

**LAURO GONZALEZ**  
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## **TEACHING EXPERIENCE**

- Professor at Fundação Getulio Vargas-EAESP, São Paulo Brasil , since 2004.

## **ACADEMIC EXPERIENCE**

- Visiting Professor at Columbia University (NYC) in 2014 and 2015.
- Visiting Professor at Université Paris-Dauphine (Paris 9), Master of International Economy and Development in 2012 and 2013.
- Director of the Center for Microfinance and Financial Inclusion Studies at FGV since 2007.

## **EDUCATION**

- Ph.D 2007 (Economics), Fundação Getulio Vargas, São Paulo.
- Visiting Scholar 2004, Columbia University, NYC, USA .
- M.A 2002 (Economics), Fundação Getulio Vargas, São Paulo.

## **RESEARCH ACTIVITIES**

### **i)Peer-Reviewed Publications**

Gonzalez, L. Moser,R.; Green Microfinance in Brazil: the case of the Cresol System, Forthcoming, July/August, 2015 *Revista de Administração Pública (RAP)* **JCR**.

Moser,R. Gonzalez, L.; Microfinance and Climate Change: the Caso of Agroamigo in Brazil , Forthcoming, July/August, 2015 *Revista de Administração de Empresas (RAE)* **JCR**.

Gonzalez, L.; Pereira, T. Evaluating Banking Agents: A case of Brazilian Banking Correspondents *DLSU B&E Review*. January,2015, Vol. 24, No. 2.

Mettenheim, K. ; Diniz, E. ; Gonzalez, L. . New Perspectives on Banking and Agendas for Financial Inclusion. *Journal of Management and Entrepreneurship*, v. 7, p. 5-41, 2014.

Gonzalez, L. Righetti, C. Di Serio, L.C. Microcredit and Income Impact: the Case of Banco Real, . *Revista de Análise Econômica* in December, 2014.

Galeao,L, Gonzalez,L. Alves, M. Comunidade e Reconhecimento nas Relações Economicas, *Cadernos de Psicologia Social do Trabalho*, Vol 15, número 2, 2012.

Lavoie, F. ; Pozzebon, M. ; Gonzalez, L. . Challenges for Inclusive Finance Expansion: the Case of

CrediAmigo, a Brazilian MFI. *Management International* (Montréal) **JCR**, v. 15, p. 57-69, 2011.

Gonzalez, L.; Bresser-Pereira, L. C. ; Lucinda, C. Crises financeiras nos anos 1990 e poupança externa. *Nova Economia (UFMG)* **JCR**, v. 18, p. 313-334, 2009.

Gonzalez, L. ; Caio Piza ; GARCIA, D. . Synergy between Microinsurance and Microcredit and Market Growth in Brazil. *Brazilian Review of Risk and Insurance* (Online) **JCR**, v. V05, p. 29-54, 2009.

Driusso, M; Gonzalez, L. . Inovações no Microcrédito. *GV Executivo*. Getulio Vargas Executivo **JCR**, v. 7, p. 56-61, 2008.

## **ii)Book**

Vidal, V.;Gonzalez, L. Microinsurance in Brazil: Current Situation and Outlook., Ed. Quartier Latin, 2012.

## **iii)Book Chapters**

Bresser-Pereira, L. C. ; Gonzalez, L. ; Lucinda, C. Globalization and Competition: Why some emergent countries succeed and other fall behind, *Cambridge University Press* , 2010, p. 204-219.

## **iv)Working Papers**

Jaunaux,L. Venet, B. Gonzalez,L. Individual Credit and Social Pressure (Joint research with Université Paris-Dauphine,LEDA.

Virole, L.Gonzalez,L. Pozzebon,M. Les incubateurs technologiques de coopératives : l'expérience des universités brésiliennes.

## **v)Current Research Projects**

**Since 2014** Housing public policy and Credit Technology

**Since 2014** Analysis of Branchless Banking in Brazil

**Since 2014** Cooperatives and Microfinance in Brazil

**Since 2013** Mobile Data and Financial Inclusion

**Since 2011** Impact Analysis of Financial Education for Microcredit Clients and Government Social Transfers Recipients

## **RECENT PRESENTATIONS AT INTERNATIONAL EVENTS**

Rural Microfinance and Climate Change, IV European Microfinance Research Conference, **Université de Genève, June 2015.**

New Perspectives on Banking and Agendas for Financial Inclusion, Financial Inclusion Research Conference, **Harvard Kennedy School, 2013.**

Microcredit and Social Capital: an Empirical Analysis, **Latin American Studies Association, Washington, DC, 2013.**

Government Transfers and Financial Inclusion in Brazil, **Université Libre de Bruxelles, Belgium, 2012**

Microfinance in Brazil, **University of Antwerp, Belgium, 2012.**

Alternative Banking and Social Inclusion Conference, “Microfinance in Brazil”, **Rockefeller Foundation Bellagio Center, Italy, 2011.**

Doing Well by Doing Good Conference, “Technology's Role in Increasing Accessibility to Banking Services in Developing Nations”, **Universidad de Navarra, IESE, Barcelona, 2011.**

Lecture Series, “Microfinance and Financial Inclusion in Brazil”, **Kellogg Institute, University of Notre Dame, October, 2010.**

Institute of Money Technology and Financial Inclusion Annual Conference, “Banking and Microfinance in Brazil” , **University of California at Irvine, 2010.**