

CHAPTER 1

Introduction

1.1 Introduction

Financial inclusion is an important concept which helps achieve the sustainable development of the country, through available financial services to the unreached people with the help of financial institutions. Financial inclusion can be defined as easy access to formal financial services or systems and their usage by all members of the economy. Financial inclusion is that individuals and businesses have access to useful and affordable financial products and services that meet their needs such as transaction, payments, savings, credit and insurance that are delivered in a responsible and sustainable way. Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to section of disadvantage and low income segments of society. It is argued that as banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population discrimination is the prime objective of public policy. The term 'financial inclusion' has gained importance since the early 2000s, and is a result of findings about financial inclusion and its direct correlation to poverty. Poverty may be a global issue that efforts are made by the international community to tackle. Energy Poverty is of them. Energy Poverty does exist not only in poor countries, but also in additional developed economies. Financial services are also helped to mitigate all types of poverty. In this Poverty, Energy Poverty and Consumption of energy discrimination are reduced by financial services such like as transaction, payments, savings, credit and insurance .In this study, to know the impact of financial services on energy poverty on Asia and pacific regions . financial inclusion indicators like ATMs per 1000 people (ATMS) , Borrowers at commercial banks per 1000 adults (BORROW), Number of commercial bank branches per 1000 km (BRANCH) ,Deposit accounts with commercial banks per 1000 adults (DEPOSIT) ,Outstanding deposits with financial institutions (DEPS), Loan accounts at commercial banks per 1000 adults (LOAN) are increased as result our economic growth are changed rapidly which is directly influenced on unemployment rate reduction and energy consumption rate increased and also increased renewable energy ,combustible energy consumption in Asia and Pacific regions.

1.2 **Objective of the study:** The objective of the research is to find out co-relation and impact among the financial services and renewable energy consumption ,combustible energy consumption rate in Asia and Pacific.

CHAPTER 2

Literature review

2.1 Financial Inclusion

FI is taken into consideration because the provision of less expensive monetary offerings to the low earnings or deprived agencies in a society (Mohseni-Cheraghloo 2015). These monetary offerings encompass account possession in a proper monetary institution, the get admission to and utilization of the account, cellular payments, financial savings, credit, coverage and pension (Allen et al. 2014; Demirgüç-Kunt and Klapper 2012; Mohseni-Cheraghloo 2015). Measures of FI had been evolved rapidly (Amidžic, Massara, and Mialou 2014; Cámara and Tuesta 2014; Demirgüç-Kunt and Klapper 2012, 2013; Honohan 2008; Le, Anh, and Taghizadeh – Hesary 2019; Sarma 2012, 2015). Honohan (2008) measures FI through estimating the part of the person population/families proudly owning a financial institution account. This styles of estimates can efficiently degree a sure factor of FI, that is monetary penetration. However, this degree has shortcomings through now no longer considering crucial capabilities of an inclusive monetary device, along with usability and great of the monetary offerings (Sarma 2015). Furthermore, numerous studies display that having a financial institution debts on my own might not be consultant of FI if there are boundaries to the ideal use of the debts, along with the vicinity of financial institution branches, transaction fees and different mental boundaries (Diniz, Birochi, and Pozzebon 2012; Kempson 2006). Demirguc-Kunt and Klapper (2012) have made an attempt to construct a database of Global Findex primarily based totally on surveys of 150,000 adults from 148 international locations in 2011. This initiative offers thrilling ratios regarding monetary earnings of adults with specific earnings agencies, gender and education. The ratios encompass the percentage of adults having an account in a proper monetary institution, having stored or taken out a mortgage from a proper account, and the percentage of adults who've used casual techniques of financial savings and borrowings, and the stocks of adults who've credit/debit cards, mortgaged loans and fitness coverage. The signs of FI, both at macro or micro stage, offer a profound perception into the inclusiveness of a monetary device (Sarma 2012). Nevertheless, whilst those signs are used one at a time, they will now no longer supply a whole view of the inclusiveness of the monetary device (Sarma 2012). Using the standards one at a time may additionally reason a false impression of the extent of FI in a country (Sarma 2012). To reap a complete FI degree, Camara and Tuesta (2014) hire the Principal Component Analysis (PCA) to quantify a FI index. They argue that the quantity of FI may be decided primarily based totally on 3 dimensions: utilization, boundaries and get admission to.

The stage of utilization may be measured primarily based totally on 3 signs: the usage of at the least one monetary provider, having financial savings or taking a mortgage from a proper monetary institution. Barriers to a monetary device are assessed primarily based totally on: the bodily Financial Inclusion on Poverty Reduction ninety nine distance to the monetary provider providers, affordability, the dearth of vital documentation, and the dearth of accept as true with with inside the monetary intermediaries. The get admission to to a monetary device is measured through 4 signs: the quantity of automated teller machines (ATMs) in line with 100,000 adults, the quantity of industrial financial institution branches in line with 100,000 adults, the quantity of ATMs in line with one thousand km² . Le, Anh, and Taghizadeh – Hesary (2019) additionally observe PCA to construct a FI index primarily based totally on the subsequent signs: the quantity of ATMs in line with 100,000 adults, the quantity of financial institution branches in line with 100,000 adults, the ratio of first rate deposits at industrial banks, the ratio of first rate loans at industrial banks. Amidžic, Massara, and Mialou (2014) advocate a five-step method the usage of Factor Analysis (FA) to construct a FI index, primarily based totally on dimensions: outreach and utilization of monetary offerings. Four signs are used of their study: the quantity of ATMs in line with one thousand km² , the quantity of branches of depository groups in line with one thousand km² , the quantity of families having a deposit in line with one thousand adults, and the quantity of families having a mortgage in line with one thousand adults

2.2 Energy poverty

Energy poverty is loss of get right of entry to to trendy power services. It refers back to the state of affairs of huge numbers of humans in growing international locations and a few humans in advanced international locations whose wellness is negatively suffering from very low intake of power, use of grimy or polluting fuels, and immoderate time spent gathering gas to fulfill primary needs. It is inversely associated with get right of entry to to trendy power services, even though enhancing get right of entry to is handiest one thing in efforts to lessen power poverty. Energy poverty is awesome from gas poverty, which focuses entirely on the problem of affordability. According to the Energy Poverty Action initiative of the World Economic Forum, "Access to power is essential to enhancing great of lifestyles and is a key vital for monetary development". In the growing world, power poverty continues to be rife. Nearly 1.1 billion humans nevertheless haven't any get right of entry to to power, in line with the International Energy Agency (IEA) [1]. As a end result of this state of affairs, a brand new UN initiative has been released to coincide with the designation of 2012 because the International Year for Sustainable Energy for All, which has a prime cognizance on lowering

power poverty. According to 2018 IEA World Energy Outlook there are presently 1 billion humans withinside the world – 13% of the overall populace – without a get right of entry to to power, normally in Africa and South Asia. In sub-Saharan Africa, it's far predicted that about six hundred million humans – 57% of the populace – stay with out power, towards the 350 million humans – representing 9% of the populace – who lack get right of entry to in growing Asia. The UN Agenda for Sustainable Development located as certainly considered one among its Goals the success of widely wide-spread power get right of entry to with the aid of using 2030. If we examine cutting-edge records to early 2000s, there was a applicable improvement: areas which include East Asia and Latin America have now reached a higher power get right of entry to way to the extension of power networks. Similarly, many different growing international locations have skilled great progress. In Indonesia, for example, the electrification fee is sort of at 95%, up from 50% in 2000; in Bangladesh, power now reaches 80% of the populace, up from 20% in 2000; Kenya exceeded from 8% in 2000 to 73% in 2017; in Ethiopia, power now reaches 45% of the populace as compared with simply 5% in 2000.

CHAPTER 3

Methodology and Data

3.1 Data Sources

This report carried out a panel data analysis for selected Asia and Pacific countries namely Afghanistan, Australia, Bangladesh, Bhutan, China, Fiji, India, Indonesia, Japan, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, New Zealand, Russia, Sri Lanka over the period of 2011-2020 to analyze the financial inclusion and energy Poverty. The data were collected from IMF's Financial Access Survey (2010-2020) and also control variable are collected from World Bank's (2010-2020). Many variables are used for this analysis such ,ATM ,Borrow, Branch, Deposit ,Loan, Outstanding deposits, Energy consumption, Food production, Combustible renewables and waste, Unemployment Labor force.

3.2 Model

On behalf of this study the long-term relationship among the financial indicators and energy consumption, re-newable energy, food production index, variables for the 18 countries of Asia-Pacific region have been analyzed with Linear Regression tests. In addition, the panel descriptive test has been done to explore the possible relationship among the variables.

3.3 Panel unit root

In this study, the precondition of panel unit root tests were carried out before being proceeded to panel co-integration test. According to Im et al. (2003), all variables were tested both in level and first difference with constant and without constant. After making first difference all variables become stationary.

The ADF test belongs to a category of tests called 'Unit Root Test', which is the proper method for testing the stationarity of a time series. So what does a 'Unit Root' mean? Unit root is a characteristic of a time series that makes it non-stationary. Technically speaking, a unit root is said to exist in a time series of the value of $\alpha = 1$ in the below equation

$$Y_t = \alpha Y_{t-1} + \beta X_e + \epsilon$$

where, Y_t is the value of the time series at time 't' and X_e is an exogenous variable (a separate explanatory variable, which is also a time series). What does this mean to us? The presence of a unit root means the time series is non-stationary. Besides, the number of unit roots

contained in the series corresponds to the number of differencing operations required to make the series stationary. Alright, let's come back to topic.

3.4 Augmented Dickey Fuller (ADF) Test

As the name suggest, the ADF test is an 'augmented' version of the Dickey Fuller test. The ADF test expands the Dickey-Fuller test equation to include high order regressive process in the model.

$$y_t = c + \beta t + \alpha y_{t-1} + \phi_1 \Delta Y_{t-1} + \phi_2 \Delta Y_{t-2} \dots + \phi_p \Delta Y_{t-p} + e_t$$

If you notice, we have only added more differencing terms, while the rest of the equation remains the same. This adds more thoroughness to the test. The null hypothesis however is still the same as the Dickey Fuller test. A key point to remember here is: Since the null hypothesis assumes the presence of unit root, that is $\alpha=1$, the p-value obtained should be less than the significance level (say 0.05) in order to reject the null hypothesis. Thereby, inferring that the series is stationary. However, this is a very common mistake analysts commit with this test. That is, if the p-value is less than significance level, people mistakenly take the series to be non-stationary.

3.5 Least Squares Method

he least-squares method is a form of mathematical regression analysis used to determine the line of best fit for a set of data, providing a visual demonstration of the relationship between the data points. Each point of data represents the relationship between a known independent variable and an unknown dependent variable.

Key Takeaways

- The least-squares method is a statistical procedure to find the best fit for a set of data points by minimizing the sum of the offsets or residuals of points from the plotted curve.
- Least squares regression is used to predict the behavior of dependent variables.
- The least-squares method provides the overall rationale for the placement of the line of best fit among the data points being studied

The empirical Liner Regression model of the analysis is specified as follows:

$$\begin{aligned} \text{I. } \text{RE.ENG}_t &= \alpha_0 + \beta_1 \text{ATMS}_t + \beta_2 \text{BORR}_t + \beta_3 \text{BRAN}_t + \beta_4 \text{D.A/C}_t + \beta_5 \\ &\text{L.A/C}_t + \beta_6 \text{DEPS}_t + \beta_7 \text{UNEM}_t + \beta_8 \text{FOOD}_t + \beta_9 \text{C.RE.EG}_t + e_t \end{aligned}$$

$$\text{II. } \text{C.RE.ENG}_t = \alpha_0 + \beta_1 \text{ATMS}_t + \beta_2 \text{BORR}_t + \beta_3 \text{BRAN}_t + \beta_4 \text{D.A/C}_t + \beta_5 \text{L.A/C}_t + \beta_6 \text{DEPS}_t + \beta_7 \text{UNEM}_t + \beta_8 \text{FOOD}_t + \beta_9 \text{RE.EG}_t + e$$

Where RE.ENG represents the measure of Renewable Energy, ATMS indicators of ATMs Per 100000 people(ATMS), BORR is Borrowers at commercial banks per 1000 Adults (BORROW),BRAN is Number of commercial bank Branches per 1000km(BRANCH), D.A/C is Deposit Accounts with commercial banks per 1000 Adults(DEPOSIT), L.A/C is Loan Accounts at commercial banks per 1000 adults (LOAN), DEPS is Outstanding Deposits with Financial institutions (DEPS) Domestic Currency, UNEM is the total Unemployment Labor force, C.RE.EG is Combustible renewables and waste (% of total energy).

CHAPTER 4

Results and discussion

Table 4.1: Descriptive Statistics Before Stationary

variable	Observation	Mean	Median	Maximum	Minimum	Std. Dev	Jarque-Bera	Probability
ATMs	180	50.0497	35.2821	185.4067	0.0000	50.7811	37.2692	0.0000
BORR	180	58.2013	0.0000	535.9237	0.0000	127.7842	221.6308	0.0000
BRAN	180	18.9995	7.2881	103.5989	0.0000	27.8724	164.4450	0.0000
D. A/C	180	1171.2110	575.7512	7955.7060	0.0000	1823.4610	456.2744	0.0000
L. A/C	180	162.1592	27.6327	4902.1800	0.0000	431.2237	51106.5600	0.0000
DEPS	180	3.53E+08	6096129	6.67E	0.0000	1.13E+09	2057.751	0.0000
UNEM	180	4.42738	4.31	11.73	0.5	2.150864	179.5517	0.0000
FOOD	180	79.2615	97.2	152.22	0.0000	40.52149	54.64995	0.0000
Re.Eng	180	25.97149	21.1433	89.0147	0.0000	26.687	27.60381	0.0000
C.Re.Eng	180	7.82588	0.0000	82.47475	0.0000	17.3934	557.7592	0.0000

Here, DEPS has the highest mean value, DEPS has the highest median value. DEPS has the highest maximum value DEPS _GDP has highest minimum value DEPS has the highest standard deviation L. A/C has the highest Jarque-bera value. According to probability value all variables are significant as their value exists within .05.

Table 4.2: **(Panel unit root test)**

Particulars	ATMs	BORR	BRAN	D. A/C	L. A/C	DEPS	UNEM	FOOD	Re.Eng	C.Re.Eng
level	52.051	36.778	44.476	20.520	33.087	4.507	56.027	31.342	55.015	12.717
ADF- Fisher	(0.041)	(0.001)	(0.108)	(0.845)	(0.102)	(1.000)	(0.018)	(0.690)	(0.022)	(0.998)
1st Difference	87.399	93.773	89.484	68.584	94.589	39.450	121.827	161.448	137.508	121.793
ADF- Fisher	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.318)	(0.000)	(0.000)	(0.000)	(0.000)
2nd Difference						209.472				
ADF- Fisher						(0.000)				

Here All the variables are stationary by the panel root model As the name suggest, the ADF test is an ‘augmented’ version of the Dickey Fuller test. The ADF test expands the Dickey-Fuller test equation to include high order regressive process in the model. All data are stationary at the first difference except DEPS which is stationary after Second difference.

All variables are stationary after first difference using ADF Fisher Model .Bracket value indicates probability of each variable

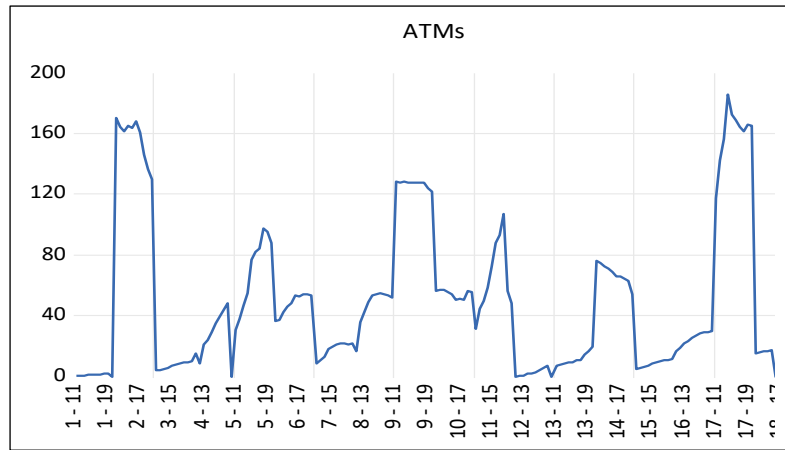


Fig . Non stationary data

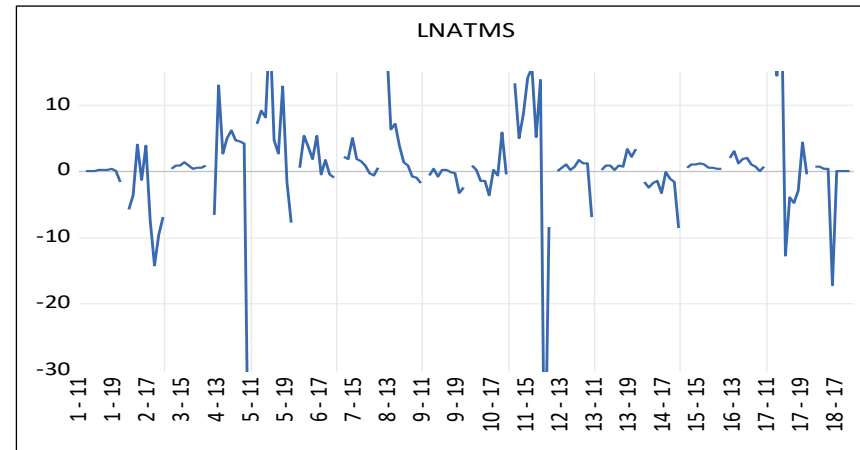


Fig. Stationary

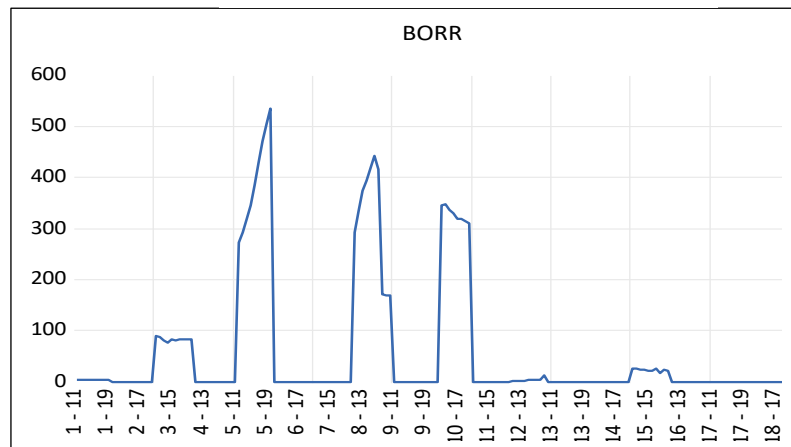


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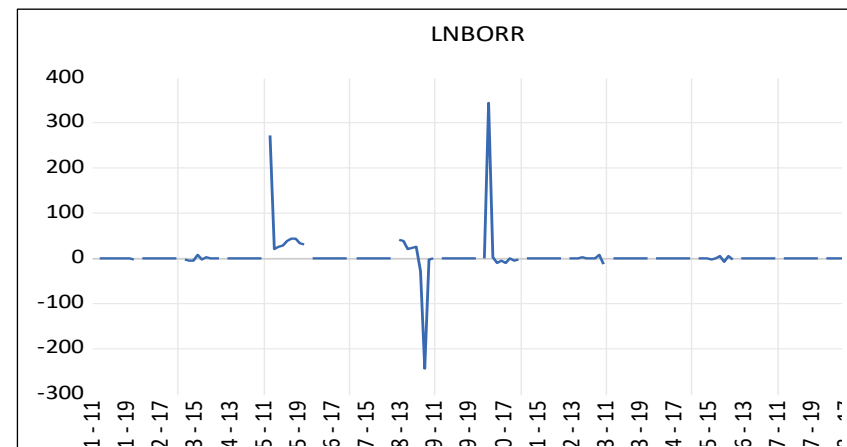


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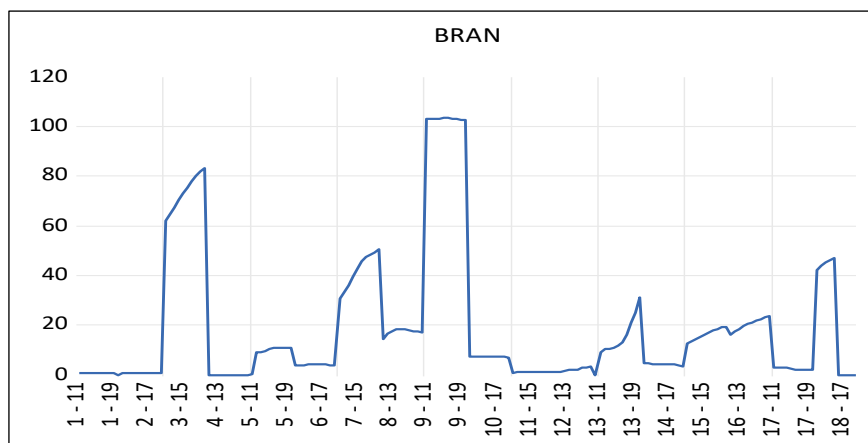


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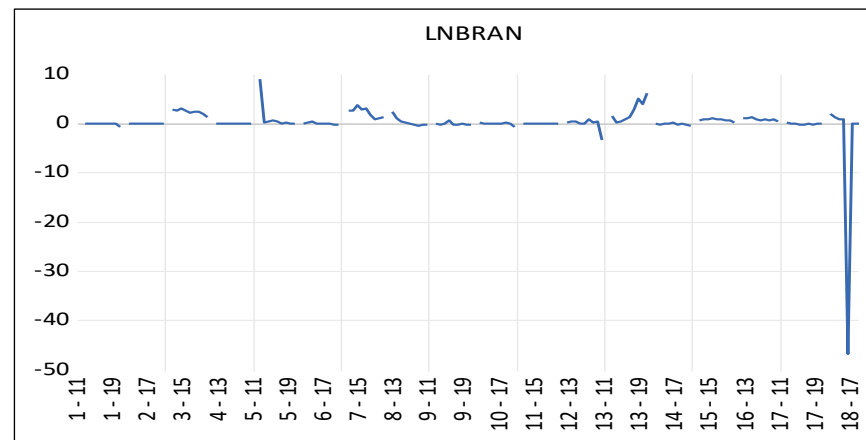


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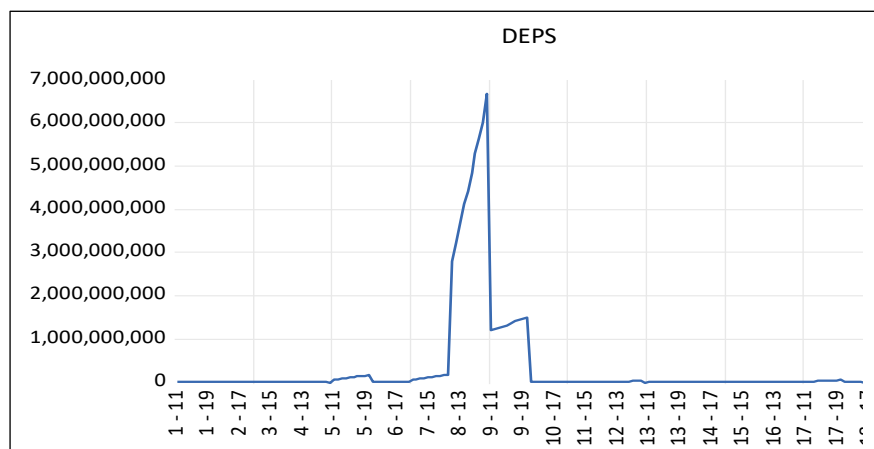


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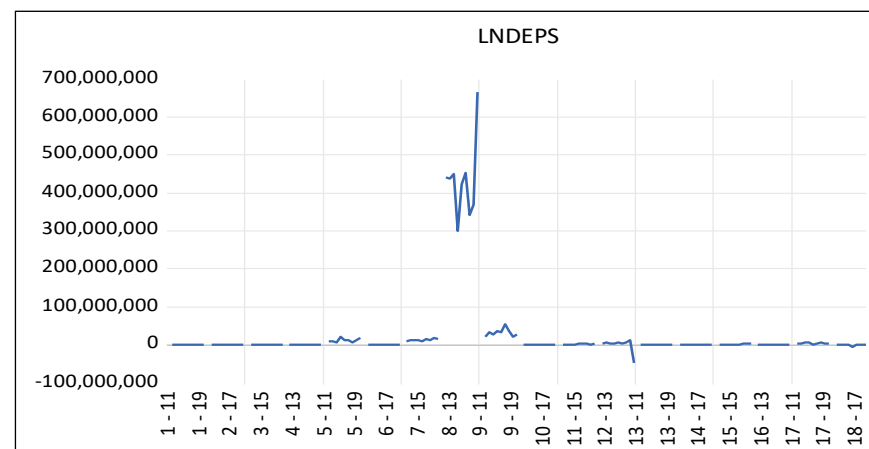


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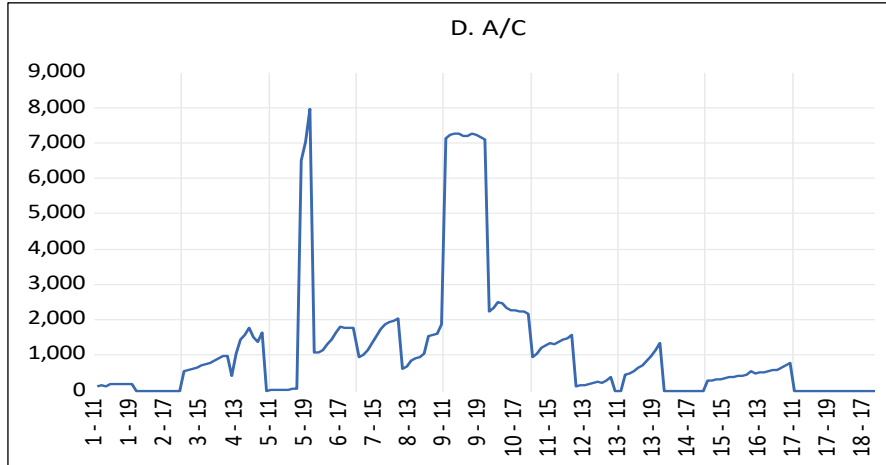


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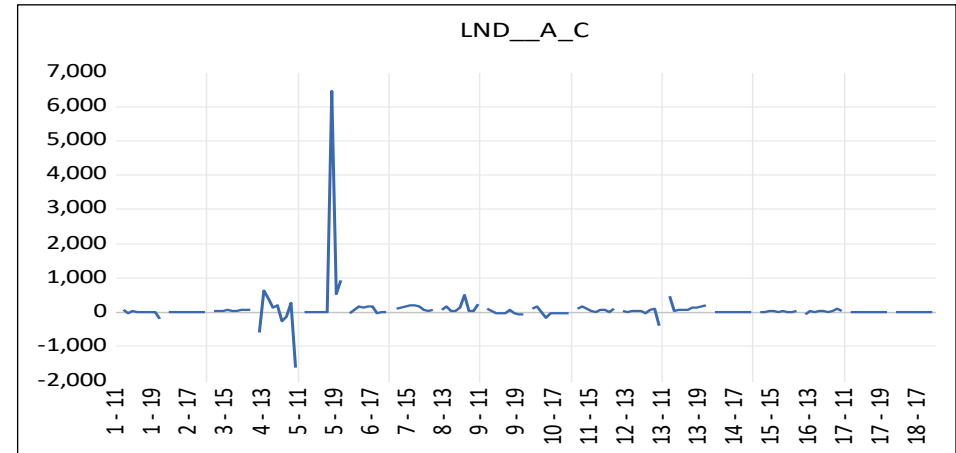


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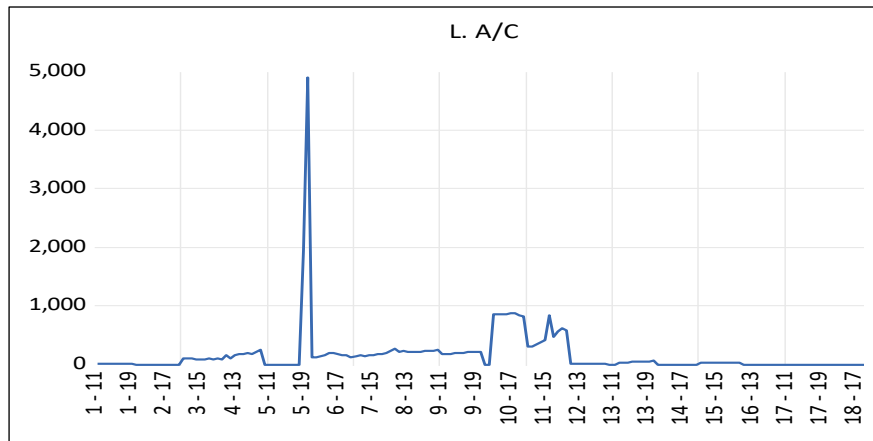


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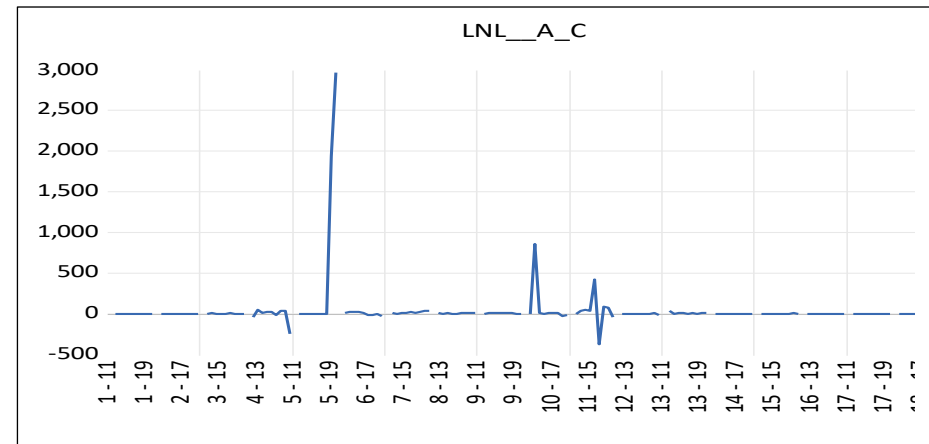


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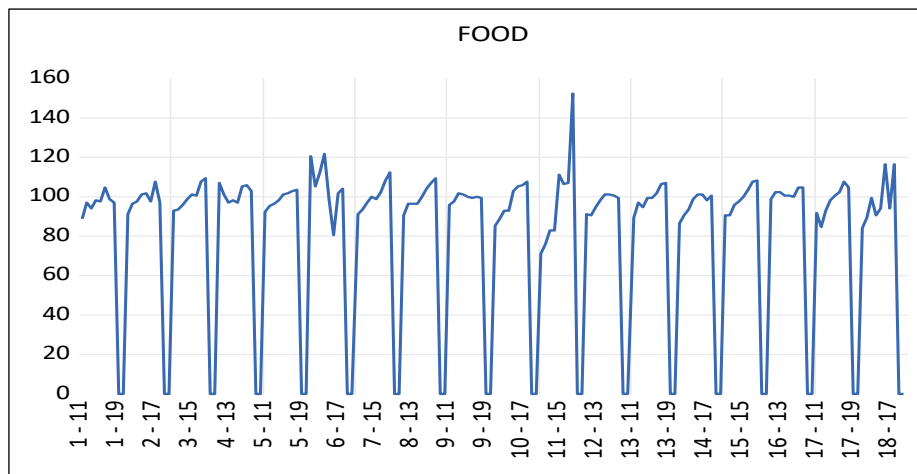


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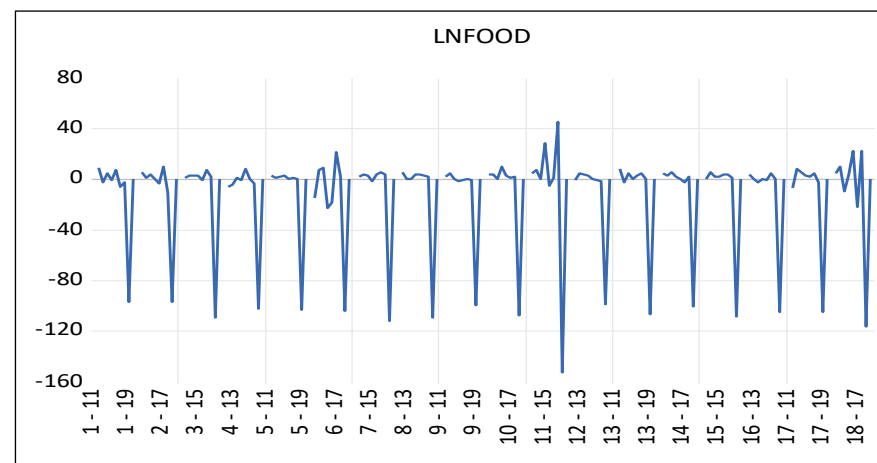


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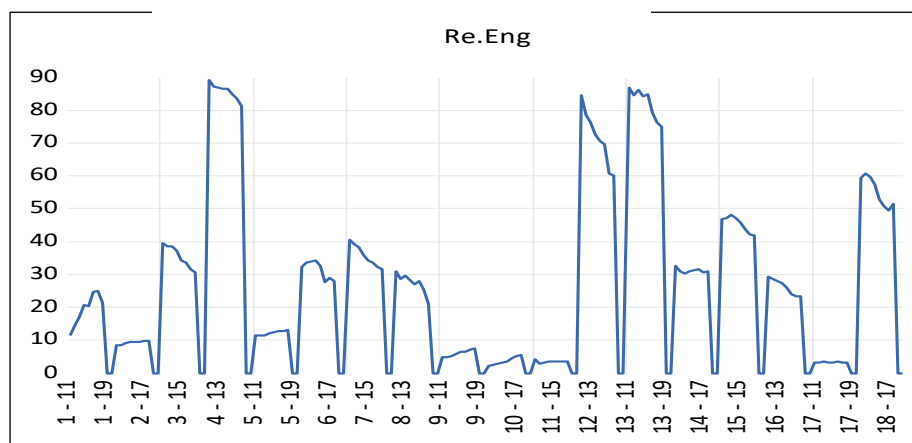


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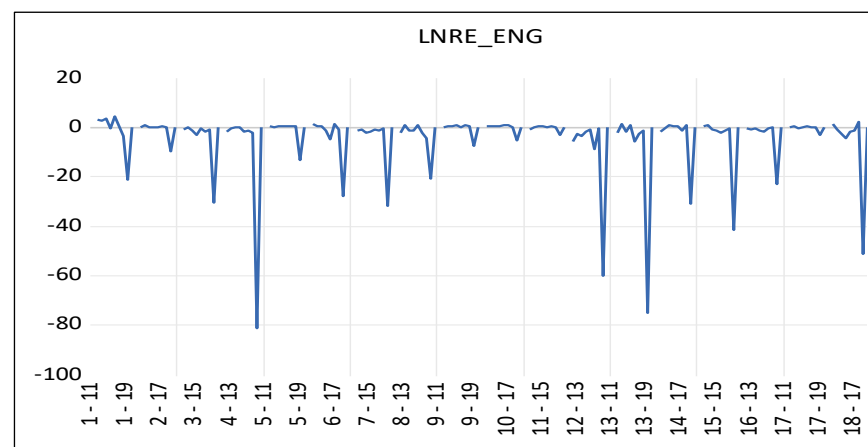


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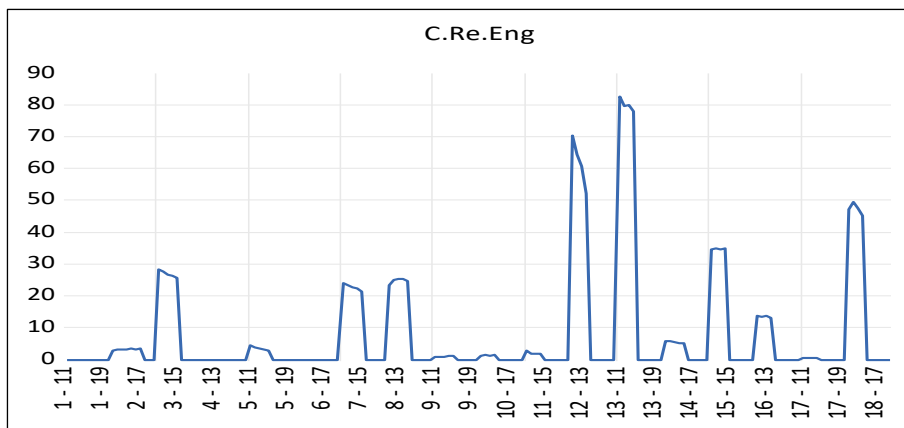


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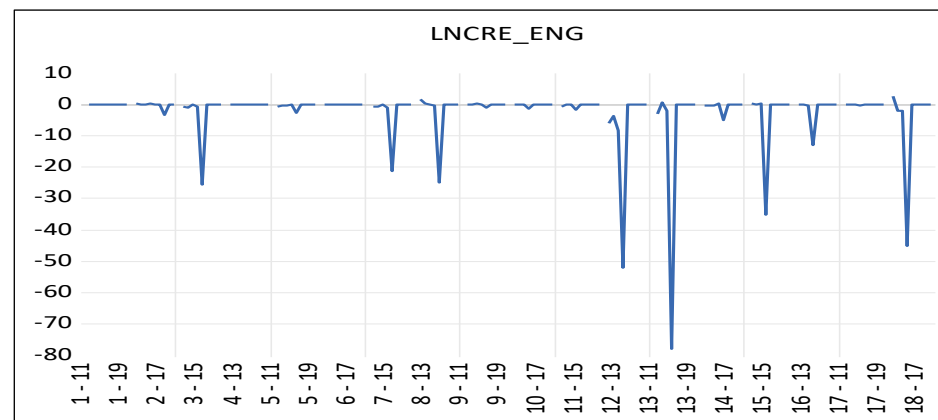


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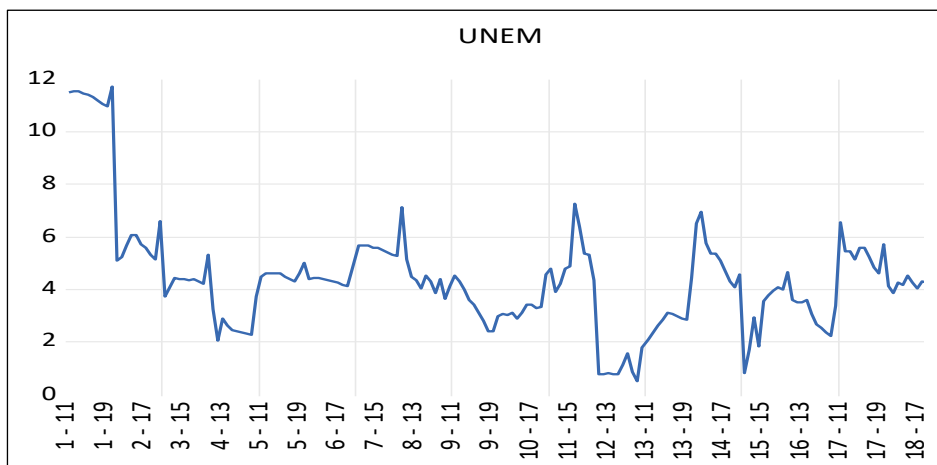


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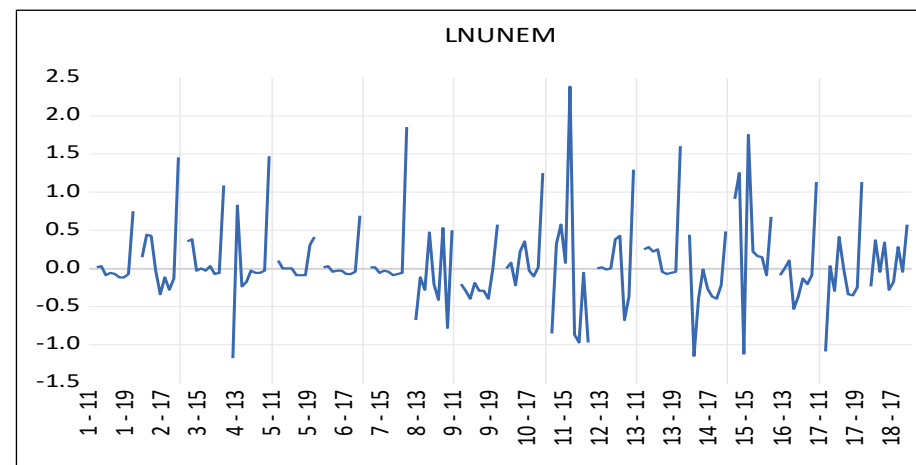


Fig. Stationary

Descriptive statistics of variables after LN are given

Table 4.3: Panel data analysis

variable	observation	Mean	Median	Maximum	Minimum	Standard deviation	Jarque-bera	Probability
LNATMs	162	0.7612	0.5226	28.7965	-50.4722	8.1192	2241.6800	0.0000
LNBORR	162	4.3614	0.0000	344.1736	-243.4289	40.5581	16367.6900	0.0000
LNBRAN	162	0.2748	0.0460	9.0923	-46.8665	3.9452	107822.9000	0.0000
LND. A/C	162	76.9318	16.4128	6466.9950	-1622.9610	540.8943	99020.2800	0.0000
LNL. A/C	162	37.5346	0.0000	2968.5210	-375.5366	289.2978	39693.1100	0.0000
LNDEPS	162	27628138.0000	768838.6000	667000000.0000	-48163942.0000	101000000.0000	2501.7840	0.0000
LNUNEM	162	0.0591	-0.0400	2.3800	-1.1800	0.5446	100.8195	0.0000
LNFOOD	162	-10.2124	0.3000	45.2200	-152.2200	35.2905	272.7675	0.0000
LNRe.Eng	162	-3.8107	-0.1664	4.4665	-81.0936	12.1536	3266.3840	0.0000
LNC.Re.Eng	162	-2.1125	0.0000	2.5379	-77.9356	9.1397	10148.8100	0.0000

Here, LN_ DEPS has the highest mean value, LN_ DEPS has the highest median value. LN_ DEPS has the highest maximum value DEPS _GDP has highest minimum value LN_ DEPS has the highest standard deviation. LN- BRAN has the highest Jarque-bera value. According to probability value all variables are significant as their value exists within .05.

To estimate impact on Renewable Energy Consumption by the financial inclusion and food production, unemployment. Also estimate impact on Combustible Renewable Energy Consumption by the financial inclusion and food production, unemployment.

OLS Model:

First Equation

Dependent Variable: LNRE_ENG

Method: Panel Least Squares

Sample (adjusted): 2012 -2020

Periods included: 9

Total panel (balanced) observations: 162

Variable	Coefficient	Std. Error	t- Statistic	Prob.
LNATMS	-0.265274	0.088599	-2.99408	0.0032
LNBORR	0.005606	0.016695	0.335791	0.7375
LNBRAN	0.129266	0.171257	0.754807	0.4515
LNCRE_ENG	0.017078	0.0715	0.238857	0.8115
LND__A_C	0.00043	0.00126	0.341621	0.7331
LNDEPS	3.29E-09	6.48E-09	0.507517	0.6125
LNFOOD	0.267711	0.019284	13.88247	0.0000
LNL__A_C	0.00189	0.002363	0.799532	0.4252
LNUNEM	-0.118374	1.238529	-0.09558	0.9240
C	-1.086587	0.738675	-1.471	0.1434
R-squared		0.566735		
Durbin-Watson stat		2.132716		
Prob(F-statistic)		0.000000		

Here LN Renewable Energy is the dependent variable and ATMS , BORR, BRAN ,D.A/C ,L.A/C,DEPS ,UNEM,FOOD ,C.RE.EG are Independent variables .In this OLS regression model At first the coefficient of ATMS is negative impact on Renewable Energy if number of ATMs user are increase as a result Renewable Energy consumption are decrease. Here the probability of Atms is less than 5% .So ATMs Card is significantly relationship with Renewable Energy. Coefficient of all independent variables are positive impact with Renewable energy except Unemployment which is negative impact on Renewable Energy consumption. P value of Food which is less than 5% so the Food variable is significant relationship with Renewable Energy consumption. Here R squared is 56%. So Dependent variable is impacted 56% with the independent variables .Here Durbin Waston stat is 2.3 which means all variable is correctly represent. Here F statistics of probability is less than 5 % so the model is fit for this.

Second Equation

Dependent Variable: LNCRE_ENG

Method: Panel Least Squares

Sample (adjusted): 2012 -2020

Periods included: 9

Total panel (balanced) observations: 162

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LNATMS	0.033692	0.103375	0.32592	0.7449
LNBORR	0.000941	0.018942	0.049701	0.9604
LNBRAN	-0.098434	0.194441	-0.50624	0.6134
LND__A_C	-9.29E-05	0.001429	-0.06501	0.9483
LNDEPS	-1.27E-09	7.35E-09	-0.17252	0.8633
LNFOOD	-0.026314	0.032869	-0.80055	0.4246
LNL__A_C	0.000839	0.002685	0.31236	0.7552
LNRE_ENG	0.02197	0.091979	0.238857	0.8115
LNUNEM	-1.127824	1.401812	-0.80455	0.4223
C	-2.222784	0.824266	-2.69668	0.0078
R-squared	0.014428			
Durbin-Watson stat	2.220193			
Prob(F-statistic)	0.986667			

Here LN Combustible Renewable Energy is the dependent variable and ATMS , BORR, BRAN ,D.A/C ,L.A/C,DEPS ,UNEM,FOOD ,.RE.EG are Independent variables .In this OLS regression model At first the coefficient of Of ATMs, BORR, loan A.C, Renewable energy is positive relationship with the dependent variable of Combustible renewable Energy other hand the the coefficient of Branch, Deposit A/C, unemployment is negative relationship with Combustible Renewable energy variable .But the probability value of all independent variables are not significant so all independent variables are not significant impact on Combustible Renewable Energy Consumption .Here R squared is. 1.4% so all independent variables are not properly impact on dependent variable. The probability of F- Statistics is not significant so this model is imperfect for this variables.

CHAPTER 5

Findings and Suggestions

Findings

This research was conducted to explore that financial inclusion indicators are considered as an important pillar contributing to Energy poverty reduction, unemployment labor force rate reduction. All studies indicate that access to finance is of great importance in energy poverty reduction, supporting comprehensive and sustainable development. FI can create positive effects such as increasing savings, loan, atms, and investment, thereby promoting economic growth. Access to banking services helps individuals and businesses find resources to meet their needs such as borrowing for business opportunities, investing for their children's education, or saving for retirement. Unemployment people take loan from banking and others microcredit institutions for investment to business as a result most of the unemployment people can be engaged any business or job. If financial inclusion indicators like ATMs per 1000 people (ATMS) , Borrowers at commercial banks per 1000 adults (BORROW), Number of commercial bank branches per 1000 km (BRANCH) ,Deposit accounts with commercial banks per 1000 adults (DEPOSIT) ,Outstanding deposits with financial institutions (DEPS), Loan accounts at commercial banks per 1000 adults (LOAN) are increased as result our economic growth are changed rapidly which is directly influenced on unemployment rate reduction and energy consumption rate increased

Suggestions

It is well established that Financial inclusion has a significant role to improve the socio economic condition of the remote people and deprived people from energy consumption. In spite of having special eye of the government, there have some loopholes in ensuring financial services in rural and urban areas. This study suggest the following suggestions.

- If financial services are increased in the country, poor people and deprived people can easily take this services.
- IF Financial services procedures are free from complexity as a result people can easily take this services and meet their needs
- If financial services are available in low cost ,The investor can easily take this service and easily investment in Energy sector .

CHAPTER 6

Conclusions, policy implications and future work

6.1 Conclusions

Financial inclusion has the potential to make a significant contribution to the achievement of the SDGs. The objective of the study was to investigate the effect of financial inclusion on energy poverty reduction and unemployment rate reduction in Asia and Pacific countries. The study adopted the panel data approach to empirical analysis, and the random effect model was the chosen method of estimation due to regression of the variables. Furthermore, the number of cross-sectional units exceeded the time-series components, which necessitated use of the random effect model. The findings are as follows. First, the study found that financial inclusion has a positive effect on energy consumption rate. All the financial inclusion indicators have a positive effect on unemployment labor force rate, with the exception of outstanding deposits that maintains an insignificant coefficient throughout the empirical analysis. The findings support the view that financial inclusion improves our economic growth. Financial inclusion has a positive effect on energy consumption rate and reduction unemployment rate, which supports the view that access to and usage of financial services promotes gross national income or GDP by enhancing savings and investments and facilitating the exchange of goods and services in an economy. Financial inclusion has a positive effect on food production rate.

6.2. Policy implications

It would be useful that policymakers in Asia and Pacific countries are to promote investments in the financial sector in order to broaden access to and usage of financial services. Investments in infrastructure, especially in remote areas, is vital for further growth in financial services. Policymakers should also raise awareness of the available financial services that may be used by food production, unemployment rate reduction, energy consumption, households. Lack of usage of financial services may be due to lack of awareness of their availability. To ensure the availability of affordable financial services, collaboration between policymakers and financial service providers may be crucial. Affordable financial services may encourage the use of financial services, which in turn will boost human development.

6.3. Future work

This study has some gaps and no study can cover everything at a time .This study covers only 10 years period to collect data , analyze those data and preparing a report. There are lot of financial inclusion indicators in IMF but in this paper only six indicators are used for analysis to energy consumption and reduction unemployment labor force .This study focused only six financial indicators and food production , Renewable energy consumption (% of total final energy consumption), Combustible renewables and waste (% of total energy). Further next I have more time to analyze ,I will take more data from different secondary data bank and more variables to proper analysis.

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