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## **Innovative Financial Inclusion Models: Lessons from Tulsipur Sub-Metropolitan City**

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### **Abstract**

Financial inclusion ensures everyone can easily access affordable financial services, promoting social and economic inclusion. The study's objective is to investigate how financial literacy, financial services, and government regulation influence financial inclusion in Tulsipur Sub Metropolitan City of Dang district, Nepal, employing a convenience sampling method to select 125 respondents. Through structured questionnaires, data were collected to assess the extent of financial inclusion among individuals in the region, utilising statistical tools like mean, chi-square, and logistic regression for analysis. Findings indicate a predominant level of financial inclusion among respondents, Demographic factors like age, academic qualification, occupation, and monthly income display differences. Government regulation, financial literacy, and the accessibility of financial services from banks emerged as influential determinants of financial inclusion, emphasising their crucial role in shaping access to financial services. This research contributes to a deeper understanding of the factors contributing to financial inclusion and underscores the importance of targeted interventions aimed at improving access to financial services, thereby fostering economic empowerment and social inclusion in the region.

**Keywords:** *financial inclusion, financial literacy, financial services, government regulation, tulsipur sub metropolitan city*