

Beatriz Armendáriz is Lecturer in Economics at Harvard University.

On leave from University College, London where she is a Senior Lecturer.

Affiliated with DRCLAS.

Worked as a Research Fellow to the OECD, 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. Co-authored the book *The Economics of Microfinance* with Jonathan Morduch MIT Press 2005. 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).

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

Lecturer Armendáriz grew up in Mexico.

She is the Founder of Grameen Replications in Chiapas, Mexico.