



International
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The 1st China-UK Microfinance and Rural Finance Conference

March 28-29, 2015

Southwestern University of Finance and Economics (SWUFE), Chengdu, China

Organiser

SWUFE-Aber Microfinance and Agriculture Organization Joint Research Centre

Microfinance Research Centre of SWUFE, China

International Small Business Journal (ISBJ), UK

Organising Committee Chair

Qiaoyun Zhang, SWUFE, China

Andrew Henley, Aberystwyth University, UK

Susan Marlow, Editor of ISBJ, UK

Conference Venue

Room 101, Teng Xiang Building, SWUFE (08:30-12:30, March 28)

Room 317&411, School of Finance, SWUFE (14:00-18:30, March 28)

Room 317&411, School of Finance, SWUFE (08:30-12:30, March 29)

Conference Coordinators and Contacts

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Yize Dong, Aberystwyth University, UK

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Saturday 28th March, 2015

Registration

Time: 8:30 – 8:45

Room 101, Teng Xiang Building 腾骧楼 101 室

Opening Address

Time: 8:45 – 9:15

Moderator: Qizhi Tao, SWUFE

Room 101, Teng Xiang Building 腾骧楼 101 室

Prof. Qingshuang Yin, Vice President of SWUFE

Prof. Qiaoyun Zhang, Director, School of Finance, SWUFE

Prof. John Grattan, Pro-vice Chancellor, Aberystwyth University (VCR)

Prof. Andrew Henley, Director, Institute of Management, Law and Information Science Aberystwyth University (VCR)

Keynote Address

Time: 9:15 – 10:45

Moderator: Qizhi Tao, SWUFE

Room 101, Teng Xiang Building 腾骧楼 101 室

9:15 - 10:00

Microfinance and entrepreneurship: New research directions

Prof. Alex Newman, Monash University and ISBJ Consulting Editor

10:00 - 10:45

Emerging risks in Chinese microfinance

Mr. Ed Sihong Wu, Managing director, Planet Finance China

Tea break

Time: 10:45 – 11:00

Keynote Address

Time: 11:00 – 12:30

Moderator: Qizhi Tao, SWUFE

Room 101, Teng Xiang Building 腾骧楼 101 室

11:00 – 11:45

Microfinance and rural poverty reduction

Dr. Binayak Sen, Research Director of Bangladesh Institute of Development Studies

11:45 – 12:30

Rural Finance and Microfinance in China

Prof. Li Gan, Survey and Research Center for China Household Finance, SWUFE

Lunch

Time: 12:30 – 14:00

Liu Yuan Dining Hall 柳园食府

Session 1	Time: 13:45 – 15:45
Session Chair: Qizhi Tao, SWUFE	Room 317, School of Finance 金融学院 317 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5minutes	
1. <i>Microfinance in Bangladesh: from mission drift to practice drift?</i>	
Authors: Mathilde Maitrot* (The University of Bath, UK)	
Discussant: Md Aslam Mia (University of Malaya, Malaysia)	
2. <i>R&D capability of small loan companies and performance of company: based on a region of small loan companies</i>	
Authors: Ronghua Luo* (SWUFE), Xinchun Chen, Zhoujie Weng	
Discussant: TBC	
3. <i>Credit, Microfinance and Empowerment</i>	
Authors: Shafiul Azam* (Aberystwyth University, UK), Raghav Gaiha (University of Delhi, India)	
Discussant: Yizhe Dong (Aberystwyth University, UK)	
4. <i>An Empirical analysis of Regional Disparity of Influence Factors on Financial Exclusion Based on Types and Levels of Financial Institutions</i>	
Authors: Yongbin Lv* (Zhongnan University of Economics and Law), Qianqian Ji	
Discussant: Ronghua Luo (SWUFE)	

Session 2	Time: 13:45 – 15:45
Session Chair: Zhiyong Li, SWUFE	Room 411, School of Finance 金融学院 411 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5minutes	
5. <i>Managing Everyday Living: Microfinance and Financial Capability</i>	
Authors: Liong-Ing LING (The University of Queensland, Australia)	
Discussant: Susan Schwarz (Nottingham University, China)	
6. <i>Bank-enterprise Relationship and Formal Credit Availability of Country-level SMEs: an Empirical Study Based on Country-level Unlisted SMS in Sichuan</i>	
Authors: Xiaomei Zhang, Zhiyong Li* (SWUFE), Xiaojing Shi	
Discussant: Wenxuan Hou (University of Edinburgh)	
7. <i>A Credit Rating Model of Microfinance for Farmers Based on ELECTRRE III</i>	
Authors: Baofeng Shi* (Northwest A&F University), Jing Wang	
Discussant: Zhiyong Li (SWUFE)	
8. <i>Lender relationships with micro-entrepreneurs in China: The process of resource acquisition</i>	
Authors: Susan Schwarz*, Gary Schwarz (Nottingham University, China)	
Discussant: Discussant: Jiguang Wang (Shanxi University, China)	

Tea break	Time: 15:45 – 16:00
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Session 3:	Time: 16:00 – 18:00
Session Chair: Qizhi Tao, SWUFE	Room 317, School of Finance 金融学院 317 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5 minutes	
9. <i>Productivity and determinants of productivity in South Asian microfinance institutions</i>	
Authors: Md Aslam Mia*, Ben Soltane Bassem (University of Malaya, Malaysia)	
Discussant: Ting Zhang* (University of Dayton, USA)	
10. <i>Modelling optimal asset allocation when households experience health shocks</i>	
Authors: Jiapeng Liu (China Jiliang University); Rui Lu (Sun Yat-sen University, China); Ronghua Yi (China Jiliang University), Ting Zhang* (University of Dayton, USA)	
Discussant: Shafiul Azam, Aberystwyth University, UK	
11. <i>Financial development and Income inequality in rural China</i>	
Authors: Miao Li* (Tsinghua University) , Xinqiao Ping (Peking University)	
Discussant: Ronghua Luo (SWUFE)	
12. <i>Empirical Analysis on factors influencing mission drift of microfinance institutions by the perspective of long tail theory</i>	
Authors: Fang Xiong*(South-Central University For Nationalities), Yue Pan	
Discussant: Ronghua Luo (SWUFE)	

Session 4:	Time: 16:00 – 18:00
Session Chair: Zhiyong Li, SWUFE	Room 411, School of Finance 金融学院 411 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5 minutes	
13. <i>Financial Leverage Restriction and Trade-offs between Sustainability and Outreach of MCCs in China: Evidence from Dual-Regulation Quasi-experiment</i>	
Authors: Longyao Zhang* (Nanjing Agricultural University), Jun Yang (People's Bank of China Financial Research Institute), Enjiang Cheng (Victoria University, Australia)	
Discussant: Zhiyong Li, SWUFE	
14. <i>Regulation of Information Disclosure and Patterns of P2P Lending</i>	
Authors: Haiyang Zhang* (University of International Business and Economics)	
Discussant: Zhiyong Li, SWUFE	
15. <i>Rural SMEs' Access Microfinance in China's Less Developed Regions: A Qualitative Study</i>	
Authors: Simon Gao*, Jane Zhang (Edinburgh Napier University, UK)	
Discussant: Mathilde Maitro (The University of Bath, UK)	
16. <i>How does a Microfinance Institution Explore its Sustainable Path Guided by a Credibility-oriented Culture?</i>	
Authors: Jiguang Wang*, Jingfeng Li (Shanxi University, China)	
Discussant: Simon Gao (Edinburgh Napier University, UK)	

Dinner	Time: 18:10 – 20:00
	Liuyuan Dining Hall 柳园食府

Sunday 29th March, 2015

Keynote Address	Time: 8:30 – 10:45
Moderator: Qizhi Tao, SWUFE	Room 317, School of Finance 金融学院 317 室
8:30 – 9:15	
<i>Microfinance and women's empowerment</i>	
Prof. Raghav Gaiha, University of Delhi.	
9:15 – 10:00	
<i>The tao of Microfinance is to carry forward goodness</i>	
Dr. Shuang Xu, Chief Economist, MinDai Internet Finance Corporation	
10:00 – 10:45	
<i>The Friedman rule and inflation targeting</i>	
Prof. Mark Tippett, Honorary Professor, University of Sydney; Former Professor at Aberystwyth University	

Tea break	Time: 10:45 – 11:00
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Session 5	Time: 11:00 – 12:30
Session Chair: Qizhi Tao, SWUFE	Room 317, School of Finance 金融学院 317 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5 minutes	
17. <i>Asymmetric Market Responses to Confirming News</i>	
Authors: Jian Gong*, University of Macau	
Discussant: Diandian Ma (University of Auckland, NZ)	
18. <i>The Impact of Corporate Venture Capital on Technological Innovation Performance of Investee Firms: Empirical Study on China IPO Companies</i>	
Authors: Lei Wang* (Jiangnan University, China) and Yang Huang	
Discussant: Wenxuan Hou (Edinburgh University, UK)	
19. <i>Explanations for not having an audit committee in a 'comply or explain' regime</i>	
Authors: Michael Bradbury (Massey University, NZ), Diandian Ma* (University of Auckland, NZ), Tom Scott (University of Auckland, NZ).	
Discussant: Jian Gong*, University of Macau	

Session 6	Time: 11:00 – 12:00
Session Chair: Zhiyong Li, SWUFE	Room 411, School of Finance 金融学院 411 室
Requirement: Presentation within 20 minutes, Discussion within 5 minutes, Q&A 5 minutes	
20. <i>Does Overseas Experience Matter? A study of returnee CEOs and IPOs of Chinese entrepreneurial firms</i> Authors: Tinghua Duan (Edinburgh University), Douglas Cumming (York University), Wenxuan Hou* (Edinburgh University), William Rees (Edinburgh University).	
Discussant: TBC	
21. <i>Socially Responsible Lending of Chinese Commercial Banks</i> Authors: Yizhe Dong* (Aberystwyth University), Rong Ding (Warwick Business School), Wenxuan Hou (University of Edinburgh), Weiwei Yang (University of Derby,)	
Discussant: TBC	

Lunch	Time: 12:30 – 14:00 Liuyuan Dining Hall 柳园食府
Tour	Time: 14:00 – 18:30 Dujiangyan irrigation system 都江堰
Gala Dinner	Time: 18:30 – 21:30 Wide and Narrow Alley 宽窄巷子

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