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REPORT



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ORIGINAL ARTICLE

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FINANCIAL INCLUSION: OPPORTUNITIES AND CHALLENGES WITH SPECIAL REFERENCE TO INDIA.

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Sushma Bareja

ABSTRACT

Financial inclusion or inclusive financing is the recent concept which achieve the sustainable development of the country, through available financial services to the unreached people especially poor and rural people with the help of financial institutions. Financial inclusion can be defined as an easy access to formal financial services or systems and their usage by all members of the economy. Financial inclusion is no longer a fringe subject. It is now recognized as an important part of the mainstream thinking for economic development.

Article Indexed in



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REVIEW OF THE ARTICLE

Integrating Educational Technologies In The Classroom – A Study Of Department Of Commerce, Delhi University

Sushma Bareja

Abstract:

Financial inclusion or inclusive financing is the recent concept which helps achieve the sustainable development of the country, through available financial services to the unreached people especially poor and rural people with the help of financial institutions. The title was clear and well articulated. The abstract was complete and essential details were presented.

Introduction:

Introduction was justifying. Financial inclusion or inclusive financing is the recent concept which helps achieve the sustainable development of the country, through available financial services to the unreached people especially poor and rural people with the help of financial institutions.

Reference to the Literature and Documentation:

The literature review was up-to-date. The number of references were appropriate and their selection was judicious. The review of the literature was well integrated.

Methodology:

This was a conceptual paper and focused on a single variable under study. Author mentioned various aspects related to the variable.

Presentation of Results:

Major conclusions drawn were, 1. Financial inclusion is no longer a fringe subject. It is now recognized as an important part of the mainstream thinking for economic development. Financial inclusion cannot be restricted merely to opening savings accounts and/or providing credit for consumption/consumer spending but should also encompass delivering financial products tailor-made to cope with the fluctuating earning pattern of the poor. 2. There is yet much to be done in the financial inclusion arena. Fifty-six percent of adults in the world do not have access to formal financial services. Financial inclusion is no longer a policy choice but it is a policy compulsion today.

Scientific Conduct:

There were no instances of plagiarism. Ideas and materials of others were correctly attributed.

References:

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

SUMMARY OF ARTICLE

No.		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 SCOPE:

1. Financial Inclusion in India: Challenges and Opportunities.
2. Financial Inclusion and Growth of Indian Banking System.
3. Suitability Of Business Correspondent Model For Financial Inclusion In Slums In Delhi.
4. Opportunities and Obstacles to Financial Inclusion.
5. Financial Inclusion in India: A road map towards future growth.

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