## Conference program

**Monday, 5 September 2011**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>From 13:15</td>
<td>Registration</td>
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| 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  
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* |
| H9         | **Impact Studies**  
Chair: Thomas Abele  
Discussant: Howard White  
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 [Sponsors Logos]
### MFI Funding

<table>
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<tr>
<th>Session</th>
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<th>Chair</th>
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<tr>
<td>H8</td>
<td>Funding Microfinance Under Asymmetric Information</td>
<td>Hassan Ouda</td>
<td>Beatriz Armendáriz</td>
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<td><em>Suman Ghosh and Eric van Tassel</em></td>
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<td></td>
<td>Investors’ Role in Maintaining the Microfinance Mission</td>
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<td><em>Marc Moser</em></td>
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### Microfinance in India

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<tr>
<td>H9</td>
<td>Instrumentality of NGOs and SHGs in Microfinance: A Comparative Analysis of Two Models of Uttar Pradesh and Kerala of India</td>
<td>Heiko Fritz</td>
<td>Ana Marr</td>
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<td><em>Jawed Khan</em></td>
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<td>The Microfinance Sector in India at the Crossroads</td>
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<td><em>Satish Pillarisetti</em></td>
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**16:30 – 16:50**  Coffee break

**16:50 – 18:20**  Parallel sessions

**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

The Financial Approach to Economic Development – Nearly 40 Years after McKinnnon
*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

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**

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

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<th>Chair: Ahmed Badawi</th>
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<tr>
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<td>Discussant: Alexander Kritikos</td>
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<td>Women and Microsavings</td>
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<td><em>Beatriz Armendáriz</em></td>
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<td></td>
<td>The Effect of Microcredit on Women’s Control over Household Spending in Developing Countries: A Systematic Review</td>
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<td><em>Jos Vaessen</em></td>
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<td>Bridging Gaps: On the Role of Microcredits and Empowerment of Women for Social Change</td>
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<td><em>Edeltraud Hanappi-Egger and Anett Hermann</em></td>
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16:20 – 16:40  Coffee break

16:40 – 18:40  Parallel sessions

**Microinsurance**

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

Chair: Raghda El-Ebrashi
Discussant: Tahmid Arif
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 Ginè
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
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* |