



University Meets Microfinance (UMM)

Newsletter September 2009

New UMM Scholarship Winners: 2nd Call 2009

After the successful 1st Call for UMM Scholarship the winners of the 2nd Call have been selected. The rotating selection committee was composed of professors from Freie Universität Berlin, University of Goettingen / Germany and Frankfurt School of Finance and Management, as well as of microfinance experts of the PlaNet Finance Network. Three students from Colombia, Germany and the Netherlands studying in Germany and the Netherlands have won the UMM scholarships. UMM scholarships support students to conduct field research on a topic related to microfinance in developing countries. The winners are:

Natalia Realpe Carillo, Master student of Industrial and Network Economics at Technical University of Berlin. The topic of her thesis is "Family and Group Ties in Microfinance Activities: Framed Field Experiments in Mexico". In collaboration with the MFI SEFIA in Oaxaca de Juarez, Mexico, an experimental laboratory will be created to investigate the effects of familiar relationships on repayment within lending groups and on strategic default. Secondly, she will investigate how, and depending on which parameters microfinance stimulates job creation.

Kristin Meyer, Master student of Business Studies at Free University of Berlin, will be conducting research on the topic "Exploring the relationship between Environmental values and Microfinance Institutions' Social Performance: A Case study of VisionFund Mongolia". She will explore the potential for an integration of environmental values into the dominant double-bottom-line approach of MFIs and will identify challenges as well as benefits of integrating environmental indicators into an MFI's social mission.

Tonja van Gorp, Master student of International Development Studies at University of Wageningen, will be conducting research on the topic "Poverty Outreach of Microfinance in Ecuador". In collaboration with the MFI INSOTEC in Ecuador she will evaluate the depth of poverty outreach among clients and evaluate the CGAP Poverty Assessment tool.

The next application deadline for the UMM Scholarship programme is October 31st 2009. This time the programme is open for Bachelor students, Master students and Phd students. The application forms are available at www.universitymeetsmicrofinance.eu.

Looking for a research topic?

Research topics from the field have been collected from different organizations involved in microfinance. The list of topics is now available at the UMM Website. Master students planning to write a thesis on microfinance are welcome to apply for one of the topics. Selected students will be put in contact with the respective organizations and can receive mentorship from microfinance practitioners to carry out the research. The exact research question(s) of the Master thesis and the theoretical foundation shall be developed together with the supervising professor.

Are you interested? Please send a short cover letter referring to the selected topic and your CV to umm@planetfinance.org. You can also combine this with an application for the UMM Scholarships. The list is available at www.universitymeetsmicrofinance.eu.



Project co-financed by the European Commission



Natalia Realpe Carillo



Kristin Meyer



Tonja van Gorp





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3rd Microfinance Breakfast October 22nd 2009 in Berlin: "Microinsurance - Protection of the Poor"

Our next Microfinance Breakfast Debate discusses the topic: "Microinsurance - Protection of the Poor". Philippe Rives, PlaNet Guarantee, and representatives of Hannover Re, Cardif Deutschland and GTZ (tbc) will participate in the discussion. In many developing countries, low-income people live and work in risky environments, and are vulnerable to numerous perils, including illness, accidental death, loss of property due to theft or fire, agricultural losses and natural disasters. The poor are more vulnerable to many of these risks than the rest of the population, and yet, they are the least able to cope when a crisis does occur. Microinsurance is the provision of small-scale insurance services and is designed to serve low-income people and businesses that are not served by typical social or commercial insurance schemes.

The Microfinance Breakfast Debate takes place on Thursday, October 22nd 2009, from 9.00 to 10.30 am, at Pöllath & Partners, Potsdamer Platz 5, 16th floor. To register and to receive further information please email to umm@planetfinance.org.

2nd UMM Workshop in Berlin 2009: "Microfinance Challenges in India"

The 2nd "University Meets Microfinance" (UMM) – Workshop will be held on November 6th 2009 at Freie Universität Berlin. The workshop is organized on the fringe of the "Vision Summit", a conference on social business with Muhammad Yunus, international thought leaders, decision makers and social entrepreneurs (www.visionsummit.org).

The 2nd UMM Workshop brings together students, professors and microfinance practitioners to discuss the current challenges of the Indian microfinance sector. The topic consumer protection of microfinance clients will be in the center of discussion.

To receive information and to register for the UMM Workshop please email to umm@planetfinance.org.

Important Dates

Scholarships & Awards

October 5th 2009: Application deadline for the **UMM Awards** Programme
Eligible are Master students having completed their final thesis at a European university. The winner will be invited to the International Microfinance Awards Ceremony in Paris!

October 31st 2009: Application deadline for the **UMM Scholarship** Programme for field research. Eligible are Bachelor, Master and Phd students enrolled at a European university.

Upcoming Events

October 22nd 2009: **3rd Microfinance Breakfast Debate** (see above)

November 6th 2009: **2nd UMM Knowledge Sharing Workshop** at Freie Universität Berlin

November 10th 2009: **International Microfinance Awards Ceremony** and conference on microfinance and food security in Paris



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Last UMM Workshop in June 2009



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Contact

PlaNet Finance
Deutschland e.V.:
Axel-Springer-Str. 54 B
10117 Berlin
Phone / Fax:
+49 49 30 47 989 818

For further information visit our website: www.universitymeetsmicrofinance.eu
or contact us: umm@planetfinance.org.