

Contemporary Microfinance: Institutions, Policies, and Performance

Cairo, 5 – 7 September 2011

Conference program

Monday, 5 September 2011

- From 13:15 Registration
- 14:00 – 14:15 Opening of the conference
Heiko Fritz and Thomas Abele
- 14:15 – 14:30 Welcome note to GUC
Slim Abdennadher
- 14:30 – 16:30 Parallel sessions

Joint Liability Group Lending

- Chair: Florian Becker-Ritterspach
Discussant: Heiko Fritz
- H8 The Challenges of Group-based Microfinance and Suggestions for Improvement
Ana Marr
- Loan Repayment Behaviour under Joint Liability Contracts in Different Environments
Alexander Kritikos and Denitza Vigenina
- Strategic Default in Joint Liability Groups: Evidence from a Natural Experiment in India
Xavier Giné, Karuna Krishnaswamy and Alejandro Ponce

Impact Studies

- Chair: Thomas Abele
Discussant: Howard White
- H9 Impact of Microcredit: Does it Alleviate Poverty in Egypt?
Imane Helmy
- Impacts of Microfinance Programs on Development in Syria
Youssef Almustafa
- The Impact of Microcredit Program on Women's Empowerment in Rural Vietnam
Quan Le and Huyen Dao

This conference is kindly supported by

16:30 – 16:50 Coffee break

16:50 – 18:20 Parallel sessions

MFI Funding

H8 Chair: Hassan Ouda
Discussant: Beatriz Armendáriz
Funding Microfinance Under Asymmetric Information
Suman Ghosh and Eric van Tassel
Investors' Role in Maintaining the Microfinance Mission
Marc Moser

Microfinance in India

H9 Chair: Heiko Fritz
Discussant: Ana Marr
Instrumentality of NGOs and SHGs in Micro finance: A Comparative
Analysis of Two Models of Uttar Pradesh and Kerala of India
Jawed Khan
The Microfinance Sector in India at the Crossroads
Satish Pillarisetti

18:40 Departure of GUC coaches – transfer to Cairo downtown

20:00 – 22:30 Conference dinner

Nile boat of the Grand Nile Tower hotel, Roda Island, Cairo

Dinner speech:

Gerardo della Paolera

President

Global Development Network (GDN), Delhi, India

22:40 Transfer to hotels on GUC coaches

Tuesday, 6 September 2011

09:30 – 11:00 Parallel sessions

Microfinance and Development

Chair: Rania Salem
Discussant: Suman Ghosh

H8 The Financial Approach to Economic Development – Nearly 40 Years after McKinnon
Maximilian Schroth

Mission Drift in Microfinance Service in Zimbabwe: Causes and Consequences
Alex Bara and Gibson Chigumira

Environment and Gender Aspects of Microfinance

Chair: Michael Harms (tbc)
Discussant: Heiko Fritz

H9 The Environmental Performance of the BRAC Microfinance Programme
Tahmid Arif

The Gendered Division of Micro-finance Programs in Egypt: The Lack of Programs for Low-Income Men
Ghada Barsoum

11:00 – 11:20 Coffee break

11:20 – 13:20 Roundtable discussion

**From Savings Promotion to Consumer Protection:
Identifying an Adequate Regulatory Framework**

Panelists

Beatriz Armendáriz (*Harvard University, USA*)
Johannes Majewski (*Gesellschaft für Internationale Zusammenarbeit - GIZ, Germany*)
Motaz El Tabaa (*Executive Director, Alexandria Business Association - ABA, Egypt*)
Nabil Al Montaser (*Deputy Sub-Governor, Banking Supervision Center, Central Bank of Yemen*)

13:20 – 14:20 Lunch break

14:20 – 16:20 Parallel sessions

Impact Studies

- Chair: Ehab Abou-Elkheir
Discussant: Johannes Majewski
- H8 Impact of Microcredit on the Profitability of Farm Households in Rural Sudan: An Empirical Study with Reference to North Kordofan State
Abdelateif Ibrahim and Siegfried Bauer
- The Impact of Access to Credit on Rural Households' Poverty in the Mekong Delta of Vietnam
Vuong Quoc Duy
- Poverty Alleviation through Microfinance? Evidence from Greater Cairo
Soha Ismail and Heiko Fritz

Microfinance and Women's Empowerment

- Chair: Ahmed Badawi
Discussant: Alexander Kritikos
- Women and Microsavings
Beatriz Armendáriz
- H9 The Effect of Microcredit on Women's Control over Household Spending in Developing Countries: A Systematic Review
Jos Vaessen
- Bridging Gaps: On the Role of Microcredits and Empowerment of Women for Social Change
Edeltraud Hanappi-Egger and Anett Hermann

16:20 – 16:40 Coffee break

16:40 – 18:40 Parallel sessions

Microinsurance

- Chair: Ralf Klischewski
Discussant: Andreas Landmann
- Pricing in Microinsurance Markets
Christian Biener
- H8 The Impact of Micro-Insurance on Vulnerability of Low Income Households in the Philippines: The Case of Typhoon Re-Housing Insurance
Karlijn Morsink, Peter Geurts and Annemarije Kooijman-van Dijk
- Microinsurance: A Risk Management Tool for the Poor in Sri Lanka?
Ayodya Galappattige, Roshini Jayaweera and Ganga Tilakaratna

Global Trends in Microfinance

- Chair: Raghda El-Ebrashi
Discussant: Tahmid Arif
- H9 The Impact of Competition and Sustainability on Growth and Risk in the Global Microfinance Institutions
Ahmed A. Badawi and Rana Al-Okabi
- Microfinance Transformation and Financial Fragility
Judith Tyson
- Determinants of MFI Performance on the Macro Level
Heiko Fritz and Zein Kasrin

18:50 Transfer to hotels on GUC coaches

Wednesday, 7 September 2011

09:30 – 11:30 Parallel sessions

Experiments and RCT in Microfinance

- Chair: Alexander Kritikos
Discussant: Xavier Giné
- H8 Saving, Microinsurance: Why You Should Do Both or Nothing. A Behavioural Experiment on the Philippines
Andreas Landmann, Björn Vollan and Markus Frölich
- You Can Pick Your Friends, But You Need to Watch Them: Loan Screening and Enforcement in a Referrals Field Experiment
Dean Karlan
- The Impact of Insurance Literacy Education on Knowledge, Attitude and Behaviour – A Randomised Controlled Trial
Markus Olapade and Markus Frölich

New Technologies and Microfinance

- Chair: Ahmed Amin
Discussant: Quan Le
- H9 Impact of Micro-Credits on Micro-Entrepreneurs
Lamees Farag and Aya Kheir
- Management Information Systems (Mis)Satisfaction in Microfinance: Guideline in Choosing the Appropriate System
Vitalie Bumacov and Arvind Ashta
- Mobile Banking for Un-bankable
Hasan Jamil

11:30 – 11:50 Coffee break

11:50 – 13:15 Keynote speech

Finance and the Poor

Dean Karlan *(Yale University, USA, and Innovations for Poverty Action (IPA), USA)*

13:15 – 14:15 Lunch break

14:15 – 16:00 Final session

Regulation and MFI Performance

H8 Chair: Heiko Fritz
Discussant: Dean Karlan
An Illustration of Regulation and Supervision of Microfinance in Yemen
Yusef Yakubi
Critical Success Factors of Microfinance Institutions. A Review of the Literature
Alexander Pinz and Bernd Helmig