

## Adam Osman

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### **Employment:**

2023- University of Illinois at Urbana-Champaign, Associate Professor  
2014-2023 University of Illinois at Urbana-Champaign, Assistant Professor

### **Research Fields:**

Development, Experimental, Finance, Labor, Trade

### **Education:**

Ph.D., Economics, Yale University, 2014  
M.Phil., Economics, Yale University, 2011  
M.A., Economics, Yale University, 2009  
B.S. Mathematics, Stony Brook University, 2007  
B.A. Economics, Stony Brook University, 2007

### **Other Positions and Professional Affiliations:**

2020- Institute for the Study of Labor (IZA), Research Fellow  
2020 - Economic Research Forum, Research Fellow  
2016- J-PAL MENA, Co-Scientific Director  
2015- 2020 Economic Research Forum, Research Associate  
2014- 2016 J-PAL MENA, Scientific Advisor

### **Revisions Requested:**

“Big Loans to Small Businesses: Predicting Winners and Losers in an Entrepreneurial Lending Experiment” with Gharad Bryan & Dean Karlan (May 2022) resubmitted to *American Economic Review*

“The Demand for Mobility: Evidence from an Experiment with Uber Riders” with Peter Christensen (May 2023) resubmitted to *Journal of Political Economy*

“Discrimination Against Women in Hiring” with Jamin Speer & Andrew Weaver (January 2023) Revise & Resubmit at *Economic Development and Cultural Change*

### **Publications:**

“Is It Who You Are or What You Get? Comparing the Impacts of Loans and Grants for Microenterprise Development” with Bruno Crépon & Mohamed El-Komi, forthcoming, *American Economic Journal: Applied Economics*

“Stigma and Take-Up of Labor Market Assistance: Evidence from Three Experiments” with Jamin Speer (April 2022) forthcoming, *Economica*

**Publications (cont.):**

“What Do Jobseekers Want? Estimating Reservation Wages and the Value of Job Attributes” with Brian Feld & Abdelrahman Nagy, 2022, *Journal of Development Economics*, 159

“Connections, Referrals, and Hiring Outcomes: Evidence from an Egyptian Establishment Survey” with Jamin Speer & Andrew Weaver, 2022, *Journal of Economic Behavior and Organization*, 204, 342-355

“Increasing Financial Inclusion in the Muslim World: Evidence from an Islamic Finance Marketing Experiment” with Dean Karlan & Nour Shammout, 2021, *The World Bank Economic Review*, 35(2), 376-397

“The Dangers of the Double-Bottom Line: A Poverty Targeting Experiment Misses Both Targets” with Dean Karlan & Jonathan Zinman, 2019, *Journal of Economics & Management Strategy*

“Measuring Productivity: Lessons from Tailored Surveys and Productivity Benchmarking.” With David Atkin & Amit Khandelwal, 2019, *AEA: Papers and Proceedings*, 109, 444-449

"Exporting and firm performance: Evidence from a randomized experiment." with David Atkin & Amit Khandelwal, 2017, *Quarterly Journal of Economics* 132.2, 551-615 (Editor's Choice)

“Follow the Money: Methods for Identifying Consumption and Investment Responses to a Liquidity Shock” with Dean Karlan & Jonathan Zinman, 2016, *Journal of Development Economics*, (121), 11-23

“Bank-Insured RoSCA for Microfinance: Experimental Evidence in Poor Egyptian Villages” with Mahmoud El-Gamal, Mohamed El-Komi & Dean Karlan, 2014, *Journal of Economic Behavior and Organization*, (103), S56-73

**Pre-Results Review:**

(*JDE* provides referee reports before empirical results are known, final publication venue to be determined, but *JDE* guarantees publication if authors choose to send it there.)

“Training and Subsidies vs Pay-for-Results in Spurring Digital Marketing Take-up and Small Firm Growth” with David McKenzie & Aminur Rahman, 2021, accepted at *Journal of Development Economics* pre-results review

“Expanding Access to Finance through Microequity” with Kareem Haggag, 2022, revise and resubmit, *Journal of Development Economics* pre-results review

**Invited Contribution:**

“Beyond Averages: Understanding the varied impacts of microfinance”, with Ronald Cueva & Jamin Speer, revise and resubmit at *Oxford Review of Economic Policy*

**Working Papers:**

"Weathering the Ride: Experimental Evidence on Transport Pricing, Climate Extremes, and Future Travel Demand" with Peter Christensen and Abigail Stocker

"Are Soft Skills Enough? Experimental Evidence on Skill Complementary for College Graduates" with Jamin Speer

"Overcoming Youth Unemployment in Egypt" with Ahmed El-Sayed & Kevin Hempel

"Occupational Choice Under Credit and Information Constraints"

**Selected Works In Progress:**

"Improving Labor Market Outcomes with Job Fairs" with Bruno Crépon & Mona Said

"Intensifying Employment Assistance" with Bruno Crépon, Noha Fadl, & Reham Rizk

"Debtor Prisons" with Kareem Haggag

"Designing Microfinance Products to Encourage Firm Growth" with Jules Gazeaud, Natalia Rigol & Ben Roth

"Poverty Traps and Female Labor Force Participation" with Ragui Assaad, William Parienté & Christine Valente

"Bank Profits vs. Borrower Welfare: Identifying Optimal Policy Tradeoffs Utilizing Machine Learning" with Susan Athey, Bruno Fava, Dean Karlan & Jonathan Zinman

"Adverse Selection and Moral Hazard in Microenterprise Lending" with Jules Gazeaud, Natalia Rigol & Ben Roth

"Individual Heterogeneity and Program Impacts" with Bruno Crépon, Reham Rizk & Anthony Strittmatter

"Supply vs. Demand Constraints in E-Commerce: Evidence for a Randomized Experiment in Georgia" with Aidan Coville & Ciao Piza

"Ridehailing and the 'First/Last Mile' Challenge in Public Transit: Experimental Evidence from a Ride-2-Connect Program" with Peter Christensen, Lewis Lehe & Gustavo Nino

"Ridesharing and Transport Externalities: Using RCTs to Estimate Optimal Policy." with Peter Christensen & Nick Tsivanidis

"The Value of Safety while Traveling" with Peter Christensen, Nagla Rizk & Keshi Shen

"Harmful Norms and the Value of Information" with Suzanna Khalifa & Linh Tô

**Teaching Experience (UIUC):**

Ph.D: Topics in Development Economics-Spring 2015, 2016, 2017, 2018, 2019, 2020, 2022, Fall 2023

Masters: Development and Growth Policy- Spring 2019, 2020, 2021, Fall 2022, 2023

Undergraduate: Economics of Poverty Alleviation- Fall 2014, Spring 2016, Fall 2016, 2017, 2022, Spring 2019, 2021, 2022

**Fellowships, Honors and Awards:**

NBER / Department of Transportation, Economics of Transportation in the 21st Century Award for “The Last Mile Challenge”, 2020

List of Teachers Ranked as Excellent by their Students, 2017, 2019, 2020, 2021

Ibn Khaldun Prize, Middle East Economic Association, 2017

Kauffman Dissertation Fellowship in Entrepreneurship, 2013-2014

**Institution Building Grants:**

As Co-Scientific Director of J-PAL MENA: helped raise over \$10 million.

**Research Grants (PI or co-PI on all): Total funding over \$5.5 million**

Sawiris Foundation for Social Development, 2023-2025 (\$354,641)

*with Natalia Rigol & Ben Roth*

Private Enterprise Development in Low-Income Counties, 2023-2025 (£245,763)

*with Jules Gazeaud, Natalia Rigol & Ben Roth*

World Bank: MNA Gender Innovation Lab, 2023-2024 (\$70,000)

*with Ragui Assaad, William Pariente & Christine Valente*

King Climate Initiative – J-PAL, 2022 (\$399,176)

*with Peter Christensen & Nick Tsivanidis*

Discovery Partners Institute, 2021 (\$125,000)

*with Peter Christensen & Lewis Lehe*

Center for Social and Behavioral Sciences, UIUC, 2020 (\$20,000)

*with Peter Christensen & Lewis Lehe*

Institute for Sustainability, Energy, and Environment, UIUC, 2020 (\$30,000)

*with Peter Christensen & Lewis Lehe*

World Bank: MNA Gender Innovation Lab, 2019-2021 (\$200,000)

*with David McKenzie & Aminur Rahman*

Innovation Growth Lab, 2019-2020 (£35,000)

*with Dean Karlan & Gharad Bryan*

World Bank: Entrepreneurship for Development, 2019-2020 (\$449,810)

*with David McKenzie & Aminur Rahman*

USAID: Development Innovation Ventures (DIV), 2019-2022 (\$524,466)

*with Kareem Haggag*

Sawiris Foundation for Social Development, 2018-2024 (\$825,116)

*with Ragui Assaad, William Pariente & Christine Valente*

J-PAL Government Partnership Initiative, 2016-2017 (\$49,987)

*with Bruno Crepon & Mona Said*

International Labor Organization\Taqeem\IDRC, 2016-2019 (\$398,859)

*with Bruno Crepon & Mona Said*

**Research Grants (cont.)**

- Sawiris Foundation for Social Development, 2016-2019 (\$434,127)  
*with Bruno Crepon*
- International Development Research Centre, 2015-2019 (\$397,925)  
*with Jamin Speer*
- Private Enterprise Development in Low-Income Counties, 2014-2016 (£362,396)  
*with Dean Karlan & Gharad Bryan*
- Consultative Group to Assist the Poor, 2014-2015 (\$49,600)  
*with Dean Karlan*
- IPA Entrepreneurship and SME Research Grant, 2013-2014 (\$58,947)  
*with David Atkin & Amit Khandelwal*
- IPA Financial Capability Research Preparation Grant, 2012 (\$10,016)  
*with Muneeza Alam*
- Private Enterprise Development in Low-Income Counties, 2012 (£34,669)  
*with David Atkin & Amit Khandelwal*
- Sasakawa Research Grant, 2012 (\$20,000)
- International Growth Centre Research Grant, 2010 (£67,540)  
*with David Atkin & Amit Khandelwal*

**Seminars and Conference Presentations:**

- 2023: New York University – Abu Dhabi; Paris Dauphine University; Stony Brook University, World Bank Development Research Group
- 2022: Foreign, Commonwealth & Development Office (FCDO-UK); Advances in Field Experiments; Annual Bank Conference on Development Economics; University of Virginia; Dartmouth College.
- 2021: University of California – Berkeley; Stanford University; World Bank – COMPEL; NBER Economics of Transportation in the 21st Century; World Bank Finance, Competitiveness & Innovation; Northwestern University (IPA SME Gathering); World Bank Office of Chief Economist for MENA; American University in Cairo.
- 2020: HEC-ENSEA Paris; Cities & Development Workshop (Johns Hopkins University), Advances in Field Experiments (University of Chicago); Oxford University (Center for Islamic Studies); Linnaeus University; *Planned but Cancelled due to Covid*: Northern Illinois University; Northwestern University (Financial Inclusion Gathering).
- 2019: ASSA meetings, ASREC, Northwestern University (Financial Inclusion Gathering), IZA/WB/NJD Conference, NBER Summer Institute: CRIW, Advances in Field Experiments; Illinois State University, NEUDC
- 2018: ASSA meetings, International Monetary Fund (PEDL Financial Inclusion Conference), University of Notre Dame, Northwestern University (IPA SME Gathering), IZA Institute of Labor Economics
- 2017: World Bank Office of Chief Economist for MENA, Illinois State University, Southern Illinois University, UIUC Psychology; Northwestern University (Financial Inclusion Gathering)
- 2016: ASSA meetings, NBER Summer Institute, University of Connecticut

**Seminars and Conference Presentations (cont.):**

2015: Midwest International Economic Development Conference, JPAL Executive Education (Instructor) – American University in Cairo, University of Memphis, NEUDC, Southern Economic Association Conference (SEA)

2014: Midwest Development Day; Northeast Universities Development Consortium Conference (NEUDC); Northern Illinois University; J-PAL Post-Primary Education and Youth Conference; World Bank - Solutions4Work – Istanbul; World Bank – DIME; North Dame University; Binghamton University

2013: Northeast Universities Development Consortium Conference (NEUDC); Stony Brook University

**Referee Service:**

*American Economic Review; Journal of Political Economy; Review of Economic Studies; Review of Economics and Statistics; Journal of the European Economic Association; The Economic Journal; American Economic Journal: Applied Economics; American Economic Journal: Economic Policy; Journal of Politics, European Economic Review; Journal of Development Economics; Journal of International Economics; Journal of Human Resources; Journal of Economic Behavior and Organization; Demography; Economic Development and Cultural Change; Economics Letters; World Bank Economic Review; World Development; Journal of Economic Studies; Quarterly Review of Economics and Finance; Middle East Development Journal; International Tax and Public Finance; National Science Foundation; World Bank Compel Reviews, DFID – Private Enterprise Development in Low-Income Countries; Midwest International Economic Development Conference; Innovations for Poverty Action Research Review Committee*

Excellence in Refereeing Award – *World Bank Economic Review*, 2022