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(ii) Commentary : The length of commentary should not exceed 1000 words, commenting on latest developments in microfinance and financial inclusion sector.
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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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