



## **EFFECTIVE ROLE OF TECHNOLOGY IN FINANCIAL INCLUSIONS –ROAD AHEAD TO DEVELOPMENT**

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### **ABSTRACT**

*With the innovation in thinking of the Government, there exists many schemes and facilities that are being offered by the Government, Banks and other Organizations for the welfare of the poor and the needy and for this purpose a large amount of funds are allocated. But, unfortunately these schemes are either not reaching them or being misused. The Present Paper tries to identify the problems and suggests measures to reduce these problems and thus enabling Financial Inclusions. A Layered approach is followed to identify the key issues, to address them. Each village is considered to be a set of different layers. Each layer is having its own significance and importance of these layers is analyzed here. Technology plays a key role in integrating the layers. With the advancements, technology can address almost any issue. The Present Paper attempts to show the beauty of this technology.*

**KEYWORDS:** *Innovation, Technology, Natural Resource, Health.*