

UMM Scholarship winners 4th call 2010

We are pleased to announce the recent winners of the UMM scholarships. The selection committee, composed of professors and practitioners, has chosen one Master student and one Bachelor student who study in Denmark and Germany and will conduct field research in Bangladesh and Argentina.



Susanne Schwan, Master student at the Aarhus University in Denmark:

“Overcoming Barriers to Rural Electrification; An Analysis of Micro-Energy Lending and its Potential in the International Carbon Market on the Example of Solar Home Systems in Bangladesh”

Her research project focuses on climate change and energy poverty which are major impediments to develop the rural areas in developing countries. Development mechanisms that address barriers to rural electrification and at the same time promote low-carbon development are urgently needed. Her research explores how the combination of carbon and microfinance can overcome barriers to rural electrification and renewable energy sources. In particular, it analyses how micro-energy lending projects can be linked to and benefit from Kyoto Protocol's Clean Development Mechanism (CDM) and how these projects promote sustainable development. Susanne's research is based on expert interviews with carbon market, microfinance and rural electrification experts and a Multi-Criteria Analysis of the IDCOL Solar Energy Programme in Bangladesh which is regarded as one of the most successful rural electrification programmes in the world.



Marianne Kuhlmann, Bachelor student at the European University Viadrina, Frankfurt (Oder) in Germany

“Financing Microfinance Institutions in a Challenging Environment: A Case Study of Microfinance in Argentina”

The microfinance industry in Argentina is comparatively young and incipient. The sector faces serious obstacles to develop, the lack of funding being a particularly severe one. The thesis aims to show the various financing sources for MFIs and to identify the main problems institutions face when trying to obtain funding. Funding possibilities are analyzed in the light of the Argentinean market conditions and macroeconomic peculiarities. A sample of three MFIs was chosen to analyze their funding situation in depth and interviews with practitioners have been conducted to display efforts made and obstacles faced in search of funding in order to draw a generalized picture of the funding circumstances of Argentinean MFIs to help improve the current situation.

Application Deadlines for the UMM Scholarship Programme

- **April 15th, 2011** (Bachelor, Master)
- **June 15th, 2011** (PhD)
- **October 15th, 2011** (Bachelor, Master)

Application forms for the UMM Scholarships and Awards Programme are available on our website.

Please send your application to:
umm@planetfinance.org

Application Deadline for UMM Awards Programme

- **July 15th, 2011**

First publication of the e-MFP Action Group “University Meets Microfinance”

In 2010 the European Microfinance Platform (e-MFP) has set up an e-MFP Action Group “UMM” to further enhance students' research and microfinance education. The first publication of e-MFP Action Group presents the findings of the latest UMM Workshop at the State University of Bergamo on the topic “Microfinance Plus - The Potential of Linking Microfinance with Programmes in Health, Education, Environment and Value Chain Development”.

The report is available for download here: <http://www.universitymeetsmicrofinance.eu/site/workshop-reports.html>

Upcoming UMM Workshops

May 31st, Sciences Po, France

The 5th “University Meets Microfinance” – Workshop will be organized at the university Science Po in Paris. Students will present their research on the topic “**Microfinance in Africa**” and will discuss their findings with practitioners, professors and other students. The workshop is supported by BNP Paribas and Escem Business School. You will soon find the programme and the registration form on the UMM website. If you have any questions in the meantime, you can contact us at umm@planetfinance.org.

June 17th-18th, University of Groningen, The Netherlands

The 6th "University Meets Microfinance" - Workshop will be held on June 17th – 18th at University of Groningen in Netherlands in cooperation with the "Second European Research conference on Microfinance". The UMM Workshop brings together students, professors and microfinance practitioners to discuss **Rural Finance** and **Savings**:

Students presenting on Rural Finance:

- **Oliver Rogall**, graduate of the University Hohenheim/GfA: "Microfinance and Vulnerability to Poverty. Evidence from Rural Households in Cambodia."
- **Ngoc Ahn Nguyen**, graduate of Université Libre de Bruxelles: "Better livestock value chain development through microfinance in Vietnam"
- **Kristina Czura**, PhD student of Goethe University Frankfurt: "Coping Mechanism in Dealing with Floodings and the Role of Microfinance in Disaster Management – Evidence from North India."

Students presenting on Savings:

- **Paul Kurgat**, graduate of Université Libre de Bruxelles: "The role of savings in microfinance institutions; does it foster institutions financial performance and outreach."
- **Matteo Marinangeli**, graduate of University of Marche –Italy: "Behavioral Economics and Microsavings: The Benefits of Member's Weekly Savings for the Accumulation of Assets"
- **Jacqueline Evelinus Stenga**, graduate of Université Libre de Bruxelles: "Demand and Challenges of Saving products in Tajikistan Microfinance institutions."

July 11th – 12th, Frankfurt School of Finance and Management, Germany

The 7th "University Meets Microfinance" - Workshop will be held on July 11th – 12th at Frankfurt School of Finance and Management. The UMM Workshop brings together students, professors and microfinance practitioners to discuss on the topic "**Investments and Regulation in Microfinance**"

Keynote speech: Professor Robert Lensink, University of Groningen and Wageningen University: "International Diversification and Microfinance"

Introductions: Professor Michael Klein (Frankfurt School of Finance & Management/Harvard Kennedy School of Governance), Martin Hagen (KfW Entwicklungsbank), Professor Reinhart H. Schmidt (Goethe University of Frankfurt)

Students from: University of Bologna / Italy, Université Libre de Bruxelles / Belgium, University of Toulouse / France, University of Groningen / The Netherlands, the University of Bergamo / Italy, University of Mannheim / Germany

Experts from: ADA, KfW Entwicklungsbank, Oikocredit, PlaNIS responsAbility SAS, ProCredit, responsAbility Social Investments AG

November 17th – 18th, Universidad de Salamanca, Spain

The 8th "University Meets Microfinance" – Workshop will be hold at the Universidad de Salamanca in cooperation with the Microcredit Summit in Valladolid. The workshop will focus on research related to regulation and the current crises in microfinance markets.

You will receive more information in the upcoming newsletters.



Please register for this workshop by April 30th at <http://www.rug.nl/gsg/Research/Conferences/EU-microfinconf2011/RegistrationFees>



Please register for this workshop by May 15th at www.universitymeetsmicrofinance.eu/site/upcoming-workshops.html

You will receive all details upon registration.



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