



## SYLLABUS

Academic year 2024-2025

### 1. Information regarding the programme

1.1. Higher education institution	Universitatea Babeş-Bolyai
1.2. Faculty	Faculty of Business
1.3. Department	Business
1.4. Field of study	Business Administration
1.5. Study cycle	Bachelor
1.6. Study programme / Qualification	Business Administration in Hospitality Services

### 2. Information regarding the course

2.1. Name of the course	Microfinance of hospitality services						
2.2. Code	ILE0059						
2.3. Course coordinator	Lect. Cristina Balint, PhD						
2.4. Seminar coordinator	Lect. Cristina Balint, PhD						
2.5. Year of study	3	2.6. Semester	2	2.7. Type of evaluation	E	2.8. Type of course	mandatory

### 3. Total estimated time (hours/semester of didactic activities)

3.1. Hours per week	4	Of which: 3.2. lecture	2	3.3 seminar/laboratory	2
3.4. Total hours in the curriculum	48	Of which: 3.5. lecture	24	3.6. seminar/laboratory	24
Time allotment:					hours
Learning using manual, course support, bibliography, course notes					30
Additional documentation (in libraries, on electronic platforms, field documentation)					30
Preparation for seminars/labs, homework, papers, portfolios and essays					30
Tutorship					2
Evaluations					2
Other activities:					8
3.7. Total individual study hours					102
3.8. Total hours per semester					150
3.9. Number of ECTS credits					6

### 4. Prerequisites (if necessary)

4.1. curriculum	
4.2. competencies	

### 5. Conditions (if necessary)

5.1. for the course	classroom with computer and projector;
5.2. for the seminar /lab activities	classroom with computer and projector;



## 6. Specific competencies acquired

Professional competencies	<p>C1. Gathering, processing, and analysing economic data for business management C1.2. Identificarea metodelor concrete de culegere a datelor, prelucrare și analiză a acestora în funcție de diferite situații specifice și condiții de desfășurare a activității firmei</p> <p>C4. Implementing business development strategies in the hospitality industry C4.1. Descrierea, definirea și caracterizarea strategiilor ce pot fi implementate în activitatea organizațiilor din industria ospitalității C4.2. Analiza situației actuale, selectarea și propunerea unor alternative strategice de dezvoltare a activității firmei</p>
Transversal competencies	<p>CT1. Implementation of ethical principles, norms, and values within one's own rigorous, effective, and responsible working strategy</p>

## 7. Objectives of the course (outcome of the acquired competencies)

7.1. General objective of the course	Presentation of the microfinance programs correlated with the accommodation proprieties and their geographical localization
7.2. Specific objective of the course	<ul style="list-style-type: none"> <li>• General information regarding microfinance</li> <li>• Advantages and disadvantages of the microfinance programs</li> <li>• The correlation between the accommodation proprieties and the types of financing programs</li> </ul>

## 8. Content

8.1. Course		Teaching Method	Remarks
1	Basic information regarding microfinance of hospitality facilities	interactive discussion	
2	Financing schemes for the hospitality facilities – part I	interactive discussion	
3	Financing schemes for the hospitality facilities – part II	interactive discussion	
4	The need of financing for hospitality facilities	interactive discussion	
5	Supply and demand of hospitality facilities in microfinance	interactive discussion	
6	The financing of the accommodation proprieties – general information	interactive discussion	
7	The existing financing programs for the accommodation proprieties	interactive discussion	
8	The attractiveness of the financing programs for hospitality facilities	interactive discussion	
9	Microfinance – SWOT analysis (part I)	interactive discussion	



10	Microfinance – SWOT analysis (part II)	interactive discussion	
11	Evaluation methods of the microfinance impact in the tourism sector	interactive discussion	
12	The future of microfinance for the hospitality facilities	interactive discussion	
Bibliography		<p>1. Arun, T. and D. Hulme (2003), ‘Balancing supply and demand – the emerging agenda for microfinance institutions’, <i>Journal of Microfinance</i>, 5(2).</p> <p>2. Ellis, F. (2000), <i>Rural Livelihoods</i>, Oxford: Oxford University Press.</p> <p>3. Fafchamps, M. (1995), <i>Risk Sharing, Quasi-Credit and the Enforcement of Informal Contracts</i>, Stanford University.</p> <p>4. Green, C. J., Kirkpatrick, C. H. and Murinde, V. (eds) (2005) <i>Finance and Development, Surveys of Theory, Evidence and Policy</i>, Cheltenham: Edward Elgar Publishing Ltd.</p> <p>5. Morduch, J. (2000), ‘The microfinance schism’, <i>World Development</i>, 28(4), 617–29.</p> <p>6. Wright, G. (1999), ‘Examining the impact of microinsurance services – increasing income or reducing poverty?’, <i>Small Enterprise Development</i>, 10(1), 38–47.</p> <p>7. Reprinted from J. Green, C. H. Kirkpatrick and V. Murinde (eds) (2005), <i>Finance and Development</i>, Cheltenham: Edward Elgar, pp. 304–14</p>	



8.2. Seminar/laboratory		Teaching Method	Remarks
1	Microfinance programs for the Romanian accommodation properties	interactive discussion	2 seminars
2	Regulation regarding the Romanian accommodation properties	interactive discussion	2 seminars
3	The need for microfinance programs for the Romanian accommodation properties	interactive discussion	2 seminars
4	Advantages and disadvantages of the microfinance programs	interactive discussion	2 seminars
5	Microfinance supply and demand	interactive discussion	2 seminars
6	The correlation between the microfinance programs and the type of accommodation properties	interactive discussion	2 seminars
Bibliography	1. Adams, D., Graham, D. and von Pischke, J. D. (1984). <i>Undermining rural development with cheap credit</i> . Boulder, CO: Westview Press. 2. Brugger, E., and Rajapatirana, S. (1995). <i>New perspectives on financing small business in developing countries</i> . San Francisco: ICS Press. 3. Morduch, J. (1999). The microfinance promise. <i>Journal of Economic Literature</i> , 37 4. Otero, M. and Rhyne, E. (1994). <i>The new world of microenterprise finance</i> . West Hartford, CT: Kumarian Press. 5. Woller, G., Dunford, C., and Woodworth, W. (1999). Where to microfinance? <i>International Journal of Economic Development</i> . 6. LEGE nr.240 din 15 iulie 2005 privind societățile de microfinanțare 7. Chu, Michael (1998), 'Key Issues of Development Finance', Somerville, Mass: ACCION International. 8. Von Pischke, J. D., Dale W. Adams, and Gordon Donald (eds) (1983), <i>Rural Financial Markets in Developing Countries: Their Use and Abuse</i> , Baltimore, Md.: The Johns Hopkins University Press.		

### 9. Corroborating the content of the course with the expectations of the epistemic community, professional associations and representative employers within the field of the program

- Knowledge of various types of microfinance
- Understanding the criteria on which the microfinance programs can rely on
- The ability to correlate a certain type of accommodation property with the needed type of microfinance program in order to achieve the desired result

### 10. Evaluation

- The evaluation criteria remains the same for all exams sessions;
- In order to be able to cumulate the points obtained during the semester, it is mandatory to obtain minimum 5 (five) in the final exam.

Type of activity	10.1 Evaluation criteria	10.2 Evaluation method	10.3 Weight in the final
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			grade
Course	<ul style="list-style-type: none"> <li>• correct logical and coherent application of the concepts learned</li> <li>• logical and accurate explanation and interpretation of the results;</li> </ul>	Final exam	50% (only if the grade obtained is minimum 5)
Seminar	<ul style="list-style-type: none"> <li>• the ability to apply concepts learned in practice</li> <li>• correct logical and coherent application of the concepts learned</li> <li>• economic explanation of the results;</li> <li>• interest in the individual preparation throughout the whole semester</li> </ul>	Project (both submitted and presented)	35%
		Task (during the semester)	15%
10.6. Minimum performance standard			
<ul style="list-style-type: none"> <li>• knowledge of basic terms and their application;</li> <li>• economic interpretation of the obtained results</li> </ul>			

**Date**  
04.04.2024

**Course coordinator**  
Lect.dr. Cristina BALINT

**Seminar coordinator**  
Lect.dr. Cristina BALINT

**Date of approval**  
17.04.2024

**Head of department**  
Prof.dr. Ioan Cristian CHIFU

