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**The Financial Inclusions and Factors for Widening Financial Gap- An Impact Analysis**

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**Abstract**

As the bulk of the population, mainly from rural areas, is still not participated in the comprehensive economic growth, the notion of financial inclusion (FI) becomes a big problem for the policy makers of the country. FI supports in formation of improved and better sustainable economy in the country. It supports in the empowerment of women, weaker and underprivileged sections of society with the task of building self-sustainable and well informed society. The study has used three different research phases: identification of factors from the literature, interviews with experts of industry and designing a DMTOP framework. The identification phase led to the selection of twenty five factors from past literatures and by suggestion from industrial experts. Further the selected factors are divided into seven different dimensions. The framework was used to understand impact of identified factors on urban and rural facilities separately. This study seeks to identify the impact contribution of factor towards FI; the results are very helpful for policy makers to achieve objectives of FI. The framework has seven dimensions with different impact value on the urban and rural facilities. The factors are showing an overall impact percentage of 51.62 and -6.45 as on existing urban and rural facilities respectively.

**Keywords:**

Financial Inclusion (FI), Factors, Decision Making Threat and Opportunity (DMTOP).

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