



FINANCIAL INCLUSION

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PREFACE

“Financial Inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.”

Financial Inclusion in this book various chapters are described as the method of offering banking and financial solutions and services to every individual in the society without any form of discrimination. Giving everyone access to basic financial services without taking a look at a person's income or savings is its main goal of integrating everyone into society. The main goal of financial inclusion is to treat the economically disadvantaged members of society fairly while offering them dependable financial solutions. It aims to offer financial solutions devoid of any indication of disparity. Additionally, it pledges to be open and honest while providing financial support with no additional fees or surprises.

Objectives:

- Describe a framework for the expansion of the financial market and the importance of financial inclusion for the advancement of the economy.
- Determine tactics and laws to assist the growth of capital markets and financial intermediaries in a nation, taking into account the preconditions and connections between the financial industry and the macroeconomy.
- Recognise the particular difficulties SMEs have obtaining financing. Explain how financial intermediaries can better customise their offerings to meet the needs of small and medium-sized businesses.

Learn about the different applications of technology in the financial industry, or Fintech, and how it can be leveraged to increase the accessibility and effectiveness of financial services without creating unstable financial conditions.

CONTENT

1. Innovations in Financial Services & Uses of Financial Inclusion in Different Types - Prof. Mule Harshada Ravindra (Ghangale)..... 1

1.1 Financial Inclusion Introduction:	1
1.2 Financial Inclusion Schemes in India:	2
1.3 Objectives of Financial Inclusion:	3
1.4 Goals of Financial Inclusion for Women Empowerment:	4
1.5 Financial Inclusion with the Help of Financial Technology (FINTECH):.....	5
1.6 Financial Inclusion Through Digital Payment Systems:	5
1.7 Impact of Demonetisation on Financial Inclusion:	6
1.8 Financial Inclusion in India Through Digitization of Monetary Transactions ..	7
1.9 What Is the Need for Financial Inclusion?.....	8
1.9.1 Financial Inclusion Programmes Organised by the Reserve Bank of India (RBI):	8
1.10 Operations of Financial Inclusion:	9
1.11 Financial Inclusion in India:.....	11
1.11.1 Chief Aspects of an Integral Financial Integral Strategy:.....	11
1.12 Special Financial Products Offered for Attaining Financial Inclusion:	12
1.12.1 Financial Inclusion through Microfinance:	13
1.13 Financial Inclusion with the Help of Private Companies:	13
1.14 Conclusion:	14
1.15 References:	14

2. A Study on the Role of Stakeholders and Auditors in Global Financial Crisis - Dr. Nimish Gupta..... 15

2.1 Introduction:	15
2.2 Review of Literature:	17
2.3 Objectives:	18
2.4 Research Methodology:	18
2.5 Result and Discussion:.....	18
2.6 Financial Crisis and Auditors:.....	20
2.7 Conclusion:	22
2.8 References:	22

3. Assessment of the Implications of Financial Inclusion Initiatives of Government on the Indian Financial Environment - Dr. Pratima Singh 23

3.1 Introduction:	23
Assessment of the Implications of Financial Inclusion Initiatives of	24
3.2 Objectives of the Study:.....	24

3.3 Research Methodology:	25
3.4 Financial Inclusion Initiatives:	25
3.4.1 Nationalisation of Major Banks:	26
3.4.2 Impact on Financial Environment in India:	27
3.5 Conclusions:	32
3.6 References:	32
4. Smartphone: An Instrument for Financial Inclusion - Dr. Gosala Raju, Dr. Anamika Tiwari.....	33
4.1 Introduction:	33
4.2 Fin Tech:	34
4.3 Smart Phone Penetration:	35
4.4 Smart Phone for Financial Inclusion:	35
4.5 Conclusion:	37
4.6 References:	37
5. Barriers to Financial Inclusion - Dr. G. Raja Reddy	39
5.1 Introduction:	39
5.2 Barriers to Financial Inclusion:	41
5.3 Barriers to Financial Empowerment of Women:	43
5.4 Barriers to Financial Inclusion:	45
5.5 Efforts to Remove Obstacles to Financial Inclusion:	46
5.6 Financial Inclusion Progress Report:	47
5.7 Conclusion:	48
5.8 References:	48
6. Financial Inclusion –An overview - Kimi Garg	50
6.1 Objectives of Financial Inclusion:	50
6.2 Scope of Financial Inclusion:	51
6.3 History of Financial Inclusion in India:	52
6.4 Importance of Financial Inclusion in India:	52
6.5 Challenges:	53
6.6 Conclusion:	55
6.7 References:	56
7. Micro Insurance: A Pathway to Financial Inclusion and Security - Farheen Zaki Sayyad.....	57
7.1 <i>The Role of Micro Insurance in Financial Inclusion:</i>	<i>57</i>
7.1.1 <i>Microinsurance as a Tool for Financial Inclusion:</i>	<i>58</i>
7.2 <i>Impact on Poverty Alleviation and Sustainable Development Goals (SDGs):</i>	<i>59</i>
7.2.1 <i>Poverty Alleviation through Risk Protection:</i>	<i>59</i>
7.2.2 <i>Linking Microinsurance to Sustainable Development Goals (SDGs):</i>	<i>60</i>
.....	60

7.2.3 The RSBY Scheme in India:	62
7.3 The Annapurna Pariwar Success Story:	62
7.3.1 Microinsurance Products Offered by Annapurna Pariwar:	63
7.3.2 Success Factors and Strategies:	65
7.3.3 Impact and Outcomes:	66
7.4 Challenges and Solutions in Expanding Microinsurance:	67
7.4.1 Key Challenges in Expanding Microinsurance:	67
7.4.2 Solutions to Overcome Challenges:	68
7.5 Future Prospects and Recommendations:	69
7.5.1 Recommendations for Strengthening Microinsurance:	70
7.6 References:	71

8. Discovering New Horizons: A Way Towards Financial Inclusion of Agritourism - Dr. Shraddha Mayuresh Bhome, Remya Anilkumar..... 73

8.1 Introduction:	74
8.2 Evolution of Agritourism:	74
8.2.1 Agritourism Classification:	75
8.2.2 Agritourism in India:	75
8.2.3 Need and Importance of Agri-tourism in India:	78
8.3 Objective of the Study:	79
8.4 Review of Literature:	79
8.5 Research Methodology:	81
8.6 Challenges and Opportunities in Agri-tourism:	81
8.6.1 Challenges:	81
8.6.2 Opportunities:	82
8.7 Discussion and Conclusion:	83
8.7.1 Conclusion:	83
8.8 References:	84

9. Rural and Urban Financial Inclusion - Vaishali Gholap, Dr. Sheetal Bura . 89

9.1 Introduction:	89
9.2 Saving and Investment:	92
9.2.1 Incidence of Indebtedness and Borrowing:	92
9.2.2 Insurance and Pension Coverage:	92
9.2.3 Individual Level Financial Knowledge, Attitude and Behavior:	93
9.3 Government Initiatives Towards Financial Inclusions:	93
9.4 Reference:	95

10. Financial Inclusion & Institutional Difference Hypothesis- Perspective from India - Sushanta Joydeep Lahiri..... 97

10.1 Introduction:	97
10.2 Institutional Differences and Financial Inclusion:	98
10.3 How Institutions in Emerging Nations Differs from Developed Nations:	99

10.4 Challenges and Strategies That India Can Adopt to Increase Financial
Inclusion:100
10.5 Indian Story So Far:.....102
10.6 Conclusion:104
10.7 Reference:104

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Sushanta Joydeep Lahiri, Academically MBA-Finance, UGC-NET (Management), Mumbai University -PET, Teaching experience; - UG: 7 Years, Research experience:3 years, Equity Research (Corporate):5 years. Published 8 papers, Including ABDC Index Journal & UGC approved list of journals. Presented paper at ISDSI-IIM Ranchi Conference. Attended 10 days of residential 'Research Summer School' at IIM Calcutta, for Faculty and Doctoral Students of Finance & Accounting. Developed a Case Study on How sustainability drives are impacting stakeholders - A Case of Ashok Leyland' for publication in Indian Management Case Studies, ISBN 978-81-965224-1-4. Book Chapter on 'Sustainable Finance- perspective from India' got accepted for publication by IIP Series Conferences & Edited Books. DOI Prefix:10.58532. Developed a self-study module on Advanced

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