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Editorial

The governments across the globe have initiated a series of measures to overcome the Covid-19 pandemic which have gone beyond the widely used tool of 'financial inclusion'. According to the 'State of Economic Inclusion Report 2020' of World Bank, the Economic Inclusion (EI) programs are on the rise in 75 countries, reaching approximately 20 million poor and vulnerable households, and benefitting nearly 92 million individuals. The EI program is a bundle of coordinated, multidimensional interventions that support individuals, households and communities to raise their income and build their assets. The report further states that these programs have a strong potential to improve livelihoods as part of integrated policy responses focused on containing the pandemic, ensuring food security and supporting medium term recovery. In India also, the government has launched a series of measures aiming at economic welfare of the poor and downtrodden. It is observed that one of the key elements to implement the social welfare programs is leveraging the digital technology. It helps to identify and create database of potential beneficiaries, leapfrog capacity constraints and to strengthen the program management. Country experiences depict that there is a strong potential for EI programs to build on rather than replace social assistance programs in the long-term recovery from the "once-in-century" crisis.

Against this backdrop, the current issue of the journal covers a wide range of topics such as risk management to corporate governance, tax collection efficiency of Indian states, saving habits of individuals, satisfaction level of account holders of PMJDY, educational loan; and buying behaviour of green products.

The Orissa Commerce Association, one of the vibrant state level associations of the country is in its 52nd year. It has been serving the research community by publishing 'Orissa Journal of Commerce', a quarterly peer reviewed research journal for over four decades. It is also a UGC-CARE listed journal. The readers will find the present issue in a different look. The editorial advisory board and editorial board of the journal have also been reorganized. Attempt has been made to further enhance the quality of the journal in all respects.

Hope the readers will enjoy reading this issue and encourage us to stride forward.

Dr. Malay Kumar Mohanty

(Managing Editor)

