

# Article Review Report



## Golden Research Thoughts

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### ORIGINAL ARTICLE

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### ROLE OF MICROFINANCE IN SOCIO ECONOMIC DEVELOPMENT



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## **REVIEW OF THE ARTICLE**

### **Role Of Microfinance In Socio Economic Development**

Dr. D.D. Pathare

#### **ABSTRACT:**

The TITLE matches with the contents of the paper Poverty is an evil. It's the creator of many socio-economic problems. Eradicating world poverty is the greatest challenge of our time, and the greatest weapon for fighting poverty is ready availability of resources and empowering the poor with livelihood, employment and self-employment. India is said to be home of one third of world's poor and it is shocking but factual that large percentage of the poorest households do not have access to the credit.

#### **INTRODUCTION:**

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation Most developing countries including India from 1950s to the 1980s were home to interventions ranging from establishing state owned financial institutions, interest rate ceiling on deposits and credit, credit subsidy, directing credit to particular sectors and nationalization of private banks. This 'supply led' approach in rural finance caused various qualitative issues such as concerns about financial viability of institutions on account of high rate of loan delinquency, concerning of subsidy by well off people, continuous presence of moneylenders, inability to reach the core poor.

#### **METHODOLOGY:**

Author has not mentioned any specific methodology. This study was descriptive in nature. Must add methodology in your article. Methodology used to per research topic.

#### **PRESENTATION OF RESULTS:**

Now it is also the duty of state to frame policies so that men and women have right to adequate means of likelihood Indian rural finance sector is at crossroads today. After the financial sector debacle in the US and the recessionary fears looming largely over most economies, banks are increasingly shying away from rural lending as well as rationalizing their branch network in rural areas. Some of the studies point out that while between 1977 and 1990 (pre reform period) more bank branches were opened in financially less developed areas, the pattern was reversed in post reform period.

#### **REFERENCES:**

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

#### **RELEVANCE:**

The study was relevant to the mission of the journal or its audience. The study addresses important problems or issues; the study was worth doing.

## FUTURE RESEARCH SCOPE:

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
3. Regarding Professor Promotion  
(<http://academicprofile.org/Professor/regardingPromotion.aspx>)
4. Fellowship for Post Doctoral (<http://academicprofile.org/Professor/FellowshipForPD.aspx>)
5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)

## SUMMARY OF ARTICLE

		Very High	High	Average	Low	Very Low
1.	Interest of the topic to the readers	✓				
2.	Originally & Novelty of the ideas		✓			
3.	Importance of the proposed ideas	✓				
4.	Timelines			✓		
5.	Sufficient information to support the assertions made & conclusion drawn		✓			
6.	Quality of writing(Organization, Clarity, Accuracy Grammer)	✓				
7.	References & Citation(Up-to-date, Appropriate Sufficient)			✓		

### Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC



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