

Alice Carter BSc (Hons)

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RESEARCH INTERESTS :

My current research is centred around the extent to which accessibility to credit facilities from Microfinance Institutions influence the growth of youth owned small and micro enterprises.

EDUCATION :

2015 – date **PhD in Finance**
University of Bradford
Supervised by Professor P Ennies
Due for submission June 2020

Thesis title: *The Relationship between Micro Finance Strategies and the Growth of Youth Enterprises.*

Projects: *Assessing the effect of credit access strategies of microfinance institution influence the growth of youth owned small and micro enterprises. Examining the effect of micro savings strategies from microfinance institutions on growth of youth owned small and micro enterprises. Establishing the influence of capacity building strategies of microfinance institutions on growth of youth owned small and micro enterprises. Establishing the effect of Entrepreneurial Intensity (E.I) on the SMEs growth of youth enterprises. Establishing the moderating effect of entrepreneurial intensity on the relationship between; a) Credit access strategies and growth of youth enterprises, b) Micro savings strategies and growth of Youth Enterprises, c) Capacity access strategy and growth of Youth Enterprises.*

2012 – 2015 **BSc (Hons) in Accounting and Finance (First Class Honours)**
University of Bradford

Modules studied included Capital Markets, Investment and Finance, Auditing, Corporate Reporting, Taxation and Company Law and Administration

2010 – 2012 **A Level Maths (A), Physics (A) and English Literature (A)**
Bradford College

RESEARCH EXPERIENCE :

Aug 2016 - Sep 2016 **Amhara Credit and Savings Institution, Ethiopia**

I completed this placement at Amhara, a leading international Microfinance organisation in Ethiopia. This gave me an insight into the latest techniques used by international microfinance institutions, provided by practitioners from the NGO partners ADA, BRS, CERISE and SOS Faim; together with knowledge of daily realities of micro-finance on the field.

RESEARCH EXPERIENCE (CONT.):

Sep 2015 – Oct 2015 **ASA Research and Development, Bangladesh**

I was involved in a placement by the world's leading Microfinance organisation ASA at their London office. Together with the management team I was exploring issues of microfinance theory and practice, ethics, governance, project management and social business.

WORK HISTORY:

2015 – date **Post Graduate Demonstrator, Business and Microfinance**
University of Bradford

- Attending during classes to assist the Session Leader in instructing the students (i.e. acting as a “teaching assistant” or “demonstrator”) and in addition, some marking of student work.
- Assisting/giving guidance to students who are carrying out practical exercises.
- Having an awareness of health and safety implications of procedures, and ensuring students maintain a safe environment.
- Providing some limited factual feedback to students and feeding back to the Session Leader.
- Ensuring rooms and equipment are ready for demonstrations prior to the start of sessions.

ADDITIONAL SKILLS:

- Solid subject knowledge of microfinance, industry experience through placements and teaching assistant work, and relevant qualifications and accreditations to match.
- Proven ability to engage learners actively during sessions and to support learner attainment which my references will confirm.
- Confident in applying a range of teaching techniques and technologies for learner success.

PROFESSIONAL MEMBERSHIPS:

The Microfinance Association – student member

REFERENCES:

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PHD SYNOPSIS:

Lack of access to adequate credit for working capital and long-term investment purpose has been cited as one of the major constraints that SMEs face in their operations in Kenya and other developing countries. Access to finance is essential to the survival and performance of any business enterprise. Nondi and Achoki, (2006), in a survey of financial management problems in small hotels and restaurants in Kenya, found that 26 percent of these establishments reported lack of working capital as the most serious problem they face in their operations.

In this study, the moderating effect of entrepreneurial intensity on the relationship between micro finance strategies and the growth of youth enterprises will be undertaken. However, there is a paucity of studies in Kenya that have assessed the moderating effect of entrepreneurial intensity on the relationship between microfinance strategies and the growth of youth enterprises, thus proposal of this study in to undercover