



COURSE DESCRIPTION
Microfinance of hospitality services
Academic year 2026-2027

1. Programme-related data

1.1. Higher Education Institution	Babeș-Bolyai University
1.2. Faculty	Business
1.3. Department	Business
1.4. Field	Business Administration
1.5. Level of study	Bachelor
1.6. Degree programme / Qualification	Business Administration in Hospitality Services / Bachelor in Economic Studies
1.7. Form of education	Full time

2. Information regarding the discipline

2.1. Name of the discipline	Microfinance of hospitality services			Codul disciplinei	ILE0059
2.2. Course coordinator	Lect. Cristina Balint, PhD				
2.3. Seminar coordinator	Lect. Cristina Balint, PhD				
2.4. Year of study	3	2.5. Semester	2	2.6. Type of assessment	Exam
2.7. Course status	Compulsory			2.8. Course type	Domain discipline (DD)

3. Total estimated time (hours per semester of teaching activities)

3.1. Number of hours per week	3	of which: 3.2. course	2	3.3. seminar/ laboratory/ project	1
3.4. Total of hours in the curriculum	36	of which: 3.5. course	24	3.6. seminar/ laboratory	12
Time allocation for individual study (IS) and self-taught activities (ST)					hours
Learning from textbooks, course materials, bibliography, and notes (IS)					35
Additional research in the library, on subject-specific electronic platforms, and on-site					25
Preparing seminars/ laboratories/ projects, assignments, reports, portfolios, and essays					35
Tutoring (professional guidance)					2
Examinations					2
Other activities					15
3.7. Total hours of individual study (IS) and self-taught activities (ST)				114	
3.8. Total hours per semester				150	
3.9. Number of credits				6	

4. Prerequisites (where applicable)

4.1. curriculum-related	
4.2. skills-related	

5. Specific conditions (where applicable)

5.1. course-related	classroom with computer and projector
5.2. seminar/laboratory-related	classroom with computer and projector

6.1. Competencies resulting from the completion of the degree programme

Professional competencies	
Competency code	Competency
PC1	Gathering, processing, and analysing economic data for business management.
PC4	Implementing business development strategies in the hospitality industry.
Transversal competencies	
Competency code	Competency
TC1	Implementing professional and ethical principles, norms and values within one's own rigorous, efficient and responsible strategy of work.

6.2. Learning outcomes relevant to the degree programme

Learning outcomes targeted by the subject		
Competency code	Knowledge and comprehension	Specific academic skills
PC1 PC4 TC1	17.The graduate has general knowledge in the macro- and micro-economic areas, with an impact on business life and on the enterprises in the hospitality and tourism sector.	17.The graduate demonstrates that their ability to identify and analyse the elements of the micro- and macro-marketing environment.

7. Subject-specific learning outcomes

Knowledge and understanding
1. The student researches the impact of microfinance in the hospitality services sector, looking at how small business financing programs contribute to poverty reduction and local economic development by supporting entrepreneurship and increasing employment opportunities
Specific academic skills
1. The student monitors the impact of microfinance programs on local economic development in tourist areas, conducting detailed analyses of the financial needs of local communities and small hospitality businesses to support sustainable economic growth and equal access to financial opportunities

8. Contents

8.1. Course	Teaching and learning methods	Remarks
Basic information regarding microfinance of hospitality facilities	Interactive presentation, multimedia, exemplification	1 lecture
Financing schemes for the hospitality facilities	Interactive presentation, multimedia, exemplification	2 lectures
The need of financing for hospitality facilities	Interactive presentation, multimedia, exemplification	1 lecture
Supply and demand of hospitality facilities in microfinance	Interactive presentation, multimedia, exemplification	2 lectures
The existing financing programs for the accommodation proprieties	Interactive presentation, multimedia, exemplification	2 lectures
The attractiveness of the financing programs for hospitality facilities	Interactive presentation, multimedia, exemplification	1 lecture
Microfinance – SWOT analysis	Interactive presentation, multimedia, exemplification	1 lecture
The future of microfinance for the hospitality facilities	Interactive presentation, multimedia, exemplification	2 lectures

Bibliography		
1. Arun, T. and D. Hulme (2003), 'Balancing supply and demand – the emerging agenda for microfinance institutions', <i>Journal of Microfinance</i> , 5(2). 2. Ellis, F. (2000), <i>Rural Livelihoods</i> , Oxford: Oxford University Press. 3. Fafchamps, M. (1995), <i>Risk Sharing, Quasi-Credit and the Enforcement of Informal Contracts</i> , Stanford University. 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. 5. Morduch, J. (2000), 'The microfinance schism', <i>World Development</i> , 28(4), 617–29. 6. Wright, G. (1999), 'Examining the impact of microinsurance services – increasing income or reducing poverty?', <i>Small Enterprise Development</i> , 10(1), 38–47. 7. Reprinted from J. Green, C. H. Kirkpatrick and V. Murinde (eds) (2005), <i>Finance and Development</i> , Cheltenham: Edward Elgar, pp. 304–14.		
8.2. Seminar/ laboratory	Teaching and learning methods	Remarks
Presentation of the evaluation method and the structure of the project	Exemplification, discussions	1 seminar
Microfinance programs for the Romanian accommodation properties	Exemplification, discussions	1 seminar
The need for microfinance programs for the Romanian accommodation properties	Exemplification, discussions	1 seminar
Risks in microfinance	Exemplification, discussions	1 seminar
Advantages and disadvantages of the microfinance programs	Exemplification, discussions	1 seminar
Project presentation	Exemplification, discussions	1 seminar
Bibliography		
1. Arun, T. and D. Hulme (2003), 'Balancing supply and demand – the emerging agenda for microfinance institutions', <i>Journal of Microfinance</i> , 5(2). 2. Ellis, F. (2000), <i>Rural Livelihoods</i> , Oxford: Oxford University Press. 3. Fafchamps, M. (1995), <i>Risk Sharing, Quasi-Credit and the Enforcement of Informal Contracts</i> , Stanford University. 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. 5. Morduch, J. (2000), 'The microfinance schism', <i>World Development</i> , 28(4), 617–29. 6. Wright, G. (1999), 'Examining the impact of microinsurance services – increasing income or reducing poverty?', <i>Small Enterprise Development</i> , 10(1), 38–47.		

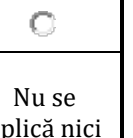
9. Evaluation

The same evaluation criteria are maintained for all exams sessions. The components of the evaluation process carried out during the semester cannot be recovered/redone in the examination sessions. To be able to accumulate the points obtained during the semester, it is mandatory to obtain a minimum of 5 (five) in the final exam (written/oral).

Type of activity	9.1 Evaluation criteria	9.2 Evaluation methods	9.3 Percentage in the final grade
9.4. Course	- correct logical and coherent application of the concepts learned - logical and accurate explanation and interpretation of the results;	Exam (during the examination period)	50%
9.5. Seminar/ laboratory	- the ability to apply concepts learned in practice - correct logical and coherent application of the concepts learned - economic explanation of the results;	Project (during the semester)	35% (compulsory to be presented)
		Application test (during the semester)	15%

	- interest in the individual preparation throughout the whole semester		
9.6 Minimum standard for passing			
- knowledge of the basic terms and their application - economic interpretation of the obtained results			

10. SDG labels (Sustainable Development Goals)

	●	Sustainable Development Generic Label						
								
			●					
								Nu se aplică nici o etichetă

Date of entry:	Signature of course coordinator	Signature of seminar coordinator
22.05.2026	Lect. Cristina Balint, PhD	Lect. Cristina Balint, PhD
Date of approval in the department:	Signature of the head of department	
27.05.2026	Prof. Ioan Cristian CHIFU, PhD	