



UMM Case Study

Use of Consumer Loans in the South African Microfinance Market

Call for Applications

University Meets Microfinance (UMM) is looking for a researcher to conduct a case study.

(i) Topic and Content:

Use of Consumer Loans in the South African Market

(ii) Research Question:

How do credit clients use consumer loans in the South African market taking into account deviations to enterprise development, housing, education and health?

(iii) Methodology:

Quantitative research with some qualitative elements (research design to be developed by the researcher)

(iv) Expected Deliverables:

A case study of 15-20 pages in English (tentative structure: executive summary, introduction, literature review, methodology, study, results & analysis, conclusions & recommendations, references & appendices)

(v) Place of research:

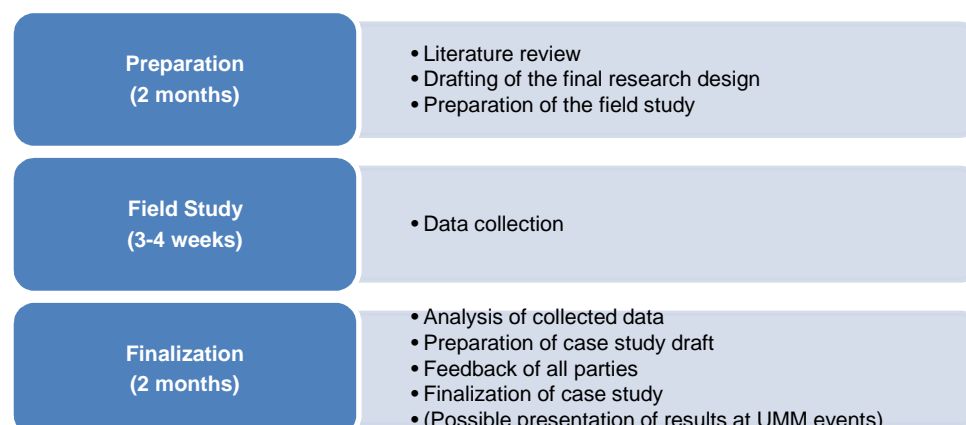
No specific requirements

(vi) Field Study:

A field study of approximately 3-4 weeks in South Africa is planned for data collection (around February/March). Costs for transport, per diems etc. related to the field study will be covered by UMM.

(vii) Tentative Timeline:

The case study is to start as soon as possible, latest in December 2014.



(viii) Profile of the Candidate:

- PhD candidate (economics, development studies or neighboring disciplines) enrolled in a EU university
- Proven interest and possibly experience in financial inclusion and/or Sub-Sahara Africa (academic and/or professional).
- Very good command of English
- Available for a 3-4 weeks field study in South Africa in February/ March 2015

(ix) Institutional Partners:

University Meets Microfinance (UMM):

UMM is a European initiative which fosters cooperation between universities, students in Europe and microfinance practitioners to contribute to microfinance innovation and education for development. UMM is mainly active in the domains of microfinance education, microfinance research, information capitalization, professional exchange and dissemination of information. All UMM activities are carried out under the umbrella of the European Microfinance Plat-form (e-MFP) in the frame of the e-MFP "UMM" Action Group. UMM was launched in 2009 by PlaNet Finance and Freie Universität Berlin with the support of the European Union, the PlaNet Finance Foundation and other partners. Since 2012, UMM has been co-financed by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) and receives further support from the European Union, the Agence Française de Développement (AFD), the European Investment Bank Institute (EIB-I), the Freie Universität Berlin and the Frankfurt School of Finance and Management for the period of 2013-2015.

(www.universitymeetsmicrofinance.eu)

Planet Finance South Africa:

PlaNet Finance has been in South Africa since 2008, and has now successfully expanded into the Southern and East African region. Several projects have been accomplished, with more underway, in order to assist the development of microfinance institutions and micro-entrepreneurs at the Base of the Pyramid (BoP). Furthermore, other initiatives take place in South Africa and the region to foster the creation of micro-enterprises in grass roots areas to improve access to housing, financial education and clean and/or renewable energy technologies through microfinance. Our main fields of expertise are the following: Agricultural Finance, Micro-finance Technical Assistance, Financial Education, Housing Finance, Inclusive Business, Market Studies

(www.planetfinance.org.za)

Interested candidates are invited to send their application (CV, publication list, name and profile of supervising/co-signing professor) before the 30th of September 2014 to umm@planetfinance.org using the subject line "Application UMM Case Study_Consumer Lending".

