

CALL FOR
PAPERS

APRIL 2019



21-25 OCTOBER 2019
BIGGEST INCLUSIVE FINANCE EVENT IN AFRICA!

THE IMPACT AND CONTRIBUTION OF INCLUSIVE FINANCE TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

Research papers will be presented during “Research Meets Africa 2019” organized by ADA in Ouagadougou, alongside the African Microfinance Week 2019.



LUXEMBOURG
AID & DEVELOPMENT



SUMMARY

- 1. TOPIC 2
- 2. INSTRUCTIONS..... 3
- 3. BENEFITS FOR CANDIDATES 4
- 4. AGENDA 4
- 5. LIST OF SCIENTIFIC COMMITTEE MEMBERS..... 4
- 6. THE ORGANISING COMMITTEE..... 4
- 7. ABOUT AFRICAN MICROFINANCE WEEK (SAM 2019) 4

1. TOPIC

The theme of African Microfinance Week 2019 is the impact and contribution of inclusive finance to the Sustainable Development Goals (SDGs).

As a research event, Research Meets Africa 2019 (RMA 2019) can contribute to the reflection on different aspects of the theme, in particular on three main axes:

- What methods should be used to assess the impact and contribution of inclusive finance to the SDGs?
- What impacts and contributions to the SDGs has inclusive finance demonstrated in Africa?
- How to maximize the impact of inclusive finance in Africa?

Indeed, the first question that arises from a research perspective is a methodological one: how to assess the impact and contribution of inclusive finance to the SDGs?

Since the late 1990s, many impact studies of microfinance have been carried out, based on mainly quantitative scientific methods to prove or even quantify the impact. These scientific methods require the estimation of a counterfactual and therefore the use of randomized controlled trials or quasi-experimental methods. However, the limitation of these methods is their low operability for practitioners: they usually require the intervention of an external researcher, and the objectives and modalities of impact assessment are not always consistent or compatible with those of the institution that embarks on the process. In addition, the results are often highly contextualized and not very generalizable, resulting in a multitude of studies leading to different results, which institutions can hardly take ownership of to improve their practices. There is therefore today a need for practical, innovative and accessible methods and/or tools for practitioners to facilitate the assessment of impact and contribution to the SDGs. RMA 2019 will therefore include time dedicated to working papers focusing on the methods to be adopted.

The second question that arises is that of the impact(s) that inclusive finance has demonstrated so far in Africa. Since the question is broad and, as mentioned above, many impact studies produce different results depending on the context, some more specific questions will be preferred. In particular, beyond the impact of financial products and services on direct beneficiaries, what is the impact of inclusive finance on the community and its contribution to the SDGs more broadly, at the meso or even macro level? On the other hand, what are the impacts and contributions of certain types of products and services, such as digital finance, green microfinance, microinsurance, alternative modes of financing for SMEs in relation to credit (crowdfunding, equity, etc.)? Have these new products or services proven their worth?

Finally, beyond demonstrating impact or contribution to the SDGs, one of the challenges for practitioners is to better identify how to maximize their impact or contribution. In other words, what explains why inclusive finance has a positive impact in some cases and not in others? A relevant research question for stakeholders in the sector thus concerns the circumstances or conditions that promote or maximise the positive impact of inclusive finance, particularly in terms of regulation, regulation by professional associations or networks, specific products, services or modalities, etc.

Thus, on each of the main axes identified, the research presented and discussed may focus in particular on the following topics:

Main axis	Specific topics
What methods should be used to assess the impact and contribution of inclusive finance to the SDGs?	<ul style="list-style-type: none">– What existing tools are available for practitioners to assess impact and contribution to the SDGs?– Quantitative methods vs. qualitative methods– Innovative methods to measure impact and contribution to the SDGs

	<ul style="list-style-type: none"> – Balance between rigour and operationality
<p>What impacts and contributions to the SDGs has inclusive finance demonstrated in Africa?</p>	<ul style="list-style-type: none"> – What impacts (positive and negative) does inclusive finance have on the community (beyond clients)? – What are the impacts (positive and negative) of digital finance? – What are the impacts of green microfinance on climate change resilience and the environment? – What are the impacts of microinsurance? – What are the impacts of alternative modes of SME financing (crowdfunding, equity, quasi-equity, etc.)?
<p>How to maximize the impact of inclusive finance in Africa?</p>	<ul style="list-style-type: none"> – In which circumstances/ in which context does inclusive finance have the most positive impact? <ul style="list-style-type: none"> • Does regulation have a role to play in maximizing impact? • Does the presence of professional associations or networks promote a positive impact? • Does a financial education strategy maximize impact? • Are there any particular products/ services/modalities that have a greater positive impact than others? – Do non-financial services complementary to financial services maximize impact?

These research questions are not exhaustive and other working papers presented on the theme of the impact and contribution of inclusive finance to the SDGs will be considered.

2. INSTRUCTIONS

All articles must be submitted as an extended abstract of 4 to 6 pages without references (word format, Times New Roman font size 10, two columns). The extended abstracts will be structured as follows (see the template in annex 1):

- abstract from 90 to 120 words;
- introduction;
- research questions and objectives;
- methodology;
- results, possibly with tables and/or figures;
- discussion and conclusion;
- references.

Research papers are accepted in English and French.

Full articles are expected by **September 1, 2019**.

The papers will be selected for presentation at the conference on academic criteria by the Scientific Committee which includes leading African and international academics and experts.

3. BENEFITS FOR CANDIDATES

- Recognition of the Scientific Committee;
- Grant for participation in the event for the authors of the selected articles, coming from developing countries (payment of travel, accommodation and SAM entry fees for only one author per article);
- Visibility throughout African Microfinance Week and through ADA dissemination channels;
- Best Scientific Paper Award.

4. AGENDA

- Launch of the call for papers: **15 April**;
- Receipt of extended abstracts: **15 April - 31 May**;
- Review by the Scientific Committee of the extended abstracts: **June 1 - June 30**;
- Announcement of selected articles: **July 5**;
- Submission of full articles: **September 1st**.

5. LIST OF SCIENTIFIC COMMITTEE MEMBERS

- ASHTA Arvind, Professor of finance, control and law, Burgundy School of Business, Dijon, France;
- BALEMBA Eddy, BALEMBA Eddy, PhD and professor, Catholic University of Bukavu, République Démocratique du Congo;
- BAUWIN Mathilde, Doctor et Research Project officer, Appui au Développement Autonome (ADA), Luxembourg;
- KALALA Frédéric, KALALA Frédéric, Chair in microfinance at CCAM/UPC, Protestant University of Congo, République Démocratique du Congo;
- LABIE Marc, Co-director of Centre for European Research in Microfinance (CERMI), Belgium;
- NIYONGABO Ephrem, Expert advisor in monetary policy and financial market, Central Bank of Burundi;
- O'REILLY Martin, Professor and Director of the Centre for Professional Studies, Kampala International University, Dar Es Salaam, Tanzania;
- SILVA AFONSO Joana, Doctor et lecturer, University of Portsmouth, UK;
- VIGANO' Laura, Professor and coordinator of FINDEV research group, University of Bergamo, Italy;
- ZETZSCHE Dirk Andreas, ADA Chair in Financial Law-Inclusive Finance, University of Luxembourg.

6. THE ORGANISING COMMITTEE

- Linda Szelest, R&D Programme Coordinator, ADA, Luxembourg;
- Mathilde Bauwin, Research Project Officer, ADA, Luxembourg.

For questions about the conference or about the Call for Research Papers, please contact:
rmateam@ada-microfinance.lu

7. ABOUT AFRICAN MICROFINANCE WEEK (SAM 2019)

The African Microfinance Week (SAM - Semaine Africaine de la Microfinance) is a biennial conference dedicated to the development of financial inclusion in Africa.

Open to all microfinance practitioners and other related sectors, the SAM aims to become a common African platform that offers a true framework for discussion between all stakeholders in the sector, in order to accelerate the financial inclusion and the economic growth of the continent. This common platform eases peer-to-peer exchanges and the search of synergies at regional and international level.

SAM objectives:

- Identify, discuss and celebrate the innovations, impacts and contributions that the African inclusive finance sector has made over the past 3-5 years;
- toward achieving the SDGs;
- Analyse the gaps and challenges currently facing the sector and catalyse promising solutions to address them;
- Reinforce the sector's commitment to and tools for effective impact measurement and business case analysis;
- Stimulate new and enrich existing relationships with potential partners and allies across the African inclusive finance sector, including promoting;
- actionable plans and follow-through after the conference;
- Leverage the Luxembourg Cooperation's financial expertise and enhance the agency's role as a key partner for inclusive finance practitioners working to achieve the SDGs in Africa;
- Rally participants around how to focus their individual and collective energy in order to make substantial progress toward the 2030 milestones that we will reassess at SAM 2021.

For more information: <https://www.ada-microfinance.org/en/events/african-microfinance-week>

Annex 1

Paper Title

Title, First Author (email@address)

Nationality of Author
Affiliation
Address, Country

Title, Second Author (email@address)

Nationality of Author
Affiliation
Address, Country

Abstract

Please provide an abstract of 90 to 120 words.

Keywords: Keyword 1; Keyword 2;

Figure 1: This is a figure.

Introduction

For the introduction provide an adequate background of your research on innovation. Provide a problem statement of how your innovation addresses a challenge or opportunity in financial inclusion for MSMEs. Do not include a summary of the methods and results.

Research Objectives

Clarify your research questions and objectives.

Second-Level Heading

Third-Level Heading

Please do not use more than three heading levels.

Table Example

Table 1: Sample table title.

Error type	Example
Take smaller	63 - 44 = 21
Always borrow	96 - 42 = 34
0 - N = N	70 - 47 = 37
0 - N = 0	70 - 47 = 30

Figures

Number figures sequentially, placing the figure number and caption, in 10 point, after the figure with one line space above the caption and one line space below it, as in Figure 1. If necessary, leave extra white space at the bottom of the page to avoid splitting the figure and figure caption.

CoGNiTiVe ScIeNcE

Footnotes

Indicate footnotes with a number¹ in the text. Precede the footnote with a horizontal rule.²

Methods

Describe the methods you have used.

Results

Describe your results.

Discussion

Discuss your results in the context of the state of the art. Mention the scope and the limits of your work. **The entire paper should not exceed 6 pages** (references included).

References

Please follow the APA Publication Manual (www.apastyle.org) for citation format, both within the text and in the reference list. Below are example references for a conference paper, book chapter, journal article, technical report, dissertation, book, and edited volume, respectively.

Chalnick, A., & Billman, D. (1988). Unsupervised learning of correlational structure. *Proceedings of the Tenth Annual Conference of the Cognitive Science Society* (pp. 510-516). Hillsdale, NJ: Lawrence Erlbaum Associates.

Feigenbaum, E. A. (1963). The simulation of verbal learning behavior. In E. A. Feigenbaum & J. Feldman (Eds.), *Computers and thought*. New York: McGraw-Hill.

Hill, J. A. C. (1983). A computational model of language acquisition in the two-year old. *Cognition and Brain Theory*, 6, 287-317.

¹ Sample of the first footnote

² Sample of the second footnote



ADA – Appui au Développement Autonome
39, rue Glesener
L-1631 Luxembourg
Tel.: +352 45 68 68 1
Fax: +352 45 68 68 68
www.ada-microfinance.org



SAM – African Microfinance Week
21-25 October, 2019
Ouagadougou, Burkina Faso
Mail: info@microfinance-afrique.org
Website: www.sam.africa