# Unit Outline

**MICROFINANCE**

<table>
<thead>
<tr>
<th><strong>Unit Number:</strong></th>
<th>FN252/352</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mode of Study:</strong></td>
<td>Internal</td>
</tr>
<tr>
<td><strong>Credit:</strong></td>
<td>3 credit points</td>
</tr>
<tr>
<td><strong>Pre-requisites:</strong></td>
<td>Principles of Finance; Research Methods for Business</td>
</tr>
</tbody>
</table>
| **Location:** | *Sheridan College*  
18/7 Aberdeen St, Piccadilly Square West, Perth WA 6000 |
| **Student Workload:** | 168 hours (12 hours per week over 14 weeks)  
**Seminars** – 36 hours (3 hours per week over 12 teaching weeks)  
**Private Study** – 132 hours (9 hours per week over 12 teaching weeks + 12 hours per week over 2 non-teaching weeks) |
Unit Reader |
| **Learning Management System:** | Canvas (canvas.sheridan.edu.au) |
| **Unit Coordinator:** | Dr Tshepiso Makara  
Phone: 9221-8170  
Email: tmakara@sheridan.edu.au |
| **Course Coordinator** | Mr Matthew Bambach  
Phone: 9221-8170  
Email: mbambach@sheridan.edu.au |
Introduction
Welcome to Microfinance (FN252/352). This unit introduces the array of financial services available for the world's poor. In this unit, we will explore the financial lives of people in the Indian Ocean region, particularly women, who have utilised microfinance services, and trace the evolution of the microfinance industry from its philanthropic origins to its commercial status today. The unit identifies the challenges faced by the state in measuring, monitoring and regulating the microfinance industry, and analyses the arguments of its critics. The microfinance story is a fascinating study of the positive impact of innovation in the developing world, and has implications even for how new businesses and social enterprises can be started here in Australia. The Sheridan College business program itself was partly inspired by the microfinance story, facilitating the start-up of businesses by students with great ideas but limited resources.

Microfinance is recommended for students pursuing a concentration in not-for-profit management. However, students from any major may choose it for an elective.

Bachelor of Business Learning Outcomes
The Sheridan College Bachelor of Business has been accredited by the Tertiary Education Quality and Standards Agency (TEQSA) as meeting the standards set by the Australian Qualifications Framework (AQF).

Bachelor Degrees qualify individuals who apply a broad and coherent body of knowledge in a range of contexts to undertake professional work, and provide a pathway for further learning. Upon successful completion of the Bachelor of Business you (the student) will be able to:

- Demonstrate your understanding of a broad and coherent body of knowledge, with an emphasis on the underlying principles and concepts of one or more disciplines within the field of business.
- Exercise your cognitive skills successfully to critically analyse, synthesise and consolidate information, concepts and theories from multi-disciplinary perspectives.
- Critically evaluate the scholarship and professional practice of one or more disciplines within the field of business in the light of contemporary research, of workplace practice, and of perspectives grounded in Christian scholarship.
- Communicate your understanding of current knowledge and professional practice of one or more disciplines to others through structured assignments, projects and presentations in a variety of learning contexts.
- Demonstrate your intellectual independence through creative intellectual contributions to the study and/or practice of one or more disciplines within the field of business.
- Apply research-based knowledge, skills and concepts from one or more disciplines within the field of business to analyse problems and propose creative solutions across a diverse range of scenarios.
- Demonstrate your capacity to seek knowledge and truth with persistence, independence, rigour, and integrity.
- Evaluate the relevance of Christian faith and practice to the pursuit of knowledge in the field of business.
- Model self-discipline, ethical decision-making, servant leadership and respect for the dignity of individuals and groups in various settings.

Each unit you take in the Bachelor of Business program will contribute towards the fulfilment of these broader learning outcomes.
Microfinance Learning Outcomes

Upon completion of this unit, students will be able to:

A. Summarise the historical development of microfinance.
B. Evaluate the effectiveness of microfinance in reducing poverty.
C. Describe the impact of microfinance on the well-being and status of women.
D. Outline the challenges associated with regulating and supervising microfinance institutions.
E. Analyse the strengths and weaknesses of the various tools used to measure the impact of microfinance.
F. Evaluate the merits of criticisms made of microfinance.
G. Identify forms of microfinance available to prospective entrepreneurs in Perth.

Graduate Attributes

Study does more than equip you with knowledge in a specific academic field. It can also have a transformational effect on your own nature.

Moreland and Craig write:

“Study itself is a spiritual discipline, and the very act of study can change the self. One who undergoes the discipline of study lives through certain types of experiences where certain skills are developed through habitual study: framing an issue, solving problems, learning how to weigh evidence and eliminate irrelevant factors, cultivating the ability to see important distinctions instead of blurring them, and so on. The disciplines of study also aids in the development of certain virtues and values; for example, a desire for the truth, honesty with data, an openness to criticism, self-reflection and an ability to get along nondefensively with those who differ with one.”


The higher education sector in Australia describes these kinds of outcomes as “Graduate Attributes” (GAs). GAs don't necessarily follow in a direct line from learning outcomes (LOs) but are shaped by the learning process itself. Sheridan College’s GAs, displayed in the table on the next page, are integrated into the College’s assessments and cultivated in all the College’s learning activities. They describe the kind of personal characteristics we hope you will exhibit when you graduate. If in future your referees use these kinds of descriptors when writing about you, we will consider this a sign of a successful higher education.
<table>
<thead>
<tr>
<th>College Vision Statement</th>
<th>College Graduate Attributes</th>
<th>Methods of Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>To offer higher education to those who are seeking to live an extraordinary life. To this end, the College will inspire its students to...</td>
<td>Sheridan College graduates will be...</td>
<td>See unit assessment schedule for alignment with specific assessments.</td>
</tr>
</tbody>
</table>

**... love truth...**

1. **Lovers of truth who:**
   a. Pursue knowledge, understanding and insight with persistence, independence, rigour, critical thinking and academic integrity.
   b. Attain a comprehensive understanding of the body of knowledge and professional skills within a specialised learning area or discipline.
   c. Identify and analyse the pre-theoretical assumptions that underpin the relevant theoretical frameworks and perspectives within a specialised learning area or discipline.

**... seek wisdom...**

2. **Seekers of wisdom who:**
   a. Recognise the limits of their knowledge and understanding, receiving and evaluating correction or advice with grace and humility.
   b. Exercise sound, fair and ethical judgment in study and workplace learning environments.
   c. Carefully consider their life’s purpose and make the most of opportunities as they emerge.

**... embrace innovation...**

3. **Innovative thinkers who:**
   a. Identify research gaps and make original contributions that extend the body of knowledge, both independently and in collaboration with others.
   b. Synthesise, analyse and interpret information drawn from diverse sources using diverse mechanisms.
   c. Adapt effectively to changing circumstances, take appropriate risks, and solve problems in new situations.

**... and become instruments of peace in the world.**

4. **Effective communicators who:**
   a. Demonstrate the ability to communicate clearly and effectively to a range of audiences and across a range of mediums/technologies.
   b. Build classmates and colleagues up according to their needs and for their benefit. Avoid slanderous speech.
   c. Promote respect, hospitality and understanding towards cultures and groups.

5. **Independent learners who:**
   a. Perform tasks to the best of their own abilities and strive for a high academic standard.
   b. Set reasonable goals, determine personal boundaries and drive set tasks to completion.
   c. Take responsibility for their own learning and research.

6. **Servant leaders who:**
   a. Model respectful and ethical behaviour in team environments.
   b. Serve the local, national and global community.
   c. Understand and support Australian democratic traditions, including pluralism, freedom of speech, freedom of association, and equality of opportunity.
Course Structure

Academic Calendar
Bachelor Degrees are 3-year programs at Sheridan College. Units are delivered in 15-week trimesters. Each trimester comprises 12 weeks of teaching, two non-teaching study weeks, and an examination week.

Trimesters 1 and 3 are dedicated coursework trimesters. If you are enrolled full-time, you will take 3-4 core or elective units during this trimester.

Trimester 2 is a dedicated research trimester. Whether you are enrolled full-time or part-time, your only formal study during Trimester 2 will be a single research-related unit relevant to your field of study. The schedule provides a focused opportunity to acquire valuable research skills, and to practise applying those skills under the direction of the College faculty.

The Trimester 2 schedule also offers you some freedom to pursue personal, professional and learning goals outside of your formal coursework. The College provides a range of informal extracurricular programs during this trimester for you to gain life experience and enhance your employability. A description of these programs can be found on the College website at http://sheridan.edu.au/index.php/home/academic-calendar.

The table below provides an example of a standard academic program for the Bachelor of Business.

<table>
<thead>
<tr>
<th>SAMPLE B.BUS. PROGRAM</th>
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<tbody>
<tr>
<td><strong>PRE-TRIMESTER</strong></td>
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<tr>
<td><strong>YEAR 1</strong> (24 credit points)</td>
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<tr>
<td><strong>YEAR 2</strong> (24 credit points)</td>
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<tr>
<td><strong>YEAR 3</strong> (24 credit points)</td>
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<tr>
<td><strong>TOTAL</strong> (72 credit points)</td>
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Seminars
You will meet with the instructors for one 3-hour session each week. Please arrive with a willingness to learn, reflect and contribute to class discussions. It is essential that you prepare thoroughly for each class by reading the assigned chapters and/or journal articles.
Private Study Expectations
You should expect to spend an additional nine (9) hours per week of private study, immersing yourself in the course material and completing the assessment requirements. Reading and preparation for each course week should be done prior to or during the early part of each course week. Students may choose to begin reading over the weekend prior to each course week, keeping a notebook of insights and questions to contribute during the week’s discussion.

Consultation
At Sheridan College, instructors make themselves available during office hours for individual consultations for a minimum of 25% of the total time spent teaching the unit. For this unit, the instructor will nominate an additional one (1) hour either before or after class to be available for individual student queries. The specific times will be set after discussions with the class on the first day.

IT Resources
The internet is an extraordinary resource for students and using it effectively contributes to the nurturing of the College’s graduate attributes in each student. We encourage you to bring your electronic devices (college-supplied or personal tablets, mobile phones, laptops) into the class as a learning resource. As a courtesy to your classmates, please keep these learning devices on “silent” and do not take phone calls during class hours.

Wireless internet access will be available for all students at the Piccadilly Square West campus, if you wish to meet there in study groups or for private study. You can also access printers, scanners and photocopiers at the office.

Location
The unit will be taught at Suite 18, 7 Aberdeen Street, Perth WA 6000
Time: TBA
Room: TBA

Learning Resources
Prescribed Text(s)

Prescribed Articles (from Unit Reader)


**Web Resources**

Microfinance Gateway Website: [http://www.microfinancegateway.org/p/site/m](http://www.microfinancegateway.org/p/site/m)

**Supplementary Reading**


Students can also find relevant journal articles in the following journals:

- Food Policy
- Journal of Agrarian Change
- Journal of Banking and Finance
- Journal of Developmental Entrepreneurship
- Journal of Development Economics
- Journal of Development Studies
- Journal of Economic Literature
- Journal of International Money and Finance
- Journal of Microfinance
- The Quarterly Review of Economics and Finance
- Third World Quarterly
- World Development

**College Library Resources**

In 2017, Sheridan College students will have direct access to four (4) major academic database collection providers, granting Sheridan College students direct onsite (IP) and remote access to:

1. **Academic OneFile** from Cengage Gale (now active)
2. **Oxford University Press Arts and Humanities Collection** (now active)
3. **EBSCO collections** (to be activated from 1 February 2017), including:
   - Business Source Premier
   - Academic Search Premier
   - Humanities International Complete
   - Science and Technology Collection
4. **Informit collections** (to be activated from 1 February 2017), including:
   - Business Collection
   - HSS Collection

**Cunningham Library**

Sheridan College is an institutional member of the Australian Council of Educational Research’s Cunningham Library.

Cunningham Library is a unique, comprehensive collection of Australian educational research material dating from the early 1900s to the present day. The vast resources of Cunningham Library offer the researcher a complete and up to date collection of educational research documents in Australia, including:
- books with over 50,000 titles, both Australian and overseas publications
- journals with over 400 titles, both Australian and overseas publications
- e-journals
- government reports & conference proceedings
- bibliographic database of educational theses
- audio, video & CD-ROM material
- educational and psychological tests
- databases, directories and research discovery tools
- web documents & e-books


Aberdeen Street Campus Reserve Collection
A growing physical reserve library of books will be maintained at the Aberdeen St campus for resources specifically chosen by lecturers for individual units. These resources will be nominated by the lecturers and purchased if there are no online options available.

Public Libraries
You will have signed up with the State Library of WA (SLWA) and the National Library of Australia (NLA) when you enrolled at Sheridan College. It takes about one week from the date of enrolment for your subscription to SLWA to become active.

The e-resources of SLWA and NLA are available online for library members (free to members of the public with an Australian residential address), including thousands of peer-reviewed journals across the full range of academic disciplines. For business these include:

- Business Advisors Guide
- EBL (EBook Library)
- EconLit
- Informit Business Collection
- Academic Search Premier
- Business Source Premier
- EBSCO
- Emerald Journals
- GIBLIN: Giblin Working Papers
- IBIS World
- MasterFile Premier
- MEDGE: Management and Environment Information
- Regional Business Books

Other Free Resources
Access to free full-text journals can also be found through the following sites, among many others:

- VOCEDplus (www.voced.edu.au/journalbrowse)
- Stanford University’s Highwire site (http://highwire.stanford.edu/lists/freeart.dtl)
- Directory of Open Access Journals (http://www.doaj.org/)
- Open Directory Project (http://www.dmoz.org/Reference/Education/Journals)

Community Memberships
If those are insufficient for research purposes, community memberships are also available at Perth higher education institutions. Research students wishing to join the libraries of Perth’s universities will be fully reimbursed by Sheridan College for their membership costs.
Community memberships are available at the following university and other higher education libraries:

- UWA [http://www.is.uwa.edu.au/about/visitors-friends/visitors#community](http://www.is.uwa.edu.au/about/visitors-friends/visitors#community)

Please note: For some universities, community members may only be able to access online resources while logging in from a terminal within the university library itself.

**Learning Support**

Any student who feels they may need special provisions for any type of disability should see an instructor during regular office hours or contact the Registrar, Mrs Christa Smith, who will help you make any necessary accommodations for academic support.

**Assessment Schedule**

<table>
<thead>
<tr>
<th>Assessment Type</th>
<th>Value</th>
<th>Due Date</th>
<th>LOs Assessed</th>
<th>GAs Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forum Discussions</td>
<td>20%</td>
<td>Weekly</td>
<td>A,B,C,D,E,F,G</td>
<td>1,2,3,4,5,6</td>
</tr>
</tbody>
</table>
| (x10)                 |       | Initial post: Wednesday, 11:59pm  
|                       |       | Follow-up: Sunday, 11.59pm       |
| Literature Review     | 30%   | Week 7, Friday, 5pm.     | A,B,C,D,E    | 1,2,3,4,5,6   |
| Examination           | 50%   | Week 13                 | A,B,C,D,E,F  | 1,2,3,4,5     |

**Explanation of Assessments**

Sheridan College assessments are designed both to measure your successful demonstration of the full range of learning outcomes within the unit, and to cultivate the Sheridan College graduate attributes.

You must submit all assessments in order to satisfy the unit requirements.

1. **Forum Discussions**

Each week specific material (chapter readings, articles, books, etc.) is assigned to be read. Based on these materials a discussion questions will be posted in Canvas for students to interact with one other. The purpose of these forums is to generate some thoughtful discussion of the reading material and assist each other in the learning process. Relevant examples from your workplace and insight from other sources greatly enhance the forums.

- Each student is expected to participate in every discussion forum each week.
- An initial posting for each discussion question is expected by Wednesday, 11:59pm each week.
• Each student is expected to post a minimum of two follow-up comments to other student’s initial postings by midnight on Sunday, 11.59pm each week.

Weekly participation in forum discussions is compulsory. Forum discussions constitute 15% of the overall assessment.

**LOs assessed: A, B, C, D, E, F, G**

<table>
<thead>
<tr>
<th>Category/Grade</th>
<th>Fail (&lt;50)</th>
<th>Pass (50-64)</th>
<th>Credit (65-74)</th>
<th>Distinction (75-84)</th>
<th>High Distinction (85+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Analysis of the Issues</td>
<td>Limited or no evidence of ability to analyse or engage with the issues in this assignment</td>
<td>Demonstrates engagement with the issues in this discussion</td>
<td>Demonstrates pronounced ability to engage with the issues in this discussion</td>
<td>Demonstrates pronounced ability to analyse the issues in this discussion</td>
<td>Demonstrates pronounced ability to analyse and evaluate the issues in this discussion</td>
</tr>
<tr>
<td>Engagement with Contemporary Leadership Scholarship</td>
<td>Limited or no evidence of engagement with scholarly viewpoints</td>
<td>Evidences engagement with a range of scholarly viewpoints</td>
<td>Show promise in task of critically evaluating a range of scholarly viewpoints</td>
<td>Demonstrates ability to critically evaluate a range of scholarly viewpoints</td>
<td>Demonstrates pronounced ability to critically evaluate and empathetically assess a range of scholarly viewpoints</td>
</tr>
<tr>
<td>Promptness and Initiative</td>
<td>Rarely participates without prompting, or does not prepare</td>
<td>Posts only initial post and shows minimal interaction</td>
<td>In most cases engages appropriately and promptly in discussions during the week</td>
<td>Engages appropriately and promptly in in forum discussions during the week</td>
<td>Fully engages throughout the week in forum discussions; interacts in a timely manner</td>
</tr>
<tr>
<td>Civility</td>
<td>Makes uncivil comments while posting</td>
<td>Civil in postings</td>
<td>Civil in postings and offers positive and constructive feedback</td>
<td>Always civil and consistently offers positive and constructive feedback</td>
<td>Always civil, and consistently offers positive and constructive feedback to all participants</td>
</tr>
<tr>
<td>Language Conventions</td>
<td>Consistently poor spelling and grammar, rendering it impossible for the reader to follow thinking from sentence to sentence</td>
<td>Errors in spelling and grammar block understanding and ability to see connections between thoughts</td>
<td>Contains several errors which may temporarily confuse the reader, but not impede overall understanding</td>
<td>May contain a few errors which may annoy the reader, but do not impede understanding</td>
<td>Consistently uses correct grammar and spelling</td>
</tr>
</tbody>
</table>

2. Literature Review
The literature review is designed to immerse you in the literature relating to microfinance environment of a specific country in the Indian Ocean World. You will be required to identify and review eight (8) readings relating to that country’s experience of microfinance, and to prepare a literature review of those readings. If you are a third year student, you will be required to research twelve (12) articles on the same country and incorporate these into the review. The literature review should be 1,500 words in length (2,000 words for third year students), and is worth 35% of the total mark. It is due Friday, 5:00pm of week 3.

**LOs assessed: A, B, C, D, E**
<table>
<thead>
<tr>
<th>Category/Grade</th>
<th>Fail (&lt;50)</th>
<th>Pass (50-64)</th>
<th>Credit (65-74)</th>
<th>Distinction (75-84)</th>
<th>High Distinction (85+)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Search &amp; Selection</strong></td>
<td>No evidence of systematic or sufficient research; No use of databases, experts, handbooks, and web resources; Poor selection of materials</td>
<td>Evidence of a limited search; Limited use of databases, experts, handbooks and web resources; A few well-selected materials, but mostly non-scholarly resources</td>
<td>Evidence of a basic search of some databases and resources; Some use of databases, experts, handbooks, and web resources; Some use of high-quality materials</td>
<td>Evidence of ability in search and selection of material; Frequent use of databases, experts, handbooks and web resources; Selection of quality material</td>
<td>Evidence of a broad search and selection of material; Consistent use of databases, experts, handbooks and web resources; Selection of high quality material, like peer-reviewed articles</td>
</tr>
<tr>
<td><strong>Synthesis</strong></td>
<td>No historical context given; Poor analysis of topic; Key ambiguities and definitions missing</td>
<td>Evidences engagement with historical context, analysis and review of key terms and ambiguities</td>
<td>Shows promise in engagement with historical context, emerging new direction in the literature, critical analysis and review of key terms and ambiguities</td>
<td>Demonstrates ability in evaluating historical context, emerging new directions in the literature, critical analysis and review of key terms and ambiguities</td>
<td>The research is situated in broader scholarly literature or in a historical context; Effective examination leads to statement of new direction for research; Ambiguities are acknowledged but perhaps only partially resolved</td>
</tr>
<tr>
<td><strong>Breadth &amp; Scope</strong></td>
<td>Does not discuss the criteria for inclusion or exclusion</td>
<td>Evidences discussion of the reasons for included and excluded literature</td>
<td>Shows promise in discussing some of the reasons for included and excluded literature</td>
<td>Demonstrates ability in discussing some of the reasons for included and excluded literature</td>
<td>Explains why specific topics and materials are used; Gives some criteria for inclusion and exclusion of sources</td>
</tr>
<tr>
<td><strong>Justification/Significance</strong></td>
<td>No comments made about the practical or scholarly significance of prior research</td>
<td>Either practical or scholarly significance are reviewed, but not both</td>
<td>Some of the practical and scholarly significance of prior research are reviewed</td>
<td>Both the practical and scholarly significance of prior research are reviewed</td>
<td>Both the practical and scholarly significance of prior research are reviewed and critiqued</td>
</tr>
<tr>
<td><strong>Methodology</strong></td>
<td>Research methods not discussed</td>
<td>Research methods discussed but taken at face value</td>
<td>Research methods reviewed and shows promise in connecting them to proposed research</td>
<td>Identifies research methods and demonstrates ability to connect them to proposed research</td>
<td>Identifies research methods and demonstrates pronounced ability to connect them to proposed research</td>
</tr>
<tr>
<td><strong>Style &amp; Format</strong></td>
<td>Style/format standards not applied; Sources plagiarised; Clarity compromised by errors</td>
<td>Inconsistent style and format; Lacks precision in use of quotations and citation of sources</td>
<td>Few errors of style and format; Most sources documented correctly</td>
<td>Style and format standards consistently applied; Accurately documented</td>
<td>Models language, style, and format of scholarly literature; Publishable</td>
</tr>
<tr>
<td><strong>Language Conventions</strong></td>
<td>Numerous mechanical errors, making comprehension almost impossible</td>
<td>Frequent mechanical errors; Ineffective transitions and flow from point to point</td>
<td>Generally follows mechanical conventions, but with some minor errors; Appropriate transitions</td>
<td>Few mechanical errors; Good flow and strong transitions increase comprehensibility</td>
<td>Free of mechanical errors; Smooth flow and effective transitions</td>
</tr>
</tbody>
</table>

*Adapted from a rubric developed by faculty at Andrews University resources – [www.andrews.edu](http://www.andrews.edu), which was in turn adapted from Boote, D.N. & P. Belle. 2005. Scholars before Researchers: On the centrality of the dissertation literature review in research preparation. Educational Researcher. 24:6. 3-15.*
3. Final Examination
The final examination for this unit will take place on Wednesday of week 5 and will comprise three essays, chosen from five questions that cover the material delivered in the unit. The examination is compulsory and constitutes 50% of the assessment. Duration of the examination is 2 hours.

LOs assessed: A, B, C, D, E, F
Guidelines for Written Assignments
These general guidelines will assist you in preparing and writing your assignments. Your instructor will discuss these in greater detail before you commence your assignment. If you have any questions please ask your instructor to assist you. Do not ask other students, as they may not give you the correct information.

Presentation
- The assignment must be typed on A4 paper with 1.5 or 2-line spacing and a 3cm margin at the top, bottom and right hand side to allow for marker's comments. Headings should be used to identify the main points in your discussion and may be underlined.
- Your assignment should be grammatically correct and well punctuated. A high standard of written English is expected and your assignments should be clear, concise, neatly presented and easy to read. Failure to comply with these requirements may result in a significant loss of marks.

Academic Integrity
- Your assignment must be your own original piece of work and not that of another student or previously submitted work for another subject. Please be aware that there are serious penalties for handing in assignments that have been copied from another source (plagiarism). Your lecturer will discuss this with you during your class. Please note also that Sheridan College deploys plagiarism-detection mechanisms. The Sheridan College Academic Integrity Policy is found at http://sheridan.edu.au/index.php/home/policy-library.
- You are expected to acknowledge the source of your ideas and expressions used in your written work. Students at Sheridan College are required to use the APA Referencing style. A guide to using the APA referencing style is posted on Canvas.

Submission
- Your assignment should be submitted to your instructor by the date specified. If you require an extension of time, it is your responsibility to contact your lecturer before the due date, and provide documentation from a medical practitioner, or the student counsellor as to why you cannot adhere to the stated due date.
- Any assignment submitted after the due date without the instructor’s permission will be subject to a deduction of 10% of the original mark for each working day (including weekends) for which it is late. Assignments submitted more than one week late will only be accepted with a current medical certificate, which must be dated on the day of the illness.
- You must keep a copy of the completed assignment when you submit the original document for marking.
- If you are in doubt about any of these requirements, you should discuss them with your instructor who will clarify any misunderstanding.
- All assignments must be submitted to assignments@sheridan.edu.au.

Assessment Moderation
- Your major assessment may also be marked by an external examiner, in addition to your instructor. This is common practice in higher education and is designed to ensure that your marks are equivalent to students being assessed at other higher education institutions.
<table>
<thead>
<tr>
<th>WEEK</th>
<th>TOPICS COVERED</th>
<th>READINGS</th>
<th>ASSESSMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Welcome</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.1; Hulme &amp; Arun (2009) ch.1,10</td>
<td>Forum Discussions</td>
</tr>
<tr>
<td></td>
<td>Introduction to Microfinance</td>
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<tr>
<td>2</td>
<td>Microfinance Instruments</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.3-6</td>
<td>Forum Discussions</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Reader:</strong> Fikkert (2005)</td>
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<tr>
<td>3</td>
<td>Benefits I: Microfinance and Poverty</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.2</td>
<td>Forum Discussions</td>
</tr>
<tr>
<td></td>
<td>Reduction</td>
<td><strong>Reader:</strong> Gulyarni &amp; Talukdar (2010); Imai et al (2012); Korth et al (2012)</td>
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<td>4</td>
<td>Benefits II: Microfinance and Women</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.7</td>
<td>Forum Discussions</td>
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<td><strong>Reader:</strong> D’Espallier et al (2011); Garikiparti (2008); Ngo &amp; Wahhaj (2012); Rai &amp; Ravi (2011)</td>
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<td><strong>In-Trimester Study Week</strong></td>
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<td>Microfinance</td>
<td><strong>Reader:</strong> Deloach &amp; Lamanna (2011); Duvendack &amp; Palmer-Jones (2012); Marr (2012); Pitt (2012)</td>
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<td>6</td>
<td>Monitoring II: Regulating Microfinance</td>
<td><strong>Text(s):</strong> Hulme &amp; Arun (2009) ch.12</td>
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<td>institutions</td>
<td><strong>Reader:</strong> Rosenberg (2008); Cull et al (2011); Johnson (2013)</td>
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<td>Issues in Microfinance I: Commercialisation,</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.8</td>
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<td>overindebtedness</td>
<td><strong>Reader:</strong> Assefa et al (2013); Monroy &amp; Huerga (2013); Montgomery &amp; Weiss (2011); Rankin (2013)</td>
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<td>Issues in Microfinance II: Sustainability,</td>
<td><strong>Text(s):</strong> Armendáriz &amp; Morduch (2010) ch.10</td>
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<td>the GFC</td>
<td><strong>Reader:</strong> Bateman, M. (2010); Bateman &amp; Chang (2012); Dyal-Chand (2011); Harper (2011); Karnani (2011); Sinclair (2012)</td>
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<td>Critics of Microfinance/Worldview Analysis</td>
<td><strong>Reader:</strong> Bateman, M. (2010); Bateman &amp; Chang (2012); Dyal-Chand (2011); Harper (2011); Karnani (2011); Sinclair (2012)</td>
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<td>Microfinance in Australia</td>
<td><strong>Reader:</strong> Burkitt &amp; Sheehan (2009); Corrie (2011)</td>
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<td>The Future of Microfinance</td>
<td><strong>Text(s):</strong> Hulme &amp; Arun (2009) ch.9,14</td>
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<td><strong>Reader:</strong> Hudak (2012); Johnson &amp; Arnold (2012); Sonne (2015)</td>
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