



Berufswege-Veranstaltungen: Wintersemester 2018/19

Seminar on Microfinance

An instrument to reduce poverty or a way to maximize profit?

Lecturer: Dr. Nina Alff, Consultant Development Aid
"Praxis & Beruf", Faculty of Economics and Social Sciences
Monday & Tuesday, 19. & 20. November 2018

The seminar, that took place for two days, aimed at students studying business administration or economics and interested in the topic of Microfinance and in answering the question whether it was an instrument to reduce poverty or just a new way to maximize profit. The two days constituted of a mix between theoretical and practical input from the speaker Dr. Nina Alff, who works as consultant and trainer in international cooperation, and input and presentations from the participating students.

What topics in particular did the students work on?

The group of 20 students was split up into smaller working groups that each were to prepare a short presentation with a focus on encouraging a lively discussion and participation about each topic. The first working group looked at the beginnings of Microfinance and its founding father Muhammad Yunus, Nobel Peace Prize laureate and founder of the Grameen Bank in Bangladesh. The next group examined different practical examples and stories from people receiving a microcredit, from a woman in Ecuador who bakes flatbread to a cello-builder in Romania. The third topic that was discussed was, whether microcredits are a means to empower women. Furthermore another group gave the theoretical financial and statistical background and analyzed the connection between interest rates and inflation rates and access how the impact of microfinance can be measured. The fifth working group was examining the origins of Mobile Money and how it will impact microfinance. The final topic evolved around different critiques concerning Microfinance and lead to a more fundamental discussion afterwards.

How was the seminar perceived?

The highly interactive nature of the seminar was extremely well perceived by all participants and the possibility to discuss openly about different topics around Microfinance was highly valued and gave every student the chance to participate. What also made the seminar interesting was the very international composition of the group. This gave new and insightful inputs to the topic, which stimulated discussion.



Interesting videos on the topic of microfinance

<https://www.youtube.com/watch?v=TG9NYaHuWa8>

<https://www.youtube.com/watch?v=JzF6thf5GqA>

<https://www.youtube.com/watch?v=i0dBWae3aQ>

Background information on microfinance

http://www.convergences.org/wp-content/uploads/2018/09/BMF_2018_EN_VFINALE.pdf

<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6291.pdf>

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