



GRAMEEN CRÉDIT AGRICOLE
Microfinance Foundation

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*On leave from University College, London where she is a Senior Lecturer. Affiliated with DRCLAS. She worked as a Research Fellow to the OECD in Paris, as Lecturer at the London School of Economics, and as a Visiting Associate Professor at MIT. Her research focuses on economic development and finance. She co-authored the book *The Economics of Microfinance* with Jonathan Morduch MIT Press 2005. She is currently working on various field projects, notably, on gender empowerment with the Innovations for Poverty Action researchers, notably with Dean Karlan (Yale University) and Sendhil Mullainathan (Harvard University). Some relevant publications by Lecturer Armendáriz include "Peer Group Formation In An Adverse Selection Model" (with Christian Gollier), *The Economic Journal*, Vol. 110, No. 465 (2000), "Microfinance Beyond Group Lending" (with Jonathan Morduch), *The Economics of Transition*, Vol 8, No. 2 (2000), "On the Design of a Credit Agreement with Peer Monitoring", *Journal of Development Economics*, Vol. 60 (1999), and "Development Banking", *Journal of Development Economics*, Vol. 58 (1999). Lecturer Armendáriz grew up in Mexico. She is the Founder of Grameen Replications in Chiapas, Mexico.*

Beatriz Armendáriz holds a PhD in Economics from l'EHESS (Paris), and an MPhil in Economics from the University of Cambridge (UK).