

Microfinance International Conference

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

Université de Bordeaux, 35 place Pey Berland 33 000 Bordeaux

28th and 29th October, 2015

Recent reports by the OECD, the European Commission, various think tanks and research centres concluded that low-income households have been the worst affected by the global financial crisis and the implementation of fiscal consolidation policies by governments across Europe. Notwithstanding the differences between countries, on average, levels of inequality and poverty are increasing and European low-income households are under serious financial stress.

As a result of severe cuts in public services provision and less generous and less accessible welfare regimes, households are often left with little solution to their financial problems. Some will have no other choice than to go into arrears with utility providers or their landlord, while others will borrow from high-cost lenders, legal or illegal. Trapped between inappropriate market solutions and the lack of a public response, these households might benefit from an alternative source of credit that would meet their needs.

Given this context, the ability of microfinance to provide such an alternative should be examined in detail.

Microfinance is currently under intense scrutiny in developing countries with its potential to tackle poverty being questioned. However, the roles and practice of microfinance in developing countries and in developed countries have little in common. The key elements are radically different, especially with regard to the profile and number of potential borrowers; the ability to develop a profitable business model and the institutional settings.

This conference organised by the Comptrasec (CNRS - Université de Bordeaux) in conjunction with the UCD Geary Institute (Dublin) and the financial support of the Aquitaine Region aims to examine the potential of microfinance in Europe to counter the dual challenges of austerity and financial crisis.



We would like this conference to be 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.

We are putting out a call for papers in English or French for presentation at the conference in line with the following three key themes:

- The impact of microfinance in Europe
 - o What results have been achieved so far?
 - o What methods should be implemented to assess the impact of microfinance?
- The relationship between impact and organisational challenges of microfinance in Europe
 - o Business model and impact
 - o Regulation/coordination of the microfinance sector and impact
- The role of microfinance in the European institutional context
 - o Microcredit and quality of employment: can we all be entrepreneurs?
 - o Microcredit and over-indebtedness: do low-income households need more credit?

Papers addressing personal microfinance in Europe are particularly welcome. Papers discussing professional microfinance (microcredit for self-employed projects or microenterprises) in Europe will also be considered. Papers relating to microfinance in developing countries will only be taken into account when providing a clear input for the analysis and understanding of the potential of microfinance in Europe (for instance, if a paper deals with impact evaluation methods).

Proposal (200 words) in French or English should be uploaded at <http://microcredit2015.sciencesconf.org/?lang=en> by the **31st July, 2015**.

Approval decisions will be communicated by **31st August, 2015**.

There will be **simultaneous translation** into English and French during all the sessions of the conference.

The papers presented at the conference will be published at a later stage.

The conference is **free** but registration is compulsory.

Speakers' travelling costs will be paid for within the limit of the available budget.

All information (conference programme, registration, places to stay in Bordeaux, etc.) will be accessible and regularly updated on the conference website

<http://microcredit2015.sciencesconf.org/?lang=en>

For all scientific and logistical questions, please contact us through the conference website or at

microcredit2015@sciencesconf.org



Impact of
European
Microfinance



Organising committee

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