

# CURRICULUM VITAE

HELKE WAELDE



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## CONTACT

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## WORK EXPERIENCE

- since 11/2011      Economist in the Development Policy Research Unit at the KfW-Entwicklungsbank (German Development Bank) Frankfurt, Germany
- 04/2009-10/2011    Research and teaching assistant to Prof. Dr. Beatrice Weder di Mauro, Johannes Gutenberg-University Mainz, Germany  
(06/2009-03/2010 Maternity leave)
- 10/2006-10/2007    Lecturer for Economics at the Frankfurt School of Finance & Management, Germany
- 10/2005-09/2008    Research and teaching assistant to Prof. Dr. Lutz Arnold, University of Regensburg, Germany (terminated on my request, leaving for Glasgow, UK)  
(10/2007-09/2008 Maternity leave)
- 08/2004-10/2004    Internship at the *ifo*-Institute in Munich, Germany
- 06/2003-09/2005    Research assistant at the Faculty of Business Administration and Economics, University of Regensburg, Germany (part-time)
- 08/1999-09/2001    Customer advisor at HypoVereinsbank AG in Regensburg, Germany
- 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

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## EDUCATION

- since 04/2009      Ph.D. student at the Johannes Gutenberg-University Mainz, Germany  
(06/2009-03/2010 Maternity leave)  
Thesis supervisors: Prof. Dr. Beatrice Weder di Mauro and Prof. Stephan Klasen, Ph.D.  
Submission expected in Spring 2012.
- 10/2008-03/2009    External Ph.D. student at the University of Regensburg, Germany  
residing in Glasgow, UK
- 10/2005-09/2008    Ph.D. student at the University of Regensburg, Germany  
(10/2007-09/2008 Maternity leave)  
Thesis supervisor: Prof. Dr. Lutz Arnold  
Ph.D. courses in the Bavarian Graduate Program in Economics (BGPE): macroeconomics, microeconomics, and econometrics.
- 09/2005            M.Sc. Economics (Diplom-Volkswirt) with Honors degree at University of Regensburg, Germany  
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)
- 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)
- 06/1995            Higher education entrance qualification (Abitur)

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## PUBLICATIONS AND WORK IN PROGRESS

- 2011                Demasking the impact of microfinance, GSME Discussion Paper Nr. 1115, [www.economics.uni-mainz.de](http://www.economics.uni-mainz.de)
- 2011                The safe are rationed, the risky not - an extension of the Stiglitz-Weiss model, GSME Discussion Paper Nr. 1108, [www.economics.uni-mainz.de](http://www.economics.uni-mainz.de)
- 2011                To switch or not to switch - Can individual credits do better than group credits in microfinance?, GSEM Discussion Paper Nr. 1106, [www.economics.uni-mainz.de](http://www.economics.uni-mainz.de)
- 2011                Some preliminary but troubling evidence on group credits in microfinance programmes, GSME Discussion Paper Nr. 1101, [www.economics.uni-mainz.de](http://www.economics.uni-mainz.de)
- 2010                Microfinance today: rethinking structures (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, [www.bgpe.de](http://www.bgpe.de)

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## REFEREE

Journal of Economics

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## PRESENTATION IN SEMINARS AND TALKS

01/2012	Brown Bag seminar, Frankfurt School of Finance & Management, Frankfurt
08/2011	26th congress of the European Economic Association, Oslo
06/2011	Second European Research Conference on Microfinance, Groningen
04/2011	Brown Bag seminar, Johannes Gutenberg-University Mainz
11/2010	Lunch seminar, University Regensburg
05/2009	Staff seminar, Georg-August-University Goettingen
04/2009	Brown Bag seminar, Johannes Gutenberg-University Mainz
04/2006	Lunch seminar, University Regensburg

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## RESEARCH INTERESTS

Microfinance, in particular the social impact of group membership on credit decisions of borrowers and the transition from group to individual lending

Empirical foundation of the advantages of individual lending in developing countries

Treatment evaluation

Finance and growth in developing countries

Health and growth in developing countries

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## AWARDS AND SCHOLARSHIPS

11/2011	Award of the German Economic Association financed by the Deutsche Bundesbank, Frankfurt
06/2011	Conference grant from German Academic Exchange Service (DAAD) for the participation at the 26th congress of the European Economic Association, Oslo
11/2010–10/2011	Research grant from the Johannes Gutenberg-University Mainz
10/2007	Scholarship from German Academic Exchange Service (DAAD) 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

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#### TEACHING

2011            Main seminar in development and growth (University, seminar)

2010/11        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)

2004-2005     Basic finance (University, tutorial)

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#### FURTHER STUDIES

02/2005        Seminar in critique and conflict situation handling skills

07/2004        Seminar in presentation skills (advanced training course)

12/2003        Seminar in presentation skills

05/2001        Seminar in communication skills

11/1999        Examination for instructor qualification

08/1998–07/1999 Training in professional selling skills

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#### LANGUAGE SKILLS

German: native

English: fluent (business specialized certificate)

Russian: basic knowledge

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MISCELLANEOUS

since 06/2011 Member of the "Royal Economic Society"

since 12/2006 Member of the "European Economic Association"

since 02/2006 Member of the "German 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, 12. January 2011