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TECHNOLOGY: A TOOL FOR ACHIEVING INCLUSIVE AND SUSTAINABLE GROWTH THROUGH FINANCIAL INCLUSION

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ABSTRACT

It is an established fact that financial inclusion is a very important driver of economic growth which benefits the poor directly while raising the GDP and the quality of life for people in a particular country. India currently has a working population of more than 540 million at any given time. Of these, 6% serve in organized and public / private sectors. The rest serve in the unorganized sector. Technology-based solutions can be used by formal financial institutions to provide a range of financial services to the poor and support the drive for financial inclusion. The effective use of technology can help standardize processes in banking and microfinance as well as reduce the cost of operations. This study conducted in two districts of Karnataka focusses on the extent of financial exclusion; need for financial inclusion; and how technology could bridge the gap and make financial inclusion penetrate rural masses and be effective.

THE ROLE OF ENVIRONMENTAL ACCOUNTING IN RISK MANAGEMENT RESULTING FROM ENVIRONMENTAL POLLUTION AND DISCLOSURE

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ABSTRACT

Accounting as a profession is a duty to elevate the internal view of any economic unit and to develop information that clarifies its role within its environment and its contribution to providing appropriate information for decision making, which is the optimum utilization of resources and the preservation of the environment and the prevention of danger. The researcher was interested in this subject researchers and their various medical, engineering, biological and legal, each in accordance with his competence and his point of view. Accounting was not immune to this problem, as long as it is its duty to analyze the data and provide information and develop systems for reports and work plans for different units. Therefore, taking environmental accounts into account, especially environmental costs, will make the accounting profession able to provide more relevant and relevant information to the administrative decision makers, especially productivity where the problem lies in the lack of information resulting in the adoption of incorrect decisions that contributed to the deterioration of the state of the environment rather than addressing it. The management profession in general and accounting in particular must accept an effective role in this field and try to identify and categorize all risks arising from the activities of the unit and make decisions to reduce and address them and work to adopt clean and sound environmental measures on the road. Unity and in line with international requirements for the protection of the environment and society.

SELF-HELP GROUP AS A MICRO FINANCE INSTITUTION IN PROMOTING FINANCIAL INCLUSION: A CASE STUDY OF SANTIPARA AREA, ASSAM

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ABSTRACT

The role of SHG as a micro finance institution has been emerging in the rural areas of the country in recent time. It became the important sources of finance for organized and unorganized sector in both rural and urban areas. A self- help group (SHG) is a registered or unregistered group of micro entrepreneurs with homogenous social and economic background voluntarily coming together with an average size of 15 people. They are encouraged to make voluntary thrift on a regular basis. They use these pooled resources to make smaller interest bearing loans to their members. This process helps them imbibe the essentials of financial intermediation and to take part in the effort of inclusive financing. The SHG-Bank linkage scheme has proved its efficacy as a main stream programme to cater to the neglected group of society such as woman, poor and deprived sections for availing formal financial services. With a view to evolving supplementary credit strategies for reaching the unreached rural poor in the rural areas SHGs plays innovative role in giving hope to the poor through providing credit thus furthering rural development in the society.

GROUP LOAN AND SOCIO ECONOMIC ATTRIBUTES OF BORROWERS: THE CASE OF EAST GOJJAM ZONE

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DEPARTMENT OF ACCOUNTING AND FINANCE

DEBRE MARKOS

ABSTRACT

The study has been designed with an objective of assessing the socio economic attributes of group loan borrowers of ACSI in east gojjam zone. In this study questionnaire and interview has been used to collect data from the respondents. The data was collected from six woredas. The survey result indicated that group loan is an important tool to improve the education level and purchasing power of the household members; however, it is not helping them in improving their health care service. In addition, the study results showed that group loan borrowers are not able to start self-financing operation and they will stay for a long period client to their lender.

A STUDY ON E-TOURISM: AN INNOVATIVE APPROACH FOR HOME STAY TOURISM WITH SPECIAL REFERENCE TO KUMARAKOM PANCHAYATH

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ABSTRACT

The tourism industry in India has been growing tremendously over the year and it is the major sources of economic growth. Home stay tourism is popular in tourism industry which adds socio cultural richness to tourist's experience. Apart from that E- tourism has become a recent trend in tourism industry. This paper focus on the impact of E tourism on home stay business of Kumarakom Panchayath and also various motivational factors influenced for adopting home stay and e tourism. In this study data are collected from home stay operators in Kumarakom Panchayath. The findings of the study will help the tourism sector and home stay operators to realise the importance of e tourism in the tourism sector.

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