

## **Preface to the Cahier Spécial du CEREN for the Conference on Institutional and Technological Environment for Microfinance (Jan 7-8, 2010), New Delhi**

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Microfinance is considered a poverty alleviation device, even if there is a lot of debate on whether there is any positive impact. However, even if there is a chance that it might be part of the solution, policy makers, entrepreneurs, technology experts and educators are rushing in to usher in a favorable environment for the growth of microfinance.

On January 7 and 8<sup>th</sup>, the Microfinance Chair of the Burgundy School of Business (ESC Dijon) organized a conference in New Delhi. This conference was aimed at researchers, both from academia and from the industry, who are looking at these institutional and technological environmental factors which could increase outreach or reduce costs or both.

The conference brought together twenty-eight high quality presentations. Although the audience was majoritarily Indian, but many researchers from as far afield as Canada, Dubai, Britain, Pakistan, Norway and also France (in addition to researchers from the ESC-Dijon) made it to the conference. From our own school we had Marie-Josée ALBERT-BATT, Arvind ASHTA, Laurence ATTUEL-MENDES, Djamchid ASSADI and Murielle Thibierge-BATUDE.

Even before the conference, we could see a real cooperation among researchers and practitioners as they reviewed and improved each other's papers. The PowerPoint presentations, backed or not by a scientific paper, alternated with peer review comments and questions from the audience. Poster presentations were reviewed during the breaks.

It is important to note the keynote presentation by Jonathan Morduch and Orlanda RUTHVEN, worldwide reknown researchers, were followed by a dedication of their book to all delegates.

The social program included visiting a craft village, visiting a microfinance institution in the country-side and another in the suburbs using mobile banking.

Due to the diversity and complementarities of speakers and delegates, many avenues of future cooperation were discussed. A new Linkedin group called the Burgundy Group for Microfinance Research was started to commemorate the occasion and to add all the participants to our future research.

We just want to thank all the participants for the time and effort each and every one made, in their own way, to make our conference a success.

A special thanks to the representatives of Banque Populaire de Bourgogne Franche-Comté who have borne the considerable "residual expense" of our conference and to SouthTech who joined in and sponsored a part. It is unfortunate that their representatives were not able to attend. We are sure, had they come, they would have had a better idea that their funding has been used constructively. In any case, all the participants know their names well.

Our thanks to the organizing committee presided by Dr. Stéphan Bourcieu (our Dean), who couldn't make it for last minute medical reasons. Our thanks to Marie-José Albert-Batt, our director of international relations, who took part