

— SEMINAR —

organized by the

Centre for European Research in Microfinance



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**Combined Micro-finance Schemes:
Contribution to organisational performance and
socio-economic development**

Tuesday April 20th, 2010

At 2.30pm

At the Salle des Conseils

Warocqué Business School, Université de Mons

Abstract:

Globally, many microfinance schemes (MFIs) are gradually shifting their focus from loans-only to multiple financial products, including insurance and savings. This transformative process allows not only for portfolio diversification, but also for a more comprehensive response to financial needs. This phenomenon, which could be described as combined microfinance (CMF), has received relatively little attention despite its increasing importance. The presentation builds on a literature review and is a conceptual attempt to bring forward the specific characteristics of CMF. It reviews its presence in Latin America and the Caribbean and explores the potential effect of CMF on its various stakeholders, especially relating to organisational and social performance, building on a rich dataset involving over 8,500 observations. Referring to a case-study in the Caribbean, it makes suggestions for future policy making dealing with CMF.

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Please confirm your presence by April 15th, 2010.



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