

Editorial Note

Greetings! our best wishes to all the readers and well-wishers of the **Journal of Development Economics and Management Research Studies (JDMS)**.

In the post-covid-19 situation, globally people are facing with varied problems surfacing and push them to take appropriate or sometimes hard decisions. The global financial crisis is on and it hardly hit the big banks. The epicentre of this crisis are the financial investments firms. The decision makers have made sharp sale which caused nervous in the market. The choice of the big players has hardly hit the small investors and their dreams. Unsurprising the development of this unexpected occurrence has affected the globally systematically important banks like Nomura and Credit Suisse. The Silicon Valley Bank is also the victim of the contagion interconnections. ASEAN+3 economies including banks, insurance companies and the markets may also be vulnerable to this stress and shock. No doubt, regulatory authorities have to take stricter regulatory standards to curb the menace of the crisis. As a consequence, the spillover effects with second and third order effects are likely the offspring of the risks. The most dangerous blow may fall on MSEs and MSMEs than large enterprises on liquidity management if bankers tighten their lending policies. The past experience with crises like GFC and AFC that happened 10 years before have been wiped out when the countries started growing. Therefore, once the economic activity comes to normal with appropriate situational decisions with care would bring back the growth.

We invite scholarly articles from the interested scholars across the field as per the guidelines given on our website.

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