



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

UGC ID - 44854

Impact Factor\* : 6.893

Ref: CASIRJ/2024/A1018727

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

**ABY THOMAS**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**ETHICAL CONSIDERATIONS OF BLOCKCHAIN ADOPTION FOR REMITTANCES IN  
DEVELOPING ECONOMIES: ADDRESSING THE DIGITAL DIVIDE AND ENSURING INCLUSIVE  
ACCESS**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief





# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

UGC ID - 44854

Impact Factor\* : 6.893

Ref: CASIRJ/2024/A1018727

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT  
**DR.SONY KURIAKOSE**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**ETHICAL CONSIDERATIONS OF BLOCKCHAIN ADOPTION FOR REMITTANCES IN  
DEVELOPING ECONOMIES: ADDRESSING THE DIGITAL DIVIDE AND ENSURING INCLUSIVE  
ACCESS**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief

