



## **Finance and Development 2024**

May 16-17, 2024

**Internationales Wissenschaftsforum Heidelberg,  
Hauptstraße 242, 69117 Heidelberg**

**Tentative Program  
(this version: 29.04.2024)**

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### **Thursday May 16**

- 13:30            Registration
- 14:10            Welcome by Stefan Klonner (Heidelberg University) and Lukas Menkhoff (IFW Kiel)
- 14:15            Keynote: “Credit Contracts, Business Development and Gender”  
Selim Gulesci (University College Dublin)
- 15:30            “Income Risk, Precautionary Saving, and Loss Aversion – An Empirical Test”  
  
Presenter: Sebastian Schneider (MPI Bonn)  
Discussant: Stefan Trautmann (Heidelberg University)
- 16:30            Coffee break
- 17:00            “Gendered Access to Finance: The Role of Team Formation, Idea Quality, and Implementation Constraints in Business Evaluations”  
Presenter: Kristina Czura (Groningen University)  
Discussant: TBA



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18:00            “The Impact of Savings Groups on Poverty, Female Empowerment, and Financial Inclusion: Evidence from Rural Peru”

Presenter: Martin Valdivia (GRADE, Lima)

Discussant: Lisa Spantig (RWTH Aachen)

19:00            Workshop dinner at “Sudpfanne”, Hauptstraße 221, Heidelberg

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### Friday May 17

09:00            “Sovereign Default and International Trade: The Mitigating Effects of Export Credit Insurance”

Presenter: Thilo Kroeger (University of Copenhagen)

Discussant: Philipp Harms (Mainz University)

10:00            “Regional Favoritism in Access to Credit”

Presenter: Laurent Weill (Strasbourg Business School)

Discussant: Axel Dreher (Heidelberg University)

11:00            Coffee break

11:30            “Remittances and Financial Sector Dynamics”

Presenter: Peter Karlström (CEMLA, Mexico City)

Discussant: Robert Lensink (Groningen University)





- 12:30            Lunch
- 13:30            “Crowding-in or Crowding-out: The effect of Anticipatory Cash Transfers on Households’ Investments in Climate Adaptation”  
Presenter: Lukas Mogge (RWI, Essen)  
Discussant: Alexandra Avdeenko (University of Heidelberg)
- 14:30            Coffee break
- 15:00            “Does Social Identity Constrain Rural Entrepreneurship? The Role of Financial Inclusion”  
Presenter: Sandhya Garg (Institute of Economic Growth, New Delhi)  
Discussant: Lore Vandewalle (Graduate Institute, Geneva)
- 16:00            “Measuring the Cost of Digital Financial Services: A Comparison of Methods”  
Presenter: Xavier Giné (World Bank)  
Discussant: Tim Kaiser (University of Kaiserslautern-Landau)
- 17:00            End of workshop
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