



UMM 2015 Scholarships Program

Application form for Bachelor's or Master's field research

We invite Bachelor's and Master's students enrolled at universities in the European Union to submit applications to the "University Meets Microfinance" (UMM) Scholarship Program for **ongoing* or planned** field research in developing countries on financial inclusion topics.

*** The field research must still be ongoing at the scholarship application deadline. Please note that field research must be completed before November 2015.**

Scholarships of up to 1500 EUR are granted to cover travel and/or accommodation expenses during the field experience.

The application shall include the following documents:

1. Research Proposal (5 pages maximum – bibliography excluded – preferably in English, but French and Italian are accepted):
 - Research outline and structure (including research question, table of contents, graphical illustrations, etc.)
 - Explanation of the methodology
 - Theoretical background and relevance of topic for research and practice
 - Short literature review
 - Tentative timetable
 - Provisional budget for the travel and field expenses
2. Short CV (maximum 2 pages)
3. Application Form (Appendix I)
4. Declaration of Consent (Appendix II)
5. Declaration of Acceptance from the supervising professor (Appendix III)
6. Declaration of funding in addition to UMM (Appendix IV)

DEADLINE: February 15th, 2015 at 23.59 GMT+1

Applications should be sent to Gabriela Erice at gerice@umm2.org

- The documents should be sent in PDF format in 2 separate files: 1) Research Proposal and CV (named "Application"); 2) All the appendices (named "Appendix").
- Please include email subject: UMM Scholarship application 2015

Please contact Gabriela Erice gerice@umm2.org for any question related to the application process.

GUIDELINES

UMM Scholarships are granted to students enrolled at universities in the European Union aiming to conduct field research or an internship on a financial inclusion related topic.

Financial inclusion & Microfinance – Definition:

Financial inclusion is the term used to describe the evolution of microfinance into a more all-encompassing phenomenon. Defined by the [Center for Financial Inclusion](#) as "a state in which all people who can use them have access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity for the clients." Financial inclusion is characterized by its ability to reach all populations, no matter their geographic location, accessibility, or wealth.

Microfinance can be defined as offering adapted financial services – credit, savings, insurance and money transfer services – to poor people excluded from formal banking systems. Innovative approaches to microfinance can foster economic development and access to basic services including housing, health, education or energy (Microfinance Gateway).

Past research projects – Some examples:

- [Risk, Trust and Contract Choice: Evidence from a Field Experiment in Indonesia](#)
- [Microfinance and Climate Change: An Analysis of the Role of Brazilian Microfinance Institutions in Fostering Adaptation and Mitigation Strategies for Climate Change](#)
- [The role of Microfinance in land and water management in Vietnam](#)
- [The energy-microfinance framework in the Peruvian context: impacts on micro enterprises](#)

Appendix I: Application Form

Name:	
Surname:	
Date of birth:	
Nationality (Nationalities)	
Street Address:	
City:	
Country:	
Phone:	
Email:	

University:	
Degree (Bachelor / Master):	
Faculty / field of study:	
Thesis research topic:	
Supervising professor :	
Country of the field research:	
Budget requested (up to 1500 EUR):	

Bank Account Nr.:	
Account holder:	
Name of the bank:	
BLZ (in case of a German bank account):	
IBAN:	
BIC- /SWIFT-Code:	
Address of the bank:	

Place and Date

Applicant Signature

Appendix II: Declaration of Consent

In the case that the UMM scholarship is granted I agree to deliver a 2-page report on my in-the-field research in English as well as the original boarding passes for flights and/or train tickets, which I will send via post by November 2015. I furthermore agree to write an abstract of my thesis in English in case the original is written in a language other than English. I am aware that the granted scholarship can be reclaimed in case of non-fulfillment. I am aware that 60% of the scholarship will be granted in advance and 40% will be granted after the submission of the required documents. I am generally disposed to present the results of my research at workshops and events organized by the UMM project.

Place and Date

Applicant Signature

PlaNet Finance UMM Project Manager

Appendix III

Declaration of Acceptance

Supervision of a Bachelor/Master Thesis

I confirm that I accepted to supervise the Bachelor/Master (please underline) thesis of:
(Name of the student)

On the topic of:

Place and Date

Signature of supervising professor

Appendix IV

Declaration of funding in addition to UMM

- I declare that I have not received any other funding for the field research.
- I declare to have secured funding of _____ EUR from _____ (organization 1) for the field research.
- I declare to have secured funding of _____ EUR from _____ (organization 2) for the field research.
- I have applied for funding of _____ EUR from _____ (organization 1) for the field research but have not received an answer yet.
- I have applied for funding of _____ EUR from _____ (organization 2) for the field research but have not received an answer yet.

Place and Date

Applicant Signature