



दी माइक्रोफाइनेंस रिव्यू, खंड-17, संख्या-2, जुलाई – दिसम्बर 2025

THE MICROFINANCE REVIEW, Volume – XVII, No.2, July - December 2025

शोध पत्र आमंत्रण /CALL FOR PAPERS

बैंकर ग्रामीण विकास संस्थान (बर्ड), लखनऊ नाबार्ड द्वारा प्रवर्तित एक प्रमुख प्रशिक्षण संस्थान है। बर्ड के भीतर स्थापित वित्तीय समावेशन और सूक्ष्मवित्त अनुसंधान केंद्र (सीआरएफआईएम) "द माइक्रोफाइनेंस रिव्यू" नामक अर्धवार्षिक पत्रिका प्रकाशित कर रहा है। जुलाई – दिसम्बर 2025, खंड- XVII, संख्या 2 अंक में प्रकाशन के लिए भारत और विदेशों में वित्तीय समावेशन और माइक्रोफाइनेंस क्षेत्र से संबंधित निम्नलिखित विषयों पर शोधपत्र/टिप्पणियां आमंत्रित की जाती हैं।

Bankers Institute of Rural Development (BIRD), Lucknow is a premier training establishment promoted by NABARD. Centre for Research on Financial Inclusion and Microfinance (CRFIM), set up within BIRD has been publishing a half-yearly journal titled "THE MICROFINANCE REVIEW". Papers / commentaries are invited on issues pertaining to the financial inclusion and microfinance sector in India and abroad for publication in the July - December 2025, Volume – XVII, No.2 issue based on the following themes:

- Drivers of Over-indebtedness in MFI Sector.
- Responsible Finance in the age of Digital Microcredit.
- Beyond Access – Advancing Usage and Quality in India's Financial Inclusion Journey with focus on Gender.

शोधपत्र/टिप्पणियां प्रस्तुत करने के लिए विस्तृत दिशानिर्देश इस लिंक पर उपलब्ध है :

Detailed guidelines for submission of papers / commentaries are available at :

<https://birdlucknow.nabard.org/StaticPages/crfim.aspx#MFR-Journals>

इच्छुक लेखक उपरोक्त विषयों पर अपने शोध लेख/टिप्पणियाँ 15 नवम्बर 2025 तक निम्न पते पर प्रेषित कर सकते हैं।

Interested persons may submit papers / commentaries on any of the above themes latest by 15 November 2025.

The Editor, THE MICROFINANCE REVIEW, Bankers Institute of Rural Development, Sector-H, LDA Colony, Kanpur Road, Lucknow - 226 012; Email: birdjournal@nabard.org / bird@nabard.org;

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Guidelines for submission of papers/commentaries by authors

1. **Objective of the Journal:** To promote studies on issues related to the financial inclusion and microfinance sector in India and abroad to sensitise various stakeholders such as the policy makers, researchers, institutions, civil society and beneficiaries.
2. **(i) Paper:** The length of papers should not exceed 6000 words including tables and appendices. Abstracts not exceeding 200 words should be submitted along with the papers.
- (ii) Commentary :** The length of commentary should not exceed 1000 words, commenting on latest developments in microfinance and financial inclusion sector.
3. **Author's Identification:** Papers/Commentaries are processed through a double blind referral system. The authors are advised to avoid disclosing their identity in the text and to attach a separate page with the name(s), affiliation(s), contact details and acknowledgements.
4. **Mathematical Notations, Tables and Footnotes:** Only essential mathematical notations may be used. All statistical formulae should be neatly typed. To the extent possible, tables and figures should appear in the document near/after where they are referred in the text. Avoid the use of overly small font in tables. In no case should tables or figures be in a separate document or file. Footnotes should be numbered consecutively in plain Arabic superscripts.
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 - Shetty, S L (2012): Microfinance in India Issues, Problems and Prospects: A Critical Review of Literature, Academic Foundation, New Delhi.
 - Adams, D W and V Robert (1986): "Rural Financial Markets in Low Income Countries: Recent Controversies and Lessons", World Development, Vol. 14, No. 4, pp. 477-487.For reference materials from websites:
 - Hubka, A and R Zaidi (2005), Impact of Government Regulation on Microfinance, Viewed on 09 April 2015 (<http://siteresources.worldbank.org>)
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