

## FARAH SAID

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CONTACT INFORMATION	Department of Economics Lahore University of Management Sciences Opposite Sector U, DHA Phase V 54792 Lahore, Pakistan	✉: farah_said@lums.edu.pk ☎: (+92) 042 3560 8000 (Ext: 2157) 🌐: sites.google.com/site/farahziasaid/
EDUCATION	<b>Lahore School of Economics</b> , Lahore, Pakistan Ph.D. in Economics (Distinction)	2019
	<b>Chartered Financial Analyst</b>	2014
	<b>University of Oxford</b> , Oxford, UK MSc. Financial Economics (Dean's list)	2009
	<b>Lahore University of Management Sciences</b> , Lahore, Pakistan BSc. (hons.) Economics (Gold Medal)	2008
PROFESSIONAL EXPERIENCE	<b>Lahore University of Management Sciences</b> , Lahore, Pakistan <i>Department of Economics</i> Assistant Professor	2022 - Present
	<b>Mahbub ul Haq Research Center</b> , Lahore, Pakistan Director Associate Director	2024 - Present 2022 - 2024
	<b>Centre for Economic Research in Pakistan (CERP)</b> , Lahore, Pakistan Research Fellow	2023 - Present
	<b>Institute of Development and Economic Alternatives</b> , Lahore, Pakistan Associate Fellow	2023 - Present
	<b>Georg-August-Universität Göttingen</b> , Göttingen, Germany Stephan Klasen Postdoctoral Research Fellow	2021 - 2022
	<b>Lahore School of Economics</b> , Lahore, Pakistan <i>Department of Economics</i> Assistant Professor Teaching Fellow	2013 - 2021 2011 - 2013
	<b>Centre for Research in Economics and Business (CREB)</b> , Lahore, Pakistan Research Fellow	2011 - 2021
	<b>Lahore University of Management Sciences</b> , Lahore, Pakistan <i>Suleman Dawood School of Business</i> Teaching Fellow	October 2009 - June 2011
ACADEMIC PUBLICATIONS	Ahmed, H., Mahmud, M., Said, F. and Tirmazee, Z. 2024. Overcoming constraints to female labor force entry, <i>Economic Development and Cultural Change</i> , 72 (2). (ABDC Rank: A)	
	Bonan, J., d'Adda, G., Mahmud, M. and Said, F. 2023. Nudging Payment Behaviour: Evidence from a Field Experiment on Pay-as-You-Go Off-Grid Electricity, <i>World Bank Economic Review</i> , 37 (4). (ABDC Rank: A)	

Musaddiq, T. and Said, F. 2023. Educate the Girls: Long run Effects of Secondary Schooling for Girls in Pakistan, *World Development*, 161, 106115. (ABDC Rank: A)

Said, F., Mahmud, M., d'Adda, G and Chaudhry, A. 2022. Home-based Enterprises: Experimental Evidence on Female Preferences from Pakistan, *Economic Development and Cultural Change*, 71(1), 185-221. (ABDC Rank: A)

Afzal, U., d'Adda, G., Fafchamps and Said, F. 2022. Intrahousehold Consumption Allocation and Demand for Agency: A Triple Experimental Investigation, *American Economic Journal: Applied Economics*, 14 (3), 400-444. (ABDC Rank: A\*)

Haroon, M., Said, F. and Zafar, M. 2022. The Role of Non-Cognitive Skills in Improving Academic Performance, *Journal of Asian Economics*, 81, 101499. (ABDC Rank: B)

Malik, K., Meki, M., Morduch, J., Ogden, T., Quinn, S., and Said, F. 2020. COVID-19 and the Future of Microfinance: Evidence and Insights from Pakistan. *Oxford Review of Economic Policy*, 36, S138 - S168. (ABDC Rank: A)

Said, F., Mahmud, M., d'Adda, G and Chaudhry, A. 2019. It is not power, but how you use it: Experimental evidence on altruism from households in Pakistan. *Applied Economics Letters*, 27 (5), 426 - 431. (ABDC Rank: B)

Afzal, U., d'Adda, G., Fafchamps, M., Quinn, S. and Said, F. 2018. Two Sides of the Same Rupee? Comparing Demand for Microcredit and Microsaving in a Framed Field Experiment in Rural Pakistan. *Economic Journal*, 128 (614), 2161 - 2190. (ABDC Rank: A\*)

Hussain, S. and Said, F. 2017. Diversification on small farms: An empirical investigation of panel data for 2001-10. *The Lahore Journal of Economics*, 22:SE (September 2017), 233 - 250.

Said, F. 2016. Access to Finance and Agency: An Overview of the Constraints to Female-Run Enterprises. *The Lahore Journal of Economics*, 21: SE (September 2016), 331 - 349.

Said, F., Afzal, U. and Turner, G. 2015. Risk Taking and Risk Learning after a rare event: Evidence from a field experiment in Pakistan. *Journal of Economic Behavior and Organization*, 118 (October), 167 - 183. (ABDC Rank: A\*)

Turner, G., Said, F. and Afzal, U. 2014. Microinsurance Demand after a Rare Event: Evidence from a field experiment in Pakistan. *The Geneva Papers on Risk and Insurance - Issues and Practice*, 39 (2), 201 - 223. (ABDC Rank: B)

Ahmed, H. and Said, F. 2012. Determinants of Export Performance in the wake of the Global Financial Crisis: Evidence from South Asia. *Pakistan Development Review*, 51 (4), 227 - 243.

Said, F., Musaddiq, T. and Mahmud M. 2011. Macro Level Determinants of Poverty: Investigation through Poverty Mapping of Districts of Pakistan. *Pakistan Development Review*, 50 (4), 895 - 911.

Mahmud, M., Musaddiq, T. and Said, F. 2010. Internal Migration Patterns in Pakistan: Case for fiscal decentralization. *Pakistan Development Review*, 49 (4), 593 - 607.

WORKING  
PAPERS  
(SELECTED)

Afzal, U., d'Adda, G., Fafchamps, Quinn S. and Said, F. Implicit and Explicit Commitment in Credit and Savings Contracts: A field experiment, NBER Working Paper No. 25802, 2019. (*Accepted, The Economic Journal*, ABDC Rank: A\*).

Nazif, A. and Said, F. Gender Differences in Willingness to Compete, CREB Working Paper No.

03-20, 2020.

Said, F., Mahmud, M., d'Adda, G and Chaudhry, A. Hiding Money: Evidence from a field experiment with aspiring female entrepreneurs, CSAE Working Paper No. WPS/2017-07, 2017.

Afzal, U; Turner, G. and Said, F. Natural Disasters and Social Capital: Evidence from a Field Experiment in Pakistan, CREB Working Paper No. 02-15, 2015.

#### OTHER PUBLICATIONS

Rigdon, M.L., Said, F., and Vecci, J. 2023. *An Overview of Risk Preferences in Developing Countries*. In preparation for the Handbook of Experimental Development Economics. Edited by Utteeyo Dasgupta and Pushkar Maitra, Edward Elgar Publishing.

Cai, J., Meki, M., Quinn, S., Field, E., Kinnan, C., Morduch, J., de Quidt, J, and Said, F. 2022. *Microfinance*, VoxDevLit, 3(2), 2023.

Meki, M., Morduch, J., Ogden, T., Quinn, S. and Said, F. 2020. *How will coronavirus change the global microfinance industry?* Economics Observatory, Aid International Development Blog , Sept 2020.

Turner, G., Said, F., Afzal, U. and Campbell, K. 2014. *The Effect of Early Flood Warnings on Mitigation and Recovery during the 2010 Pakistan Floods* in Preventing Disaster: Early Warning Systems for Climate Change, United Nations Environmental Programme.

#### RESEARCH IN PROGRESS (SELECTED)

Interoperable payment systems (Pakistan), with Kashif Malik, Phillip Roessler, Russell Toth and Tiffany Tsai.

Asymmetric information, relational contracts, and prices in fresh produce supply chain in Pakistan, with Sher Afghan Asad and Omar Hayat Gondal.

Microfinance and Microequity for low income households with Kashif Malik, Muhammad Meki and Simon Quinn - fieldwork (pilot) in progress.

Experiments on Group Behavior, with Sonia Bhalotra, David Deming, Ben Weidmann and Joseph Vecci.

#### RESEARCH GRANTS

**IGC (£99,992):** State Reform, Land Rights, and Rural Livelihoods in Pakistan (with Ali Cheema and Sarah Khan).

**IPA \$74,902:** Interoperable payment systems (Pakistan) (with Kashif Malik, Phillip Roessler, Russell Toth and Tiffany Tsai).

**JPAL (ATAI), IGC and LUMS FIF \$ 80,350:** Asymmetric information, relational contracts, and prices in fresh produce supply chain in Pakistan (with Sher Afghan Asad and Omar Hayat Gondal).

**J-Pal (GEA) \$56,787:** Increasing female employment in the transportation sector in Pakistan (with Kashif Malik, Muhammad Meki and Simon Quinn).

**IGC (£17,362):** 'Naya' Pakistan: Providing affordable housing to low income households (with Kashif Malik, Muhammad Meki and Simon Quinn).

**GLM-LIC and PEDL (€188,000):** Overcoming Constraints on Female Labor Force Entry (with Hamna Ahmed, Naved Hamid, Mahreen Mahmud and Zunia Saif Tirmazee).

**IGC (£50,000):** Constraints to Female Entrepreneurship in Pakistan: The role of women’s goals and aspirations (with Giovanna d’Adda, Mahreen Mahmud and Diego Ubfal).

**IGC (£39,884):** Impact assessment of start up loans to female run micro-enterprises (with Azam Chaudhry, Giovanna d’Adda, Naved Hamid and Mahreen Mahmud).

**IGC (£46,611):** Pressures from peers and spouses and self-control problems as constraints to microenterprise growth (with Uzma Afzal, Marcel Fafchamps and Giovanna d’Adda).

**ESRC-DFID and IGC (£522,000):** Comparing Demand for Microcredit and Microsaving in Pakistan (with Uzma Afzal, Giovanna d’Adda, Marcel Fafchamps and Simon Quinn).

**ESRC-DFID and Washington University in St.Louis (\$936,668):** Strengthening Rural Community-Based Schools’ Social Accountability (with Jean-Francois Trani, Peter Hovmand, Parul Bakhshi, Juanita Vasquez-Escallon, Sheretta Barnes, Nidhi Singal, Amin Mayel and Muhamad Tahir Waqar).

**IGC and PEDL (£89,992):** Electricity Reliability and Small Business Performance: Evidence from Pakistan (with Jacopo Bonan, Giovanna d’Adda and Massimo Tavoni).

**IGC (£17,084):** Breaking the cycle: Reducing non-payment for electricity (with Jacopo Bonan, Giovanna d’Adda, Mahreen Mahmud and Massimo Tavoni).

**IGC (£30,000):** Access to solar electricity in rural Sindh: Role of payment schedule and planning (with Jacopo Bonan, Giovanna d’Adda, Mahreen Mahmud and Massimo Tavoni).

**Lahore School Research Development Fund (\$5,000):** Political consequences of reliable electricity (with Jacopo Bonan, Giovanna d’Adda and Luke Sonnet).

**Lahore School Research Development Fund (\$5,000):** The role of non-cognitive skills in improving academic performance (with Maryiam Haroon).

**University of Essex (£10,000):** Behavioral insights for evidence-based policy making (with Sonia Balhotra, Utteeyo Dasgupta, Joseph Vecci and Sadia Hussain).

#### SELECTED PRESENTATIONS

Pathways to Development Conference, Lahore University of Management Science, 2022, 2023.

CSAE Conference, University of Oxford 2022; IPA Financial Inclusion and Social Protection Researcher Gathering (online), 2021

Conference on Informality and COVID19 in South Asia, World Bank South Asia Office, 2020

Microfinance and COVID-19 in Pakistan: What Happens After Lockdown? Organized by FinDev Gateway and IPA 2020

Impact of COVID-19 on Microfinance Clients and Providers, organized by Pakistan Microfinance Network (online) 2020

Nudges for Development, Ministry of Planning, Development and Reforms, UNDP Pakistan and the Swiss Development Cooperation, Islamabad, Pakistan 2020

Conference on Randomised Controlled Trials, Melbourne, Australia 2019

G<sup>2</sup>LM| LIC Labor Markets in South Asia: Evidence and Policy Lesson, Kathmandu, Nepal 2019

American Economic Association (AEA) Annual Meeting, Atlanta, USA 2019

Empirical Study of Gender (EGEN), Lahore, Pakistan 2018

Royal Economic Society Conference, Brighton, UK 2018

CSAE Conference, Oxford, UK 2018.

PROFESSIONAL  
SERVICE

Member Organizing Committee, Pathways to Development Conference, co-hosted by Department of Economics and MHRC at LUMS, IDS Sussex, IDEAS, CERP, IGC and CDP, Lahore University of Management Sciences 2023 & 2024.

Team member, Sentinel Project on documenting crisis management and Covid-19 recovery in the global microfinance sector, in partner MasterCard Centre for Inclusive Growth, 2021 - 2022.

Advisory on behavior change for immunization through mobile phones, Bill & Milinda Gates Foundation and Viamo PBC, 2021 - 2022.

Advisory on Crisis Resilient Social Protection, The World Bank, 2021 - 2024.

Advisory on improving HPV vaccination uptake in schools, WHO Behavioural Team, 2020-2021.

Trainer on M & E Bootcamp with the Centre for Economic Research in Pakistan (online) 2021-2022.

Trainer on the Evidence-Based Policy Design Training of the Executive Education Program with the Centre for Economic Research in Pakistan (online) 2020 - 2024.

Speaker (with Muhammad Meki) on Measuring Risk and Time Preferences in the Field, in collaboration with the Mind and Behaviour Lab, University of Oxford (online) 2020.

Trainer (with Maryiam Haroon) on Impact Evaluation Methods, in collaboration with CERP Pakistan for the GLocal Evaluation week (online) 2020.

Trainer (with Hamna Ahmed) on Behavioral Insights for Policy Making, National School of Public Policy, Lahore, Pakistan 2019 & 2020.

Co-convener, Applied Development Economics Seminar Series (online), Lahore School of Economics 2018, 2019 & 2020.

Co-convener, Symposium on Behavioural Economics in Policy Making, Lahore, Pakistan 2019.

Co-convener, Workshop on Microfinance Products and Processes: Lessons from the field (2017) & Microfinance and Enterprise Development: Research Prospects and Challenges (2015), Lahore School of Economics.

REVIEWER FOR

Journal of Human Resources; Journal of Development Economics; The World Bank Economic Review; Journal of Economics Behavior and Organization; Economic Development and Cultural Change; Oxford Development Studies; Journal of International Development; Feminist Economics; The Geneva Papers on Risk and Insurance - Issues and Practice; Journal of Economics and Management Strategy, Lahore Journal of Economics.

(Updated: January 2024)