

UMM Scholarship winners 3rd Call 2010

PlaNet Finance Deutschland is pleased to announce the winners of the UMM scholarships of the 3rd Call for Proposals 2010. The selection committee, composed of professors and practitioners, has chosen two PhD students and one Master student studying in France, Germany and Italy who will conduct field research in microfinance related topics.



Marion Allet

Marion Allet, graduate of the European Microfinance Program at Université Libre de Bruxelles, 2009. Since October 2009, she is undertaking a PhD in Economics and Management under joint supervision of Université Libre de Bruxelles (CERMi) and Paris 1 Panthéon-Sorbonne (IEDES-UMR 201 "Développement & Sociétés"). Her research project focuses on "green microfinance" and seeks to assess to what extent it is relevant for microfinance to aim at an environmental bottom line. The UMM scholarship will support her field research in El Salvador, where she is planning to assess the impact of a pilot environmental risk management program implemented by the microfinance institution Apoyo Integral.



Matteo Marinangeli

Matteo Marinangeli, Master student from Marche Polytechnic University Ancona, Italy. The topic of his thesis is "Behavioral Economics and Microfinance: the Benefits of Member's Weekly Savings for Accumulation of Assets". Matteo will conduct field research in Dhaka, Bangladesh. Recent works on Behavioral Economics show that the poor are too "impatient" to save enough because they lack self-discipline and savings devices. With a sample of a local MFI's clients, he intends to set up a special survey to report their financial needs and their savings capacity. The final purpose of his field research is to investigate how formal saving mechanisms could improve savings behavior of the poor, and thus their accumulation of assets. Furthermore, Matteo will join the Grameen Bank Internship Program to enrich the field research in Bangladesh.



Kristina Czura

Kristina Czura, PhD student at Goethe Universität Frankfurt. In her research she deals with the topic "Coping Mechanisms in Dealing with Floodings and the Role of Microfinance in Disaster Management - Evidence from North India". As a joint project with Sarah Linders from the University of Heidelberg this research contributes to current research by investigating how people cope with natural disasters, floodings in particular, in the Northern Indian state of Bihar. The researchers analyze the role microfinance can potentially play to deal with the consequences of such natural disasters.

New Partnership with Università Cattolica del Sacro Cuore Milan

PlaNet Finance has just signed a Memorandum of Understanding with Università Cattolica del Sacro Cuore Milan, in order to reinforce its partnership to increase awareness on microfinance. After a series of lectures organized last year ("mobile banking" and "microinsurance"), both partners wish to cooperate on other activities.



Microfinance Dialogues 2010 „University Meets Microfinance@Leibniz Universität Hannover“ - Conference Report on „Measuring the Impact and Social Performance of Microfinance“ is available for download

The conference report summarizes the two-day discussions about the current stage of research and practices in the fields of impact evaluation and social performance management. The report will be helpful for students and young researchers to deepen their knowledge and their participation in the evolution/development of these fields. [Start download...](#)

1600 Scholarships for excellent undergraduate students and doctoral candidates The Foundation of German Business sponsors

Within the framework of the Klaus Murmann Fellowship Programme, Stiftung der Deutschen Wirtschaft (SDW) offers scholarships to approximately 1.600 German-speaking students and doctoral candidates from all subject areas. They receive financial support in the form of scholarships and additional funds for study years or internships in foreign countries. [Read more...](#)

UMM Workshop at State University of Bergamo, Italy

Bergamo, 22 October 2010 – During the 4th “University Meets Microfinance” - Workshop at the University of Bergamo, students, professors and practitioners discussed the concept of “Microfinance Plus: The potential of linking microfinance with programmes in health, education, environment and value chain development.” The workshop gathered 92 participants from 17 European Universities and 8 organizations. It was organized together with the Research Center on International Cooperation and the Master in Microfinance directed by Prof. Laura Viganò under the patronage of RITMI, the Italian microfinance network. After an introduction into the concept of “Microfinance Plus” by Didier Krumm, Microfinance Health and Education Manager, PlaNet Finance, seven UMM scholarship winners presented their research.

Amdework Berhanu Dilnessaw, State University of Bergamo

Topic: “Integrating the value chain approach to MSE financing in Cap Verde: A case study of MSE clusters in the Tourism Sector”

Marion Allet, Université Libre de Bruxelles & Université Paris 1 Panthéon-Sorbonne

Topic: “The relevance of the environmental bottom line of Microfinance”

Ryan Hogarth, London School of Economics

Topic: “The potential merger of Microfinance and Carbon Finance, A Mechanism for Small Scale Technology Transfer”

Alessandra Incerti, Université de Haute-Alsace

“Human Capital against Poverty: Is investment in human resources an efficient tool for development?”

Anna Custers, London School of Economics

“Furthering Financial Literacy: Experimental Evidence from a Financial Literacy Program in Bhopal, India”

Alessia Paternoster, University of Trento

“Gender differences in microcredit interest rates”

Thilo Klein, University of Cambridge

“Why India’s Urban Poor Choose to Go Private: Health Policy Simulations in Slums of Hyderabad”

During the “World Café”, experts from PlaNet Finance, UNEP/Wuppertal Institute Collaborating Centre on Sustainable Consumption and Production and Microenergy International discussed the potential of Microfinance Plus for Health, Education, Renewable Energies and Value Chain Development.

The workshop closed with a “Round Table” where professionals and PhD- students discussed the contribution of financial and non-financial services in Europe and Italy. Loïc Hennekinne, the President of PlaNet Finance Italia concluded the workshop by reflecting the history of microfinance from the late 60’s until today. He pointed out that the links between microfinance and health, environment or education are complex and that there is need for further research in this field. The 4th UMM workshop has been realized with the support of the European Union and sanofi-aventis Italia.

The workshop report will be available soon.

Important Dates

Application Deadline for the UMM Scholarship Programme

- **November 15th, 2010** (Bachelor, Master)

UMM Events

- **November 23rd, 2010**: Microfinance Breakfast at GTZ Berlin on Responsible Finance: Client protection and social responsibility in microfinance - evidence from Ghana
- **December 1st, 2010**: UMM session with UMM Scholarship and Award winners during the *European Microfinance Week*
- **December 10th, 2010**: Microfinance Breakfast - Discussion with winner of PlaNet Finance International Microfinance Award in the category “Environment”

UMM Partnerships

These companies supported UMM in 2010:



Introductory speech of Professor Laura Viganò



Presentation of student's research proposal, from left to right: Ryan Hogarth; Marion Allet; Katja Kirchstein (Moderation)



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