

**UGC Sponsored National Seminar
On
Rural Financing in North Eastern Region
of India,
Issues and Challenges
Date-27th and 28th September, 2016**



**Organized by
Department of Accountancy
Golaghat Commerce College
Jyoti Nagar, P.O. and Dist.Golaghat
Assam (India), Pin-785621**

**In Collaboration with
Assam Chamber of Commerce, Golaghat
P.O.and Dist. Golaghat, Assam (India)
Pin-785621**

INVITATION

Dear Sir/ Madam,

We are pleased to inform you that the department of Accountancy, Golaghat Commerce College is going to hold a UGC Sponsored National Seminar on 27th and 28th September, 2016 in collaboration with Assam Chamber of Commerce, Golaghat, Assam. Eminent academicians, professionals, researchers, administrators, experts from SBI, Regional Rural Bank and NABARD will participate in the parallel and technical sessions. We on behalf of the organizing committee request your kind presence and active participation in all academic and other exercises to make the

With regards seminar a grand success.

Dr. Pranjal Pratim Dutta
Organizing Secretary/Convener
Cell-91-9435053370

Dr. Jatindra Nath Saikia
Principal and Chairman
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About the Seminar:
Introduction

The North Eastern Region (NER) refers to the easternmost region of India comprising of eight states and it shares borders with five South Asian countries Nepal, Bhutan, China, Myanmar and Bangladesh. The region accounts for 7.9 percent of the country's land space and is the territory of around 3.8 percent of India's population. The North-East Region is one of the back-ward regions of India characterized by low per-capita income, low capital formation, inadequate infrastructure facilities, geographical isolation and communication bottleneck, inadequate exploitation of natural resources like mineral resources, hydro power potential, forests etc. Apart from these, there are inter-state differences with respect to their resource endowments, level of industrialization as well as infrastructural facilities.

After independence, the Government of India (GOI) has persistently tried in developing sustainable livelihood and integrating approaches to tackle poverty in India. In addition, employment generation to eradicate poverty was accepted as a goal of development planning. Since 1960s, series of measures were taken such as nationalization of banks, expansion of rural branch networks, mandatory system of priority sector lending, extension of subsidized credit, establishment of regional rural banks (RRBs) and the Integrated Rural Development Program (IRDP). These initiatives have increased rural outreach and credit volume to some extent. However, higher operational costs as well as unsuitable and unprofitable institutional structure conceived these programmes as supply led and not demand driven. In addition, the lack of entrepreneurial skills and absence of backward and forward

linkages led to the failure of government initiatives. Huge non-performing assets (NPAs) weakened the strength of financial institutions and further reduced their interest in rural areas. The era also witnessed the establishment of apex institutions such as National Bank for Agricultural and Rural Development (NABARD) and the Small Scale Industries Development Board of India (SIDBI) and many civil societies, which were extending credit to poor.

In order to encourage entrepreneurship, GOI has come up with various initiatives such as the National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission and National Rural employment guarantee scheme to reach out to poor families and link them to sustainable livelihood opportunities. Skill India - a multi-skill development programme has been launched in 2014 with a mission for job creation and entrepreneurship for all socio-economic

classes. It strives to establish an international equivalent of the Indian framework on skill development, creating workforce mobility and enhancing youth employability. The Union Budget 2015 launched the National Skill mission to complement Prime Minister's 'Skill India' and 'Make in India' initiatives.

The key issues flagged for discussion in the seminar are:

- 1. Microfinance and Livelihood Approach**
- 2. Capital Formation in Agriculture and Rural Infrastructure**
- 3. Rural Finance- Role of Government**

Sub themes:

- 1. Role of local self- government in sustainable rural livelihoods**
- 2. Microfinance and Financial Inclusion in NE Region- Access and Impact**
- 3. Rural Marketing and Infrastructure for sustainable rural livelihoods**

- 4. Rural Financing and Rural Credit- Role of NABARD and RRB's.**
- 5. Economic Empowerment of Rural Women through Self Help Group and Micro Finance**
- 6. Role of Poverty Alleviation Programmes in Rural Development**
- 7. Agrarian Structure and Occupational Diversification in NE Region of India**
- 8. Role of Non-farm activities in uplifting Rural Poor**
- 9. Health, sanitation, education and other factors as a precursor for rural development,**
- 10. Information and Communication Technology for Agriculture and Rural Development.**

Golaghat Commerce College:

The Golaghat Commerce College was established on 9th October, 1972. The college is

situated at Jyoti Nagar, about 3 Km. away from town bus stand and easily approachable from Jagat Goswami Path and D.R. College road. The mission of the college is to cater the academic and professional needs of the students through value based quality education and also to promote the marginalized students in order to uphold social equality with an objective of creating ethical human capital in the form of globally competent entrepreneurs, managers and business.

Travel to Golaghat

The college is about 320 km away from Guwahati-the gateway to North East India which is well connected to all the major cities of India. From Guwahati, bus and train services are available to Golaghat. The nearest airport is Rowriah in Jorhat town which is about 45 Km away from Golaghat. The nearby Railway

junction is Furkating at a distance of 8 Kms. The district is very famous for tourist hotspots Kaziranga National Park, the world heritage site, is at a distance of 50 Kms from Golaghat town.

Call for Papers:

The original research papers are invited from the esteemed Academicians, Researchers, Administrators, Government and Financial experts of different organization, service providers and Students.

Authors Guideline:

The paper should be prepared in APA format. The length of the paper should not exceed 6000 words excluding preliminary pages, annexures, and reference list. The abstract of the paper should not exceed 300 words with a maximum of six keywords which should excluding preliminary information on the title of the

proposed paper, name(s) of the author (s), institutional affiliation, and email and postal addresses. The font of the paper should be Times New Roman, 12 point with line spacing of 1.5.

The authors are required to send abstract as well as full paper as soft copy to the following E-mail address:

E-mail: seminargcc2016@gmail.com

Important Dates

Last date of submission of abstract: **1st September, 2016**

Last date of submission of full paper: **5th September, 2016**

Publication of the Research Paper:

Selected peer reviewed papers will be published in an edited volume with **ISBN**. Authors would have to bear the cost of the book at the time of receiving his/her copy on the date of seminar.

Papers received after 5th September will not get published

Registration Fee and Accommodation:

For Academician and others: **Rs. 1,000.00**

For Research Scholars/Students: **Rs.500.00**

Registration fee may be paid in the form of demand draft in favour of.....payable at Indian Bank, Golaghat Branch, IFSC No.....Payment may also be made through direct deposit in the Indian Bank Account No..... (Scanned copy of the deposit slip has to be sent through E-mail).

(For joint paper writers registration of both the writers is necessary. Registration fee includes

Seminar Kit, Certificate, Tea and Lunch during the seminar. **Accommodation can be arranged on advance request and on additional payment. No travel support is available.)**

**Address for correspondence:
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Registration Form

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Golaghat Commerce College

1. Name (In block letters):

DR./Prof/MR./MISS/MRS.....

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2. Name of the Institution:

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3. Designation:

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4. Department.....

5. Sex: Male/ Female

6. Address: P.O.....Dist.....

State.....Pin.....Ph. No.....

E-mail.....

7. Whether participated with paper: Yes/No.

8. Title of the paper:

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Date:.....

Signature of the

participant

**(Participants are advised to use xerox copy of the Registration
Form)**