

REVIEWER'S REPORT

Manuscript No.: IJAR-52294

Date: 17-06-2025

Title: Microfinance and Rural Entrepreneurship in India

Recommendation:

Accept as it is.....**YES**.....
 Accept after minor revision.....
 Accept after major revision
 Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		√		
Techn. Quality		√		
Clarity		√		
Significance			√	

Reviewer's Name: Mr Bilal Mir

Reviewer's Decision about Paper: **Recommended for Publication.**

Comments (*Use additional pages, if required*)

Reviewer's Comment / Report

Abstract Evaluation:

The abstract offers a clear overview of the research focus, emphasizing the role of microfinance in promoting rural entrepreneurship in India during the period 2019–2023. It identifies NABARD's involvement and highlights regional disparities in microfinance distribution. The discussion on entrepreneurial institutions receiving varying levels of microfinance and the exploration of reasons for regional imbalances provide relevant context. The abstract is descriptive, objective-driven, and appropriately sets the stage for the broader research content.

Introduction Evaluation:

The introduction effectively contextualizes the need for microfinance in India's rural economy, underscoring the demographic and financial exclusion challenges. It clearly explains the core types of microfinance services—microloans, micro-savings, and micro-insurance—and their specific relevance to rural populations. The historical development of microfinance models, especially the SHG Bank Linkage Model and its integration into national schemes like the National Rural Livelihood Mission, is well-articulated. The narrative outlines how microfinance supports entrepreneurship, employment generation, and economic stimulation at the grassroots level. Overall, the introduction provides a comprehensive and logically structured foundation for the research.

Overall Evaluation:

The paper demonstrates a relevant and timely examination of the impact of microfinance on rural

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entrepreneurship in India. It successfully combines historical context, institutional involvement (e.g., NABARD), and socio-economic dynamics across regions. The thematic focus on entrepreneurship, employment, and financial inclusion through microfinance is both clearly presented and well-supported. The work contributes meaningfully to discussions on rural economic development and financial empowerment.