

What role can microfinance play in Europe in the era of austerity?

This conference organised by the Comptrasec (CNRS - University of Bordeaux) in conjunction with the UCD Geary Institute (Dublin) aims to examine the potential of microfinance in Europe to counter the dual challenges of austerity and financial crisis; it is open to all stakeholders working within the microfinance sector: microfinance providers, policy makers and researchers. Our objectives through this conference are to develop our understanding and to support the emergence of new ideas and practical responses to how microfinance can contribute to easing the financial burdens on low-income households.

All the sessions will be translated in French and English.

Registration is free but compulsory, spaces are limited:

<http://microcredit2015.sciencesconf.org/>



Place of the Conference

Pôle Juridique et Judiciaire de l'Université de Bordeaux
35 place Pey-Berland
33000 Bordeaux - France
Tramway ligne A et B, arrêt "Hôtel de Ville"

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Wednesday, October 28th, 2015

- 9.30 – 10.00 Welcome
- 10.00 – 10.30 Opening
Isabelle Daugareilh, Director of the Comptrasec, UMR 5114 CNRS-University of Bordeaux (France)
- 10.30 – 12.30 Plenary Session 1: **MICROFINANCE IN EUROPE: WHAT RESULTS FOR HOUSEHOLDS?**
Chair: **Fabien Tocqué**, UNAF (France)
Nicolas Rebière, Comptrasec, UMR 5114, CNRS - University of Bordeaux (France)
The impact of French Personal Microcredit
Olivier Jerusalemly, EFIN (Belgium)
The impact of European Micro-saving – Results from the SIMS project
Valentina Patetta, European Microfinance program, ULB Solvay Business School (Belgium)
What about Microfinance in EU Roma integration policies?
- 12.30 – 1.30 Lunch
- 1.30 – 3.30 Plenary Session 2: **IMPACT EVALUATION: WHICH APPROACHES?**
Chair: **Nicolas Rebière**, Comptrasec, UMR 5114, CNRS - University of Bordeaux (France)
James Copestake, Department of political and social sciences, University of Bath (UK)
Performance management and social impact in microfinance: from monitoring metrics to assessing attribution
Neil McHugh, Yunus Centre for Social Business and Health, Glasgow Caledonian University (UK)
Innovating on methods to measure the impact of microfinance in the UK
Cécile Lapenu, CERISE network (France)
Impact and Social Performance – Challenges and assessments methods for microfinance practitioners
Georges Gloukoviezzoff, UCD Geary Institute for Public Policy (Ireland)
Self-assessment of the Impact of European Microfinance
- 3.30 – 3.45 Break
- 3.45 – 5.30 Plenary Session 3: **REGULATION AND MICROFINANCE : SUPPORTING OR CONSTRAINING?**
Session is sponsored by the fi compass EaSI Technical Assistance programme
Chair: **Jorge Ramirez**, European Microfinance Network (Belgium)
Karl Dayson, University of Salford, Manchester (UK)
The European Code of Good Conduct for Microcredit Provision
Mark Hannam, Fair Finance (UK)
Expanding the supply of personal microcredit in London
Michael Unterberg, evers & jung (Germany)
Public-private partnership in German Microcredit Provision: lessons learned and future developments
- 5.30 - 5.45 1st day Closing remarks

Thursday, October 29th, 2015

- 9.00 – 9.30 Welcome
- 9.30 – 11.00 Plenary Session 4: **IMPLEMENTING A PROGRAMME WHICH DELIVERS**
Chair: **Olivier Jerusalemly**, EFIN (Belgium)
Brendan Whelan, Social Finance Foundation (Ireland)
The approach to Social Finance in Ireland
Michelle Crawford, Good Shepherd Microfinance (Australia)
Partnerships and Innovation - An Australian Microfinance Experience
Sébastien Poidatz, Caisse des dépôts et consignations (France)
Personal microcredit “platform”: localised coordination bodies to improve and develop the program
- 11.00 – 11.15 Break
- 11.15 – 1.00 Plenary Session 5 : **TOMORROW : ALL ENTREPRENEURS?**
Chair: **Philip O’Connell**, UCD Geary Institute (Ireland)
Grzegorz Galusek, Microfinance Centre (Poland)
Microfinance and microenterprises: opportunity or problem for Europe?
Nancy Jurik, School of Social Transformation, Arizona State University (USA)
The contradictions of Microenterprise Development: The U.S. Experience
Nigel Meager, Institute for Employment Studies - IES (UK)
Self-employment: independent ‘enterprise’, or precarious low-skilled work? The case of the UK
- 1.00 – 2.00 Lunch
- 2.00 – 3.45 Plenary Session 6 : **MICROFINANCE, DEBT AND OVER-INDEBTEDNESS**
Chair: **Christophe Bergouignan**, Comptrasec, UMR 5114, CNRS - University of Bordeaux (France)
Jerry Buckland, Menno Simons College, (Canada)
Micro-Financial Empowerment as a Response to Social Exclusion in Canada
Johnna Montgomerie, Department of Politics, Goldsmith, University of London (UK)
From Good Credit to Bad Debts – Evaluating what Debt does to the Household Economy
Stefan Angel, WU Vienna University of Economics & Business Institute for Social Policy (Austria)
The relevance of country-level variables for the over-indebtedness of private households in Europe
- 3.45 – 4.00 Break
- 4.00 – 5.30 **CLOSING ROUND TABLE: EUROPEAN POLICY MAKERS**
Chair: **Georges Gloukoviezzoff**, UCD Geary Institute for Public Policy (Ireland)
Riccardo Aguglia, European Investment Fund
Denis Dementhon*, European Federation of Ethical and Alternative Banks
Barbara Helfferich, European Anti-Poverty Network (EAPN)
Antonio Longo, European Economic and Social Committee
Céline Thévenot, Organisation for Economic Co-operation and Development
- 5.30 - 6.00 Closing remarks
Nicolas Rebière, Comptrasec, UMR 5114, CNRS - University of Bordeaux (France)