIMR), Orlando, FL on 24-26 May 2011.
49. Nadolnyak D., and **V. Hartarska**. “Climate Impacts on Agricultural Loan Performance: Evidence from the Southeastern United States,” Selected Paper presented at the Annual Conference of the SCC-76 (“Economics and Management of Risk in Agriculture and Natural Resources” group), Atlanta, March 2011.
50. Nadolnyak D., **V Hartarska**. “Climate Variability and Rural Financial Markets in Alabama and the Southeast”. Poster presented at the SECC planning meeting in Miami, November 2010.
51. Nadolnyak D., **V Hartarska**. “The use of Climate Forecast Based Information by New Farmers in Alabama: Preliminary Survey Results”. Poster presented at the SECC planning meeting in Miami, November 2010.
52. D. Nadolnyak and **Hartarska, V.**, and “Climate Variability and Agricultural Lending in the Southeastern U.S.” Selected Paper presented at the International Conference on Agricultural Risk and Food Security, June 11 – 12, 2010, Beijing, China.
53. **Hartarska V.**, “Microfinance and Rural Development across the World” Presentation at the Center for Rural Development Policy, China Agricultural University, Beijing, China, 6/7/2010.
54. **Hartarska V.**, “Microfinance and Rural Development across the World” Invited Lecture at the Center for Agricultural and Rural Development (Chinese Research Academy of Agricultural Development), Zhejiang University, Hangzhou, China, 6/3/2010.
55. **Hartarska, V.**, C. Parmeter, and D. Nadolnyak. “Economies of Scope of Lending and Mobilizing Deposits in Rural Microfinance Institutions: A Semiparametric Analysis. Paper presented at the Allied Social Science Association Meeting, January 2-5, 2010, Atlanta, Ga
56. **Hartarska V.** and C. Parmeter, “Scope Economies of Lending and Collecting Deposits in Microfinance Institutions”, *International Association of Agricultural Economists 2009 Tri-annual Conference*, Beijing, China, August 2009.

57. Nadolnyak, D. and **V. Hartarska**. "Agricultural Disaster Payments in the Southeastern U.S.: County Level Analysis". Poster accepted at the *International Association of Agricultural Economists 2009* Tri-annual Conference, "The New Landscape of Global Agriculture," Beijing, China, August 2009.
58. **Hartarska V.**, C. Parmeter and R. Mersland\*, "Scope Economies in Microfinance: Evidence from Rated Microfinance Institutions", *First European Research Conference on Microfinance*, Brussels, June 2009.
59. **Hartarska, V.**, Microfinance and rural finance in Malawi, June 2009, AMA BASIS CRSP workshop: policy-oriented research for improved policy making in Malawi, University of Malawi center for agricultural research and development
60. James N., **V. Hartarska** and R. Mersland, "Scale Economies and Elasticities of Substitution in Rated MFIs", *First European Research Conference on Microfinance*, Brussels, June 2009.
61. **Hartarska V., Thomas Mcadams** "An Impact Analysis of Microfinance in Eastern Europe and Central Asia," paper presented at a research seminar on microfinance, ULB, Brussels, Belgium December 8<sup>th</sup>, 2008
62. Caudill, S, Gropper D, and **Hartarska V.**, "Which Microfinance Institutions Are Becoming More Cost-Effective With Time? Evidence from a Mixture Model," paper to be presented at the Annual Meetings of the Southern Finance Association, Key West, FL November 20-22, 2008.
63. **Hartarska V.**, Parmeter, C., and Mersland R., "Economies of scope in microfinance," paper presented at the annual meetings of the NC1014-Agricultural Financial Markets in Transition, Kansas City, Kansas September 25-26, 2008.
64. **Hartarska, V.**, Parmeter, C., and Mersland R., "Scope economies of lending and collecting savings: evidence from rated MFIs," Selected Poster, Special award, Boulder-Bergamo Forum on Access to Financial Services: Expanding the Rural Frontier, Bergamo, Italy, September 18-20, 2008.
65. **Hartarska V.**, Parmeter, C., and Mersland R., "Efficiency of financial institutions in developing countries: a semiparametric scope analysis," Selected Poster presented at the Annual Meetings of the American Agricultural Economists Association, Orlando, July 27-29, 2008.
66. **Hartarska V.**, and R. Mersland, "What governance mechanisms promote efficiency in reaching poor clients? Evidence from leading MFIs" paper presented at the First International Workshop on Microfinance Management and Governance, Kristiansand, Norway 2-3 June, 2008.
67. Mai C., **Hartarska, V.**, "Financing Constraints and the Family Farm: How do Families React?" Selected Paper Presented at the Annual Meetings of the Southern Agricultural Economics Association, Houston, February 4-6, 2008.
68. Elliott II V., **V Hartarska**, and C. Bailey, "Natural Resources Endowment and Economic Growth in the Southeastern United States, Selected Paper Presented at the Annual Meetings of the Southern Agricultural Economics Association, Houston, February 4-6, 2008.
69. Elliott II V., **V Hartarska**, and C. Bailey, (2007), "Natural Resources Endowment and Economic Growth in the Southeastern United States," Selected Paper presented at the Annual Meetings of the American Agricultural Economists Association, Portland, OR, July 29-August 1, 2007.

70. **Hartarska V.**, and Chi Mai, (2007) “Does off-farm income influence investment in family farms?” Selected Poster presented at the Annual Meetings of the American Agricultural Economists Association, Portland, OR, July 29-August 1, 2007.
71. Thompson, H and **V. Hartarska** “A Growth Phase Curve with Foreign Investment for Central and Eastern Europe in Transition, 1989-2003, 6th Annual Meeting of the EEFS International Conference, Sofia, Bulgaria, 31st May – 3rd June 2007.
72. Thompson, H and **V. Hartarska** “A Growth Phase Curve with Foreign Investment for Central and Eastern Europe in Transition, 1989-2003, Economics Seminar at the University of Macedonia, Thessaloniki, Greece, May 2007.
73. Caudill, S., D. Gropper, and **V. Hartarska**, “Economic Freedom and Microfinance Institutions” Presented at the Association of Private Enterprise Education International Convention in Cancun, Mexico, April 2007.
74. Elliot V., **V. Hartarska**, C. Bailey, “Economic Growth and Resource Allocation in Alabama: Is there a Dutch Disease,” paper presented at the PAWC Annual Meeting, Dec. 4-6, 2006.
75. Barth, J., Bertus, M., **Hartarska, V.**, Hai, J., and Phumivasana, T., “External Governance and Bank Performance: Across-Country Analysis,” Financial Management Association Annual Meeting, Salt Lake City, Utah, October 11-14, 2006.
76. Kennealy\*, P., **Hartarska, V.**, Bailey, C., and Dubois M., “Timberland Ownership and Social Well-Being in the South” Rural Sociological Society Meeting, Louisville, KY, August 2006.
77. Kennealy\*, P., **V. Hartarska**, C. Bailey and M. Dubois, “Correlation Between Forestland Ownership and Poverty in the Non-Metro South,” paper presented at the PAWC Annual Meeting, Dec. 4-6, 2005.
78. **Hartarska, V.** “Community Development Financial Institutions: Issues of Performance and Governance,” Center for Financial Research Workshop, Federal Deposit Insurance Corporation, Wahsington D.C. September 20-21, 2005.
79. **Hartarska, V.** “Community Development Financial Institutions in Rural Areas: Efficiency and Governance,” Annual Meeting of NC 1014, Rural Financial Markets in Transition, Minnesota, October 4-5, 2005.
80. Barth, J., D. Gropper, **V. Hartarska**, S. Nolle, and T. Phumiwasana, “External Governance of Banks: A Cross-Country Analysis,” selected paper for the 18<sup>th</sup> Australasian Finance & Banking Conference, School of Banking and Finance, The University of New South Wales, Sydney, Australia, December 2005.
81. **Hartarska, V.** “Governance of Microfinance Institutions in CEE & NIS,” Selected Paper The XIth EAAE Congress, August 23-27, 2005, Copenhagen, Denmark.
82. **Hartarska, V.** “Community Development Financial Institutions: Issues of Governance and Performance,” Selected Paper, Annual Meetings of the AAEEA, Rhode Island, July, 2005.
83. Bailey C., M. Dubois, **V. Hartarska** and B. Lindsey, (2005) “Forestry and Community: Creating Local Markets for Local Resources,” poster at the NRI Small Business Program, grant directors’ meeting.
84. Ellinger P., **Hartarska, V.**, and Wilson, C., “Structure, Performance, and Risk Measurement of Financial Institutions,” paper presented at the pre-conference meetings, “Agricultural and Rural Finance Markets in Transition” sponsored by the Center for Farm and Rural Business Finance and Farmdoc at the University of Illinois, Rhode Island, 2005

85. **Hartarska, V.** “Rating in Microfinance” Selected Paper for the Western Association of Agricultural Economists, San Francisco, 2005.
86. Fletcher S., D. Nadolnyak, **V. Hartarska** “Producer Characteristics and Peanut Cost Efficiency in the Southeast: Implications for the Farm-Level Impacts of the 2002 Farm Act” Selected paper presented at the Southern Agricultural Economics Association Annual Meetings in Little Rock, Arkansas, February 2005
87. **Hartarska, V.** “Rating in Microfinance: Cross-Country Evidence,” Selected paper, Southern Agricultural Economics Association, Annual Meetings in Little Rock, Arkansas, February 2005.
88. Barth, J., **V. Hartarska**, S. Nolle, T. Phumiwasana. “External Governance of Banks: A Cross-Country Analysis,” Paper presented at *Dolibois Seminar Series*, Miami University, Oxford, Ohio, October 25, 2004.
89. Barth, J., **V. Hartarska**, S. Nolle, T. Phumiwasana. “External Governance of Banks: A Cross-Country Analysis,” Paper presented at 12<sup>th</sup> Annual Conference on Pacific Basin Finance, Economics, Accounting and Business, Bangkok, Thailand, August 2004.
90. **Hartarska, V.**, “The Portfolio of Family Farms,” selected paper, Annual Meetings of the Western Agricultural Economics Association in Honolulu, Hawaii, June 2004.
91. Nadolnyak D., S. Fletcher and **V. Hartarska**, “Cost Efficiency of U.S. Peanut Producers and Welfare Effects of Substitution of Quota with Marketing Assistance Loan Program,” Selected paper, presented at the Annual Meetings of the Western Agricultural Economics Association in Honolulu, Hawaii, June 2004.
92. **Hartarska, V.**, “Governance and Performance of Microfinance Organizations in Central and Eastern Europe and the Newly Independent States,” selected paper, presented at the Annual Meetings of the Southern Agricultural Economics Association, 2004.
93. Barth, J., **V. Hartarska**, D. Nolle, and T. Phumiwasana, “External Governance of Banks: A Cross-Country Analysis,” Paper presented at the 79<sup>th</sup> Annual Conference of the Western Economics Association International, Vancouver, Ca, June 29-July 3, 2004.
94. Nadolnyak, D., S. Fletcher, and **V. Hartarska**, “Estimating Peanut Production and Efficiency and Assessing Farm Level Impact of the 2002 Farm Act,” selected (long) paper, presented at the Annual Meeting of AAEE in Denver, Colorado, 2004.
95. Barth, J., **V. Hartarska**, D. Nolle, and T. Phumiwasana, “External Governance of Banks: A Cross-Country Analysis,” Paper presented at the 12<sup>th</sup> Annual Conference on Pacific Basin Finance, Economics, Accounting and Business, Bangkok, Thailand, August 2004.
96. **Hartarska, V.** and C. Gonzalez-Vega, “Credit Counseling and Mortgage Termination: Evidence from a Multi State Counseling Program,” presentation at the annual meeting of the Multistate Research Project NC221 Financing Agriculture and Rural America: Issues of Policy, Structure and Technical Change in Kansas City, October 2003.
97. **Hartarska V.**, “Mortgage Loan Repayment by Low-Income Households: How Does Counseling Help,” Selected Poster Paper, XXV International Agricultural Association of Economists (IAAE) Conference, August 16-22, 2003, Durban South Africa.

### **COMPETITIVE GRANTS**

1. V. Hartarska (PD) with Glenn Richey, Denis Nadolnyak, Michelle Worosz, Christopher

- Burton, Christopher Wesley, William Pope, Jerry Parish, Joe Sumners, Jeffrey Hendry, and Jody Thompson. “*Strengthening Economic Resilience through Diversification and Effective Public-Private Partnerships along the Gulf of Mexico*” Thriving Communities Grant 5, National Academy of Sciences Engineering and Medicine (\$1,098,124.00, pending)
2. Hartarska, V., with C. Bailey (PD) et al. “Creating a Participatory Process for Restoration Projects to Enhance Resilience for Fishers and their Communities” Thriving Communities Grant 5, National Academy of Sciences Engineering and Medicine (\$2,539,809.00, pending).
  3. Hartarska, V. (PD), “Growth and Expansion of Beginning Farms” Cooperative Agreement with Economics Research Service, USDA, (\$74,200) 2018-2020.
  4. Hartarska, V. (PI) and S. Obadasi\* (co-PI) “Farmer Suicide, Mental Health and the Role of Socio-Economic Factors, Climate and Policy Changes, and Rural Mental Health Infrastructure” Southeast Center for Agricultural Health and Injury Prevention, Pilot Studies Program (\$12,000) 2018-2019.
  5. Hartarska, V., and D. Nadolnyak, “An Economic Analysis of Productivity and Efficiency of Alabama Cattle Industry: Best Management Practices and Growth Opportunities,” Alabama Cattle Producer Association \$10,000. 2018-2019.
  6. Hartarska, V., “Climate Change, Agricultural Finance, and Agricultural Production in Alabama and the Southeast” 50,000. Alabama Agricultural Experimental Station 2016-2018.
  7. Hartarska, V., Collaborator with Barth, J, J. Hilliard, J. Jahera and D.T. Veal “Study of Alabama Banks’ Contribution to the State’s Overall Health.” the American Bankers Association, Independent Bankers Association, and Regions Bank, \$65,000, 2015.
  8. Hartarska, V. (PI). “Unintended Consequences: Changes in Financial Regulations and Outreach of Microfinance Institutions” Fulbright Core Program Scholarship for Belgium (2 awards, all fields) \$17,000.
  9. Hartarska, V., “The Pending Farm Transition and the Future Farmers of the Southeast,” Alabama Agricultural Experimental Station, Alabama Agricultural Experimental Station (AAEA), 2015-2016, \$40,000,
  10. Hartarska V., Associate Researcher, with Roy Mersland (PI), “Governance in Microfinance” Competence Development Fund of Southern Norway \$250,000. 2011-2013
  11. Hartarska, V. and Denis Nadolnyak, “Farmer Productivity in Volatile Environment: Evidence from Alabama and the Southeast,” AAES, 2012-2014. \$50,000.
  12. Dzanja, Joseph (PI), V. Hartarska (Co-PI), and S. Gondwe. “Microfinance and Growth of Small Scale Agribusinesses in Malawi” from Bill and Melinda Gates Foundation through RUFORUM’s Competitive Grants Systems’ Graduate Research Grants, 2011-2013, \$50,000.
  13. Hartarska, V. (PI) and Denis Nadolnyak, “Climate Variability and Rural Financial Markets in Alabama and the Southeast,” AAES, 2010-2012. \$50,000.
  14. Hartarska, V. (PI) Auburn University International Faculty Travel Grant, \$5,000, 2010.
  15. Hartarska, V., (PI) “Financing for Innovations in Agriculture and Rural Businesses,” Research Support Project, Alabama Agricultural Experimental Station, \$50,000, 2009-2010.
  16. Hartarska, V (PI) and Wilbert Golden (extension specialist), “Healthier Finances for Healthier Lifestyles” Agricultural Initiative Grant Proposal, Alabama Agricultural Experimental Station, duration October 2007-September, 2008, \$61,700.
  17. Hartarska, V., (PI) “Agricultural Finance Markets in Transition,” duration: October 2006-September, AAES 2007; \$20,810.

18. Hartarska, V., (PI) “Community Development Financial Institutions in the U.S.: Issues of Performance and Governance,” Center for Financial Research, Federal Deposit Insurance Corporation; duration March 2005- March 2006; \$10,000 (10 awards, 110 applications).
19. Bailey C. (PI), Hartarska, V. (co-PI), Dubois M., Co-PI, Lindsey S. Co-PI, “Forestry and Community: Creating Local Markets for Local Resources,” National Research Initiative Small Farms Grant “Enhancing the Prosperity of Small Farms & Rural Agricultural Communities,” interdisciplinary project with duration June 2005 - July 2009; \$450,000.
20. Hartarska, V., (PI), “Regulation versus Market-Based Mechanisms of Control in Microfinance: What Works Best on the Balkans, in Central Asia and in the Caucasus,” William Davidson Institute, University of Michigan, project duration June 2005 - December 2006, field work July-August 2007, \$22,800.
21. Hartarska, V., (PI) Principal Investigator “Microfinance in Bosnia and Herzegovina: Lessons from an Industry Study,” grant by the National Center for Eurasian and East European Research, June-December 2005; \$3,000.

### EXTERNALLY FUNDED INVITED PRESENTATIONS

1. **Keynote Speaker**, 3<sup>rd</sup> European Microfinance Research Conference, Agder University, Norway, 2013. Travel expense covered by Agder University.
2. **Invited Speaker**, Microfinance Industry Meeting, “Practice Meets Theory: What is the future of microfinance in the post Yunus era?” Agder University, Kristiansand, Norway. Travel expense covered by Agder University. Sept 1-2, 2011
3. **Invited Speaker**, Financial Economics Seminar, World Bank, Washington D.C., Nov., 2010
4. **Borlaug Fellow Mentor**, Travel to University of Malawi, 2008
5. Travel Grant and Special Poster Award by Boulder-Bergamo Forum on Access to Financial Services: Expanding the Rural Frontier, Bergamo, Italy, Sept. 18-20, 2008.
6. **Invited Speaker**, First International Workshop on Microfinance Management and Governance, Kristiansand, Agder University, Norway. Travel expense covered by Agder University, Norway. 2-3 June, 2008
7. **Invited Speaker**, Research Seminar, Free University of Brussels (ULB), Brussels, Belgium. Travel expense covered by the Center for Research in Microfinance, Brussels, Dec. 8<sup>th</sup>, 2008.
8. **Invited Speaker**, Research Seminar, Free University of Brussels, Center for Research in Microfinance, Brussels, September, 2008.
9. **Invited Speaker** to present at a workshop at The Center for Financial Research, FDIC, Washington D.C. September 20-21, 2005.
10. **Invited Speaker**, Federal Reserve System, 4th Community Affairs Research Conference, Washington, D.C. Travel expense and a honorarium covered, 2005.
11. **Travel Grant** to present as seminar at the Department of Agricultural and Applied Economics, by University of Georgia, November 2002.

### EXTERNAL FUNDING TO BRING DISTINGUISHED SCHOLARS TO AUBURN

1. Gael Raul. Developed MOU the only COAG International Undergraduate Exchange Program “From Farm to Table”, with University of Angers, France, 2015
2. Ariane Szafarz, Director SERMI , Brussels, Belgium, Research Seminar “Women in Leadership: Evidence from Credit Cooperatives in Tanzania”, 2014.
3. 2008, October Christopher Parmeter, Virginia Tech (now University of Miami) “Trade Openness and Bigger Governments: The Role of Country Size Revisited, Google scholar citations: over 2236.

## **TEACHING AND ADVISING**

### **UNDERGRADUATE CLASSES TAUGHT**

1. Agricultural Finance
2. Agribusiness Finance
3. Agribusiness Management (non-majors)
4. Introduction to Rural Development (at ULB, Belgium)

### **GRADUATE CLASSES TAUGHT**

Agribusiness Management (MS)  
Introductory Econometrics (MS & PHD)  
Introduction to Rural Development (MS)  
Development Economics (Applied Impact Analysis Ph.D.)  
PhD Research Paper Development Seminar

### **UNDERGRADUATE ADVISING:**

Average of 15-20 students per semester 2002-2016

### **GRADUATE ADVISING**

#### **Chair:**

16 PhD in Applied Economics (and Co-Chair, incl. Agricultural Economics, and Political Science), currently directing 4 PhD students

9 MS in Agricultural Economics, Economics, Microfinance Management

#### **Committee Member:**

14 PhDs (1 overseas) in Applied Economics, in Forestry, Rural Sociology, and in Management;

9 MS degrees in Agricultural Economics, in Finance, in Economics, and in Forestry.

**External Reviewer:** 6 dissertations in 4 countries

### **CHAIR: DOCTORAL DISSERTATIONS (12 +4 T)**

1. Jinfang Wang (current PhD student) Essays in Financial Economics, co-advising with Malikov
2. Thien Quy Lam (current PhD) Essays on Gender and Leadership
3. Charles Machata (current PhD student), Essays in Production Economics
4. John Musah (current PhD student), Essays in Development Economics
5. Nisha Sehrawat (current PhD student), Essays on Financial Inclusion

6. Odabasi, Suzan, (2019). Essays on Health, Crime, and Economic Development., (Co-advicing with Duffy)  
Initial Placement: Faculty position at a University in Turkey
7. Minglu Xu, 2018 “Microfinance and Political Power,” Department of Political Science, CLA. Co-directed with Murrey Jardine.
8. Chen, Rui, 2017 “International Trade and Economic Development”.  
Initial Placement: Post-doc and instructor Auburn University
9. Guneyusu, Filiz. 2017. Economic and Econometric Evaluation in the Turkish Labor Market. PhD Thesis.  
Initial Placement: Faculty at Economics Department a University in Turkey
10. Griffin, Bretford. 2016. Consumption Choices, Beginning Farmers Credit Constraints and Farm Exit.  
Initial Placement: Professor of Economics (adjunct) at Hillsborough Community College, FL
11. Quaye, Frederick Murdoch. 2015. Credit Delivery Analyses and Climate Impact Issues: The Case of Ghana and Southeastern US.  
Initial Placement: Assistant Professor of Economics, Albany State University, 2015
12. Sheng Li, 2015. Three Essays in Natural Risks and Environmental Policy Analysis.  
Initial Placement: Post-doctoral position, Farmindale College, New York State University
13. Xuan Shen. 2012. Financial Derivatives and Commercial Banks' Performance.  
Initial Placement: Econometrician, Regions Bank Headquarters, Birmingham, 2013.
14. Jaehyuk Lee. 2012. Three Essays on the Impact of Weather on Crop Yields and Their Variability.  
Initial Placement: Instructor, Georgia Southern University, 2013.
15. James, Natalie. 2010. Scale Economies in MFIs Abroad and Comparable U.S. Financial Institutions.  
Initial Placement: Instructor at University of Missouri at Rolla, (now Missouri Science and Technology Community College)
16. Men, Chuannan. 2010.  
Initial Placement after successfully completed preliminaries, chose a job at private company job in Shanghai, China.
17. Elliott, Vaughn. 2008.  
Initial Placement: Lecturer at Economics Department, AU

## DOCTORAL COMMITTEES

1. Chnegdu Si (expected 2019), Environmental Economics
2. Roshini Brizmohun, (2018). Three Shades of Welfare in Applied Economics
3. Meijuan Wang, 2018 Three Essays in Environmental and Development Economics
4. N'Dede Epse Hourizene, Bley Cynthia. 2016. Social and Economic Development in Sub-Saharan Africa, and Economic Implications of EU Regulations on Agricultural Products.
5. Luo, Yuxi. 2015. Three Essays on the Chinese Housing Market: Amenities, Environment, and Policies.
6. Zhang, Zhaohua. 2016. Three Essays on Household Residential Sorting.
7. Robinson, Derrick. 2015. Three Essays on Non-Market Valuation Applications.

Initial Placement: Assistant Professor, Jacksonville University

8. Chavez, Holcer. 2014. Essays on Applied Econometrics: Agriculture and Development.
9. Liu, Sezhu. 2014. Three Essays in Hedonic Housing Price.
10. Khachatryan, Knar. 2013. Managing Microfinance Institutions: Linking Performance with Service and Capital Portfolios.  
Initial Placement: Assistant Professor, American University in Yerevan, Armenia
11. Cui, Lina. 2012. Three Essays in House Foreclosures, Quasi-Experiment Model and Irrigation.
12. Vanroose, Anabelle. 2011. The Uneven Development of the Microfinance Sector, ULB Belgium.
13. Lupo, Crystal. 2010. The Role of Portable Sawmill Microenterprise Adoption in Promoting Rural Development and its Application in Small-Scale Forest Management. PhD in Forestry  
Initial Placement: lecturer at Auburn University.
14. Ojumu, Oluwagbemiga. 2009. The Economics of Water and Land Resource Use. . Initial Placement: Assistant Professor, College of Agriculture and Human Sciences, Prairie View A&M University, Prairie View.
15. Lin, Dongyun. 2009. Two Essays in International Banking and Finance.  
Initial Placement: Assistant Professor, Business Administration, Northern New Mexico College
16. Chen, KaMing. 2009. Three Essays In Tourism, Trade, And Economic Growth. . Initial Placement: Hang Seng Management College, Hong Kong.
17. Malki, Mostafa. 2006. Essays in Applied International Economics. . Initial Placement: Assistant Professor, University of Texas at Brownsville.

#### **CHAIR: MS THESES**

1. Li, Chen. 2016. Scale Economies in MFIs Abroad and in U.S. Financial Institutions.  
Initial Placement: Analyst, New-York based company
2. Bailey, Ann Rachel. 2016. Women's Property Rights and Outreach of Microfinance Institutions Targeting Women. .  
Initial Placement: Instructor, Auburn University
3. Aulkah, Jaspreet. 2011. Portable Sawmills – A Small Scale Microenterprise Development. .  
Initial Placement: PhD student in Applied Economics at Purdue University
4. Díaz, Aboud Miriam. 2011. What Do International Investors Look For When Investing in Mexican MFIs? , ULB Brussels, Belgium.  
Initial Placement: commercial bank in Mexico
5. Bashwira, Rose. 2010. Livelihood strategies supported by Microfinance. ULB, Brussels, Belgium.  
Initial Placement: PhD student in Kenya.
6. McAdams, Thomas. 2009. Financing Constraints and Microfinance in Eastern Europe and Central Asia. .  
Initial Placement: Economist, Merit Energy Company.
7. Shirokaya, Elena. 2009. Can credit and savings cooperative help in developing housing finance market for marginal clients? . .

Initial Placement: Financial analyst IKEA, Brussels, Belgium.

8. Wang, Qianfei. 2007. Does Rating Help Microfinance Institutions Raise Funds? A Cross-Country Analysis of the Role of Rating Agency Assessments in Microfinance Industry. .  
Initial Placement: graduate student at Columbia University.
9. Le, Chi Mai. 2006. Farm Investment and Off-Farm Income - A Study of Farms in Alabama. .  
Initial Placement: Commercial bank in Vietnam.

## **MS COMMITTEES**

2. Samim, Mohammad Sami. 2017. The Impact of Foreign Aid on Agricultural Growth and Agricultural Imports in Developing Countries.
3. Cai, Mengyan. 2016. The Impact of Awareness of Aquatic Food and Consumers' Beliefs About Product Attributes on Fish Consumption Behavior in China. .
4. Chavez, Holcer. 2012. Economics of Microbial Inoculants as an Integrated Pest Management Practice in Apple Production.  
Initial Placement: PhD student, Auburn University
5. Wu, Le. 2012. Impact Analysis of Auburn Related Services on Farmers in Alabama .
6. Wang, Xing. 2011. Total Elasticities for Meat in China: The Importance of Cross-commodity Effects.
7. Gallyamova, Renata. 2008. The Impact of the Sarbanes-Oxley Act of 2002 on the Premia Paid for Target Companies in Mergers and Acquisitions. Department of Finance, Auburn University
8. Cui, Lina. 2008. Title Growing Naturally In Alabama: Needs and Possibilities.
9. Blejawas, Emily. 2007. Social Capital, Cultural Capital, and the Racial Divide: Community Development through Art in Alabama's Black Belt. Rural Sociology MS Thesis
10. Wu, Tong. 2006. Is There A Gap of Banking Efficiency Between Accession and Non-Accession Countries in Central and Eastern Europe. Department of Economics

## **INVITED EXTERNAL REVIEWER ON PHD DISSERTATIONS**

1. Otago University, Department of Finance, New Zealand
2. Free University of Brussels, Brussels, Belgium
3. Indian Institute of Technology, Guwahati, India,
4. Indian Institute of Technology, Kanpur, India
5. Monash University, Australia
6. Université de Nice Sophia-Antipolis, France
7. University of Malawi, Malawi

## **STUDENTS/SCHOLARS AWARDS RESULTING FROM SUPERVISED WORK**

1. Anastasia Cozarenco with Hartarska and Szafarz, May-June 2016, Warren Samuels Prize for Outstanding Research, Society of Social Economics, ASSA Meeting, Atlanta, 2019
2. Khachatryan, Knar. Winner of SAB Trophy of Sustainable Finance, Paris France.  
“Microfinance in Eastern Europe”  
One of three finalists 12<sup>th</sup> European Microfinance (EMN) Research Award

3. Suzan Obadasi Gamma Sigma Delta Competition Award: 2016  
“Crime and Mental Health in the USA,” The 74th Annual Professional Agricultural Workers Conference (PAWC), December 4-6, 2016. Tuskegee University, AL
4. Wang,\* M, 2016 Honorary Mention at a poster competition of College of Agriculture.,  
“Malnutrition of Boys and Girls in Ethiopia”
5. Xuan, Shen, Outstanding International Graduate Student, Auburn University, 2013

#### **MENTOR OF VISITING SCHOLARS (self-funded)**

1. 2018-2019, Mengxue Li, Graduate Student, China Agricultural University (CSC funding).  
Project: “Rural Lending and Rural Economic Development in China”.
2. 2017-2018, Sun Hong “Social Structures Transformation and Demand for Rural Finance in China,” South China Agricultural University, funded by CSC.
3. 2017, May-June, Anastasia Cosarenco, Assistant Professor of Economics, Montpellier Business School (funding), France.  
Project: Efficiency of Microfinance Institutions, funded by Montpellier Business School
4. 2017, June, Ariane Szafars, Funded SERMI, Belgium, project Gender and Efficiency in Microfinance
5. 2012, March-April, Khachatryan, Knar. SKEMA Business School (funding) and University of Nice Sophia-Antipolis, Campus Sophia – Antipolis, France.  
Project: Microfinance in Eastern Europe  
Winner of SAB Trophy of Sustainable Finance, Paris France.  
<http://www.sabtrophy.com/fr/trophees-fr/tropee-2014.html>  
One of three finalists 12<sup>th</sup> European Microfinance (EMN) Research Award
6. 2009-2010, Wang, Wenli. Xi’an University of Technology, China. China Scholarship Council Funded. Project: “Governance of Rural Credit Cooperative in China”
7. 2008, Sera Gondwe, Bourlag Scholar, Bunda College, University of Malawi, Lilongwe, Malawi. September –October,  
Project: Structure And Conduct Of The Financial Sector: Can Microfinance Sector Development Reduce Poverty Levels? A Case Study Of Malawi?”

#### **SERVICE**

##### **INTERNATIONAL**

1. Conference Program Committee, Financial Management Association International, European Meeting in Kristiansand, Norway, 2018
2. Review Panel, The National Center of Science and Technology Evaluation, Republic of Kazakhstan, since 2018
3. Grant Panelist, OPUS Program, National Science Center, Poland, 2017
4. External Evaluator of the Research Programs of the Faculty of Applied Economics, and the Institute of Development Policy & Management, University of Antwerp, Belgium, 2016

**NATIONAL**

1. Committee Member, AAEA Outstanding Dissertation Award, 2019-2021
2. Representative for Auburn University's in the 16<sup>th</sup> Cohort, Internationalization Lab, American Council of Education
3. Review Panel, Markets, Trade, and the Environment, National Institute for Food and Agriculture, 2014 and 2017, United States Department of Agriculture
4. Consultant, Agricultural Economist, USAID, 2012-2015
5. Review Panel, U.S. Civilian Research and Development Foundation (CRDF) 2011, 2012
6. Chair (2013), Member (2011-2013), Outstanding Master Thesis Award, Southern Agricultural Economics Association.
7. Chair (2007), Vice Chair (2006), Secretary (2005), Multistate Research Project NC1014 "Agricultural Markets in Transition Financial Markets in Transition, 2006
8. Selected Papers Chair, Southern Agricultural Economics Association, 2007.

**UNIVERSITY SERVICE**

1. Co-Chair Auburn University Strategic Internationalization Committee, 2018-2019
2. Chair, AU Faculty Salary and Welfare Committee, 2017-2018, member 2015-218
3. Alumni Professorship Award Committee 2018-2021
4. Mentor, Pathways to Full Professor, Women's Initiatives, Auburn University, 2015-18
5. Global Teaching Academy Fellow, since 2014
6. Global Teaching Advisory Board, since 2014
7. AU Administrator Evaluation Committee, 2013-2016
8. University Safety Committee, 2015-2018
9. Chair, Search Committee for Student Diversity Advocate, Office of Diversity and Multicultural Affairs, Auburn University, 2014-2015
10. Chair (2013-2014), Auburn University Multicultural Diversity Commission, member 2012-2014

**COLLEGE SERVICE**

1. Promotion and Tenure Committee, 2017-2020
2. Diversity Committee, 2013-2014 and 2016-2019
3. College of Agriculture Tuition Remission Committee (ad hock), since 2017
4. College of Agriculture Graduate Studies (GPO) Committee, since 2016
5. Global Programs Advisory Committee, since 2015
6. Research Advisory Board, since 2015
7. Chair, Hiring Committee for Assistant to Global Programs COAG, 2014

**DEPARTMENTAL SERVICE**

1. Graduate Program Officer (GPO) for PhD in Applied Economics, since 2016
2. Assessment Committee, 2017-2020

3. Chair, Graduate Committee, since January 2017
4. Dashboard Project committee member
5. Faculty Senate – 2013-2015, 2018-2021
6. Masters Programs Coordinator, AERS, 2008-2016
7. Graduate Committee, since 2007
8. P&T Committee and Third Year Review Committee, since 2016-2019
9. Student Learning Outcomes Assessment Committee, since 2017
10. Five Year Departmental Assessment, CRIS
11. Departmental Meetings Secretary, 2005-2009

## **EDITORSHIPS**

1. Editor, *Handbook of Microfinance and Development (under negotiation)*, Edward Elgar Publishing
2. Associate Editor, *Agricultural Finance Review*
3. Editorial Board, *Ibero-American Journal of Development*
4. Editorial Board, *Journal of Financial and Economic Policy* (invited)

## **REVIEWER**

American Journal of Agricultural Economics, Agricultural Finance Review, Applied Economics, Applied Finance (now Applied Economics), Journal of Agribusiness, Journal of Banking and Finance, Journal of Agricultural and Applied Economics Journal of Applied Economics and Policy, Journal of Business Research, Journal of Corporate Finance, Journal of Economics and Finance Education, Journal of Economic Surveys, Journal of Economics and Business, Journal of Management and Governance, Journal of Money Credit and Banking, Journal of Productivity Analysis, Feminist Economics, International Review of Economics and Finance, Oxford Development Studies, Economics of Transition, Empirical Economics, Small Business Economics and Finance, World Development

## **MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS**

1. Agricultural and Applied Economics Association
  2. American Economics Association
- European Agricultural Economics Association
3. International Association of Agricultural Economists
  4. Financial Management Association International

## **OUTREACH**

### **SELECTED OUTREACH PUBLICATIONS**

1. “Community Banks Used Derivatives Wisely during Recession, Study Shows,” *Banks Safety and Soundness Advisor*, Hartarska’s interview by Rick Schmitt, November 2013.

2. Hartarska V., and C. Gonzalez-Vega, (2005) "The Impact of Credit-Counseling on Mortgage Prepayment and Default by Underserved Low-Income Households," Conference Proceedings, Federal Reserve System's Fourth Community Affairs Research Conference "Promises & Pitfalls: As Consumer Finance Options Multiply, Who Is Being Served and at What Cost?," April 2005.
3. Hartarska V., (2004) Governance in Microfinance in *Microfinance in CEE and the NIS*, Issue No.1, 2004, The Microfinance Center (MFC), Warsaw, Poland.

## OTHER MEDIA

1. Collaboration with Jones Coulter, WSJ writer on the state of banking in rural counties, 2017
2. Interview by Mercatus Center, George Mason University, Washington D.C. about recent work on small banks and small business lending, 2015
3. Interview request by Senior Columnists at the Dow Jones Investment Banker, The Wall Street Journal, about China Agricultural Bank IPO, 2010
4. Interview by Bank Safety & Soundness Advisor newsletter about use of financial derivatives in agricultural and community banks, 2014
5. Led an online microfinance governance discussion list, wrote a 75 pages report on governance and performance in microfinance institutions, 2002-2004

## MENTOR OF VISITING SCHOLARS

1. 2018-2019, 2018-2019, Mengxue Li, Graduate Student, China Agricultural University (CSC funding). Project: "Rural Lending and Rural Economic Development in China".
2. 2017-2018 Sun Hong "Social Structures Transformation and Demand for Rural Finance in China," South China Agricultural University, funded by CSC
3. 2017, May-June, Anastasia Cosarenco, Assistant Professor of Economics, Montpellier Business School (funding), France.  
Project: Efficiency of Microfinance Institutions, funded by Montpellier Business School
4. 2017, June, Ariane Szafars, Funded SERMI, Belgium, project Gender and Efficiency in Microfinance
5. 2012, March-April, Khachatryan, Knar. SKEMA Business School (funding) and University of Nice Sophia-Antipolis, Campus Sophia – Antipolis, France.  
Project: Microfinance in Eastern Europe,  
Winner of SAB Trophy of Sustainable Finance, Paris France.  
(<http://www.sabtrophy.com/fr/trophees-fr/trophee-2014.html>)  
One of three finalists 12<sup>th</sup> European Microfinance (EMN) Research Award
6. 2009-2010, Wang, Wenli. Xi'an University of Technology, China. China Scholarship Council Funded.  
Project: "Governance of Rural Credit Cooperative in China"
7. Sera, Gondwe, Bourlag Scholar, Bunda College, University of Malawi, Lilongwe, Malawi. September –October, 2008,  
Project: Structure And Conduct Of The Financial Sector: Can Microfinance Sector Development Reduce Poverty Levels? A Case Study Of Malawi?"

### **ORGANIZED VISITS BY SCHOLARS**

1. Gael Raul. Developed MOU the only COAG International Undergraduate Exchange Program “From Farm to Table”, with University of Angers, France, 2015
2. Ariane Szafarz, Director SERMI , Brussels, Belgium, Research Seminar “Women in Leadership: Evidence from Credit Cooperatives in Tanzania”, 2014.
3. 2008, October Christopher Parmeter, Virginia Tech (now University of Miami) “Trade Openness and Bigger Governments: The Role of Country Size Revisited, Google scholar citations: over 2236.

### **INVITED RESEARCH PAPERS BY INDUSTRY**

1. Hartarska (PI) and B Griffin, The Farm Credit Council, “Agricultural Labor Market Changes and Their Impact on Entry in and Expansion of Farming” 2015 The Farm Credit Council, External Contract, 2015.
2. Hartarska, V. (PI) and X. Shen. “Farm Credit System Lending and Global Food Demand: Evidence from the Past Two Decades,” The Farm Credit Council, 2013
3. Hartarska, V. (PI.) and X Shen, “The Farm Credit System and Development of Agricultural Markets During the 2001-2010 Period, the Farm Credit Council, External Contract, 2012

### **LANGUAGES**

English (fluent), Bulgarian (native), French (intermediate), Russian (fluent), Serbian (fluent)