

## Research Themes taken up by CMR

### 1. Completed Studies

SI No	Title of the study	Centre/Sub centre
1	MFI and Banks – A Comparative Study	Main Centre
2	Equity Investment in Indian Microfinance – A Guide for Practitioners	Centre for Microfinance – IFMR, Chennai (CMF-IFMR)
3	Rural Finance Access Survey	CMF-IFMR
4	Micro insurance – Outreach, efficacy and prospects	Main Centre
5	Microfinance for housing	Main Centre
6	Rural Households and Cash Flows : Experiences from HP, Punjab, Haryana, Rajasthan, MP and Gujarat.	Institute of Development Studies, Jaipur (IDSJ)
7	Research on Cost Structure of Small MFIs	Chandragupt Institute of Management, Patna (CIMP)
8	MEDP Studies in Uttar Pradesh and Bihar	CIMP
9	SHG Federations – Challenges and Opportunities	Main Centre
10	Loan Defaults by SHGs in Rajasthan	Collaborative Research with Centre for Microfinance, Jaipur
11	SHG-Bank Linkage in North-West India with focus on taking SHGs to micro enterprises	IDSJ
12	Microfinance and Gender impact – Social Performance Management.	IDSJ
13	Study of MFIs (5) Supported with Capital Assistance by NABARD.	CMF-IFMR, IDSJ & CIMP.
14	Map of microfinance penetration in India	CMF-IFMR
15	An Exploratory Study on Traditional Institutions of Rural Assam.	Indian Institute of Bank Management, Guwahati (IIBM)
16	JLGs in Bihar – Prospects and Problems	CIMP

### 2. Studies for which draft reports submitted

SI No	Title of the study	Centre/Sub centre
1	Impact assessment of technology adoption of MFIs in India	CIMP
2	Study of Districts in 13 Priority States where progress under SBLP is poor	Main Centre
3	Redesigning modules on training interventions in MF and FI	Main Centre
4	Rural Indebtedness and practices of MFIs in Andhra Pradesh	Main Centre
5	Delinquencies in SHGs in North-east region	IIBM
6	Performance rating standards, benchmarks/ratios	Collaborative study with

	(including on interest rates) for big, medium and small MFIs separately	Aadhar Micro enterprises
7	Can BC & BF model bring FI in NE region?	IIBM
8	Develop a financial inclusion index that can be used at block, district and state level	Main Centre
9	MFI Governance - The Contemporary Issues	IDSJ
10	HRD Issues in MFIs	CIMP

### 3. Ongoing Studies

SI No	Title of the study	Centre/Sub centre
1	Delinquencies in SHGs – Is it a threat to microfinance programme ?	IDSJ
2	Preparedness of rural populace to accept the various FI related technologies like handheld devices, smart cards, etc	IIBM
3	Review of Software systems and processes in MFIs	CMF-IFMR
4	MF operations through MFIs – Its impact on rural indebtedness	CIMP
5	Organizing SF/MF SHGs into producer groups and linking them with giant retail outlets / modern marts	CIMP
6	Cost of providing financial services in North-East	IIBM
7	BC/BF viability – case studies in FI	CMF-IFMR
8	Successful models of financial literacy	CMF-IFMR
9	Sustainable livelihood projects / Livelihood issues – How the existing products could be strengthened?	Main Centre
10	Training inputs for SHGs in North East	IIBM
11	Life cycle of SHGs – what are the critical interventions required in the life cycle of a SHG?	Main Centre
12	Post evaluation of MEDPs in TN and Karnataka	CIMP

### 4. Studies for which proposals received

SI No	Title of the study	Centre/Sub centre
1	Study on costing of MFIs and how the rate of interest charged by them affect the sustainability of the clients	CIMP, CMF-IFMR
2	Innovations in financial products for deepening of FI initiatives	CMF-IFMR
3	Impact of State Govt. involvement in the area of Microfinance	IDSJ
4	Cooperatives and Microfinance	IDSJ, CIMP
5	Technical Interventions in FI	CMF-IFMR
6	The Livelihoods – MFI link pilot	CMF-IFMR

## 5. Themes proposed to be taken up

SI No	Title of the study	Centre/Sub centre
1	Directions of social development	Main Centre
2	Real cost of borrowing for clients of MFIs, CBs, RRBs, Cooperatives at the borrowers' level	Main Centre
3	Standardizing Training Interventions in Financial Inclusion	IDSJ
4	Credit plus activities of MFIs and banks - who will bear the costs?	IDSJ
5	Awareness of facilities to the poor from various agencies	IDSJ
6	Opportunities for tie-ups between organisations interested in providing technical assistance or creating new technologies for building low-cost housing and the MFIs	IDSJ
7	Assessment of impact of microfinance related training programmes of BIRD on quality of SHGs under SBLP	IDSJ
8	Sidelineing of main objectives? (SBLP and MFIs) & SBLP - awareness and access to state government schemes like insurance, social welfare programmes, housing etc.	CIMP, IIBM
9	Need for developing special mf products for vulnerable population (like HIV affected, natural calamity affected, large irrigation / other project affected people)	CIMP
10	Documentation of different models purveying microfinance – SWOT analysis	IIBM
11	Principles and Practices of Marups	IIBM
12	Client – risk profiling tool pilot	CMF-IFMR