**UNIVERSITY OF CAPE COAST**

**COLLEGE OF HUMANITIES AND LEGAL STUDIES**

**FACULTY OF SOCIAL SCIENCES**

**NINTH MICROFINANCE CONFERENCE**

**THEME: THE FUTURE OF MICROFINANCE: SUSTAINABILITY OF MICROFINANCE INSTITUTIONS AND FINANCIAL INCLUSION**

**VENUE: MAIN AUDITORIUM-UNIVERSITY OF CAPE COAST**

**DATE: 9TH - 10TH FEBRUARY, 2017**

**CALL FOR PAPERS**

**Background**

The Faculty of Social Sciences, College of Humanities and Legal Studies, University of Cape Coast, Ghana has been organizing Microfinance Conference since 2006. The Conference has attracted local and international participants from industry, academia, governmental organizations and ministries and development partner institutions. The 9th in the series of the Conference will be organized under the theme: **The Future of Microfinance: Sustainability of Microfinance Institutions and Financial Inclusion.** This has been scheduled for 9th and 10th February, 2017 at the University of Cape Coast, Ghana.

**Goal and Objectives of the Conference**

The goal of this year’s conference is to provide a platform for stakeholders to share experiences and explore the realities and opportunities to reorient and harness the promise of microfinance paradigm. Specifically the Conference will seek to:

1. Share cross-country evidence on how microfinance regulation has contributed to financial inclusion;
2. Offer an opportunity to share experiences on the use of digitized financial services in promoting inclusive finance;
3. Create a platform to track the evolution of microfinance in Ghana and explore the possible ways of making microfinance institutions (MFIs) in Ghana sustainable; and
4. Discuss the prospects of MFIs to rebuild confidence in the microfinance sector.

**Sub-themes**

1. ***Evolution, collapse and sustainability of MFIs: The Ghanaian case***

This sub-theme is dedicated to the Ghanaian case with specific reference to current crises in the microfinance sector. Papers should focus on how microfinance has evolved in Ghana, why microfinance institutions are collapsing and what can be done to ensure the sustainability of microfinance institutions. In addressing the above issues, authors can also align their arguments with international best practices that have sustained microfinance institutions around the globe.

1. ***Digitization and financial inclusion***

The use of modern technology such as mobile money transfer, ATMs, telephone banking and other sophisticated means of making finance accessible to the poor households and the unbanked has helped to deepen financial inclusion in some parts of the world. For example M-Pesa in the case of Kenya is a good example of digital finance and how it has served a lot of the unbanked. Papers under this sub-theme will explore the possible ways of using mobile technology and other forms of technology to serve the poor and deepen financial inclusion.

1. ***Regulation and Inclusive Finance***

Regulation of financial activities especially microfinance is essential for achieving financial inclusion. Effective prudential and non-prudential as well as supervisory tools ensure soundness of the entire financial system. These help in making financial products and services accessible to the unbanked, underbanked and the financially excluded populace. This sub-theme seeks to address regulatory issues that will foster and promote financial inclusion. Papers for this session should address issues such as regulatory challenges of MFIs and how microfinance regulation can promote inclusive finance.

1. ***Prospects of microfinance in Ghana***

In recent times microfinance activities have been subjected to several criticisms due to the seemingly unscrupulous activities engaged by some MFIs and other institutions that purport to offer financial services. As a result of this there has been a lot of public outcry thus compelling the Bank of Ghana to withdraw the licenses of some MFIs. The perception is that microfinance is doing more harm than good and that there are no prospects for microfinance in Ghana. This sub-theme seeks to shed light on some of the achievements and prospects of microfinance in Ghana.

**IMPORTANT DATES**

SUBMISSION OF ABSTRACTS 30th September, 2016

NOTIFICATION OF ACCEPTANCE 15th October, 2016

REGISTRATION OPENS 1st November, 2016

SUBMISSION OF FULL PAPERS 31st December, 2016

**REGISTRATION**

1. Participation fee for the conference is **GHC 150** for local participants and **US$ 100** for international participants. This does not include accommodation.
2. To register for the programme, please download the registration form, complete and send it as an attachment to the Co-ordinator. Hardcopies of the filled forms can be posted to the Co-ordinator at the address below.
3. Graduate students will be required to pay 75% (**GHC 100**) as registration fee. Evidence of studentship will be required.
4. Payment of registration fees should be made into the account below:

Account Name: Microfinance Conference

Account Number: **1111000507001**

Bank: National Investment Bank

Branch: Cape Coast

**CONTACTS**

Abstracts should be sent to the Co-ordinator at the following email address: jpeprah@ucc.edu.gh microfinance@ucc.edu.gh Website: [www.ucc.edu.gh](http://www.ucc.edu.gh) (Click on announcements to the conference site). Further details about the conference can be obtained from the following: **0244718204/ 0322137720/0322135561**

**ACCOMMODATION**

Participants are required to make their own arrangements for accommodation.

SAMRIT HOTEL: +233332133219/244438184/266675316

CAPITAL HILL: +233540395333/2744455591

INSTITUTE OF EDUCATION CHALETS: +233244528588/542013369

SASAKAWA CHALETS: +233205866305/332130797/Email:sasakawanet@yahoo.com

SCHOOL OF BUSINESS GUEST HOUSE: +233332090180