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3	PhD Registration Number	127/2022/Management
4	Name of the Nodal Centre & Address	Department of Business Administration, Sambalpur University, Jyoti Vihar, Burla
5	Name of the Supervisor(s)	Prof. (Dr.) Tushar Kanti Das
6	Details of the Funding Agency	UGC-NET JRF
7	Title of the Research Work	Financial Inclusion and Socio-Economic Development: An Analysis of Bargarh & Sambalpur Districts of Odisha
8	Brief Abstract of the Research Work(250 Words)	<p>The concept of financial inclusion emerged globally in the times of millennium and is defined as the availability and usage of formal financial services. Earlier banking benefits were only procured by middle and high classes of the society therefore to involve the deprived or economically weaker section of the society, need of financial inclusion arises in India. Y. Venogopal Reddy, (Ex Governor, Reserve bank of India) first time in India used the word “Financial Inclusion” in April 2005 in the Annual Policy statement. Financial inclusion stands for delivery of appropriate financial services at an affordable cost, on timely basis to vulnerable groups such as low income groups and weaker section who lack access to even the most basic banking services.</p> <p>As financial inclusiveness is a must for sound economic growth of any nation, it has become very important for the stakeholders to not only focus on the taking number of initiatives but also to measure the effectiveness of the initiatives in the light of both demand as well as supply side. Thus, this study will make intensive study from both demand</p>

		& supply side of the financial inclusion, which will become references for the stakeholders of financial inclusion for the policy decision making. For this study primary & secondary data will be collected. The primary data will be collected through structured questionnaire & in-depth interview method. For conducting the survey multi-stage sampling will be used. The secondary data will be collected from various reliable resources such as Government publication such as Reserve Bank of India, Finance Department data from both State and Central Government & NABARD and other Government publication. The various stakeholders are elderly persons, self-help groups, persons from the weaker sections of the society and employees from the banks, microfinance institutions, & business facilitators/ business correspondents. For the purpose of the analysis the tools which will be used are logistic regression model, exploratory factor analysis, confirmatory factor analysis, structural equation modeling, econometric analysis, and time series analysis.
9	Progress of Research Work(Stage)	1. Review of Literature 2. Data collection
10	Research Experience	2 years

11-(A) Conference/Seminar Presentations					
Sl. No.	Seminar/Conferences/Workshops/Webinar	Name of the seminars/Conferences/ Workshops	Title of the Paper	Venue	Date
1.	International Conference	International Conference On Business, IT And Enterprise Architecture (ICBIT)	A Study On The Financial Inclusion From The Perspective Of Demand And Supply Side	Management Development Institute, Murshidabad	16 th -17 th December 2022
2.	National Conference	National Conference On “Decision Making In Disruptive Era”	Financial Inclusion: Means For Socio-economic Development	Department Of Business Administration, Sambalpur University,	2 nd -3 rd December 2022

				Jyoti Vihar, Burla	
3.	Odisha Research Conclave (ORC-2022)	Odisha State Higher Education Council and Ravenshaw University	A demographic study among railway employees' organizational citizenship behaviour	Ravenshaw University	14 th – 16 th Nov, 2022
4.	National Seminar	National Seminar on “Business Management and Social Innovation”	A Study on employee perception towards Training Practices at Hindalco Industries Ltd.	Department Of Business Administration, Sambalpur University, Jyoti Vihar, Burla	Feb 29 th – Mar 1 st 2020
5.	National Seminar	National Seminar on “Sustainable Management Practices: Concepts and Emerging Trends”		Department of Business Administration, Sambalpur University, Jyoti Vihar, Burla	10 th -11 th march 2018

11- (B) FDP Attended

Sl. No.	FDP/ Workshop	Name of the Institute	Date
1.	3-day virtual workshop on Bibliometric Analysis & Visualization (Using Vosviewer)	IIPM School of Management	20 th – 22 nd July 2023

2.	One Week Online National Workshop On Statistical Data Analysis Using SPSS & R	Department Of Statistics, Central University Of Haryana, Mahendergarh	20 th -24 th march 2023
3.	2-Day Workshop on “Research Methodology” for the Research Scholars	UGC- Human Resource Development Centre (HRDC) and Regional Centres for Capacity Building (RCCB)	9 th – 10 th August, 2019