

Marcela Aguilar

[linkedin.com/in/marce-aguilar](https://www.linkedin.com/in/marce-aguilar) ◇ www.marceaguilar.com ◇ kma6@rice.edu

EDUCATION

Ph.D. in Business, Accounting

Rice University

Ph.D. candidate

Committee: K. Ramesh, Shiva Sivaramakrishnan, Yael Hochberg, Xun Tang

Aug, 2021- Present

Houston, TX

Advisor: Dr. K. Ramesh

Master of Science in Economics and Public Policy

University of York

Graduated with distinction

Thesis: El Salvador: Fiscal impact of aging population and their health demands 2010-2050

Sep, 2017- Sep, 2018

York, England

Bachelor in Economics

Universidad Centroamericana José Simeón Cañas

Graduated with distinction

Thesis: Education and Demographic Dividend: A Window of Opportunity for the Development of El Salvador

Feb, 2011-Nov, 2016

La Libertad - El Salvador

Completed 40% of coursework for Bachelor in Mathematics

National University of El Salvador

Feb, 2013-Nov, 2016

San Salvador - El Salvador

WORKING PAPER

- Aguilar, M. Financial Acumen at Scale: Bridging Knowledge Gaps for Microenterprise Success. Evidence from an AI-Based Mentorship Program (Job-Market Paper)
- Aguilar, M., Lind, G. and Ramesh, K. (2025). [The Role of Accounting in the Informal Economy](#) (Revise and Resubmit at JAE, accepted for the [2025 JAE Conference](#)).

PRIOR NON-ACADEMIC RESEARCH CONTRIBUTIONS

- Chavez, C., Aguilar, M. (2021) [The Impact of Community Violence on Educational Outcomes: A review of the literature](#).
- ILO (2020) [Analysis of the Potential Impact on the Salvadoran Youth Labor Market Resulting from the COVID-19 Pandemic](#) (research coordinator).
- ILO (2020) [Survey of Micro-Businesses in the Informal Economy in the Northern Countries of Central America](#) (primary researcher).
- ILO (2020) [Diagnostic of the Informal Economy](#) (primary researcher).
- ILO (2018) [New forms of child labor](#) (primary researcher).

PRESENTATIONS

- Presentation at the Conference on Accounting Information Frictions in Microenterprises (2025)
- Presentation at FARS and HARC conferences (2025)
- Discussant at FARS and presentation at the University of Cyprus (2024)
- Understanding the Informal Economy Forum, Santo Domingo, Dominican Republic (2024)
- Global Knowledge Sharing Forum on Informal Economy, Turin, Italy (2019)
- Global Youth Employment Forum (informal economy), Abuja, Nigeria (2019)

CONFERENCE AND EDUCATIONAL WORKSHOP PARTICIPATION

- [Advances with Field Experiments Conference \(2025\)](#)
- [Conference on Accounting Information Frictions in Microenterprises \(Sep 2025, co-organizer\)](#)
- AAA/Deloitte Foundation/J. Michael Cook Doctoral Consortium (2025)
- Experimental and Behavioral Economics Summer School, by the European Economic Review (2024)
- Survey Design Experimental Methods Workshop, Michigan State University (2024)
- Lone Star Accounting Conference (2024, 2025)
- Financial Accounting and Reporting Section, FARS (2023-2025)
- American Accounting Association, AAA (2023)
- Machine Learning Boot Camp, Rice University (2023)
- Machine Learning and Causal Inference, Mixtape Sessions (2023, online)
- Accounting Theory Summer School, Duke University (2022)
- Academy on the transition to formal economy. International Labour Organization, Turin, Italy (2018)
- Course in Quantitative Methods, STATA and Matlab. Alberto Hurtado University, Chile (2017)
- Diploma in National Employment Policy. International Labour Organization, Turin, Italy (2015)

GRANTS AND PARTNERSHIPS

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| · Expanding Horizons Travel Grant by Rice University for research on local communities | 2025 |
| · Memorandum of Understanding for Academic Research Collaboration with the ILO | 2025 |
| · Deloitte Foundation Doctoral Fellowship | 2024 |
| · Creative Ventures Grant for a conference (co-organized with K. Ramesh) | 2024 |
| · Academic Consultant for ILO (Dominican Republic, Central America and Mexico) | 2021-Present |

AWARDS AND HONORS

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| · AAA Midyear Meeting Outstanding Discussant Award | 2024 |
| · York Award Gold by the University of York for Academic Excellent | 2018 |
| · Chevening Program Scholar by the British Government | 2017 |
| · Central American Women Chess Champion | 2011 |
| · National Women Chess Champion of El Salvador | 2010 |
| · Member of the National Women Chess Team of El Salvador | 2009-2013 |

TEACHING EXPERIENCE

Rice University

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| · Instructor of Financial Accounting - BUSI 305 | Summer 2024 |
| · Teaching Assistant - BUSI 533 and MGMT 641 | Spring 2025 |

PROFESSIONAL EXPERIENCE

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| Regional Project Manager for the Informal Economy
International Labour Organization, ILO | May, 2019 – May, 2021
Costa Rica, San José (remotely) |
| Research Assistant
United Nations International Children's Emergency Fund, UNICEF | Nov, 2018 – May, 2019
Florence, Italy |
| Internship in the Sustainable Development Department
International Training Center of the ILO | Sep, 2018 – Nov, 2018
Turin, Italy |
| Consultant
International Labour Organization, ILO | Ago, 2017 – Apr, 2019
Costa Rica, San José (remotely) |
| Economic and Social Affairs Analyst
National Association of Private Enterprise, ANEP | Jul, 2015 – Jul, 2017
San Salvador, El Salvador |
| Economic Analyst
Chamber of Commerce and Industry | Feb, 2015 – Jul, 2015
San Salvador, El Salvador |