



**The microFINANCE REVIEW**  
**Centre for Microfinance Research**  
**BANKERS INSTITUTE OF RURAL DEVELOPMENT, LUCKNOW, INDIA**

***From the desk of the Chief Editor***

It gives me immense pleasure to introduce the inaugural issue of **The microFINANCE REVIEW** - a journal providing platform for policy makers, donors, researchers and others who are associated with the microfinance sector to come together and debate on various issues such as socio-economic empowerment, institutional arrangements and innovations in microfinance products with special focus on rural clients and other identified issue pertaining to the microfinance sector in India and abroad.

As we know the micro finance sector across the globe, over the past few years, has shown tremendous growth in terms of its efficiency and outreach which could be made possible due to various experiments done by diverse stakeholders in different part of the world. However, in spite of best efforts of the Rural Financial Institutions (RFIs) and the MFI sector, the magnitude of financial exclusion is truly staggering. Further, one of the key challenges facing the policy makers today is how to make the growth process more inclusive. It is in this background, it is felt that results of various successful models/ experiments need to be widely disseminated amongst all the stakeholders in order to provide suitable options, particularly to those practitioners who are concentrating in those regions where microfinance has not yet developed strong roots. The launching of "The microFINANCE REVIEW" is intended to be an attempt in that direction.

We propose to bring out two issues of the Journal every year. The first issue (January–June) will be a Seminar Issue which will publish the papers presented during the Annual Seminars proposed to be held every year during June/ July and the second issue of the Journal will be an open issue and will publish papers/ articles on diverse themes related to the micro-finance sector. We request you to please encourage the stakeholders viz., policy makers, academicians, practicers, etc to send research based papers for publication in this journal.

I am sure that you will find the contents of the Journal of immense value. We appeal to you to please help us in disseminating the knowledge generated from the output of the hard work done by the researchers in the field of microfinance by subscribing to the journal and disseminating the ideas / successful models presented by various authors in this journal.

Further, if you have an idea for an article you may like to submit for publication in the journal, kindly go through the guidelines for submission of the paper in the journal. We will keep you updated with additional information on our home page [www.birdindia.org](http://www.birdindia.org). We will be pleased to receive your comments / suggestions on the journal at [bird@sancharnet.in](mailto:bird@sancharnet.in) and [birdjournal@yahoo.in](mailto:birdjournal@yahoo.in).

  
(S.K. Chatterjee)  
Chief Editor

## **AIMS and OBJECTIVES of the Journal**

To promote studies on issues related to the microfinance sector in India and abroad in order to sensitize the policy makers, donors, researchers and others who are associated with the sector. The journal proposes to identify key problems and encourage debate in the microFinance sector on issues such as socio-economic empowerment, institutional arrangements and innovations in microFinance products with special focus on rural clients.

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# The microFINANCE REVIEW

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**Subject:** The objective of the journal is to promote studies on issues related to the microFinance sector in India and abroad in order to sensitize the policy makers, donors, researchers and others who are associated with the sector. The journal proposes to identify key problems and encourage debate in the microFinance sector on issues such as socio-economic empowerment, institutional arrangements and innovations in microFinance products with special focus on rural clients.

**2. Size of Paper:** The length of papers should not be more than 6000 words (20 double space typed pages of size 8½ - by 11 inches), including tables, diagrams and appendices (with margins on all sides of at least 1½ inches). Abstracts not exceeding 200 words should be submitted in duplicate along with the papers.

**3. Submission of Paper:** The authors are required to submit two copies of each paper at the following address: The Chief Editor, The MicroFinance Review, Bankers Institute of Rural Development, Sector- H, LDA colony, Kanpur road, Lucknow, 226012. The authors may also send their papers in electronic form at the following email address: [birdjournal@yahoo.in](mailto:birdjournal@yahoo.in) and [bird@sancharnet.in](mailto:bird@sancharnet.in)

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