

MUHAMMAD MEKI

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AFFILIATIONS

- 2026: Visiting Scholar, University of California Los Angeles (Anderson School of Management), University of California Berkeley (Department of Agricultural and Resource Economics)
- 2025: Visiting Scholar, Georgetown University Qatar, New York University Abu Dhabi
- Associate Professor, Department of International Development, University of Oxford
- Associate Member, Department of Economics, University of Oxford
- Sultan Hassan al-Bolkiah Fellow in Islamic Finance, Oxford Centre for Islamic Studies
- Affiliate, Abdul Latif Jameel Poverty Action Lab (J-PAL)
- Research Affiliate, International Growth Centre (IGC)
- Research Fellow, IZA@LISER
- Affiliate, CESifo Network

EDUCATION

University of Oxford, St John's College	2018
DPhil (PhD) in Economics. Thesis: "Equity-based Finance for Firms"	
University of Oxford, St Peter's College	2011
MSc in Economics for Development	Distinction
University of Cambridge, Darwin College	2010
PGDip in Economics	Distinction
London School of Economics	2009
MSc in Finance	Distinction
University of Warwick	2005
BSc in Management Sciences	First Class Honours

EMPLOYMENT HISTORY

Pembroke College, University of Oxford	Apr. 2018 – Jan. 2020
Rokos Junior Research Fellow (JRF) in Development Economics	Oxford, UK
Deutsche Bank	Jul. 2011 – Oct. 2013
Trader, Fixed Income and Exchange Rate Derivatives	Singapore
Deutsche Bank	Jun. 2010 – Aug. 2010
Summer Associate	Hong Kong & Singapore
Bank of America	Jun. 2005 – Sep. 2008
Trader, European Fixed Income Products	London, UK
Goldman Sachs	Jun. 2004 – Sep. 2004
Summer Analyst	London, UK

RESEARCH PAPERS

Asset-based Microfinance for Microenterprises: Evidence from Pakistan (2024), *American Economic Review* (with Faisal Bari, Kashif Malik, and Simon Quinn).

Small Firm Investment under Uncertainty: The Role of Equity Finance. Revise & Resubmit, *Review of Financial Studies*.

Finance and Mutuality: Experimental Evidence on Credit with Performance-Contingent Repayment. Revise & Resubmit, *Review of Economics and Statistics* (with Francesco Cordaro, Marcel Fafchamps, Colin Mayer, Simon Quinn, and Kate Roll).

Levelling the Debt-Equity Playing Field: Evidence from a Belgian Policy Change (2023), *European Economic Review*.

REVIEW / POLICY PUBLICATIONS

Dynamic literature review: Microfinance (with Jing Cai, Simon Quinn, Erica Field, Cynthia Kinnan, Jonathan Morduch, Jonathan de Quidt, and Farah Said) (2023), *VoxDevLit*.

Microfinance: An Overview (with Simon Quinn) (2024), *Oxford Review of Economic Policy* (summary article for our co-edited issue).

Microequity: Some thoughts for an emerging research agenda (with Simon Quinn) (2024), *Oxford Review of Economic Policy*.

COVID-19 and the Future of Microfinance: Evidence and Insights from Pakistan (with Kashif Malik, Jonathan Morduch, Timothy Ogden, Simon Quinn, and Farah Said) (2020), *Oxford Review of Economic Policy*.

ONGOING PROJECTS

Grants, blended finance, and investment readiness programmes for SMEs in Iraq (with Razan Amine, Simon Quinn, and Julia Smith-Omomo)

Asset financing for female taxi drivers in Pakistan (with Kashif Malik, Simon Quinn, and Farah Said)

Microequity for female microentrepreneurs in India (with Sanghamitra Mukherjee and Simon Quinn)

Financing virtual migration: Online freelancing in Rural Bangladesh (with Mehrab Bakhtiar, Simon Quinn, and Abu Shonchoy)

ACADEMIC PRESENTATIONS

2026: UCLA Anderson, USC (invited seminar), Harvard (invited speaker, urban mobility and climate change conference), UC Berkeley ARE, UC Davis (PacDev), Nclusion (Fintech, Silicon Valley).

2025: University of Chicago (invited seminar), IFC Washington DC (invited seminar), European Bank for Reconstruction and Development (invited seminar), Chicago Booth Conference on Finance and Development (invited), Financial Intermediation Research Society (FIRS) conference (Seoul), AEA Annual meeting, American Finance Association (AFA) Annual meeting, Economic Science Association (Nairobi, Kenya), Gates Foundation, Durham University, Toulouse School of Economics (invited discussant), Central Bank of Indonesia conference (invited).

2024: NBER Summer Institute, Bureau for Research and Economic Analysis of Development (BREAD) at University of California San Diego, CEPR WEFIDEV workshop at Bocconi University, British International Investment-CEPR-PEDL workshop (invited talk), World Bank Development Research Group (invited seminar), Georgetown University (invited seminar), HEC Paris Entrepreneurship Workshop, Private Sector Development Research Network (invited seminar), Small firm diaries lecture hosted by New York University Financial Access Initiative (invited talk), University of Western Australia (invited seminar), UK Foreign, Commonwealth and Development Office (invited seminar), UK Department for Environment, Food and Rural Affairs (invited seminar), London Business School Summer Finance Forum (invited discussant).

2023: Harvard University NEUDC, University of Chicago AFE, University of Illinois at Urbana-Champaign, Barcelona School of Economics Summer Forum Financial Intermediation and Risk (discussant), European Economic Association (Barcelona), Royal Economic Society Annual Conference (Glasgow University), German Institute for Economic Research (DIW Berlin), PEDL-FCDO Young Scholars Matchmaking Workshop (Oxford), Society for Experimental Finance (Sofia, Bulgaria), European Finance Association (poster presentation).

2022: NEUDC (Yale University), IPA Financial Inclusion workshop (Northwestern University), Central Bank of Morocco workshop (Rabat, Morocco), Advances in Field Experiments (University of Chicago), Society for Experimental Finance (Bonn, Germany), European Financial Management Association (Rome, Italy), NOVAFRICA conference on Economic Development (Nova School of Business and Economics, University of Lisbon, Portugal), Nordic Conference in Development Economics (Helsinki), Centre for Alternative Finance (University of Cambridge), LEAP Conference (Bocconi University, Milan), The Econometric Society, Africa Meeting (virtual), PEDL Young Scholars Matchmaking Workshop (New York University Abu Dhabi), Colloquium on Personnel Economics (Aarhus University, Denmark).

2021: Indian Statistical Institute annual conference (Delhi, virtual), Reserve Bank of India's Centre for Advanced Financial Research and Learning (virtual), Innovation for Poverty Action and Northwestern Global Poverty Action Lab (virtual), North East Universities Development Consortium (Boston Uni-

versity, virtual), Symposium on Economic Experiments in Developing Countries (Norwegian School of Economics and Monash Business School, virtual), IGC / Lahore School of Economics Applied Economics Conference (Lahore, virtual), Islamic Microfinance Network research conference (Governor's House, Lahore, virtual), Society for the Advancement of Socio-Economics (SASE) webinar (virtual), Innovations for Poverty Action (IPA) webinar, King Abdulaziz University (Jeddah, virtual).

2020: Nuffield College Oxford Postdoc Seminar Series (webinar), Webinar in Finance and Development, North East Universities Development Consortium (Dartmouth University, webinar), Institute of Business Management conference (Karachi, webinar), Securities Commission Roundtable (Kuala Lumpur, webinar), Innovations for Poverty Action (IPA) and Financial Inclusion for Development / CGAP (webinar), Pakistan Microfinance Network (Islamabad, webinar), Islamic Development Bank (Jeddah, webinar), University of Qatar (Doha).

2019: IGC / Lahore School of Economics Applied Economics Conference (Lahore), Economic Research Forum (Kuwait), Centre for Business Taxation (Oxford), Saïd Business School seminar (Oxford), Royal Economic Society Symposium of Junior Researchers (Warwick), CSAE annual conference (Oxford).

2018: CSAE Gender and Economics Panel (Oxford), Private Enterprise in Developing Countries PhD Student Workshop (Oxford), Lahore School of Economics Applied Economics Conference (Lahore), CSAE annual conference (Oxford), Symposium on Economic Experiments in Developing Countries (Wageningen).

2017: PEDL PhD Student Workshop (Oxford), Oxford Centre for Islamic Studies Political Economy of the Middle East Conference (Oxford), CSAE Research Workshop (Oxford).

2016: Lahore School of Economics Conference (Lahore), Technology and Management Centre for Development Innovation for Development Seminar (Oxford), Saïd Business School Inclusive Capitalism workshop (Oxford).

TEACHING

2023 – 2024: Convenor for MSc in Economics for Development core course “Microeconomic theory for development”.

2019 – 2023: Convenor for MSc in Economics for Development module “Microfinance and Cash Transfers”.

2016 – 2017: Undergraduate Tutor for Politics, Philosophy & Economics; Economics & Management: “Economics of Developing Countries”.

SUPERVISION

2020 – 2024: Course and dissertation supervisor for MSc in Economics for Development; thesis supervisor for MPhil Development Studies.

COMMITTEES

2020 – 2024: MSc Economics for Development admissions committee and teaching committee.

2019 – 2020: PhD admissions committee, MSc admissions committee, MSc teaching committee, undergraduate admissions (Economics & Management).

2018 – 2019: MSc admissions committee.

2016 – 2017: Undergraduate admissions (Politics, Philosophy & Economics; History & Economics).

MENTORING

2020 – 2025: UNIQ+ Academic Mentor, University of Oxford International Development mentoring programme; DFID / FCDO Matchmaking programme for scholars from low-income countries (at NYU Abu Dhabi and Oxford); Centre for the Study of African Economies workshop for African junior scholars: (i) University of Ghana (2022); (ii) University of Pretoria (2024).

JOURNAL, GRANT AND CONFERENCE REFEREEING

Journal refereeing: American Economic Review, Review of Economics and Statistics, Journal of the European Economic Association, Review of Financial Studies, Journal of Development Economics, Journal of Banking and Finance, Journal of Economic Behavior and Organization, Economic Development and Cultural Change, Journal of African Economies, Oxford Development Studies.

Grant refereeing: National Science Foundation (NSF), PEDL Major Research Grants, Global Challenges Research Fund (GCRF), Small and Growing Business Evidence Fund (International Growth Centre [IGC] and Aspen Network of Development Entrepreneurs), J-PAL Gender and Economic Agency, Africa Gender Innovation Lab at the World Bank, BRAC Women's Economic Empowerment and Digital Finance, British Academy, J-PAL Egypt Impact Lab, KU Leuven, University of Oxford.

Conference refereeing and committees: EBRD–CEPR, European Economic Association (EEA), Private Enterprise Development in Low-Income Countries (PEDL), NEUDC, CSAE.

OTHER

Languages: English, Arabic. **Software:** Stata, MATLAB.

Financial qualifications: Financial Services Authority (FSA), Chartered Financial Analyst (CFA) Level 1.