

CURRICULUM VITAE

HELKE WAELDE

CONTACT

Johannes Gutenberg University Mainz
Department for Economics
Jakob-Welder-Weg 4
55128 Mainz

Phone: + 49.6131.39-23969
Email: helke.waelde@uni-mainz.de
Homepage: www.helke.waelde.com

EDUCATION

- since 04/2010 Ph.D. Student at the Johannes Gutenberg University Mainz, Germany
Thesis supervisor: Prof. Dr. Beatrice Weder di Mauro and Prof. Stephan Klasen, Ph.D.
- since 04/2010 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro, Johannes Gutenberg University Mainz, Germany
- 06/2009-03/2010 Maternity leave
- 04/2009-05/2009 Ph.D. Student at the Johannes Gutenberg University Mainz, Germany
Thesis supervisor: Prof. Dr. Beatrice Weder di Mauro
- 04/2009-05/2009 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro, Johannes Gutenberg University Mainz, Germany
- 10/2008-03/2009 External Ph.D. Student at the University of Regensburg, Germany
Thesis supervisor: Prof. Dr. Lutz Arnold
- 10/2007-09/2008 Maternity leave
- 10/2005-09/2008 Ph.D. Student at the University of Regensburg, Germany
Thesis supervisor: Prof. Dr. Lutz Arnold
Ph.D. lectures (all corresponding exams passed) in the Bavarian Graduate Program in Economics (www.bgpe.de):
04/2007, *Frontiers in Microeconomics* by Prof. Dr. Anke Kessler and Prof. Dr. Christoph Luelfesmann (Simon Frazer University, Burnaby)
03/2006, *Frontiers in Econometrics* by Prof. Dr. Martin Kukuk (University of Wuerzburg)
02/2006, *Frontiers in Macroeconomics* by Prof. Kevin D. Salyer, Ph.D. (University of California, Davis)
- 10/2005-09/2007 Research and Teaching Assistant to Prof. Dr. Lutz Arnold, University of Regensburg, Germany (terminated on my request)

- 09/2005 M.Sc. Economics (Diplom-Volkswirt) with Honors Degree at University of Regensburg, Germany
 (The Honors Degree Program in the Faculty of Business, Economics, and Business Information Systems of the University of Regensburg is a special Master program for the students who obtain the best grades from their intermediate Bachelor examinations. The program prepares students with the leadership skills necessary in business and research careers. The degree programs includes rigorous academic content. See www.honors.de)
 Specialization: Finance, Financial Markets, Empirical Macroeconomics and Real Estate
 Master Thesis: *Das Rating von privaten Hypothekendarlehen am Beispiel der Niederlande* (The Rating of Residential Mortgage Backed Securities in the Netherlands)
 Supervisor: Prof. Gabriel Lee (Ph.D.)
- 06/2003–09/2005 Research Assistant at the Faculty of Business Administration and Economics, University of Regensburg, Germany (part-time)
- 04/2003 B.A. Economics (Vordiplom) at University of Regensburg, Germany
- 02/2001 Bankfachwirt (IHK), certified by the German Chamber of Commerce (IHK), Bankakademie Frankfurt (awarded as one of the best students in 2001)
 The course gives students the expertise to become a Bankfachwirt. It takes two years. The exam is organised by the German Chambers of Commerce.
 The course focuses on the following subjects: banking business studies, business studies, fundamentals of business studies, human resources and communication, economics and law. My specialisation subject was real estate business.
- 06/1995 Higher Education Entrance Qualification (Abitur)

TEACHING

- 2010 Development and Growth (University, Tutorial)
- 2009 Development Politics (University, Seminar)
- 2007 Microfinance and Information Problems in Group Lending Models (University, Seminar)
 International Finance (University, Tutorial)
 Economics (Bankakademie, Lecture)
- 2006/07 Dynamic Methods of Macroeconomics (University, Tutorial)
 Capital Market Theory (University, Tutorial)
 Economics (Bankakademie, Lecture)
- 2006 International Finance (University, Tutorial)
- 2005/06 Capital Market Theory (University, Tutorial)
- 2005 Basic Finance (University, Tutorial)
- 2004/05 Basic Finance (University, Tutorial)
- 2004 Basic Finance (University, Tutorial)

RESEARCH INTERESTS

Microfinance, in particular Group Lending Models and the Transition to Individual Lending

Empirical foundation of the advantages of individual lending in developing countries

Why do people in developing countries decide different than people in developed countries? A look at the psychological side of decisions in developing countries.

PUBLICATIONS AND WORK IN PROGRESS

- 2010 Are there too many Group Credits in Microfinance (work in progress)
- 2010 A discrete Consideration of the Two-Interest Rate Equilibrium in the Stiglitz-Weiss model (work in progress)
- 2010 Microfinance today: Rethinking Structures (mimeo)
- 2009 Some troubling descriptive Statistics on Microfinance (mimeo)
- 2007 A reconsideration of the "Stiglitz-Weiss" Model with a discrete Number of Borrower Types (with Susanne Steger), BGPE (Bavarian Graduate Program in Economics) Discussion Paper Nr. 28 (2007), www.bgpe.de
-

WORK EXPERIENCE

- since 04/2010 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro, Johannes-Gutenberg University Mainz, Germany
- 06/2009-03/2010 Maternity leave
- 04/2009-05/2009 Research and Teaching Assistant to Prof. Dr. Beatrice Weder di Mauro, Johannes-Gutenberg University Mainz, Germany
- 10/2007-09/2008 Maternity leave
- 10/2005-09/2007 Research and Teaching Assistant to Prof. Dr. Lutz Arnold, University of Regensburg, Germany (terminated on my request)
- 10/2006-10/2007 Lecturer for Economics at the Frankfurt School of Management & Finance, Germany
- 08/2004-10/2004 Internship at the *ifo*-Institute in Munich, Germany
- 08/1999-09/2001 Customer Advisor at HypoVereinsbank AG in Regensburg, Germany
Specializations: Upmarket Private Consumers in Financial Investments and Lending
- 08/1998-07/1999 Training on the Job at HypoVereinsbank AG in Regensburg, Germany
- 08/1995-07/1998 Apprenticeship as Banker at Bayerische Vereinsbank AG in Zwickau, Germany and Vereins- und Westbank AG in Braunschweig, Germany

PRESENTATION IN SEMINARS AND TALKS

02/2011	Staff seminar, Georg-August-University Goettingen (planned)
11/2010	Brown Bag seminar, Johannes-Gutenberg University Mainz (planned)
11/2010	Lunch Seminar, University Regensburg (planned)
05/2009	Staff seminar, Georg-August-University Goettingen
04/2009	Brown Bag seminar, Johannes-Gutenberg University Mainz
04/2006	Lunch Seminar, University Regensburg

AWARDS AND SCHOLARSHIPS

11/2010–10/2011	Research grant from the Johannes-Gutenberg University Mainz
10/2007	Scholarship from German Academic Exchange Service for research visit at Simon Fraser University, Burnaby, Vancouver, Canada (declined due to pregnancy)
03/2004–10/2005	Scholarship from e-fellows.net
10/2001	Awarded for one of the best degree in the academic study for the Bankfachwirt (IHK), certified by the German Chamber of Commerce (IHK), Regensburg
10/1998	Awarded for one of the best degree in the apprenticeship as a banker, certified by the German Chamber of Commerce (IHK), Braunschweig

LANGUAGE SKILLS

German: native

English: fluent (Business Specialized Certificate)

Russian: basic knowledge

FURTHER STUDIES

08/1998–07/1999	Training in Professional Selling Skills
11/1999	Examination for Instructor Qualification
05/2001	Seminar in Communication Skills
12/2003	Seminar in Presentation Skills
07/2004	Seminar in Presentation Skills (Advanced Training Course)
02/2005	Seminar in Critique and Conflict Situation Handling Skills

MISCELLANEOUS

Since 02/2006 Member of the "German Economic Association"

12/2006–12/2007 Member of the "European Economic Association"

11/2006–11/2007 Member of the "American Economic Association"

since 10/2005 Alumni of the Honors Degree Program at the University of Regensburg and
Alumni of the University of Regensburg

04/2003–09/2005 Student in the Honors Degree Program at the University of Regensburg

Mainz, 25. October 2010