GEST-S-6001

Module “Management of microfinance institutions”

Course: Contracting and microfinance products

1st semester EMP 2019-20

Module manager: Prof. Marc LABIE

Planning

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Lecturer</th>
<th>Guest speaker</th>
<th>Place</th>
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</thead>
<tbody>
<tr>
<td>07/11/19</td>
<td>6 pm – 9 pm</td>
<td>Prof. R. Mersland</td>
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<td>R.42.4.110</td>
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<tr>
<td>08/11/19</td>
<td>6 pm – 9 pm</td>
<td>Prof. R. Mersland</td>
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<td>09/11/19</td>
<td>9 am – 12 pm</td>
<td>Prof. R. Mersland</td>
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<td>R.42.4.110</td>
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<td>27/11/19</td>
<td>6 pm – 9 pm</td>
<td>Prof. R. Mersland</td>
<td>Prof. A. Ashta</td>
<td>R.42.4.110</td>
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<td>06/12/19</td>
<td>6 pm – 9 pm</td>
<td>Prof. R. Mersland</td>
<td>T. Geladé</td>
<td>R.42.4.110</td>
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<td>14/12/19</td>
<td>9 am – 12 pm</td>
<td>Prof. J. Morduch</td>
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<td>16/12/19</td>
<td>6 pm – 9 pm</td>
<td>Prof. J. Morduch</td>
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<td>R.42.4.110</td>
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<td>18/12/19</td>
<td>6 pm – 9 pm</td>
<td>T. Geladé &amp; J. Chuchla</td>
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Part 1: Prof. R. MERSLAND

Objectives of the course

To introduce students to key concepts in the development of the microfinance industry, and to present recent research in combination with case experiences related to the topics covered.

Topics covered and recommended readings

1) CEOs and their influence on Microfinance Performance

References:

2) Mission Drift in Microfinance?

References:

3) The future of the microfinance product innovations and institutional designs

References:
4) Pro-poor microfinance products: Disability market; Microfinance plus; Savings Groups

References:

5) The Internationalization of the microfinance industry

References:

Guest speaker: Prof. Arvind ASHTA (27 November 2019)

Topics covered and recommended readings

1) Theoretical Introduction to technology, innovation, adoption (1 hour)

- Innovation models in the information age

References:

2) Online Lending (2 hours)

- Different online lending models (commercial and microfinance)
- Governance, Strategy and Marketing of different online lending sites, commercial as well as microfinance base, direct as well as intermediary, profit as well as not-for-profits.
References:

Part 2: Prof. J. MORDUCH

Objectives of the course

- Get an understanding of microfinance lending services
- Focus on the economics of group lending versus individual lending
- Get an understanding of microfinance savings and insurance services
- Discuss the interrelationship between microfinance services and remittances

Topics covered and required (!) readings

1) Credit
2) Savings
3) Product design

References:

General

Credit

Savings

Product design
Both parts

Evaluation

Written exam

The module « Management of microfinance institutions” is composed of two courses:
A) Microfinance from conception to management (Prof. M. Labie)
B) Contracting and microfinance products (Prof. J. Morduch and Prof. R. Mersland)

Two marks A and B must set the final mark C of the module.

- if A and B are greater than or equal to 8/20, then \( C = (A + B)/2 \)
- if A < 8/20 or B < 8/20, then \( C = \min(A,B) \).