

First Research Days on Financial Inclusion
November 20 and 21, 2019 - CESAG, Dakar, Senegal
"Inclusive Finance and Digital Technologies"

CALL FOR PAPERS

As part of the second edition of the Financial Inclusion Week in the West African Economic and Monetary Union (UEMOA), CESAG is launching its first Research Days on Financial Inclusion (JRI). These scientific days are dedicated to CESAG's role as an international public institution acting on behalf of UEMOA Member States and specialized in training, research and development in applied economics and management sciences.

More specifically, through the Financial Inclusion Research Days, CESAG aims to create a fruitful platform for multilateral discussions and exchanges between professionals in the field, researchers from all walks of life and actors from regional or international institutions responsible for regulating and promoting the sector. This will ultimately enhance the quality of scientific production and contribute to the promotion of applied research and action research on the theme of financial inclusion and its challenges in the economic development of UEMOA.

The first 2019 edition of JRI is under the theme ***"Inclusive Finance and Digital Technologies "*** and aims to enrich the debate on the issues of economic and financial inclusion in the digital age . Indeed, recent research, including that conducted by the World Bank, advocates digital financial inclusion as a lever for increasing productivity and reducing poverty, while other research more critical stress out the deregulation of the financial system subsequent to the advent of digital technologies. On the other hand, if digital technologies allow financial organizations to play on transaction costs in order to be increasingly efficient without undermining the objectives of financial inclusion ¹, we should question the issues and challenges in order to update current practices and strategies for sustainable inclusive finance. Also, the inclusion of research topics related to inclusive finance and digital science into the agenda of researchers is nowadays essential in many respects.

RESEARCH TOPICS

Contributors are invited to submit papers on:

- Audit of digital and decentralized financial systems
- The future of monetary policies in the digital age
- The digital economy and the effectiveness of national policies and institutions
- Economic and financial education
- The efficiency and transparency of digital financial services
- Digital entrepreneurship
- State of play of policies, strategies, regulatory framework of the transition to the digital age
- Ethics in financial services and technologies
- The impact of financial technologies on microfinance institutions

¹ Songwe, V. (2019). L'Afrique à l'ère du numérique : la technologie peut être un tremplin vers une croissance plus rapide et plus inclusive. *Finance et Développement*, juin 2019, 27-29.

- Accounting for electronic money platforms
- The digitization of informal finance
- Digitization of insurance, social security (insurtech), regulatory (legaltech) services
- Social responsibility of digital financial services players
- The sociology of organizations in the digital age
- Digital Technology and Quality of Human Capital
- Trusted third party platform development
- Financing social inclusion
- Financing of productive units in the rural and agricultural world
- Risk Management and Blockchain
- The business model of organizations in the digital age
- The potential of Islamic financial institutions to achieve financial inclusion
- The economic consequences of mobile services and technologies
- The challenges of digitizing financial services
- Instruments, means of payment and financial technology
- Alternative financing models (crowdfunding, crowlending) and the development of VSEs / SMEs in Africa
- Investment policies in digital technologies of public, private and parapublic organizations
- Blockchain technologies and the future of currencies
- Information and communication technologies and performance of small and medium-sized enterprises
- Financial Technologies and State Sovereignty
- Digital technologies and the development of financial markets
- Digital technologies and education reforms

REGISTRATION FOR THE DAYS

Registration for the days gives the right to participate in all the activities as well as coffee breaks and lunches.

Registration fees for the days

	Early bird registration - Advance rate (before October 30, 2019)	Night owls registration - Standard rate (after October 30, 2019)
PhD Candidate	XOF 25,000	XOF 35,000
Lecturer - Researcher	XOF 50,000	XOF 70,000
Professional	XOF 150,000	XOF 200,000

The registration fees must be paid using the information of the following bank account:

Bank account reference

Payment by transfer from overseas	Payment by transfer or cash
BCEAO account SN000 01001 000000800101 22 SWIFT: BCAOSNDA	ECOBANK account SN094 01001 121000040301 47 SWIFT: ECOSNDA

SUBMISSION OF PAPERS - DATES TO REMEMBER

October 10, 2019: the paper proposals will be sent by email to the addresses below:

To: jri@cesag.edu.sn
cc: aby.sane@cesag.edu.sn

October 20, 2019: decision of acceptance or refusal to the authors justified by the readers' reports

November 5, 2019: The complete version of the papers written in French or in English must be sent in PDF or Word version:

To: jri@cesag.edu.sn
cc: aby.sane@cesag.edu.sn

FORMAT OF CONTRIBUTIONS AND DRAFTING STANDARDS

Contributions may take the following formats:

- Research article;
- popularization article;
- Reflection article
- case studies and executive summary;
- poster;
- Fact sheet.

The paper proposals are written in the form of a long abstract of at least 2 pages and a maximum of 6 pages paired, if necessary, with a bibliography presented on maximum one page. They must be Times New Roman, size 12, single spaced.

Complete papers in the form of articles must not exceed 25 pages (figures, tables, bibliographical references and appendixes included) and will contain an abstract of not more than 400 words. They will be written in Times New Roman font, size 12, single spaced and adopt the APA format (6th edition).

Papers judged to be the best by the Scientific Committee will be proposed for review by the reading committee of guest editors.

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