

**Managing Editor Board**

- ❖ Dr. Sayed Mahdi Golestan Hashemi  
Head of the Iranian Research Center for Creatology,  
TRIZ & Innovation Science  
Iran
- ❖ Dr. Waspodo Tjipto Subroto, M.Pdi  
State University of Surabaya  
Indonesia
- ❖ Dr. P.Malyadri  
Osmania University  
India
- ❖ Dr. Makarand Upadhyaya  
cba, jazan university, jazan , saudi arabia  
Saudi Arabia
- ❖ Dr. Krishnamurthy Prabhakari  
SRM University  
India
- ❖ Dr. Joy Mukhopadhyay  
ISBR Bangalore  
India
- ❖ Prof. Dr. Mohammed Galib Hussai  
Islamiah College, Vaniyambadi  
India
- ❖ Dr. Abdulsalam Jibril  
Adamawa State University, Mubi Nigeria.  
Nigeria

**Contact Us**

Website URL : [www.iosrjournals.org](http://www.iosrjournals.org)  
Email : [Support@iosrmail.org](mailto:Support@iosrmail.org)



**Qatar Office:**

IOSR Journals  
Salwa Road  
Near to KFC and Aziz  
Petrol Station,  
DOHA, Qatar

**India Office:**

EHTP, National  
Highway 8, Block A,  
Sector 34, Gurugram,  
Haryana 122001

**Australia Office:**

43, Ring Road,  
Richmond Vic 3121  
Australia

**New York Office:**

8th floor, Straight hub,  
NS Road, New York,  
NY 10003-9595



**IOSR Journals**

International Organization  
of Scientific Research

e-ISSN : 2321-5933

Volume : 14 Issue : 2 Series-2

p-ISSN : 2321-5925

IOSR-JEF

*IOSR Journal of Economics  
and Finance*

**Contents:**

A Socio-Economic Review of the Tribes in Kerala	01-06
Government Initiatives on Financial Inclusion In India	07-13
Government Initiatives on Financial Inclusion in India	14-20
Is Tourism an Engine of Growth for Developing Countries? - Perspective from a Synthesis of Relevant Empirical studies	21-31
Marketing Strategy of Non-Interest (Islamic) Banking Services in Nigeria	32-36
Donation is better than Taxation: Transition of Democracy from Representation to Participation	37-38
The Impact of Covid-19 on the Capital and Money Markets in Nigeria	39-44
Logarithm of Per Capita GDP as an alternative to per capita GDP on PPP basis	45-46
Factors Influencing Intention to Use E-Wallets: Insights from Young Adults in Sylhet	47-56
Credit Control Measures by RBI	57-60
To study the effect of fintech on Indian Economy	61-67

**Peer Reviewed Refereed Journal**