

At the University of Luxembourg Inclusive and Sustainable Finance Research Conference, research and network partners with an interest in inclusive and sustainable finance present current edge research and policy initiatives. Participants include practitioners, policy leaders, and academics with an interest in inclusive and sustainable finance.

**Local organizer:**

ADA Chair in Financial Law (inclusive finance) at the University of Luxembourg's Faculty of Law, Economics and Finance.

**See:**

[https://www.wfr.uni.lu/recherche/fdef/research\\_unit\\_in\\_law/partners/ada\\_chair](https://www.wfr.uni.lu/recherche/fdef/research_unit_in_law/partners/ada_chair)

**Booking:**

Limited places available. If you are interested to attend, please book your participation at [fintech@uni.lu](mailto:fintech@uni.lu)

**Venue:**

Weicker Building  
Room B001  
Rue Alphonse Weicker 4  
Luxembourg-Kirchberg

FACULTY OF LAW, ECONOMICS AND FINANCE



# 3<sup>rd</sup> University of Luxembourg Inclusive and Sustainable Finance Research Conference

13 November 2018

Hosted by





# Programme

## 9.00 Introduction and Words of Welcome

### 9.15 Session 1: Sustainable Finance - Regulatory Push or Market Demand?

**Session Chair: Prof. Roy Mersland (University of Agder)**

- Prof. Lucius Hakan, European Investment Bank, Sustainable Finance – Regulatory Push or Market Demand?
- Prof. Zetzsche, ADA Chair in Financial Law, Sustainable Finance – a Regulatory Perspective

10.15 Coffee break

### 10.30 Session 2: Microfinance and Interest Rates

**Session Chair: Prof. Douglas W. Arner (Hong Kong University)**

- Prof. Øystein Strøm, University of Oslo, The debt level in microfinance institutions. A dynamic approach.

- Prof. Roy Mersland, University of Agder, Excessive Focus on Risk? Non-performing Loans and Efficiency of Microfinance Institutions.

- Tristan Caballero-Montes, University of Mons, Microcredit Interest Rate Regulation: The Case of Cambodia

- Tsany Ratna Dewi, University of Luxembourg, The Case Against Hard Interest Rate Caps for MF Institutions

- Linda Nakato, University of Agder, Financial Linkages & Savings Groups: A Comparative Analysis

12.30 Lunch break

### 14.00 Session 3: Digital Inclusive Finance - What to do and how to regulate it

**Session Chair: Prof. Lucius Hakan (EIB)**

- Ali Ghiyazuddin Mohammad, DFS policy manager, Alliance for Financial Inclusion (AFI), AFI's Digital financial inclusion strategy and the Sochi Accord: FinTech for Financial Inclusion
- Prof. Douglas Arner, University of Hong Kong, FinTech for Financial Inclusion: Designing a Framework for Digital Financial Transformation

- Matthew Sourourian, CGAP / The World Bank, CGAP's work on next generation regulation and the GFIN Initiative for Global Sandboxes.

15.30 Coffee break

### 15.45 Session 4: Digital Inclusive Finance – Use Cases and Examples

**Session Chair: Prof. Øystein Strøm, Oslo Metropolitan University**

- Ahmed Dermish, UNCDF, Mobile Money for the Poor (MM4P), Accelerating policy change to enable a digital ecosystem
- Dr. Anton Didenko, UNSW Sydney, After Bitcoin: Central Bank-Linked Cryptocurrencies and their impact on development.
- Arnaud de Lavalette, FinTech Officer, ADA, An Insiders' View into DIF projects – Some practical challenges and ideas
- Prof. Zetzsche, University of Luxembourg, Tackling the core of the DIF universe: The bumpy road to Digital Identity

17.15 Closing Remarks

17.30 Networking Cocktail