

Name of the Research Scholar: Rakesh Kumar Panigrahi

Designation (PhD Research Scholar)

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1	Name of the PhD Research Scholar	RAKESH KUMAR PANIGRAHI
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3	PhD Registration Number	185/2016/Mngt with effect from 19-11-2016
4	Name of the Nodal Centre & Address	Department of Business Administration, Sambalpur University, Jyoti Vihar, Burla – 768019
5	Name of the Supervisor(s)	Prof. (Dr.) TusharKanti Das Department of Business Administration, Sambalpur University, Jyoti Vihar Burla – 768019
6	Details of the Funding Agency	NA
7	Title of the Research Work	Financial Inclusion and Income Inequality: An Analysis in Sonepur and Boudh Districts of Western Odisha
8	Brief Abstract of the Research Work(250 Words)	<p>Poverty alleviation is not the ultimate aim for the betterment of poor, it is imperative to say that the financial inclusion may have a multiplier effect on the Indian economy. The penetration of financial inclusion leads to increase the economic prosperity that has significant impact on growth. The transfer of grants and subsidies directly to the beneficiary's bank account will reduce the leakage and pilferage present in social welfare schemes. Till recently the focus of financial inclusion interventions has largely been supply oriented.</p> <p>The problem should be handled both from the supply side as well as the demand side. Unless steps are taken on the demand side, mere supply side solutions from the financial sector will not work. Illiteracy, poverty and unemployment are the basic issues that make the financially viable sector as non-bankable and hence they are financially excluded.</p> <p>The study has significant in terms of its base in Odisha in particular to understand the impact of financial inclusion and how it will actually taking care to bridge the gap of income inequality. The study will address the following research Questions. What is the reason for inequality in the society? How far financial inclusion is helpful for minimizing income inequality? What are the basic needs</p>

		<p>for the people that can be addressed through financial inclusion? What is the impact of income inequality on financial inclusion through policy interventions? The major objectives of the study are: To study & understand the meaning and need for Financial Inclusion. To measure the impact of Pradhan Mantri Jan Dhan Yojana for rural household. To analyse the effect of the financial inclusion programme in reducing income inequality. To assess the benefits of financial inclusion for minimizing the gap of income inequality for rural poor.</p> <p>There are very few papers which address financial inclusion and income inequality of rural poor. Further it is hardly any research on rural poor of western Odisha. Hence we will try to address this gap for understanding the conceptual frame and fundamental issues lies on the front of financial inclusion.</p> <p>The study proposed that financial inclusion intervention measure should continue, the array of products that make up financial inclusion should be identified and provided. Proper measures of financial inclusion which include both access and usage should be applied, since access and usage are not the same but supplementary.</p>				
9	Progress of Research Work(Stage)	FINAL STAGE (PRE-SUBMISSION COMPLETED)				
10	Research Experience	7 YEARS				
11	Teaching Experience	8 YEARS				
12	Corporate Experience	NIL				
13(A)	Journal Publication					
Year	Author	Co-Author	Title	Name of the Journal	Publisher	Volume/Issue
2018	Rakesh Kumar Panigrahi	TusharKanti Das	Impact of Micro-finance on Women Self Help Group members: an empirical study in Sonepur district (Odisha)	<i>International Journal of Business Management and Allied Sciences (IJBMAS)</i>	www.ijbmas.in	Vol.5. Issue. S1.2018, ISSN: 2349-4638
2017	Rakesh Kumar Panigrahi		Microfinance is an essential tool for rural development	<i>International Journal of Advance Research in Computer Science and Management Studies (IJARCSMS)</i>	www.ijarcsms.com	Volume 5, Issue 2, February 2017, Monthly Journal, ISSN No: 2321-7782 (Online) &

						2347-1778 (Print)
2017	Rakesh Kumar Panigrahi	TusharKanti Das	Rural Sustainability through PMJDY	<i>National Level Management Conclave on “Business Innovation and Sustainability” organised by School of Management, National Institute of Technology, Rourkela</i>		ISBN No: 978-93-52680-51-1.
2017	Rakesh Kumar Panigrahi	TusharKanti Das	Effectiveness of Microfinance and SHGs in increasing Standard of Living	<i>Vidyasagar University Journal of Commerce</i>		Vol. 22, 2017/ISSN 0973-5917
2016	Rakesh Kumar Panigrahi	TusharKanti Das	Effectiveness of Microfinance and SHGs in increasing Standard of Living: A Study in Boudh District of Odisha	<i>International Conference on Inclusive Growth through Innovative HR Practices and Alternative Finance</i>		ISBN No: 978-93-5213-455-7.
13(B)	Magazine Publication					
13(C)	Book Chapter Publication					
13(D)	Book Publication					
13(E)	Conference Proceedings Publication					
13(F)	Case Publication (with Teaching Notes)					
13(G)	Conference Presentations					
2023	Rakesh Kumar	TusharKanti Das	Eradication of Poverty	<i>5th National Seminar on</i>		

	Panigrahi		and Income Inequality A Road Map for SDGs: A Study in Western Odisha	<i>People, Planet and Profit: A Journey towards Sustainable Development Goals (PPPSDGs-23)". Organised by GM University, Sambalpur on 28th & 29th March 2023</i>		
2022	Rakesh Kumar Panigrahi		Role of Fintech on Digitalisation in Financial Inclusion: A Study	Two day's ICSSR sponsored National Seminar on Information Technology and Digital India: An Initiative towards Transformation and Empowerment" organised by School of Management, IIPM, Kansbahal Odisha. 16th & 17th December 2022.		
2018	Rakesh Kumar Panigrahi	TusharKanti Das	Impact of Micro-finance on Women Self Help Group members: an empirical study in Sonepur district (Odisha)	<i>International Seminar on Recent Trends in Management, Commerce & Social Sciences (RTMCSS-18)" Rourkela Institute of Management Studies (RIMS), 20th Sept. 2018.</i>		
2017	Rakesh Kumar Panigrahi	TusharKanti Das	Rural Sustainability through	<i>National Level Management Conclave on</i>		

			PMJDY	<i>“Business Innovation and Sustainability” organised by School of Management, National Institute of Technology, Rourkela. 7th & 8th January 2017.</i>		
2016	Rakesh Kumar Panigrahi	TusharKanti Das	Effectiveness of Microfinance and SHGs in increasing Standard of Living: A Study in Boudh District of Odisha	<i>International Conference on Inclusive Growth through Innovative HR Practices and Alternative Finance” Organised by Institute for Technology and Management, Navi Mumbai, Maharashtra, India. 20th February 2016.</i>		
14	FDPs attended					
2022	<i>One Week (7th to 13th June, 2022) Faculty Development Programme on “Structural Equation Modeling using AMOS” by Prof.Sreejesh S, IIM Kozhikode, organised by BIITM, Bhubaneswar.</i>					
2020	Five Days Online Level Faculty Development Programme on “Statistical Application					

	Using SPSS Software” Organised by G.L. Education Foundation, Bangalore from 09 – 13 August 2020.					
2016	One week Faculty Development Program (FDP) on “Improving Teaching Methodology and Research”. Sponsored by BPUT Odisha, 19 th to 24 th December 2016.					
15	Professional Associations & Recognition					