## PROGRAMME
**Monday, October 9, 8.30 - 17.30**

**Lalibela Grand Ballroom 1**

### 8.30 - 8.45
**Welcome and Check-in**

### 8.45 - 9.00
**OPENING PLENARY**
- Laura FOSCHI - ADA - Luxembourg
- Rebecca ROUSE - Innovations for Poverty Action (IPA)

### 9.00 - 9.30
**PRESENTATION QUALITATIVE STUDY: SMALL AND GROWING BUSINESSES IN ETHIOPIA**
- First Consult PLC and ADA Luxembourg

### 9.30 - 10.45
**PLENARY 1: ACCESS TO FINANCE FOR MSMES**

- **How to improve the role of microfinance in the financing of MSMEs in Burundi?**
  - Alphonse NYOBEWUMUNSI - Central Bank of Burundi

- **Relationship lending in microfinance: how does it impact client dropouts?**
  - Cécile GODFROID - CERMI-UMONS - Belgium

**Moderator**
- Kaspar WANSLEBEN - Luxembourg Microfinance and Development Fund (LMDF) - Luxembourg

**Panelists**
- Suleiman ASMAN - Innovations for Poverty Action (IPA)
- Syed SUHAIL PERVEEZ - TEBITA Ambulance - Ethiopia
- Eléonore Marie Céline COMPAORE GYEBRE - GRAINE Burkina Faso
- Zerihun AYALEW - Rorank - Ethiopia

### 10.45 - 11.00
**Coffee break**

### 11.00 - 12.30
**PLENARY 2: REGULATION AND GOVERNANCE**

- **Microfinance Regulation in West Africa: Effect on Small Businesses and the Debates around a Consolidated Legislation**
  - Terfa W. ABRAHAM - National Institute for Legislative Studies (NILS) - Abuja, Nigeria

- **Association between microfinance social rating scores and governance structure: a global survey**
  - Muluneh Hideto DATO - Université libre de Bruxelles (ULB), SBS-EM, CEB and CERMI - Belgium; Universitetet i Agder (UiA), KSBL - Kristiansand, Norway

**Moderator**
- Frédéric KALALA - Protestant University of Congo - DRC

**Panelists**
- Lucia SPAGGIARI - Microfinanza Rating
- Sharada RAMANATHAN - Progress out of Poverty Index
- Luc VANDEWEERD - ADA Luxembourg

### 12.30 - 14.00
**Lunch break**
14.00 - 14.30
HOW DO WE KNOW WHAT WORKS? USING RANDOMIZED EVALUATIONS TO DISCOVER EFFECTIVE WAYS TO PROMOTE SME GROWTH
Rebecca ROUSE - Financial Inclusion Program Director - Innovations for Poverty Action (IPA)

14.30 - 15.45
PLENARY 3: DIGITAL ERA

The emergence of financial digitalization on inclusive finance and legal aspects
Dr. Manuel Roland TCHEUMALIEU FANSI - Strasbourg University and Yaoundé II

Effective Human Touch in a Digital Age: Implications for MSMEs
Alexis Beggs OLSEN - Consultant & CFI Fellow - US

Moderator
Suleiman ASMAN - Innovations for Poverty Action (IPA)

Panelists
Lonneke NOTEBOOM - FMO - Netherlands
Niladri ROY - Craft Solutions - Kenya
Ed HIGENBOTTAM - Verdant Capital

15.45 - 16.00
Coffee break

16.00 - 17.15
PLENARY 4: WOMEN AND ENTREPRENEURSHIP

Is women empowerment a zero sum game? Unintended consequences of microfinance for women's empowerment in Ghana
Salia SAMUEL - University of Wolverhampton - UK

Loyalty, Trust and Glass Ceiling: the Gender Effect on Microcredit renewal
Mathilde BAUWIN - Paris Dauphine University and the French National Institute of Demographic Studies - France

Moderator
Laura VIGANÒ - University of Bergamo - Italy

Panelists
Eléonore Marie Céline COMPAORE GYEBRE - GRAINE - Burkina Faso
Nathalie IRAGI - Hekima - DRC
Teshome YIHEYIS - Meklit Microfinance Institution - Ethiopia

17.15 - 17.30
CLOSING REMARKS AND PRESENTATION OF THE AWARD
Linda SZELEST - ADA - Luxembourg
Rebecca ROUSE - Innovations for Poverty Action (IPA)

Contacts
Linda SZELEST - R&D Senior Project officer - ADA - l.szelest@ada-microfinance.lu
Maria Belen ZAMBRANO - Project officer - ADA - m.zambrano@ada-microfinance.lu

Organiser: ADA
Co-organiser: Innovations for Poverty Action (IPA)
Sponsors:

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