

UZMA AFZAL

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RESEARCH INTERESTS Development Economics, Behavioural and Experimental Economics, Applied Microeconomics

EDUCATION

2021	PhD Economics	University of Nottingham, UK.
2011	MPhil Economics	Lahore School of Economics, Pakistan.
2007	BSc. (Hons) Economics	Lahore University of Management and Sciences (LUMS), Pakistan.

ACADEMIC AWARDS AND SCHOLARSHIPS

2016-2019: Vice Chancellor's Scholarship for Academic Excellence, University of Nottingham, UK.
2016-2019: School of Economics Full Maintenance Scholarship, University of Nottingham, UK.
Dec 2016: Graduate Research Contingency Support Funds worth £3000 awarded by the University of Nottingham, UK.
2007: Awarded BSc (Hons) degree with *High Merit* by LUMS, Pakistan.

AFFILIATIONS

<i>Research Fellow</i>	2023 - present
Centre for Economic Research in Pakistan (CERP), Pakistan.	
<i>Research Fellow</i>	2023 - present
Mehub ul Haq Research Centre (MHRC), Pakistan.	
<i>Associate Fellow</i>	2022 - present
Institute of Development and Economic Alternatives, Pakistan.	
<i>Research Fellow</i>	2022 - present
Center for Behavioral Institutional Design (C-BID), New York University Abu Dhabi, UAE.	
<i>Member of Advisory Committee</i>	2023 - present
MindLab Behavioural Insights Unit (BIU), KPK, Pakistan.	

EXPERIENCE

<i>Assistant Professor</i>	2023 - present
Mushtaq Ahmad Gurmani School of Humanities and Social Sciences, Lahore University of Management and Sciences, Pakistan.	
<i>Postdoctoral Associate</i>	2020 - 2021
Social Science Division, NYUAD, UAE.	
<i>Research Fellow</i>	2008 - 2016
Centre for Research in Economics and Business (CREB), Lahore, Pakistan.	
<i>Assistant Professor</i>	2014 - 2016

Lahore School of Economics, Lahore, Pakistan.

Teaching and Research Fellow

2010 - 2013

Lahore School of Economics, Lahore, Pakistan.

- *Teaching Experience:*

- Co-teacher Graduate course: Development Economics Seminar
- Econometrics
- Introduction to Microeconomics
- Introduction to Macroeconomics
- Public Finance
- Pakistan Studies

RESEARCH IN PROGRESS

Optimizing community health worker resource to scale promising child nutrition programs in rural Pakistan with Abu Shoncho (Florida International University), Agha Ali Akram (Mathematica Policy Research) and Akib Khan (Uppsala University) and Takashi Kurosaki (Institute of Economic Research). The study has received funding from the Agency Fund (USD 250,000) and is currently in the design phase. In this study, we propose to design a cluster-Randomised Control Trial in rural Sindh to test two versions of home-based growth monitoring of children a 'heavy-handed' versus a 'lite' treatment in comparison to a control group. The Rural Support Programme Network (RSPN) which works closely with the Government of Sindh (GoS) is partnering with us to roll-out the program in rural Sindh. The aim of this research is to inform and support the GoS in improving its existing programs combating early childhood malnutrition.

Intra-household cooperation and marriage norms with Abigail Barr (University of Nottingham) and Daniele Nosenzo (Aarhus University). We conduct lab-in-the-field experiments and household surveys to investigate the systematic heterogeneity in decision-making across married couples by focusing on the spousal partnership and other factors such as social norms that determine 'cooperativeness' between spouses. This study has received funding from CeDEx (GBP 2,000), University of Nottingham (GBP 13,500) and the Luxembourg Institute of Socio-Economic Research (EUR 9,094).

CONSULTANCY ***Analyzing Punjab Data to Support Policymaking for Public Health and Sanitation***

with Jeffrey S. Hammer (Princeton University). The study is a rapid action report for the Chief Minister of Punjab's Health Monitoring Unit on the status of health and sanitation in Punjab, Pakistan. We analyzed all household-level public data sources to determine the impact of different individual and community-level factors on the health status of children in Punjab. The findings are now informing the health roadmap of the provincial government. The study has received funding from the International Growth Centre (IGC).

COMPLETED PROJECTS

Physical activity in senior adults in Abu Dhabi with Nikos Nikiforakis (NYUAD), Ernesto Reuben (NYUAD), Aurelie Dariel (NYUAD) and Manu Muñoz-Herrera (NYUAD). The project is a collaboration with the Department of Community Development (DCD), Abu Dhabi. It aims to use insights from behavioral science to design an intervention to increase physical activity in senior adults in Abu Dhabi.

By developing a survey instrument, ‘The DCD Physical Activity Survey’ (DCDPAS) to explore the potential constraints on physical activity, we design and implement a Randomised Control Trial of a behavioural nudge intervention in selective regions of Abu Dhabi. We observe significant and positive improvement in the level of physical activity in the treated group. The program has been adopted by the DCD for a large-scale roll-out with the aim of making it a statewide program. The study has received funding from the Department of Community Development, Abu Dhabi.

Microcredit and microsaving for small enterprises in Pakistan with Giovanna d'Adda (Università degli Studi di Milano), Marcel Fafchamps (Stanford University), Simon Quinn (University of Oxford) and Farah Said (Lahore University of Management and Sciences). The study is a Randomised Control Trial of a unique microfinance product and includes household surveys and lab-in-the-field experiments to generate experimental measures of key constraints on enterprise development and compare the effectiveness of micro-savings and micro-loans in assisting households towards managing risk and liquidity constraints. The National Rural Support Programme (NRSP) partnered with us to gain insights on improving product design and reducing implementation costs. The research has been funded by UK Department for International Development (DfID) programme for Improving Institutions for Pro-Poor Growth (iiG) and the IGC (GBP 150,000). A scaled up version of the study received GBP 375,000 by DfID and the Economic and Social Research Council (ESRC).

Pressures from peers and spouses and self-control problems as constraints to microenterprise growth: Experimental evidence from Pakistan with Giovanna d'Adda (Università degli Studi di Milano), Marcel Fafchamps (Stanford University) and Farah Said (Lahore University of Management and Sciences). By conducting lab-in-the-field experiments and household surveys, we assess the role of self-control problems and peer pressures on take-up and use of a financial product by female micro-entrepreneurs in Pakistan. Furthermore, we run experiments to investigate the demand for consumption agency and the role of social norms in rural areas. The study has been funded by the IGC (GBP 46,611).

Learning about Disaster Risk: Evidence from a Field Experiment in Pakistan with Farah Said (Lahore University of Management and Sciences) and Ginger Turner (Swiss Re). Household surveys and lab-in-the-field experiments were carried out in villages across three moderate to severely flooded districts of Punjab to study the effect of the 2010 severe floods on risk aversion and social capital. The research was funded by the British Academy International Partnerships grant (GBP 10,400).

ACADEMIC PUBLICATIONS

Afzal, U., d'Adda, G., Fafchamps, M., Quinn, S. & Said, F. (Forthcoming) . Implicit and Explicit Commitment in Credit and Saving Contracts: A Field Experiment. R&R The Economic Journal

Afzal, U., d'Adda, G., Fafchamps, M. & Said, F. (2022). “Intrahousehold Consumption Allocation and Demand for Agency: A Triple Experimental Investigation”. American Economic Journal: Applied Economics.

Thom, J. M., Afzal, U. & Gold, N. (2022). Testing team reasoning: Group Identification is Related to Coordination in Pure Coordination Games. Judgment and Decision Making Journal.

Afzal, U., d'Adda, G., Fafchamps, M., Quinn, S. & Said, F. (2018). Two Sides of

the Same Rupee? Comparing Demand for Microcredit and Microsaving in a Framed Field Experiment in Rural Pakistan. *The Economic Journal*.

Khan, M., & Afzal, U. (2016). The Diversification and Sophistication of Pakistan's Exports: The Need for Structural Transformation. *Lahore Journal of Economics*, Department of Economics, The Lahore School of Economics, vol. 21 (Special E), pages 99-127.

Said, F., Afzal, U. & 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, 167-183.

Dar, S., & Afzal, U. (2015). Education and Maternal Health in Pakistan: The Pathways of Influence. *Lahore Journal of Economics*, 20(2), 1-34.

Turner, G., Said, F. & Afzal, U. (2014). Microinsurance Demand after a Rare Flood Event: Evidence from a Field Experiment in Pakistan. *The Geneva Papers on Risk and Insurance - Issues and Practice*, 39, 201-223.

Afzal, U. (2013). What Matters in Child Health: An Instrumental Variable Analysis. *Child Indicators Research*, 6(4), 673-693, 2013.

Afzal, U. & Yusuf, A. (2013). The State of Health in Pakistan: An Overview. *Lahore Journal of Economics: Special Edition*, 233-247.

Afzal, U. (2012). Human Capital Convergence: Evidence from Punjab. *Lahore Journal of Economics*, 17(1), 45-61.

Afzal, U. (2010). The Unchanging Profile of Development: An Analysis of the Punjab 1961-2008. *Pakistan Development Review*, 49, 841-861.

BOOK CHAPTERS

Chaudhry, A., Chaudhry, T., Haseeb, M. & Afzal, U. (2015). Beyond the Poverty Line: A Multidimensional Analysis of Poverty in Pakistan. In Rashid Amjad Shahid Javed Burki (Eds.), *Pakistan: Moving the Economics Forward* (pp 332-357). Delhi: Cambridge University Press.

Turner, G., Said, F., Afzal, U. & Campbell, K. (2014). The Effect of Early Flood Warnings on Mitigation and Recovery during the 2010 Pakistan Floods. In Ashbindu Singh Zinta Zommers (Eds.), *Reducing Disaster: Early Warning Systems for Climate Change* (pp 249-264.) Netherlands: Springer.

WORKING PAPERS

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

CONFERENCE PRESENTATIONS

- *May 2021*: Royal Economic Society (RES) Symposium of Junior Researchers, Queen's University, Belfast, UK. (online)
- *April 2021*: Royal Economic Society (RES) 2021 Annual Conference, Queen's University, Belfast, UK. (online)
- *Feb 2021*: Economics Brown Bag, University of Nottingham, UK. (online)
- *June 2020*: CeDEx Brown Bag, University of Nottingham, UK. (online)
- *May 2018*: CBESS-CeDEx-CREED (CCC) Meeting, University of East Anglia, UK.

- *May 2018*: Third European Workshop on Household Finance, CEPR, Imperial College of London, UK.
- *April 2018*: Symposium on Economic Experiments in Developing Countries (SEEDEC), Wageningen University, Netherlands.
- *March 2017*: CSAE Annual Conference, University of Oxford, UK.
- *April 2017*: Lahore School of Economics and University of Oxford Conference on Microfinance Products and Processes, Lahore, Pakistan.
- *March 2016*: Lahore School of Economics 12th Annual International Conference on the Management of the Pakistan Economy, Lahore School of Economics, Pakistan.
- *April 2015*: Lahore School of Economics and University of Oxford Conference on Microfinance and Enterprise Development, Lahore, Pakistan.
- *March 2015*: CSAE Annual Conference, University of Oxford, UK.
- *April 2013*: Lahore School of Economics 9th Annual International Conference on the Management of the Pakistan Economy, Lahore School of Economics, Pakistan.
- *May 2012*: EBES Istanbul 2012 Conference, Turkey.
- *Dec 2010*: 26th Annual General Meeting and Conference of the Pakistan Institute of Development Economics (PIDE), Pakistan.

**WORKSHOPS,
PANEL
DISCUSSIONS,
SEMINARS**

- *May 2023*: CREB Development Research Seminar Series, Pakistan – discussant
- *March 2023*: MindLab BIU webinar series (co-Hosted by Mahbub ul Haq Research Centre) – Panelist (web link: <https://www.facebook.com/people/Mahbub-ul-Haq-Research-Centre/100064553835638/>).
- *March 2022*: Empirical Study of Gender (EGEN) Pakistan Workshop, Pakistan.
- *June 2021*: Advanced Methods for Policy Analysis and Evaluation, University of Nottingham, UK. (online)
- *March 2021*: Royal Economic Society (RES) Mentoring Retreat 2021, Queen’s University, Belfast, UK. (online)
- *June 2020*: The Economics of Gender Norms, University of Nottingham, UK. (online)
- *May 2019*: 6th Annual PhD Workshop, Experimental Developmental Economics: Lab in the Field, UEA, UK.
- *May 2019*: Big Data Econometrics using R, UEA, UK.
- *May 2019*: Introduction to Data Visualisation in R, UEA, UK.
- *July 2018*: Empirical Study of Gender (EGEN) Pakistan Workshop, Pakistan.
- *May 2018*: 5th Annual PhD Workshop, Experimental Developmental Economics: Lab in the Field. UEA, UK.
- *March 2017*: Workshop on Social Norms and Peer Effects, University of Nottingham, UK.
- *Nov 2016*: Workshop on Social Preferences and Incentives, University of Nottingham, UK.
- *Jan 2014*: Monitoring and Evaluation: Project Management Tools, conducted by the Centre for Economic Research in Pakistan (CERP), Center for Learning on Evaluation and Results (CLEAR) and Abdul Latif Jameel Poverty Action Lab (J-Pal), Pakistan.

- *July 2012*: Project and Data Management Course, conducted by the CERP and CLEAR, Pakistan.
- *Dec 2011*: Executive Education Course: Evaluating Social Programs, conducted by CERP, CLEAR and J-Pal.
- *Dec 2011*: Negotiation and Communication Training, conducted by CERP, CLEAR and J-Pal.
- *Nov 2011*: Monitoring and Evaluation: Data Management Tools, conducted by the CERP, CLEAR and Results and J-Pal, Pakistan.

**REFEREEING
ACADEMIC
JOURNALS**

Journal of Development Studies
Economic Modeling
Economic Development and Cultural Change
Child Indicators Research
Lahore Journal of Economics