

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, Transportation, Education

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:

2024- Bureau for Research and Economic Analysis of Development (BREAD)
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

Publications:

“The Demand for Mobility: Evidence from an Experiment with Uber Riders” with Peter Christensen & Gustavo Nino (September 2025) accepted at *Journal of Political Economy*

“Big Loans to Small Businesses: Predicting Winners and Losers in an Entrepreneurial Lending Experiment” with Gharad Bryan & Dean Karlan, 2024, *American Economic Review* 114.9: 2825-2860

“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, 2024, *American Economic Journal: Applied Economics*, 16.1: 286-313

“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)

Publications (cont.):

“Are Soft Skills Enough? Experimental Evidence on Skill Complementary for College Graduates” with Jamin Speer, 2025, *ILR Review*, 78(4): 692-711

“Discrimination Against Women in Hiring” with Jamin Speer & Andrew Weaver, 2025, *Economic Development and Cultural Change*, 73(2): 781-809

“Weathering the Ride: Experimental Evidence on Transport Pricing, Climate Extremes, and Future Travel Demand” with Peter Christensen and Abigail Stocker, 2024, *Journal of Environmental Economics and Management*, 125:102978

“Microfinance’s Transformational Potential: Looking Beyond Average Treatment Effects”, with Ronald Cueva & Jamin Speer, 2024, *Oxford Review of Economic Policy* 40.1: 71-81

“Stigma and Take-Up of Labor Market Assistance: Evidence from Three Experiments” with Jamin Speer, 2024, *Economica*, 91.361: 123-141

“What Do Jobseekers Want? Estimating Reservation Wages and the Value of Job Attributes” with Brian Feld & Abdelrahman Nagy, 2022, *Journal of Development Economics*, 159:102978

“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

“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

Journal of Development Economics 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

“Expanding Access to Finance through Microequity” with Kareem Haggag, 2023, accepted

Working Papers:

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

“Intensifying vs. Targeting Support: Evidence from a Job Training Experiment” with Bruno Crépon, Noha Fadl, & Reham Rizk

“Supply vs. Demand Constraints in E-Commerce in Georgia” with Aidan Coville & Ciao Piza

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

“Occupational Choice Under Credit and Information Constraints”

Selected Works In Progress:

“Overcoming the Last Mile Problem in Transportation: Evidence from a Multi-City Experiment” with Peter Christensen, Lewis Lehe & Gustavo Nino

“How Big Does a “Big Push” Need to Be? Experimental Evidence on Asset Transfer Size” with Ragui Assaad, William Parienté & Christine Valente

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

“Debtor Prisons” with Ahmed Ahmed, Kareem Haggag & AR Nagy

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

“Adverse Selection and Moral Hazard in Microenterprise Lending” with Jules Gazeaud, Youngjoo Jung, Natalia Rigol & Ben Roth

“Ridesharing and Transport Externalities: Using RCTs to Estimate Optimal Policy.” with Peter Christensen & Nicola Rosaia

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

“Harmful Norms and the Value of Information” with Suzanna Khalifa

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, 2024

Undergraduate: Economics of Poverty Alleviation- Fall 2014, Spring 2016, Fall 2016, 2017, 2022, Spring 2019, 2021, 2022, Fall 2022, 2024

Founding Director of Masters program in Econ + Computer Science (to begin Fall 2026)

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 \$7 million

Fund for Innovation in Development 2025-2028 (€1,499,000)

with Ahmed Ahmed, Kareem Haggag, Abdelrahman Nagy

Private Enterprise Development in Low-Income Countries, 2025-2026 (£40,000)

with Jules Gazeaud, Youngjoo Jung, Natalia Rigol & Ben Roth

Egypt Impact Lab 2024-2026 (\$165,000)

with Suzanna Khalifa, Linh To & Mai Mahmoud, Abu Shonchoy

Social Protection Initiative 2023-2025 (\$151,739)

with Ragui Assaad, William Pariente & Christine Valente

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

with Jules Gazeaud, Youngjoo Jung, Natalia Rigol & Ben Roth

Private Enterprise Development in Low-Income Countries, 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

Research Grants (cont.)

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\Taqeeem\IDRC, 2016-2019 (\$398,859)
with Bruno Crepon & Mona Said

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:

2025: University of Wisconsin, University of Southern California, Advances in Field Experiments

2024: Harvard University (AALIMS Conference), Northwestern University (IPA Social Protection Gathering); World Bank – KL Office, University of Minnesota

2023: New York University – Abu Dhabi; Paris Dauphine University; Stony Brook University, World Bank Development Research Group, Georgetown University, Columbia University

2022: Foreign, Commonwealth & Development Office (FCDO-UK); Advances in Field Experiments; Annual Bank Conference on Development Economics (ABCDE); 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.

Seminars and Conference Presentations (cont.):

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

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; Notre Dame University; Binghamton University

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

Referee Service:

American Economic Review; Quarterly Journal of Economics; 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; Journal of Population Economics; Economic Development and Cultural Change; Economics Letters; World Bank Economic Review; World Development; Journal of International Financial Markets, Institutions & Money; Journal of Economic Studies; Quarterly Review of Economics and Finance; Journal of Middle East Development Journal; International Tax and Public Finance; National Science Foundation; USAID; 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