

## *Mohamed Salah El-Komi*

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### **Academic Positions:**

Sept. 2012-present      Assistant Professor, Economics Department, American University in Cairo, Cairo, Egypt.

Oct. 2010-May 2011      Visiting Scholar, Economics Department, Rice University, Houston, USA.

2010-2012              Lecturer (Assistant Professor) of Finance and Economics, Durham Business School, Durham University, UK.

2008-2010              Adjunct Professor, Department of Economics, University of Texas at Dallas, USA.

2006-2008              Researcher, Texas Schools Project, University of Texas at Dallas, USA.

### **Education:**

2006-2010              Ph.D. Public Policy and Political Economy (Economic Policy)  
University of Texas at Dallas, School of Economic, Political and Policy Sciences, USA

2004-2006              Master of Science in Applied Economics  
University of Texas at Dallas, Department of Economics, USA

1998-1999              Master of Arts in International Political Economy  
University of Warwick, School of Social Sciences, UK

1990-1995              Bachelor of Commerce and Business Administration (Major: Accounting)  
Helwan University, Faculty of Foreign Trade, Cairo, Egypt

### **Research Interests:**

Behavioral and Experimental Economics, Behavioral finance, Islamic Finance, Development Economics, Public Policy

### **Grants and Awards:**

2016                      (Co-PI) Research Grant, SFSD (Sawiris Foundation for Social Development) – JPAL (Abdul Latif Jameel Poverty Action Lab), Cairo, Egypt: Assessing the Impact of Job Creation Programs in Upper Egypt (Capital Assistance component) – EGP 4,048,781

2016                      (PI) Research Grant, American University in Cairo: Informality in Egypt: Credit Considerations - \$10,000

2015                      (PI) Research Grant, Economic Research Forum (ERF), Cairo, Egypt: Gender and Equality - \$25,000

- 2014 (PI) Research Grant, Global Development Network (GDN)/Economic Research Forum (ERF), Cairo, Egypt: The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt - \$30,000
- 2014 (PI) Research Grant, American University in Cairo: The Role of Informal Credit in Egypt's Micro and Small Enterprises - \$6,500
- 2014 Conference Grants, American University in Cairo: 11<sup>th</sup> Harvard University Forum on Islamic Finance, Harvard University, USA; 4<sup>th</sup> Islamic Banking and Finance Conference, Lancaster University, UK
- 2009 Research Assistantship, James Baker III Institute of Public Policy, Rice University; Graduate Student Honorarium, Southern Economic Association Conference; Bursary, AfrEA-NONIE-3ie Impact Evaluation Conference in Cairo, Egypt
- 2006-2010 Graduate Student Scholarship, University of Texas at Dallas; Teaching Assistantship, Department of Economics (2008-2010); Research Assistantship, Texas Schools Project (2006-2008)
- 2004-2005 Fulbright Pre-Doctoral Grant, University of Texas at Dallas
- 1998-1999 British Chevening Scholarship, University of Warwick, UK
- 1997 Fulbright Grant, Diplomatic Training, Washington D.C.

**Published Papers:**

"Market Segmentation and Non-Uniform Shariah Standards in Islamic Finance." (with Berg, Nathan and Jeong-Yoo Kim) *Journal of Economic Behavior & Organization* (2016). In press.

"Bank-insured RoSCA for microfinance: Experimental evidence in poor Egyptian villages." (with Mahmoud El-Gamal, Dean Karlan and Adam Osman) *Journal of Economic Behavior & Organization. vol. 103, S56-S73, 2014.*

"Islamic Finance: An Introduction." (with Omneya Abdelsalam) *Journal of Economic Behavior & Organization. vol. 103, S1-S3, 2014.*

"Experiments in Islamic Microfinance." (with Rachel Croson) *Journal of Economic Behavior and Organization. vol. 95, pp. 252-269. 2013.*

"Before or After the Bell: School Context and Neighborhood Effects on Student Achievement." (with Paul Jargowsky) in Harriet B. Newburger, Eugenie L. Birch, and Susan M. Wachter, eds., *Neighborhood and Life Chances: How Place Matters in Modern America. University of Pennsylvania Press, 2011.*

**Working Papers:**

El-Komi, M. S. and M. A. S. Said, "The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt," Cairo, Egypt: Economic Research Forum, 47.

"Bank-Insured RoSCA for Microfinance: Experimental Evidence in Poor Egyptian Villages" (with Mahmoud El-Gamal, Dean Karlan and Adam Osman). *Baker Working Paper.* May 2011. James A Baker III Institute for Public Policy. Rice University. Houston, USA.

“Before or After the Bell?” (with Paul Jargowsky). *CALDER Working Paper*. August 09, 2010. Urban Institute. Washington D.C. USA.

**Work in Progress:**

“Measuring Social Capital for members of Village Credit Union: Experimental Evidence from Rural Egypt.”

“The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt.” (with Mona Said)

“Establishing Islamic credit unions for the poor: a field experiment in rural Egypt”

"Experiments on the mutual effects of social capital and credit unions."

“Can Dynamic Cross-Reporting Increase the Efficiency of Islamic Microfinance Products?”

“The effects of group composition and social capital on Islamic microfinance contracts: experimental evidence from Egypt and Pakistan.” (with Sheheryar Banuri)

**Teaching Experience:**

- 2016 Intermediate Microeconomics, Principles of Microeconomics, American University in Cairo
- 2015 Intermediate Microeconomics, Principles of Microeconomics, American University in Cairo
- 2014 Islamic Economics and Finance; Advanced Microeconomic Theory for Graduate students, Principles of Microeconomics, American University in Cairo
- 2013 Behavioral and Experimental Economics; Principles of Microeconomics, Islamic Economics and Finance for Executive Education, American University in Cairo; Behavioral Finance for MBA, Durham University
- 2012 Intermediate Microeconomics; Mathematics for Economists, American University in Cairo; Behavioral Finance for MBA, Durham University
- 2011/12 Islamic Finance for master’s students; Behavioral Finance for MBA, Durham University
- 2010 Foundations of Finance for undergraduates; MBA Economics, Durham University
- 2010 Teaching Assistant (Advanced Research Design, Social Statistics), University of Texas-Dallas
- 2008-2010 Principles of Microeconomics, University of Texas-Dallas (Undergraduate – Instructor)
- 2006 Principles of Economics, Midwestern State University, Texas (Online Course – Instructor)

**Professional Affiliations:**

American Economic Association, European Economic Association, Economic Science Association, Southern Economic Association, Egyptian Diplomatic Club, Economic Research Forum (Research Associate)

**Conference Papers and Invited Presentations:**

- Experimental Economics Seminar Series, University of East Anglia, UK (April 25, 2016).  
 “Social Capital Effects of Credit Unions for the Poor.”
- Economic Research Forum (ERF) Workshop on the Economics of Informality, August 2014, Cairo, Egypt  
 “The Nexus between Informal Credit and Informal Labor for Micro and Small Enterprises (MSEs) in Egypt.”
- 4<sup>th</sup> Islamic Banking and Finance Conference, June 2014, Lancaster University, UK  
 “The Puzzle of Uniform Standards and Market Segmentation Among Islamic Banks.”
- 11<sup>th</sup> Harvard University Forum on Islamic Finance, April 2014, Harvard University, USA  
 “Islamic Credit Unions and Social Capital.”
- World Bank Entrepreneurial Ecosystem in MENA Conference, February 2014, Cairo, Egypt  
 “Innovation in Financial Inclusion.”
- Economic Seminar Series, Heriot-Watt University, Edinburgh, UK (November 21, 2012).  
 “Establishing Credit Unions for the Poor.”
- 4<sup>th</sup> International Finance and Banking Society Conference, June 2012 Valencia, Spain  
 “Bank-Insured RoSCA for Microfinance: Experimental Evidence from Rural Egypt.”
- 3<sup>rd</sup> Annual Meeting of ASFEE (French Experimental Economics Association), May-June 2012, Montpellier, France  
 “Bank-Insured RoSCA for Microfinance: Experimental Evidence from Egypt.”
- 8<sup>th</sup> International Conference on Islamic Economics and Finance, Qatar Foundation, Dec. 2011, Qatar  
 “Efficiency of Islamic Finance Contracts: Microfinance Experiments.”
- 1<sup>st</sup> Annual Symposium on Empirical Research in Islamic Finance, Aston Business School, December 2011, Birmingham, UK  
 “Behavioral Islamic Finance”
- Annual International Meeting of the Economic Science Association, July 2011, Chicago, USA  
 “Bank-Insured RoSCA for Microfinance: Experimental Evidence in Poor Egyptian Villages.”
- European Economic Association 25<sup>th</sup> Annual Conference, August 2010, Glasgow, UK  
 “Experiments in Islamic Microfinance: Moral Hazard in Islamic Finance Contracts.”
- The African Econometric Society 15<sup>th</sup> Annual Conference, July 2010, Cairo, Egypt  
 “Experimental Studies of Alternative Islamic Microfinance Models.”
- Southern Economic Association 79<sup>th</sup> Annual Conference, November 2009, San Antonio, USA  
 “Access to Credit for Micro-Entrepreneurs using Islamic Finance: An Experimental Approach.”
- AfrEA-NONIE-3ie Conference on Perspectives on Impact Evaluation: Approaches to Assessing Development Effectiveness, March 2009, Cairo, Egypt.  
 “Impact Evaluation of Islamic Microfinance using Laboratory Experiments.”

The Federal Reserve Bank of Philadelphia conference on “Reinventing Older Communities: How Does Place Matter?”, March 2008, Philadelphia.  
“Before or After the Bill? School Context and Neighborhood Effects on Achievement (with Paul Jargowsky). “

**Departmental and Professional Service:**

2012-present Guest Editor of JEBO (Journal of Economic Behavior and Organization) first special issue on Islamic finance

2014 Doctoral External Examiner, Department of Economics University of Sidney, Australia

2012 Co-organizer, JEBO (Journal of Economic Behavior and Organization) Conference on Islamic Finance, October 2012, Birmingham, UK

2011-2012 Deputy Director, Centre for Behavioral Economics and Finance, Durham University

2011-present Member, Durham Centre for Islamic Economics and Finance, Durham University

2012-present Research associate, Economic Research Forum, Egypt

2011 Co-organizer, 1<sup>st</sup> Annual Symposium on Empirical Research in Islamic Finance, Aston Business School, December 2011, Birmingham, UK

2010 - 2014 Referee: Journal of Economic Development and Culture; Journal of King Abdul Aziz: Islamic Economics and Finance; Journal of Economic Behavior and Organization; Borsa Istanbul Review; Journal of Behavioral and Experimental Finance; Global Economics and Management Review

**Dissertation Supervision:**

Doctoral: Saeed Binmahfouz and Hashem Alnemer, Durham Business School, Finance

Master's: 9 MSc Finance; 15 MA Finance and Financial Management and 2 MBA, Durham Business School; MA Economics, American University in Cairo

Undergraduate: 15 Accounting and Finance and 5 Economics, Durham Business School

**Languages:**

Arabic (native), English (fluent), French (intermediate)