

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.
5. **References and Citations:** Only cited works should be included in the reference list. The citation of references should be in the following order: author(s) name(s); year; title of article, name of journal; volume; number and pages. Please follow the style of citations.
 - 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>)
6. While sending papers the authors should state that the paper is the original work of the author(s) and the paper has not been published elsewhere or is not being published or being considered for publication elsewhere.
7. All manuscripts should be in electronic form and sent to: The Editor, THE MICROFINANCE REVIEW Journal. Email ID: birdjournal@nabard.org; bird@nabard.org, cmr.bird@nabard.org
8. No correspondence will be entertained on the papers rejected by the Editorial Board.
9. Author or one of the authors (in case of more than one authors) submitting papers may subscribe to the journal.
10. Authors of all the selected papers are requested to give a Copyright and Plagiarism Declaration.
11. The copyright and all rights of reproduction and translation of articles published in THE MICROFINANCE REVIEW are reserved by the CRFIM, Bankers Institute of Rural Development. Application for permission to translate or reproduce any material contained in it should be made to The Editor, THE MICROFINANCE REVIEW at the following address:
The Editor, THE MICROFINANCE REVIEW, Centre for Research on Financial Inclusion and Microfinance (CRFIM), Bankers Institute of Rural Development (BIRD), Sector-H, LDA Colony, Kanpur Road, Lucknow – 226 012
Email: birdjournal@nabard.org / bird@nabard.org/cmr.bird@nabard.org
Telephone: 0522-2421119/ 2421136

Online version of the Journal may be viewed at www.i-scholar.in/index.php/microfinance/