Muhammad Karim

ECONOMICS DEPARTMENT
UNIVERSITY OF CALIFORNIA SAN DIEGO

Placement Director	Kaspar Wuthrich		kwuthrich@ucsd.edu
Placement Coordinator	Andrew Flores	(858) 534-1867	econ-jobmarket@ucsd.edu

CONTACT INFORMATION

University of California San Diego

Department of Economics

9500 Gilman Drive #0508

La Jolla, CA 92093-0508

Phone: (858) 752-4204

Email: mukarim@ucsd.edu

Website: https://muhammadkarim.me/

EDUCATION

PhD Candidate in Economics, University of California San Diego   Expected completion June 2025

  Committee: Paul Niehaus (Chair), Craig McIntosh, Gaurav Khanna, Julianne Cullen

MS Applied Economics, University of Minnesota – Twin Cities   2016
BSc Economics, Lahore University of Management Sciences   2013

FIELDS

Applied Microeconomics, Development Economics, Economics of Education

RELEVANT POSITIONS HELD

Summer Associate, Analysis Group   June 2024 – Sep 2024
- Calculated plaintiff-side damages in a Rule 10b-5 Securities Class Action lawsuit
- Developed an economic framework for an ongoing antitrust case
- Drafted multiple research memos for two on-going cases
- Analyzed a mock case and presented findings to the entire office with four other interns.
- Audited multiple report filings

Research Assistant, Professor Paul Niehaus, UC San Diego   May 2023 – Sep 2023
- *Project:* Universal Basic Income
- *Contribution:* Conducted a meta-analysis on the effectiveness of cash transfers

Research Assistant, Professor Karthik Muralidharan, UC San Diego   May 2022 – Sep 2022
- *Project*: Augmenting State Capacity for Child Development – an RCT in India
- *Contribution*: Wrote programs to clean and analyze data; assisted PIs in developing an economic framework; replicated results from earlier rounds

Research Assistant, Professor Paul Niehaus, UC San Diego   May 2021 – Sep 2021
- *Project:* Adjusting inference for Multiple Hypothesis testing (MHT).
- *Contribution*: Conducted a literature review on various multiple hypothesis testing (MHT) methods, including a thorough review of all papers published in the top five economic journals that have applied MHT corrections

Project Manager, CERP, Pakistan   2016 – 2019
- Oversaw the development of financial and management products for schools
- Conducted beta testing of various products
- Presented findings to Principal Investigators, government officials, and other stakeholders
- Designed willingness-to-pay and demand-elicitation experiments
- Led multiple rounds of data collection surveys
- Performed various data analyses

- Supervised a team of 3 Research Assistants and 10 Field Officers

WORKING PAPERS

"Credit, Growth and Resilience: Evidence from Floods in Pakistan"

Job Market Paper

In this paper, I examine how credit affects growth and resilience, the two primary motivators for increased access to credit. I do so by analyzing Pakistan's largest women-led development program (SUCCESS), which mobilized and provided loans to landless and ultra-poor households with no access to formal credit. I exploit a discontinuity in loan eligibility, resulting in otherwise similar households being ineligible for the loans. Among eligible households, the program increased loan take-up from 1% to 46%. The increased access to credit led to a 22% increase in livestock. However, this came at the cost of reduced investment in housing quality, leading to more damage and greater relocation during floods. After the 2022 floods, in highly-flooded villages, loan-eligible households have 24% fewer livestock, worsening of mental health, and increased loan defaults. In low-flooded villages, loan-eligible households continue to accumulate more assets, with the gap between loan-eligible households in high- and low-flooded villages widening over time. These results suggest that in settings with incomplete insurance markets, access to credit could induce a tradeoff between growth and resilience.

"Female community-driven development and empowerment: An RCT in Pakistan"

with Andreas Landmann, Waqar Wadho & Fazal Ali Khan

We study the impact of a community-driven development (CDD) program targeting only women on social, political, and economic empowerment. Our intervention combines social mobilization and support packages for poor households. We randomized the treatment across 23 clusters of settlements and sampled 2290 households from 150 settlements. We find indication that the intervention might have increased information about local government for the whole sample and strong evidence for strengthened perceptions about political participation, as well as access to public goods for women who assume a leadership role. We can only identify such heterogeneous effects on self-selected female leaders because our control group also received treatment and selected leaders after the midline. We find no significant effects on intrahousehold decision-making, household's economic well-being, and social cohesion.

"Mapping the Market: A Comprehensive Empirical Characterization of 21 Markets for Private Tutoring in Pakistan"

with Asim Ijaz Khwaja & J. Landin Smith

This paper uses a survey of 15,000 households and 260 tutors to fully characterize 21 distinct education markets in Pakistan. Roughly 30% of students receive daily private tutoring, making it a major potential vehicle for scaling educational best practices. Moreover, most paid employment for women with secondary degrees in these markets was private tutoring—cultural constraints limit women's work opportunities, and tutoring is one of the highest-paid activities women can perform from home. This has led to tutor markets where many suppliers offer group-based tutoring in their homes after school. However, follow-up surveys and pilot work show that, while the market may be pervasive, it is not always visible - parents are often unaware of alternative tutor options for their child. We are currently studying how addressing this information failure affects both the supply and demand sides of the tutor market.

RESEARCH IN PROGRESS

"The Consequences of School Consolidation on Enrollment and Academic Performance: A Quasi-Experimental Study from Pakistan" with Roohullah Gulzari

"Pollution and Learning: Investigating the Influence of Air Quality on Learning Outcomes" with Roohullah Gulzari

FELLOWSHIPS, GRANTS, HONORS, AND AWARDS

Advancement to Candidacy Fellowship, UC San Diego	2023
Summer Research Fellowship, UC San Diego	2021
Summer Research Fellowship, UC San Diego	2020
Regents Fellowship, UC San Diego,	2019
Mary T. Fellowship to conduct research in Cameroon	2016
Fulbright Fellowship to pursue a master's degree in the US	2014 - 2016
NOP Fellowship, LUMS Pakistan	2009 - 2013
AKESP Fellowship, Pakistan	2009 –2013

Research grants:

Winter 2024 Travel and Research Grant	2024
The Weiss Fund for Research in Development Economics ($30,000)	2022, 2023
Rural Support Programme Network ($12,000)	2022
Graduate Research and Travel Award, UCSD International Institute ($3,000)	2022
SurveyCTO grant (Free subscription for a year)	2021
JPAL PPE Grant, with Asim Khwaja & Landin Smith ($68,000)	2020

TEACHING EXPERIENCE

Primary Instructor, Data Analytics for Social Science (Econ 5)	Fall 2024
Teaching Assistant, Data Analytics for Social Science (Econ 5)	Winter 2024, Spring 2024
Teaching Assistant, Intermediate Econometrics (Econ 120B)	Winter 2021, Spring 2021, 2022, 2023, Fall 2022
Teaching Assistant, Decisions under Uncertainty (Econ 171)	Fall 2020, 2021, Winter 2022
Teaching Assistant, Introduction to Microeconomics (Econ 100)	Summer 2021, Winter 2023
Teaching Assistant, Business and Operations Management (MGT 71)	Fall 2023

PROFESSIONAL ACTIVITES

External Presentations

2024: Path2Dev Conference, Southern Economic Conference in Applied Economics, Pacific Conference for Development Economics (PacDev), ERCM conference

2023: Applied Development Conference (CREB)

Professional Service

Graduate Fellow, CERP

OTHER INFORMATION

Citizenship: Pakistan

Language: English (fluent), Urdu (native), Hindi (fluent - verbal only)

Programming: Stata, Python, R, ArcGIS, SAS

REFERENCES

Paul Niehaus	**Craig McIntosh**	**Gaurav Khanna**
Department of Economics	School of Global Policy	School of Global Policy
UC San Diego	UC San Diego	UC San Diego
(858) 534-3190	(858) 822-1125	(858) 246-2730
pniehaus@ucsd.edu	ctmcintosh@ucsd.edu	gakhanna@ucsd.edu