

# Zain Chaudhry

The World Bank Group  
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**EXPERTISE** Primary: Development Economics, Behavioral Economics  
Secondary: Personnel Economics, Health Economics, Tax Administration

**EXPERIENCE** **Economist (ETC)** The World Bank  
2023-Present  
As a behavioral economist in the Development Impact (DIME) department, I work closely with operational teams across the World Bank to diagnose policy challenges, develop feasible policy solutions ranging from light-touch solutions to large policy changes, and finally rigorously evaluate their effectiveness. I have worked in Armenia, Cameroon, Tunisia, Tanzania, Pakistan, Somalia and Sri Lanka.

**EDUCATION** **Heidelberg University**, Heidelberg, Germany  
*PhD Economics*, 2023  
*Coursework*: University of Mannheim  
**Tilburg University**, Tilburg, The Netherlands  
*MSc Economics*, 2011  
Recipient of the Tilburg University Merit Scholarship

**PUBLICATIONS** **Mobilizing Women Voters: Experimental Evidence from Pakistan**  
With Karrar Hussain (American University Bulgaria) and Attique-ur-Rehman (UC Delaware)  
*Oxford Economic Papers*, May 2022  
Presented at New York University, University of Chicago and INSEAD.  
*Summary*: In collaboration with a local political party, we evaluated a randomized door-to-door political campaign targeting women. We find that the campaign leads to increased votes for the campaigning incumbent, especially when information is provided to women in the absence of men at home.

**WORKING PAPERS** **Fickle Groups: A Field Experiment on Time Preferences**  
With Karrar Hussain (American University Bulgaria)  
Funded by the International Growth Centre (IGC).  
Presented at the Naples Workshop on Networks (Bocconi/Naples) and PacDev (University of Washington).  
*Summary*: In collaboration with the Department of Health, Pakistan, I run a field experiment with female community health workers. I find that groups of CHWs procrastinate more compared to individuals because future work choices shift towards preferences of the procrastinator. However, by forming groups where the level of patience of both individuals is similar, we can lower group-level procrastination.

**Overcoming Inter-Sectarian Divisions through Contact and Leadership: Evidence from a Field Experiment**  
With Karrar Hussain (American University Bulgaria) and Obeid-ur-Rehman (TMU)  
Funded by Innovations for Poverty Action (IPA) and the International Growth Centre (IGC).  
*Summary*: In collaboration with local governments, I run a field experiment on social cohesion. I show that non-verbal interaction and support of leadership together reduce prejudice in real-world economic interactions between different inter-sectarian groups. This is driven by a change in preferences, rather than knowledge about the minority group.

### **Testing Customized Behavioral Contracts in a Public Sector Setting**

With Karrar Hussain (American University Bulgaria)

Funded by Innovations for Poverty Action (IPA) and the International Growth Centre (IGC).

*Summary:* In contrast to standard one-size-fits-all incentives, we test individually tailored contracts using structurally estimated time-preference parameters for community health workers in Pakistan. We offer two contracts - one designed to maximize effort and another to smooth effort over time. As theorized, the maximizing contract increases task completion in the field, while the Leontief contract distributes work more evenly over time in the short-to-medium term.

## **WORK IN PROGRESS**

### **Cognitive and Soft Skills and Decision-Making**

Funded by the German Research Foundation. First draft being written.

*Summary:* Can cognitive and soft skills be taught in university and how do they change decision-making?

### **Cash Transfers, Trust in the State and Vaccinations**

With Markus Frölich (Mannheim) and Paula von Haaren (Heidelberg)

Funded by the German Research Foundation. Data collection has ended.

*Summary:* Exploiting a poverty threshold, we analyze whether beneficiaries of cash transfers trust the state more and are more likely to get vaccinated when asked by the state compared to non-beneficiaries.

### **Principal Agent Interactions in Health**

With Dietmar Fehr (Heidelberg), Karrar Hussain (American University Bulgaria) and Muhammad Yasir Khan (Pittsburgh)

*Funded by the German Research Foundation. Data collection begins Summer 2025.*

## **POLICY WRITINGS**

### **Trust and Networks in Factories in Pakistan**

*PEDL (FCDO)*

*We examine which worker and team characteristics lead to higher productivity in factories in a developing country using surveys and experiments with factory workers across multiple functions in Pakistan.*

### **Mobilizing Women Voters in Pakistan**

*PEGNet (German Federal Ministry for Economic Cooperation and Development)*

### **Female Health Workers and Individually-Customized Non-Monetary Incentives**

*The International Growth Center*

## **PRE-PHD EXPERIENCE**

### **Research Associate**

Centre for Economic Research in Pakistan

2016-2017

I created and piloted surveys, supervised fieldwork, and conducted data analysis for Daron Acemoglu (MIT), Ali Cheema (LUMS), Asim Khwaja (Harvard) and James Robinson (Chicago) on "Trust in State and Non-State Actors: Evidence from Dispute Resolution in Pakistan," *Journal of Political Economy*, August 2020.

### **Adjunct Professor of Economics**

Groupe IGS, France

2012-2015

I taught undergraduate and graduate students economics and finance. I established a new course in collaboration with one of France's leading public policy and business schools, Sciences Po Aix. I worked on modifying course content to suit global business needs and changing employee evaluation.

### **Research Assistant**

CREST, Government of France

2012

I used data from a Randomised Controlled Trial conducted in France for over 3 years to analyze how governments could best help job seekers through public sector entities.

**Co-Head of English Programme**

Mayor's Office, Arnouville, France

2009-2010

I ran a project with the local government to teach English to unemployed adults to retrain them for re-entry into the labour market.

**GRANTS**

**Deutsche Forschungsgemeinschaft (DFG)**

EUR 324,450

2022

"Selection, Performance of Health Workers and State Legitimacy" with Dietmar Fehr (Heidelberg), Karrar Hussain (FAU Erlangen-Nuremberg) and Muhammad Yasir Khan (Pittsburgh). PhD applicant and lead writer.

**International Growth Centre (IGC)**

GBP 20,000

2022

"The Economic Effects of Shia Sunni Contact" with Karrar Hussain (FAU Erlangen-Nuremberg).

**Deutsche Forschungsgemeinschaft (DFG)**

EUR 213,690

2021

"Cash Transfers, The State and Women Empowerment in South Asia" with Markus Frölich (Mannheim). PhD applicant, and lead writer, along with PhD applicant Paula von Haaren (Heidelberg).

**Deutsche Forschungsgemeinschaft (DFG)**

EUR 310,942

2020

"The Impact of Migration on Labor Market Outcomes and Political and Social Beliefs" with Axel Dreher (Heidelberg). PhD Applicant, and lead writer, along with PhD applicant Tobias Korn (Hanover).

**AFFILIATIONS**

**Centre for Economic Research in Pakistan (CERP)**

Graduate Student Fellow, 2018-present

**Association Francaise d'Economie du Developpment (AFEDEV)**

Member, 2023-Present

**COMPUTER SKILLS**

**Advanced:** Stata, L<sup>A</sup>T<sub>E</sub>X, ODK, SurveyCTO, CSPro

**Basic:** R, Python

**LANGUAGES**

**Bilingual:** English, Urdu

**Fluent:** French, Punjabi

**REFERENCES****Prof. Dr. Axel Dreher**

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Bergheimer Strasse 58, 69115 Heidelberg, Germany  
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**Prof. Dr. Markus Frölich**

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**Associate Prof. Karrar Hussain**

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