



**6<sup>th</sup> European Research Conference on Microfinance**

**Paris, 3-5 June 2019**

**Parallel Sessions Detailed Programme**

Monday June 3rd, 11:45 – 13:30

**Session 1.1 - Financialization (Room B102) – Chair: Crucifix Clément**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Nougues Tomas	Nougues Tomas	CIS/IDES-CONICET (Argentina)	Between debt and inclusion. An analysis of the financialization of Argentina's social policy	Crucifix Clément
Steffi Sandra Singhe	Steffi Sandra Singhe	Laboratoire d'économie et de management de Nantes Atlantique (France)	A Bricolage Perspective on Managing Social and Commercial Logics in Microfinance Institutions	Cagla Diner Eken
Cagla Diner Eken	Cagla Diner Eken	Kadir Has Universitesi (Turkey)	Microfinance in Turkey: Between Social Policy, Philanthropy and the Market	Nougues Tomas
Crucifix Clément	Crucifix Clément	University of Louvain (Belgium), University of Antwerp (Belgium)	Mediating data in rural Mexico	Steffi Sandra Singhe

**Session 1.2 - Impact evaluation and methods. What have we / can we learn from MF impact evaluation studies? (Room B103) - Chair: Guérin Isabelle**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Duvendack Maren, Mader Philip	Mader Philip	Institute of Development Studies (United Kingdom)	Impact of financial inclusion in low- and middle-income countries: a systematic review of reviews	Guérin Isabelle
Bédécarrats Florent, Guérin Isabelle, Morvant-Roux Solene, Roubaud François	Bédécarrats Florent	Agence française de développement (France)	Estimating microcredit impact with low take-up, contamination and inconsistent data. A review of Crépon, Devoto, Duflo and Pariente (American Economic Journal: Applied Economics, 2015)	Mader Philip
Bédécarrats Florent, Guérin Isabelle, Roubaud François, Morvant-Roux Solene	Morvant-Roux Solene	Université de Genève (Switzerland)	Lies, damned lies, and RCT: the case of rural microcredit in Morocco	Augsburg Britta

**Session 1.3 - Fintech & Digital Microfinance (Room B105) - Chair: Bhandare Purushottam**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Pillariseti Satish	Pillariseti Satish	Executive Director, Sa-Dhan (India)	Understanding behavioural changes of Digital Financial Literacy	Bhandare Purushottam
Zetzsche Dirk, Dewi Tsany Ratna	Tsany Ratna Dewi	University of Luxembourg (Luxembourg)	The Paradoxical Case Against Interest Rate Caps for Microfinance - And: How FinTech and RegTech Resolve The Dilemma	Godfroid Cécile
Bhandare Purushottam	Bhandare Purushottam	Tata Institute of Social Science (India)	Digital Finance: Measurement and Transformation of Financial Access	Pillariseti Satish

<b>Session 1.4 - Overindebtedness and predatory lending (Room B107) - Chair: Hilliard Jitka</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Reboul Elena, Guérin Isabelle, Nordman Christophe Jalil	Reboul Elena	Centre d'études en sciences sociales sur les mondes africains, américains et asiatiques (France)	The gender of debt and the financialisation of development. Insights from rural South India.	Chidambaranathan Mani
Chidambaranathan Mani, Guha Samapti	Chidambaranathan Mani	Tata Institute of Social Science (India)	Understanding the Economic Behaviour of Money Management and Financial Capability among Indigenous Households in Manipur, India	Hilliard Jitka
Barth James, Hilliard Jitka, Jahera John, Lee Kang Bok, Sun Yanfei	Hilliard Jitka	Auburn University (United States)	Payday Lending, Crime and Bankruptcy: Is There a Connection?	Reboul Elena
<b>Session 1.5 - The social and cultural embeddedness of microfinance 1 (Room B108) - Chair: Hermes Niels</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Parekh Nadiya, Ashta Arvind	Ashta Arvind	Burgundy School of Business (BSB) - Ecole Supérieure de Commerce de Dijon Bourgogne (ESC) (France)	What Is Entrepreneurial About Being Inclusive: The Case of An Indian Spiritual Organization Venturing into Microfinance	Hartarska Valentina
Hartarska Valentina, Xu Minglu, Jardine Murray	Hartarska Valentina	Auburn University (United States)	Politics, Culture and the Success of Microfinance Institutions	Niels Hermes
Motta Victor	Motta Victor	São Paulo School of Business Administration, Fundação Getúlio Vargas (Brazil)	Social Capital Networks, Small World Properties and Access to Microfinance Services	Arvind Ashta
Hermes Niels, Li Linyang, Lensink Robert	Hermes Niels	University of Groningen (Netherlands)	The Signaling Effect of Households' Informal Indebtedness: Evidence from Bank Credit Allocation in China	Motta Victor

**Monday June 3rd, 14:30 – 16:15**

**Session 2.1 - Financial Inclusion in North 1 (Room B102) - Chair: Dorfleitner Gregor**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Abularach Yessica	Abularach Yessica	José Fernández-Serano (Spain), Inmaculada Jaén	Le dispositif du microcrédit de l'ADIE (Association pour le Droit à l'Initiative Économique) auprès des projets économiques des immigrants à Toulouse.	Corsi Marcella
Zacchia Giulia, Corsi Marcella, Botti Fabrizio	Corsi Marcella	Sapienza - University of Rome (Italy)	Into the margin! Women and Microfinance in Europe	Dorfleitner Gregor
Dorfleitner Gregor, Oswald Eva-Maria, Zhang Rongxin	Dorfleitner Gregor	CERMi (Belgium), Universität Regensburg (Germany)	From credit risk to social impact: On the funding determinants in interest-free peer-to-peer lending	Abularach Yessica

**Session 2.2 - Gender (Room B103) - Chair: Hartarska Valentina**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Reboul Elena, Guérin Isabelle, Venkatasubramanian Govindan	Reboul Elena	Centre d'études en sciences sociales sur les mondes africains, américains et asiatiques (France)	Managing Economic Volatility. A Gender Perspective	Hartarska Valentina
Naegels Vanessa, Mori Neema, D'espallier Bert	Naegels Vanessa	Katholieke Universiteit Leuven (Belgium)	The process of female borrower discouragement	Guérin Isabelle
Hartarska Valentina, Parmeter Christopher	Hartarska Valentina	Auburn University (United States)	Do Women Make the (MFI's) World Go Round?	Naegels Vanessa

**Session 2.3 - Governance and capital structure (Room B105) - Chair: Strom Reidar Oystein**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Jean Michel Banto	Jean Michel Banto	Evry Val D'Essonne University (France)	L'impact De La Structure Du Capital Sur L'Activite du Microcredit en Cote d'Ivoire	Marek Hudon
Marek Hudon, Samuel Anokye Nyarko, Ariane Szafarz	Nyarko Samuel Anokye	University of Agder (Norway), Université Libre de Bruxelles [Bruxelles] (Belgium)	Donated equity, Subsidized loans, and the Governance of Social Enterprises	Strom Reidar Oystein
Djan Kwame	Djan Kwame	University of Agder (Norway)	Are NGOs and Cooperatives Similar or Different? A Global Survey Using Microfinance Data	Jean Michel Banto
Strom Reidar Oystein	Strom Reidar Oystein	Oslo Metropolitan University (Norway)	The low leverage puzzle in microfinance institutions	Djan Kwame

<b>Session 2.5 - Measuring financial inclusion (Room B108) - Chair: Grigoryan Aleksandr</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Bouasria Mohamedou, Ashta Arvind, Ratsimalahelo Zaka	Bouasria Mohamedou	CRESE-Université Bourgogne Franche-comté (France)	Evolution and challenges of microfinance in Mauritania	Ghosh Chandralekha
Ghosh Chandralekha, Guha Samapti, Hom Chaudhury Rimita	Ghosh Chandralekha	West Bengal State University (India)	Drivers of Financial Inclusion in India with special reference to digital finance	Grigoryan Aleksandr
Grigoryan Aleksandr	Grigoryan Aleksandr	American University of Armenia (Armenia), CERGE-EI Institute, Prague (Czech Republic)	Regional development and financial inclusion: new evidence from Armenia	Bouasria Mohamedou
<b>Session 2.6 - Product design (Room B208) - Chair: Dalla Pellegrina Lucia</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Spantig Lisa	Spantig Lisa	Ludwig Maximilian University [Munich] (Germany)	Cash in Hand and Savings Decisions of the Poor	Di Maio Giorgio
Czura Kristina, John Anett, Spantig Lisa	Spantig Lisa	Ludwig-Maximilians-Universität München (Germany)	Flexible Microcredit: Effects on Loan Repayment and Social Pressure	Venet Baptiste
Caballero-Montes Tristan, Godfroid Cécile, Labie Marc	Godfroid Cécile	Université de Mons - Centre Européen de Recherche en Microfinance - humanOrg (Belgium)	The Ins and Outs of Interest Rate Caps in the Microfinance Industry: The Case of Cambodia.	Tsany Ratna Dewi
Dalla Pellegrina Lucia, Di Maio Giorgio, De Michele Angela, Landoni Paolo	Di Maio Giorgio	Università degli Studi di Milano-Bicocca [Milano] (Italy)	Fostering savings by commitment: Evidence from a quasi-natural experiment at the Small Enterprise Foundation in South Africa	Spantig Lisa



**Tuesday June 4th, 11:15 – 13:00**

**Session 3.1 - Green microfinance (Room B102) - Chair: Olga Biosca**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Romero Milagros	Romero Milagros	Institute of Research and Development Ntlapan - UCA (Nicaragua)	Is green microfinance business-as-usual or a transformative tool for sustainable development? Insights from the green trajectory of a financial institution in Nicaragua.	Olga Biosca
Huybrechs Frédéric, Bastiaensen Johan, Van Hecken Gert	Huybrechs Frédéric	Institute of Development Policy (IOB) - University of Antwerp (Belgium)	Exploring the transformative potential of green microfinance	Romero Milagros
Modibbo Usman Ahmad, Biosca Olga, Mchugh Neil, Baker Rachel	Olga Biosca	Yunus Centre for Social Business and Health, Glasgow Caledonian University) (United Kingdom)	What motivates Nigerian Microfinance Institutions to include environmental practices in their operations? A Q methodology study	Huybrechs Frédéric

**Session 3.2 - Impact evaluation and methods. Does microfinance contribute to financial inclusion/foster entrepreneurship? (Room B103) - Chair: Augsburg Britta**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Dalla Pellegrina Lucia, Di Maio Giorgio, Landoni Paolo, Rama Beatrice	Dalla Pellegrina Lucia	Università degli Studi di Milano-Bicocca [Milano] (Italy)	Activating women logical-computational abilities: Impact of a financial literacy pilot program in India	Garcia Adriana
Garcia Adriana, Cecchi Francesco, Lensink Robert	Garcia Adriana	University of Groningen (Netherlands)	Does Technical Assistance Improve Welfare of Farmers with Access to Microcredit? An Empirical Study in Bolivia	Alimukhamedova Nargiza
Alimukhamedova Nargiza	Alimukhamedova Nargiza	Westminster International University in Tashkent (Uzbekistan)	Analyzing the consequences for microfinance program withdrawals	Dalla Pellegrina Lucia
Augsburg Britta, Malde Bansi, Caeyers Bet, Guinti Sara, Smets Susanna	Augsburg Britta	Institute for Fiscal Studies (United Kingdom)	Labelled Loans, Credit Constraints and Sanitation Investments	Bédécarrats Florent

**Session 3.3 - Impact investing (Room B105) - Chair: Krauss Annette**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Bordino Klein Flavio, Christopoulos Tania, Gonzalez Lauro, Gonçalves Dias Sylmara	Gonzalez Lauro	FGV- São Paulo (Brazil)	From Microfinance to impact investing industry	Ledru François-Xavier
Ledru François-Xavier	Ledru François-Xavier	Université Libre de Bruxelles [Bruxelles] (Belgium), Université de Namur [Namur] (Belgium)	Are Impact and Socially Responsible Investing Different Investment Strategies?	Krauss Annette
Krauss Annette, Meyer Julia, Bachmann Kremena	Krauss Annette	University of Zürich [Zürich] (Switzerland)	Drivers of Investor Motivations for Impact Investments: The Case of Microfinance	Lauro Gonzalez

<b>Session 3.4 - Microcredit crises, portfolio deterioration and financial stability (Room B107) - Chair: D'espallier Bert</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Castellani Davide, Afonso Joana Silva	Castellani Davide	Università degli studi di Bergamo (Italy)	Geographic diversification in times of trouble: Evidence from microlending	Radermecker Laure
Radermecker Laure	Radermecker Laure	Center for European Research in Microfinance (Belgium)	High growth and portfolio deterioration: The case of microfinance	D'espallier Bert
Guha Samapti, Ghosh Chandralekha, Bhandare Purushottam	Guha Samapti	Tata Institute of Social Sciences (India)	Financial Stability of Microfinance Institutions in the post Global Financial Crisis: A case of South Asia	Castellani Davide
D'espallier Bert, Goedecke Jann, Mersland Roy	D'espallier Bert	Katholieke Universiteit Leuven (Belgium)	Multiple bank relations and default risk of informationally opaque borrowers	Guha Samapti
<b>Session 3.5 - Rural microfinance (Room B108) - Chair: Ghalib Asad</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Bunsit Thanawit	Bunsit Thanawit	Faculty of Economics and Business Administration, Songkhla (Thailand)	How can local elderly scholars rejuvenate unsuccessful microfinance programme in rural Thailand?	Roy Malabika
Roy Malabika, Banerjee Chaterjee Tanmoyee, Raychaudhuri Ajitava	Roy Malabika	Professor (India)	Financial inclusiveness and mobilization of household savings in rural area: Are they related?	Hartarska Valentina
Hartarska Valentina	Hartarska Valentina	Auburn University (United States)	Rural and Urban Microfinance: Are There Economies of Diversification Across Markets?	Ghalib Asad
Ghalib Asad, Malki Issam, Nawaz Ahmad	Ghalib Asad	Liverpool Hope University (United Kingdom)	The Role of Microfinance and Entrepreneurial Development in Combatting Poverty: Findings from a Rural Survey	Bunsit Thanawit
<b>Session 3.6 - Social performance assessment (Room B208) - Chair: Afonso Joana</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Beisland Leif Atle, Djan Kwame Ohene, Mersland Roy	Mersland Roy	University of Agder (Norway)	What Drives the Social Scores in Microfinance Ratings?	Alexis Nyamugira
Alexis Nyamugirav	Alexis Nyamugira	Universite Evangelique en Afrique (Congo - Kinshasa)	Understanding the scope of the institutional transformation within the microfinance sector: Evidence from Sidian Bank	Afonso Joana
Afonso Joana Silva	Afonso Joana	University of Portsmouth (United Kingdom)	Impact evaluation, social performance assessment and standardisation: reflections from microfinance evaluations in Pakistan and Zimbabwe	Roy Mersland

Tuesday June 4th, 16:00 – 17:45

**Session 4.1 - Financial Inclusion in North 2 (Room B102) - Chair: Vik Pal**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Fatma Ibrahim, Neil McHugh, Olga Biosca, Rachel Baker, Cam Donaldson	Ibrahim Fatma	Yunus Centre for Social Business and Health, Glasgow Caledonian University (United Kingdom)	A Wee Anti-Depressant: Perspectives of Borrowers on the Relationship between Microcredit and Health	Vik Pal
Peeters Ruben	Peeters Ruben	Utrecht University [Utrecht] (Netherlands)	Developing Durable Inclusive Financial Infrastructure: SMEs and credit in the Netherlands in the twentieth century	De Vicq De Cumptich Amaury
De Vicq De Cumptich Amaury	De Vicq De Cumptich Amaury	Utrecht University [Utrecht] (Netherlands)	Exploring mission drift in microfinance: lessons from the past	Ibrahim Fatma
Vik Pal, Dayson Karl	Vik Pal	University of Salford (United Kingdom)	New tools but same values? The impact of online lending on sustainability and outreach of UK microfinance	Peeters Ruben

**Session 4.2 - Financial performance and efficiency (Room B103) - Chair: Cozarenco Anastasia**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Mersland Roy, Andersson Kjetil	Andersson Kjetil	University of Agder (Norway)	Output and productivity in microfinance banking	Cozarenco Anastasia
Sommeno Tigist Woldetsadik, Mersland Roy, Randoy Trond	Sommeno Tigist Woldetsadik	University of Agder (Norway)	The Liability of Foreignness on Performance in Foreign Hybrid Organizations	D'espallier Bert
Gonzales Rolando, Mersland Roy, D'espallier Bert, Nakato Linda	D'espallier Bert	Katholieke Universiteit Leuven (Belgium)	The importance of loan provision and the macro-economic environment for the financial performance of savings groups	Sommeno Tigist Woldetsadik
Cozarenco Anastasia, Hartarska Valentina, Szafarz Ariane	Cozarenco Anastasia	Montpellier Business School (France), CERMi	Too Many Cooks Spoil the Broth: The Conflicting Impacts of Subsidies and Deposits on the Cost-Efficiency of Microfinance Institutions	Andersson Kjetil

**Session 4.3 - MFIs and Banks (Room B105) - Chair: Nakato Linda**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Jean Michel Banto, Monsia Atoke Fredia	Jean Michel Banto	Evry Val D'Essonne University (France)	Growth Effects of the Financial and Social Performance of MFIs and Banks	Gonzalez Lauro
Gonzalez Lauro, Motta Victor	Gonzalez Lauro	FGV- São Paulo (Brazil)	Financial inclusion and correspondent banks	Nakato Linda
Nakato Linda, Mersland Roy, D'espallier Bert	Nakato Linda	University of Agder (Norway)	Financial Linkages & Savings Groups: A comparative Analysis	Jean Michel Banto



<b>Session 4.4 - Product diversification: savings (Room B107) - Chair: Khachatryan Knar</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Larquemin Aurélie	Larquemin Aurélie	University of Bath [Bath] (United Kingdom)	The challenge of promoting effective financial inclusion: an investigation of the factors affecting the active use of formal savings accounts in Ghana.	Khachatryan Knar
Ahmad Syedah, Lensink Robert, Mueller Annika	Ahmad Syedah	University of Groningen (Netherlands)	Uptake of Islamic Savings Accounts: Evidence from a field experiment	Mader Philip
Mader Philip	Mader Philip	Institute of Development Studies (United Kingdom)	Solidarity Groups as an alternative? Evidence from a mixed-methods impact evaluation in Senegal and Madagascar	Larquemin Aurélie
Khachatryan Knar, Grigoryan Aleksandr, Mersland Roy	Khachatryan Knar	American University of Armenia (Armenia)	Can savings serve as repayment incentives? Evidence from microfinance institutions	Ahmad Syedah
<b>Session 4.6 - Social Entrepreneurship and solidarity economy (Room B208) - Chair: Ashta Arvind</b>				
<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Serres Coline, Hudon Marek	Serres Coline	CERMi (Belgium)	Social companies: at the crossroads between social and profit maximizers	Nyarko Samuel Anokye
Nyarko Samuel Anokye, Mersland Roy, Sirisena Amila Buddhika	Nyarko Samuel Anokye	University of Agder (Norway), Université Libre de Bruxelles [Bruxelles] (Belgium)	A Hybrid Approach to International Market Selection: The Case of European Impact Investing Organizations	Ashta Arvind
Ashta Arvind	Ashta Arvind	Burgundy School of Business (BSB) - Ecole Supérieure de Commerce de Dijon Bourgogne (ESC) (France)	Dynamizing the Realistic Theory of Social Entrepreneurship: A Life Cycle Approach Drawing on Developed and Developing Countries Microfinance Institutions	Serres Coline

**Wednesday June 5th, 9:00-10:45**

**Session 5.1 - Credit Officers and Human Resources Management (Room B102) - Chair: Siwale Juliana**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Otiti Naome, Andersson Kjetil, Mersland Roy	Otiti Naome	University of Agder (Norway)	Is Employee-Client Matching good for firms targeting the Bottom of the Pyramid?	Godfroid Cécile
Giuliano Romina, Godfroid Cécile, Radermecker Laure	Godfroid Cécile	Université de Mons - Centre Européen de Recherche en Microfinance - humanOrg (Belgium)	The Root Causes of Employee Turnover in Social Enterprises: The Case of a Microfinance Organization.	Siwale Juliana
Siwale Juliana, Godfroid Cécile	Siwale Juliana	Nottingham Trent University, Nottingham Business School (United Kingdom)	Digitizing microfinance: Is there still a place for loan officers	Otiti Naome

**Session 5.2 - Impact evaluation and methods. Does microfinance contribute to financial inclusion/foster entrepreneurship? (Room B103) - Chair: Fu Jonathan**

<b>Author(s)</b>	<b>Speaker</b>	<b>Affiliation Speaker</b>	<b>Title</b>	<b>Discussant</b>
Dhib Nahla, Diener Francine	Dhib Nahla	Dieudonnee mathematical laboratory (France)	A Markovian Model for productive Microcredit: how can lead to financial inclusion?	Fareed Fozan
Fareed Fozan	Fareed Fozan	Fozan Fareed (France), Université Paris-Est Créteil Val-de-Marne - Paris 12 (France)	Access to Microfinance and the Economic Ladder: Empirical Evidence from Pakistan	Fu Jonathan
Fu Jonathan, Krauss Annette	Fu Jonathan	University of Zürich [Zürich] (Switzerland)	Preparing fertile ground: How does the business environment affect outcomes from microfinance?	Dhib Nahla

**Sessions 5.3 / 5.5 - Microfinance and financial inclusion: where do we stand / Reaching the Double Bottom Line (Room B105)**

**Chairs: Gutiérrez-Nieto Begoña & Enrico Bellazzecca**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Berguiga Imène, Adair Philippe	Berguiga Imène	ERUDITE research team, University Paris Est Créteil and IHEC, University of Sousse, (Tunisia)	"Funding Micro-Small and Medium size Enterprises in North Africa: Is there a mismatch between demand and supply?"	Gutiérrez-Nieto Begoña
Gutiérrez-Nieto Begoña, Serrano-Cinca Carlos	Gutiérrez-Nieto Begoña	Universidad de Zaragoza (Spain)	A scientometric approach of microfinance literature	Berguiga Imène
Khachatryan Knar, Grigoryan Aleksandr, Hartarska Valentina, Mersland Roy	Khachatryan Knar	American University of Armenia (Armenia)	Capital Structure and Spatial Impacts on MFI Outreach and Sustainability	Enrico Bellazzecca
Bellazzecca Enrico, Biosca Olga, Galaso Pablo	Enrico Bellazzecca	Yunus Centre for Social Business and Health, Glasgow Caledonian University (United Kingdom)	A network approach to microfinance performance: the case of Mexican MFIs	Khachatryan Knar

**Session 5.4 - Product diversification: insurance and remittances (Room B107) - Chair: Morvant Solene**

Author(s)	Speaker	Affiliation Speaker	Title	Discussant
Casal Ribeiro Pierre	Casal Ribeiro Pierre	Centre d'Études et de Recherches sur les Organisations et la Stratégie (France)	Microfinance institutions and insurance: where is the business case?	Morvant Solene
Rumbogo Titissari, Mccann Philip, Hermes Niels, Venhorst Viktor	Rumbogo Titissari	University of Groningen (Netherlands)	The Change of Financial Behavior of Remittance-receiving Individuals in Rural Indonesia	Casal Ribeiro Pierre
Morvant-Roux Solene, Peixoto-Charles Anna, Barussaud Simon	Morvant Solene	Université de Genève (Switzerland)	Here and there? Mobile money and the politics of transnational living patterns in West Africa	Rumbogo Titissari