



# First European Research Conference on Microfinance

2-3-4 June 2009, Brussels - Belgium



## Workshop Programme

Tuesday, 2 June 2009

	Chairman	Time Slot	Session	Surname	Name	Institution/University	Country	Title of the Paper	Co-author	Discussant
W 1 & 2 - Group 1	Nawaz	15.00-16.20	MFIs micro 1	Hartarska	Valentina	Auburn University	USA	Scope Economies in Microfinance: Evidence from Rated Microfinance Institutions	Christopher Parmeter, Roy Mersland	Lensink
			MFIs micro 1	Nawaz	Ahmad	Goettingen University	Germany	Efficiency and productivity in microfinance: incorporating the role of subsidies		James
		16.40-18.00	MFIs micro 2	Urgegehe	Ludovic	CERMI, Umons	Belgium	What do international microfinance investors care about?	Roy Mersland	Hartarska
			MFIs micro 2	James	Natalie	Auburn University	USA	Scale Economies and Elasticities of Substitution in Rated MFIs	Valentina Hartaska, Natalie James, Roy Mersland	Nawaz
W 1 & 2 - Group 2	Servet	15.00-16.20	Misc.	Aliango	Dédé	Université Protestante au Congo	Congo	Contribution des initiatives de microfinance à la lutte contre la pauvreté féminine en RD Congo	Dédé M. Aliango, Bruno. S. Mamba	Servet
			Misc.	Doligez	François	IRAM	France	Gouvernance et privatisation en microfinance. Les dilemmes du Crédit rural de Guinée		Bouquet
		16.40-18.00	Misc.	Fall	François	Université de F	France	Complémentarité banques et structures de microfinance: Réflexion au sens des analyses de G. B.		Wampfler
			Misc.	Bedecarrats	Florent	Paris-3 & CERISE	France	Dynamiques normatives et critères sociaux en microfinance		Bastiaensen
W 1 & 2 - Group 3	Mueller	15.00-16.20	Governance and MF performance	Mersland	Roy	Adger University	Norway	What explains governance structure in non-profit and for-profit micro-finance institutions?	R. Øystein Strøm	Galema
			Governance and MF performance	Mueller	Oliver	University of Bochum	Germany	The impact of external governance quality on the economic success of MFIs	André Uhdeb	Mori
		16.40-18.00	Management and Strategy in MF	Galema	Rienst	University of Groningen	the Netherlands	Do powerful CEOs have an impact on MF Performance?	Robert Lensink, Roy Mersland	Mueller
			Management and Strategy in MF	Mori	Neema Geoffrey	University of Agder	Norway	Strategic Decision Making Process in Microfinance Organizations: The role of Stakeholders		Périlleux
W 1 & 2 - Group 4	Ashta	15.00-16.20	IT in MF 1	Estapé Dubreuil	Gloria	Universitat Autònoma de	Spain	Strategic use of IT in Spanish Microcredit sector: a reality or a task for the future?	Consol Torreguitart Mirada	Jawadi
			IT in MF 1	Ashta	Arvind	Burgundy School of Business	France	Do Social Cause and Social Technology Meet? Impact of Web 2.0 Technologies on peer-to-peer	Djamchid ASSADI	Gajjala
		16.40-18.00	IT in MF 2	Gajjala	Venkataramana	Tiffin University	USA	From Microfinance to Online Socio-Business-Networking: Microfinance in the age of Social networking and E-		Ashta
			IT in MF 2	Jawadi	Fredj	Amiens school of Management	France	Could ICT improve Microfinance Efficiency and reduce its imperfections: further evidence from	Ydriss Ziane, BETA-CNRS / University of Nancy 2	Estapé Dubreuil
W 1 & 2 - Group 5	Gutierrez	15.00-16.20	Regulation	Gutierrez Nieto	Begona	Universidad de Zaragoza	Spain	On the new regulation framewrok of Bolivian NGO microfinance institutions	Omar Villacorta, Carlos Serrano	Labie
			Regulation	Mbemab	M.	University of Buea	Cameroon	The regulatory landscape of MF in the Cemac region		Granger
		16.40-18.00	Public policy	Concari	Gustavo	Deusto University	Spain	Diversifying Latin American microfinance organizations		Vanroose
			Public policy	Granger	Benoit	Advancia Business School	France	MFI efficiency and State intervention - what correlation?		Mbemab

Wednesday, 3 June 2009										
	Chairman	Time Slot	Session	Surname	Name	Institution/University	Country	Title of the Paper	Co-author	Discussant
W 3 & 4 - Group 1	Vanroose	09.30-10.50	Financial Development	Hermes	Niels	University of Groningen	the Netherlands	Financial Development and the Efficiency of Microfinance Institutions	Robert Lensink, Aljar Meesters	Hartarska
			Financial Development	Vanroose	Annabel	CERMI, VUB, ULB	Belgium	MFIs' outreach and performance: what role does the formal banking sector play?	Bert D'Espallier	Hermes
		11.10-12.30	Social bottom line	Lensink	Robert	Groningen University	The Netherlands	Microfinance only or microfinance plus – does it matter for the microbank?	Roy Mersland	Hudson
			Social bottom line	Périlleux	Anais	CERMI, UMONS, FNRS	Belgium	Surplus Allocation and Interest Rates in Microfinance: Does Ownership Matter?	Eddy Bloy, Marek Hudon	Galema
W 3 & 4 - Group 2	Guettler	09.30-10.50	Credit Officers	Lable	Marc	CERMI, UMONS	Belgium	Discrimination in Microfinance: The Role of Credit Officers	PG Méon, Ariane Szafarz	Guettler
			Credit Officers	Guettler	André	European Business School	Germany	Are women better loan officers? Evidence from microloan data	Patrick Behr, Beck Thorsten	Szafarz
		11.10-12.30	Credit analyst	Agier	Isabelle	Pontifical Catholic University of	Brazil	The role of credit analysts in the performance of microcredit loans	Juliano Assunção	Schmit
			Credit analyst	Marrez	Helena	ULB	Belgium	Credit Risk in MFI	Mathias Schmit	Agier
W 3 & 4 - Group 3	Bouquet	09.30-10.50	Rural MF 1	Giesbert	Lena	Institute of African Affairs	Germany	More than just credit: household demand for financial services in rural Ghana	Mirco Benig, Susan Steiner	Bouquet
			Rural MF 1	Bouquet	Emmanuelle	CIRAD	France	Rice inventory credit in Madagascar	Betty Wampfler, Eliane Ralison	Giesbert
		11.10-12.30	Informal (Micro)finance	Guerin/Sangare	Isabelle	IRD/ Université de Provence	France	Microfinance and informal finance: substitution or leverage effect?	Marc Roesch, Venkatasubramanian	Bastiaensen
			Informal (Micro)finance	Johnson	Susan	University of Bath	UK	The role of informal groups in the financial market: evidence from Kenya	Max Nino-Zarazua, Markku Malkamaki	Guerin
W 3 & 4 - Group 4	Turvey	09.30-10.50	Rural Microfinance	Segers	Kaatjie	K.U.L.	Belgium	Farmers' appropriation of microcredit programs and informal institutional change in Tigray, Ethiopia		Turvey
			Rural Microfinance	Turvey	Calum	Cornell University	USA	Informal Lending Amongst Friends and Relatives: Can Microcredit Compete in Rural China?	Rong Kong	Sanseverino
		11.10-12.30	Country Studies	Sanseverino/Rivolta	Chiara	Università di Milano	Italy	Testing a Methodology to Assess Microcredit Target Poverty in Bosnia-Herzegovina	Niccolò Bassani, Silvestro Francesco Rivolta	Milan
			Country Studies	Ashta	Arvind	Burgundy School of Business	France	Institutional analysis to explain the success of Moroccan Microfinance Institutions	Virginie Allaire, Laurence Attuel-Mendes, Karuna	Rivolta
W 3 & 4 - Group 5	Wahhaj	09.30-10.50	Empowerment and the Poorest	Jain	Balbir	Motilal Nehru College	India	Microfinance and the Poorest		Wahhaj
			Empowerment and the Poorest	Wahhaj	Zaki	University of Oxford	UK	Microfinance and Gender Empowerment	Thi-Minh-Phuong Ngo	Kalpana
		11.10-12.30	Loan Allocation and Lending Techniques	Berg	Gunhild	KfW Development Bank	Germany	Microcredit, Natural Disasters and Relationship Lending	Jan Schrader, University Heidelberg	Méon
			Loan Allocation and Lending Techniques	Kalpana	Karunakaran	Centre for Development Finance	India	Understanding Intra-Group Power Dynamics: Class, Gender and Microfinance in Rural Tamil Nadu		Balbir Jain
W 5 & 6 - Group 1	Lee	14.00 - 15.20 / 15.35-16.15	Social Impact and Performance	Russell	Roslyn	RMIT University	Australia	The Social Impacts of a Savings Mobilisation Program in Australia		Sanseverino
			Social Impact and Performance	Lee / Beeler	Nanci / Sabrina	FIDES	Canada	Complex enough to capture, simple enough to use: FIDES' Early Lessons from a Multi-Country Social	Sabrina Beeler	Turvey
			Social Impact and Performance	Milan	Florence Marie	University of Hohenheim	Germany	Poverty Dynamics in the Measurement of Social Performance in MFIs: Simple Tools Using Panel	Manfred Zeller	Russell
W 5 & 6 - Group 2	Casini	14.00 - 15.20 / 15.35-16.15	Lending techniques	Berhane	Guush	Wageningen University	the Netherlands	Repeat-borrowing and long-term microfinance credit effects: Evidence from borrowers of a rural	Cornelis Gardebroek	Binate Fofana
			Lending techniques	Casini	Paolo	ECARES, ULB	Belgium	Competitive Microcredit Markets: differentiation and ex ante incentives for multiple borrowing		Wahhaj
			Lending techniques	Venet	Baptiste	Paris Dauphine University	France	Individual microcredit and social pressure		Casini
W 5 & 6 - Group 3	Villareal	14.00 - 15.20 / 15.35-16.15	Rural & Informal MF	Morvant-Roux	Solène	IRD/Farm foundation	France	Access to microcredit and continuity of indebtedness dynamics in rural Mexico		Johnson
			Rural & Informal MF	Villareal	Magdalena	CIESAS Occidente	Mexico	"Social boundaries and economic dilemmas in microfinancial practices"		Morvant
			Rural & Informal MF	Umuhire	Pierre-Germain	UCL	Belgium	Articulation of informal financial practices and institutional microfinance by low income	Marthe Nyssens	Guérin
W 5 & 6 - Group 4	Sukadi Mata	14.00 - 15.20 / 15.35-16.15	Remittances	Iannone	Marco	TechnoServe	USA	Maximizing the Value of Remittances for Business Development	Bathia Romi	Sukadi Mata
			Remittances	Sukadi Mata	Ritha	CERMI, ULB	Belgium	MFIs on the remittances market		Iannone

Thursday, 4 June 2009										
	Chairman	Time Slot	Session	Name	Surname	Institution/ University	Country	Title of the Paper	Co-author	Discussant
W 7 & 8 : Group 1	Sandberg	09.30-10.50	Ethics in MF	Hohns	Andrew	University of Pennsylvania	USA	Credit Where Credit is Due: Assessing the Embedded Ethics of Microfinance		Ashta
			Ethics in MF	Sandberg	Joakim	University of Birmingham	UK	Are Microlenders Exploiting the Poor? On Interest Rates, Usury and Fairness		Hohns
		11.10-12.30	New Paradigm	Nurul Alam	Mohamed	Sultan Qaboos University	Oman	Interest-Free Microfinance to Micro Entrepreneurs in Rural Bangladesh		Sandberg
			New Paradigm	Warner	Jonathan	Quest University	Canada	Microfinance without the finance: the possibility of scrip-based development funding		Nurul Alam
W 7 & 8 : Group 2	Van der Weide	09.30-10.50	Group lending and Empowerment	Katzur	Tomasz	University of Groningen	the Netherlands	The effect of project correlation on group formation in MF programmes		Dorfleitner
			Group lending and Empowerment	Van der Weide	Maartje	Artefaction	the Netherlands	Microfinance, features of organizations providing it and their impact on empowerment of women	Waslander	Katzur
W 7 & 8 : Group 3	Mummid	09.30-10.50	Gender	Bekele	Esayas		Ethiopia	Empowerment in Ethiopia: Ethnography on ASC's clients in Semen Showa		Guérin
			Gender	Mummid	Thanuja	French Institute of Pondicherry	India/ France	Prioritising Skill, Knowledge and Capabilities of Women in understanding motivations for Income		Villareal
		11.10-12.30	Poverty and Social Capital	Matul	Michal	Microinsurance Innovation Facility, ILO	Switzerland	Financial Behaviours and Vulnerability to Poverty in low-income households in transition context		Bouquet
			Poverty and Social Capital	Lopez Rodriguez	Patricia	Universidad Iberoamericana	Mexico	Closing the gap: the link between social capital and microfinance services	Rodolfo De la Torre	Venet
W 7 & 8 : Group 4	Vandewalle	09.30-10.50	Women (Empirical)	D'Espallier	Bert	Lessius Hogeschool, CERMI	Belgium	Women and repayment in microfinance	Mersland, Guerin	to be decided
			Women (Empirical)	Binate Fofana	Namizata	Wageningen University	the Netherlands	Efficacy of micro financing women's rural activities in Côte d'Ivoire		Berhane
		11.10-12.30	SHG	Bali Swain	Ranjula	Uppsala University	Sweden	Does self help group participation lead to an asset creation?	Adel Varghese	D'Espallier
			SHG	Vandewalle	Lore	University of Namur	Belgium	Microfinance Lifespans: attrition and exclusion in Self help groups in India	Jean-Marie Baland, Rohini Somanathan	Bali Swain
W 7 & 8 : Group 5	Augsburg	09.30-10.50	Financial access	Johnson	Susan	University of Bath	UK	Financial access and exclusion in Kenya and Uganda	Max Nino-Zarazua,	Augsburg
			Financial access	Fouillet	Cyril	CERMI, ULB	Belgium	The Spread and its determinants of Microfinance in Tamil Nadu, India.	Britta Augsburg	Annapurna
		11.10-12.30	Country Studies	Welle Strand	Anne	for Development Studies and	Norway	Collective action and Institutional voids: On Consolidation of Bosnia-Herzegovina's Microfinance Sector	Dijana Tiplic	Fouillet
			Country Studies	Annapurna	Neti	Indian Institute of Management,	India	Evolution of Orientation of Microfinance Institutions and its impact on Replication: Case studies		Kalpna