



# International Development: Entrepreneurship & Inclusive Finance

## Course Details

**Course Designator & Number: SNGL 4002**

**Number of Credits: 4**

**Language of Instruction: French**

**Contact Hours: 60**

**Instructor: Aicha Awa BA, M.A.**

**Sidy Lamine Ndiaye, M.A.**

## Course Description

The Political Economy of International Development (PIED) critically explores the role of the international development agenda, with a specific focus on its impact on the African continent. Students will acquire knowledge on the foundation of this agenda while capturing the complexity and paradoxes of its implementation. Students will also build on this understanding to analyze the power relationships at stake between the various actors (donors, governments, international institutions, development beneficiaries, private sector, etc.). Grounded in a theoretical approach, this course will nevertheless explore practical case studies and experiences to favor in-depth analysis.

This course will dedicate particular attention to the social experiences of the populations in developing countries from a political and historical perspective. Furthermore, students will be better inclined to critically appreciate the contribution of institutional mechanisms in the bi-lateral, multilateral, and non-government sectors in the development of Sub-Saharan African nations. Students will examine multidisciplinary ways of thinking that can be used to synthesize and analyze local, national, and global issues, and the connections among these experiences.

This course will then examine constructs of inclusive finance in developing countries in general and Senegal in particular. It will challenge students to understand development policy strategies and tools that use inclusive finance, particularly microfinance, as a strategy for economic growth in the fight against poverty. A critical reflection on the limits of microfinance as a sustainable development approach will allow students to better understand attempts at

innovation that respond to specific issues related to microfinance. The course will introduce them to the positive contributions of microfinance in obtaining the goals of sustainable development. Students will address topics such as entrepreneurship, social and solidarity economy, financial inclusion and microfinance, access to financial services, etc.

## Course Objectives

The primary objective of the first half of the course is to present students with an overview of the international development agenda and implementation in Africa. Understanding how the development theories studied are applied in Africa and how they are impacting individuals, institutions, events, and ideas about development in Senegal. The second half of the course will focus on microfinance as a poverty reduction and economic development tool.

By the end of this course, students will be able to:

- Describe the theories of international development as they apply in Sub-Saharan Africa;
- Critically explain the African development models and the paradoxes of the international development agenda;
- Understand the paradigms and concepts of new African development alternatives;
- Define the concepts, tools, and legal environment of entrepreneurship and financial inclusion in West African Economic and Monetary Union (WAEMU);
- Analyze the economic, cultural and environmental challenges and opportunities for inclusive finance, and entrepreneurship policies in West African;
- Recognize the limitations of the implementation of microfinance and the implications for both urban and rural Senegal;
- Research and present experiences and models of innovative microfinance and micro entrepreneurship innovators in West Africa, particularly in Senegal.

## Methodology

The course on International Development and the corresponding theme is rooted in constant, constructive, and instructional dialogue between and among course participants and their instructor. This first half of the course begins with 25 hours of general discussion about international development and then the second half applies these principles to questions of entrepreneurship and inclusive finance. The course methodology is based in large part on instructor-student interactions. Following a logic of mutual enrichment, participants and the instructor will analyze questions from multiple angles to evaluate them through the optic of sustainable development. Another, no less important, aspect of the course is the interaction that students will have with actors on the ground (those who experience the effects we've studied daily). Their point of view on these issues will be of critical importance to our analyses. Course excursions will allow us to test the learned theory in practice and to collect multiple points of view.

The course is structured around the following elements:

- A presentation delivered by the instructors that introduces the theme of development and micro entrepreneurship, followed by a debate with students
- Written reflections by the students in the form of a focus paper

- Student presentations on particular themes and theories related to African development. These presentations allow the students to develop their research, reasoning, and critical thinking skills.
- Visits to sites selected for their relevance to the course material.
- Invited guest speakers who will present on specific course topics.

## Course Prerequisites

Four semesters college-level French, or the equivalent (FREN 1004 at the University of Minnesota).

## Required Reading / Materials

### International development

- Rodney, Walter Rodney (1972). *How Europe under-developed Africa?*
- Fanon, F. (1968). *Les Damnés de la Terre*.
- Césaire, A. (1950). *Discours sur le Colonialisme*. [S.L.]: AAKAR BOOKS.
- Diop, Cheikh Anta (1960). *L'Afrique Noire Pré-coloniale*. Présence Africaine.
- Mamdani, M. (1996). "Decentralised Despotism" in *Citizen and Subject-Contemporary Africa and the Legacy of Late Colonialism* (Princeton: Princeton University Press) Chp. 2.
- Sen, A. (2001). *Development as freedom*. Oxford: Oxford Univ. Press.
- Cammack, P., 2004. "What the World Bank means by poverty reduction and why it matters." *New Political Economy*, 9 (2) 189-211.
- Johnson, M. (2015). Donor Requirements and Pockets of Effectiveness in Senegal's Bureaucracy. *Development Policy Review*, 33(6), pp.783-804.
- Chant, S. and Sweetman, C. (2012). Fixing women or fixing the world? "Smart economics," efficiency approaches, and gender equality in development. *Gender & Development*, 20(3), pp.517-529.
- Mohanty, C. (1988). Under Western Eyes: Feminist Scholarship and Colonial Discourses. *Feminist Review*, (30), p.61.
- Spivak, G. (1988). *Can the subaltern speak?*. 1st ed. Basingstoke: Macmillan.
- Wilson, K. (2011). "Race," Gender and Neoliberalism: changing visual representations in development. *Third World Quarterly*, 32(2), pp.315-331.
- Vuarin, R. (1990). *L'enjeu de la misère pour l'Islam sénégalais*. 1st ed. PERSEE.
- Moumouni, A. (1968). *L'Éducation en Afrique*. 1st ed. New York: F.A. Praeger.
- Diouf, M. (2003). Engaging Postcolonial Cultures: African Youth and Public Space. *African Studies Review*, 46(2), p.1.
- Sarr, F. (2019). *AFROTOPIA*. [S.L.]: UNIV OF MINNESOTA PRESS.
- Mbembe, A. and Hofmeyr, I. (2015). *On the postcolony*. Johannesburg: Wits University Press.
- Mudimbe, V. (1984). *L'invention de l'Afrique*.
- Grovogui, S. (2001). Come to Africa: A Hermeneutics of Race in International Theory. *Alternatives: Global, Local, Political*, 26(4), pp.425-448.
- Renders, M. (2002). An Ambiguous Adventure: Muslim Organisations and The Discourse of "Development" in Senegal. *Journal of Religion in Africa*, 32(1), pp.61-82.
- Wright, M. (2006). *Disposable Women and Other Myths of Global Capitalism*. 1st ed. Hoboken: Taylor and Francis.

- Bräutigam, D. and Knack, S. (2004). Foreign Aid, Institutions, and Governance in Sub-Saharan Africa. *Economic Development and Cultural Change*, 52(2), pp.255-285.
- Cruise O'Brien, D., Diop, M. and Diouf, M. (2002). *La construction de l'Etat au Sénégal*. Paris: Karthala.
- Mosse, D. (2004). "[Is good policy unimplementable? Reflections on the ethnography of aid policy and practice.](#)" *Development and Change*, 35 (4): 639-671.
- Middle East Masculinity Studies: Discourses of "Men in Crisis." *Industries of Gender in Revolution*. (2020).
- Lehmann, D. (1997). An opportunity lost: Escobar's deconstruction of development. *Journal of Development Studies*, 33(4).
- Nkrumah, K. (1963). *Africa must unite*.
- Carmichael, S., & Hamilton, C. (1967). *Black Power: The Politics of Liberation*.

### Entrepreneurship & Inclusive Finance

- Ministère de l'Economie et des Finances. (2017).Résumé Synthétique de l'étude sur les difficultés d'application de la réglementation régissant les SFD-APSF.
- Robert Cull, Asli DEMIRGUC-Kunt et Temothy Lyman.(2012).Inclusion Financière et stabilité : Que démontrent les études?.Note de CGAP.mai 2012.
- United Nations.(2006).Les cadres politiques nationaux : de la vision à la stratégie. In *Construire des Secteurs financiers accessibles à Tous*. page 106.
- Ministère de la Microfinance.(2015).Besoins de financement des populations. In *Enquête sur l'inclusion financière au Sénégal (EIFIS) 2015*. 6 pages.
- Findev.(July 4, 2019).La microfinance à l'ère digitale : sept questions essentielles pour le futur du secteur. Retrieved from <https://www.findevgateway.org/fr/blog/2019/07/la-microfinance-lere-digitale-sept-questions-essentielles-pour-le-futur-du-secteur>
- Social Performance Task Force.(2014).Les normes universelles de gestion des performances sociales des IMF.
- DRS-SFD. (2019). La contribution de la microfinance dans le financement de l'économie sénégalaise de 2015 à 2020, Situation du secteur fin 2020.
- Diagnostic du système de financement des micros , petites et moyennes entreprises (MPME) et Propositions d'amélioration . Dr Alioune DIOP Analyse financier OQSF

### Recommended Readings

- Rodney, Walter Rodney (1972). *How Europe under-developed Africa?*
- Fanon, F. (1968). *Les Damnés de la Terre*.
- Sen, A. (2013). *Poverty and famines*. Oxford: Oxford Univ. Press.
- Gemdev, (2009), *Savoirs et politiques de développement*, Karthala.
- North D. (2005), *Le processus du développement économique*, Paris : éditions d & Organisation.
- *Sow Fatou (sous la direction de), Codou Bop et Fatou Sarr. Violences, droits et politique : cas des femmes de Sierra Leone, Guinée et Côte d'Ivoire, OUA/Interights, Dakar, 2002.*
- Sen, A. (1999). *Development as freedom*. 1st ed. Johannesburg: MTM, pp.189-203 Chapter 8 Women & Agency and Social Change.
- Vuarin, R. (1990). *L'enjeu de la misère pour l'Islam sénégalais*. 1st ed. PERSEE.
- Mage, E. (1872). *Voyage dans le Soudan occidental*. Paris: Hachette, p.302.
- Moumouni, A. (1968). *L'Éducation en Afrique*. 1st ed. New York: F.A. Praeger.

- Johnson, M. (2015). Donor Requirements and Pockets of Effectiveness in Senegal's Bureaucracy. *Development Policy Review*, 33(6), pp.783-804.
- Cruise O'Brien, D. (1970). "Le Talibé Mouride: La Soumission dans une Confrérie Religieuse Sénégalaise." *Cahiers d'Études Africaines* Vol. 10, Cahier 40, pp. 562-578.
- Cruise O'Brien, D. (1992). Le Contrat Social Sénégalais à l'Épreuve. *Politique Africaine*, 45.
- Philip McMichael. (2017). *Development and Social Change: A global Perspective*. (Sixth edition). SAGE.
- Julius, Nyerere. (2012). Les fondements du socialisme africain. (Présence Africaine N° 185-186), pages 273 à 281.
- Maurizio, Lazzarato. (2011). *La Fabrique de l'Homme Endetté, Essai sur la condition néolibérale*. (Editions Amsterdam, Paris).
- Philippe, Aghion. (2011). *Repenser l'État, Pour une social démocratie de l'innovation*. (Editions du Seuil et la République des Idées, Paris).
- Nouveau Partenariat pour le Développement de l'Afrique (NEPAD). (2001).
- Boateng, Osei. (2005) "How Africa Developed Europe and America," *New Africa*.
- Daffé, Gaye. (2005). *Réflexions sur la croissance au Sénégal*.
- Dumont, René. *Pour l'Afrique, J'accuse*. 1986.
- Rapport global du recensement général des entreprises au Sénégal , ANSD 2017 , difficultés des entreprises pages 54 à 57.

## Useful Online Resources

- Grameen Foundation <https://grameenfoundation.org/>
- United Nations <http://www.uncdf.org/francais/microfinance>
- INAFI <http://inafiindia.net/> <http://www.inafiafrica.org>
- Le portail de la microfinance au Sénégal <http://senegal.portailmicrofinance.org>
- CGAP <http://www.cgap.org>
- Imp-Act <http://www.imp-act.org>
- World Bank <http://www.worldbank.org>
- BCEAO / UEMOA <https://www.bceao.int/>
- Microfinance Gateway <https://www.findevgateway.org/>
- USAID microfinance <https://www.usaid.gov/what-we-do/economic-growth-and-trade>
- ACCION International <http://www.accion.org>
- DRS /SFD <http://drs-sfd.gouv.sn>
- <https://www.worldbank.org/en/programs/all-africa-digital-transformation>
- <http://www.finances.gouv.sn/>

# Grading

## Grading Rubric

<b>Letter Grade</b>	<b>Score or Percentage</b>	<b>Description</b>
A	93–100	Achievement that is outstanding relative to the level necessary to meet course requirements.
A-	90–92	Achievement that is significantly above the level necessary to meet course requirements.
B+	87–89	
B	83–86	
B-	80–82	Achievement that meets the course requirements in every respect.
C+	77–79	
C	73–76	
C-	70–72	Achievement that is worthy of credit even though it fails to fully meet the course requirements.
D+	67–69	
D	60–66	
F	0–59	Represents failure (or no credit) and signifies that the work was either (1) completed but at a level of achievement that is not worthy of credit or (2) was not completed and there was no agreement between the instructor and the student that the student would be awarded an I.

## Summary of How Grades Are Weighted

Assignments	Percentage of Grade
Focus papers for international development (2)	30%
Project literature review and presentation for entrepreneurship and inclusive finance	20%
Project final paper for entrepreneurship and inclusive finance	30%
Project presentation for entrepreneurship and inclusive finance	10%
In-class participation (5% assigned by each instructor)	10%
Overall grade	100%

## Assessment Details

All the assignments for this course should be French. The instructor can exceptionally accept assignments in English if it is important in the production of learning outcomes.

All the assignments for this course should be in French. The instructor can accept assignments in English if it is important in the production of learning outcomes.

### Focus Paper:

A focus paper is an in-depth look at a particular topic discussed in class with observations from your lived experiences in Senegal. This paper should be approximately 4 pages (typed; font size 12, space 1.5).

Focus Paper N°1: Education and development: how religion, colonization, and globalization influence education policies in Senegal

Due: Unit 4

Focus Paper N°2: Development policies in Senegal: Analysis of the impacts in rural areas as compared to Dakar

Due: Unit 6

### **Student Project**

This project is designed to allow students the opportunity to show how the international development strategies learned in the first half of the course apply to a specific topic within their chosen theme.

Each student will choose a topic of interest related to their international development theme. The instructor for the theme will offer assistance to narrow the project and validate the subject choice.

### **Project Literature Review & Presentation**

With guidance from the instructor, the student will identify relevant documents for the literature review related to the topic. The review should include a minimum of 10 sources.

The student will review the literature during the course phase and give a 10-minute oral presentation (in French) during the last session of the theme course (classroom phase). A PowerPoint should be prepared to outline and summarize the literature review findings. Students will be assessed on their research efforts, disciplinary lens, quality of the presentation, and use of time.

### **Final Paper**

During the internship or research phase, the student will make observations relevant to their subject and discuss with experts in their field of study.

One week before the end of the internship or research phase, the student will send their instructor a five-page paper (1.5 space).

The paper should include, among other things, a review of the literature, the purpose and methodology of the project, a comparative analysis of theory and field experience, conclusions and recommendations, and references.

Students will be assessed on their field research efforts, the organization of the paper, quality of the analysis and disciplinary reasoning, writing style, and correct grammar, spelling, and punctuation.

### **Final Presentation**

During the final seminar week at the end of the semester, the student will present a 10-minute overview (in French) in front of their peers, the instructor, and some staff members of MSID Senegal. A PowerPoint should be prepared to highlight all findings presented in the paper above.

Students will be assessed on their disciplinary analysis and reasoning, quality of the presentation, creative use of presentation techniques, and effective use of time.



# Course Content

## Unit 1

### Orientation Week: International Development—Pre-colonial Africa, colonialism, & decolonisation: How Europe underdeveloped Africa?

- Readings
  - Rodney, Walter Rodney. (1972). *How Europe under-developed Africa?*
  - Fanon, F. (1968). *Les Damnés de la Terre*.
  - Césaire, A. (1950). *Discours sur le Colonialisme*. [S.L.]: AAKAR BOOKS.
  - Diop, Cheikh Anta. (1960). *L'Afrique Noire Pré-coloniale*. Présence Africaine.
  - Mamdani, M. (1996) "Decentralised Despotism" in *Citizen and Subject -Contemporary Africa and the Legacy of Late Colonialism* (Princeton: Princeton University Press), Chp. 2.
- Experiential Learning
  - Intro to Development (Film screening)

## Unit 2

### International Development—Development & poverty: The emergence of an apolitical discourse and the establishment of the international development agenda

- Readings
  - Sen, A. (2001). *Development as freedom*. Oxford: Oxford Univ. Press.
  - Cammack, P., 2004. "What the World Bank means by poverty reduction and why it matters." *New Political Economy*, 9 (2) 189-211.
  - Johnson, M. (2015). Donor Requirements and Pockets of Effectiveness in Senegal & Bureaucracy. *Development Policy Review*, 33(6), pp.783-804.

## Unit 3

### International Development—Politics of vulnerability: Child protection & gender

- Readings
  - Chant, S. and Sweetman, C. (2012). Fixing women or fixing the world? "Smart economics," efficiency approaches, and gender equality in development. *Gender & Development*, 20(3), pp.517-529.
  - Mohanty, C. (1988). Under Western Eyes: Feminist Scholarship and Colonial Discourses. *Feminist Review*, (30), p.61.
  - Spivak, G. (1988). *Can the subaltern speak?* 1st ed. Basingstoke: Macmillan.

- Wilson, K. (2011). "Race," Gender and Neoliberalism: changing visual representations in development. *Third World Quarterly*, 32(2), pp.315-331.
- Vuarin, R. (1990). *L'enjeu de la misère pour l'Islam sénégalais*. 1st ed. PERSEE.
- Moumouni, A. (1968). *L'Éducation en Afrique*. 1st ed. New York: F.A. Praeger.
- Assignment
  - Focus Paper N°1: Education and development: how religion, colonization, and globalization shape education policies in Senegal.

## Unit 4

### Entrepreneurship & Inclusive Finance—Historical & cultural overview & legal framework of microfinance

- Examine the evolution, the concepts the tools of microfinance
- Examine the microfinance legal framework in WAEMU (West African Economic and Monetary Union)
- Reading
  - Ministère de l'Economie et des Finances. (2017).Résumé Synthétique de l'étude sur les difficultés d'application de la réglementation régissant les SFD-APSF.

## Unit 5

### International Development—Narratives and representations of contemporary Africa: Power, knowledge, & resistance in postcolonies

- Readings
  - Diouf, M. (2003). Engaging Postcolonial Cultures: African Youth and Public Space. *African Studies Review*, 46(2), p.1.
  - Sarr, F. (2019). AFROTOPIA. [S.L.]: UNIV OF MINNESOTA PRESS.
  - Mbembe, A. and Hofmeyr, I. (2015). *On the postcolony*. Johannesburg: Wits University Press.
  - Mudimbe, V. (1984). *L'invention de l'Afrique*.
  - Grovogui, S. (2001). Come to Africa: A Hermeneutics of Race in International Theory. *Alternatives: Global, Local, Political*, 26(4), pp.425-448.

## Unit 6

### Entrepreneurship & Inclusive Finance—Financial inclusion & development policies

- Examine the importance of financial inclusion and microfinance in the global and national development policies
- Examine the role of the international organizations in the development of microfinance
- Reading

- Robert Cull, Asli DEMIRGUC-Kunt et Temothy Lyman.(2012).Inclusion Financière et stabilité : Que démontrent les études?.Note de CGAP.mai 2012.

## Unit 7

### Excursion to Toubacouta

During the Toubacouta excursion, students will participate in all activities, discussions, and presentations. In particular, students in the entrepreneurship and inclusive finance theme should pay particular attention to, and critically analyze, the following activities:

- Visit to a village to discuss development policies and their impacts in rural communities
- Visit to a women's group to talk about gender and development in the rural area
- Community panel discussion on development policies: who is left behind and how to increase inclusion
- Visit to a women's group that works with microfinance institutions

## Unit 8

### International Development—Modernisation & the dependency theory

- Readings
  - Sarr, F. (2019). AFROTOPIA. [S.l.]: UNIV OF MINNESOTA PRESS.
  - Renders, M. (2002). *An Ambiguous Adventure: Muslim Organisations and The Discourse of "Development" in Senegal*. *Journal of Religion in Africa*, 32(1), pp.61-82.
  - Wright, M. (2006). *Disposable Women and Other Myths of Global Capitalism*. 1st ed. Hoboken: Taylor and Francis.
- Assignment
  - Focus Paper N°2: Development policies in Senegal: Analysis of the impacts in rural areas as compared to Dakar.

## Unit 9

### Entrepreneurship & Inclusive Finance—National microfinance policies & strategies

- Examine the process and the tools of microfinance policy and strategy development in Africa
- Review the Senegalese 2016-2020 microfinance development strategy
- Reading
  - United Nations. (2006). Les cadres politiques nationaux : de la vision à la stratégie. In *Construire des Secteurs financiers accessibles à Tous*. page 106.
- Experiential learning
  - Visit Microfinance Directorate
- Assignment

- Project topic choice and validation: Choose a topic for your project and explain your interest in the topic, the objectives of the research, and how you intend to collect and to analyze data (1 page).

## Unit 10

### International Development—Aid conditionality & philanthrocapitalism

- Readings
  - Bräutigam, D. and Knack, S. (2004). Foreign Aid, Institutions, and Governance in Sub-Saharan Africa. *Economic Development and Cultural Change*, 52(2), pp.255- 285.
  - Cruise O'Brien, D., Diop, M. and Diouf, M. (2002). *La construction de l'Etat au Sénégal*. Paris: Karthala.
  - Mosse, D. (2004) "Is good policy unimplementable? Reflections on the ethnography of aid policy and practice," *Development and Change*, 35 (4): 639-671.

## Unit 11

### Entrepreneurship & Inclusive Finance—Entrepreneurship in Senegal

- Examine the legal, economic, and social environments of entrepreneurship in Senegal
- Examine the access to funding entrepreneurs
- Reading
  - Ministère de la Microfinance.(2015).Besoins de financement des populations. In *Enquête sur l'inclusion financière au Sénégal (EIFIS) 2015*. 6 pages.

## Unit 12

### International Development—Humanitarian aid & the development/security paradigm

- Readings
  - Middle East Masculinity Studies: Discourses of "Men in Crisis," *Industries of Gender in Revolution* (2020).
  - Lehmann, D. (1997). An opportunity lost: Escobar's deconstruction of development. *Journal of Development Studies*, 33(4).

## Unit 13

### Entrepreneurship & Inclusive Finance—Integrated and inclusive finance

- Examine the mechanisms through which microfinance is integrated into the financial system
- Examine the prospects and opportunities for inclusive finance (mobile banking and digital finance) in the African context
- Analyze the new channels of financial services distribution
- Reading
  - Findev.(July 4, 2019).La microfinance à l'ère digitale : sept questions essentielles pour le futur du secteur. Retrieve from [www.findewgateway.org](http://www.findewgateway.org)
- Experiential learning
  - Visit two microfinance institutions

## Unit 14

### International Development—Toward an endogenous development of Africa?

- Readings
  - Nkrumah, K. (1963). Africa must unite.
  - Sarr, F. (2019). AFROTOPIA. [S.l.]: UNIV OF MINNESOTA PRESS.
  - Carmichael, S., and Hamilton, C. (1967). Black Power: The Politics of Liberation.

## Unit 15

### Entrepreneurship & Inclusive Finance—Microfinance social performance

- Examine the performance management in the microfinance institutions
- Examine the client protection principles in microfinance
- Reading
  - Social Performance Task Force.(2014).Les normes universelles de gestion des performances sociales des IMF.
  - DRS-SDF.(2019). La contribution de la microfinance dans le financement de l'économie sénégalaise de 2015 à 2019 , Situation du secteur fin 2019.
- Assignment
  - Literature review presentation

# Unit 16

## Final Seminar

- During this final week of the semester, students will have returned from their internship or research placements and will participate in the following activities:
  - Final course wrap-up session for both international development and entrepreneurship and inclusive finance
  - Discussion about how the on-site experience in the internship or research placement challenged and supported what was covered in this class during the semester
- Assignment
  - Final presentation

# Policies

## Attendance Policy

Students are expected to be on time and attend all classes while abroad. Many instructors assess both attendance and participation when assigning a final course grade. Attendance alone does not guarantee a positive participation grade; the student should be prepared for class and engage in class discussion. See the on-site syllabus for specific class requirements.

## University of Minnesota Policies & Procedures

Academic integrity is essential to a positive teaching and learning environment. All students enrolled in University courses are expected to complete coursework responsibilities with fairness and honesty. Failure to do so by seeking unfair advantage over others or misrepresenting someone else's work as your own can result in disciplinary action. The University Student Conduct Code defines scholastic dishonesty as follows:

### Scholastic Dishonesty

Scholastic dishonesty means plagiarizing; cheating on assignments or examinations; engaging in unauthorized collaboration on academic work; taking, acquiring, or using test materials without faculty permission; submitting false or incomplete records of academic achievement; acting alone or in cooperation with another to falsify records or to obtain dishonestly grades, honors, awards, or professional endorsement; altering forging, or misusing a University academic record; or fabricating or falsifying data, research procedures, or data analysis.

Within this course, a student responsible for scholastic dishonesty can be assigned a penalty up to and including an "F" or "N" for the course. If you have any questions regarding the expectations for a specific assignment or exam, ask.

## **Student Conduct**

The University of Minnesota has specific policies concerning student conduct. This information can be found [on the Learning Abroad Center website](#).