



**AN ANALYTICAL STUDY OF DIGITAL BANKING SERVICES FOR
WOMEN IN TRIBAL AREAS WITH SPECIAL REFERENCE TO PUNE
DISTRICT**

Rajanikant Dilip Gaikwad¹ & Mangesh Subhash Phutane²

¹Research Student, Shardabai Pawar Mahila Mahavidyalaya, Shardanagar

²Research Guide, SVPM's College of Commerce, Science and Computer Education,
Malegaon

Corresponding Author: Rajanikant Dilip Gaikwad

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ABSTRACT:

With an emphasis on the Pune region of Maharashtra state, India, the purpose of this research is to examine how digital banking services affect women living in tribal communities. According to the report, these programs have enhanced indigenous women's socioeconomic development, financial inclusion, and empowerment. The study investigates the availability, use, difficulties, and advantages of digital banking services with an emphasis on the experiences of tribal women using primary data gathered through surveys and interviews. Additionally, the study looks at how government programs, financial literacy and digital literacy initiatives, and mobile banking technology enhance the involvement of tribal women in the official financial system.

Keywords: Digital Banking, Women Empowerment, Tribal Areas, Financial Inclusion, Pune District, Rural Banking, Financial Literacy, ICT, Gender Equality, Mobile Banking

INTRODUCTION:

Tribal populations in India frequently live in isolated locations with no access to banking services. However, there is now a chance to close this gap thanks to the growth of digital banking. There are a number of tribal communities in Maharashtra's Pune District, and as mobile phones and internet usage rise, digital banking might greatly increase women's access to financial services.

PROBLEM STATEMENT:

Despite the fast expansion of digital banking efforts nationwide, little is known about how they affect tribal women. The purpose of this study is to close the gap by examining how women in tribal communities might benefit from digital banking services that are modified to their particular requirements and limitations.

OBJECTIVES:

1. To analyze how many women in tribal regions are currently using digital banking.

2. To determine the main obstacles tribal women encounter when use online banking services.
3. To evaluate the socio-economic advantages of online banking for women from tribal communities.
4. To propose strategies for enhancing digital banking services in these regions.

LITERATURE REVIEW:

1. Digital Banking and Financial

Inclusion: Digital banking is the practice of providing banking services including bill payment, fund transfers, withdrawals, and deposits through digital platforms. According to studies, digital banking can significantly increase financial inclusion, especially in rural areas with limited access to traditional banking infrastructure (Kaur & Aggarwal, 2017).

2. Gender and Financial Inclusion: In many rural and tribal communities, there are gender differences in financial inclusion. Women in these regions frequently encounter obstacles that prevent them from accessing formal banking services, including cultural norms, a lack of financial literacy, and restricted mobility (World Bank, 2015).

3. The Function of Technology in Women's Empowerment: Women's financial inclusion has been greatly aided by government programs like the Jan Dhan Yojana, internet banking, and mobile banking. Women are empowered both economically and

socially by these technologies, which enable them to handle money on their own (Sahoo, 2018).

RESEARCH METHODOLOGY:

1. Research Design: Both quantitative and qualitative data are used in this mixed-methods study. 200 women in Pune District's tribal areas were surveyed using a structured questionnaire. Key stakeholders, such as tribal women who utilize digital banking services, government representatives, and local bankers, were also interviewed in-depth.

2. Sampling: Women between the ages of 18 and 60 who use digital banking services and reside in Pune District's tribal areas make up the sample. To guarantee sample variety according to age, income, and education, stratified random sampling was used.

3. Data Collection Tools: Surveys and interviews were used to gather data. The survey's questions addressed topics like how often people use digital banking, what kinds of services they use, difficulties they encounter, and advantages they see. Qualitative insights into the individual experiences of tribal women utilizing digital banking services were obtained through interviews.

FINDINGS AND ANALYSIS:

1. Digital Banking Service Access: According to the survey, 70% of the sample's female participants had access to digital banking services, mostly via

mobile banking. Access has significantly improved in rural regions when smart phones and internet connectivity were introduced.

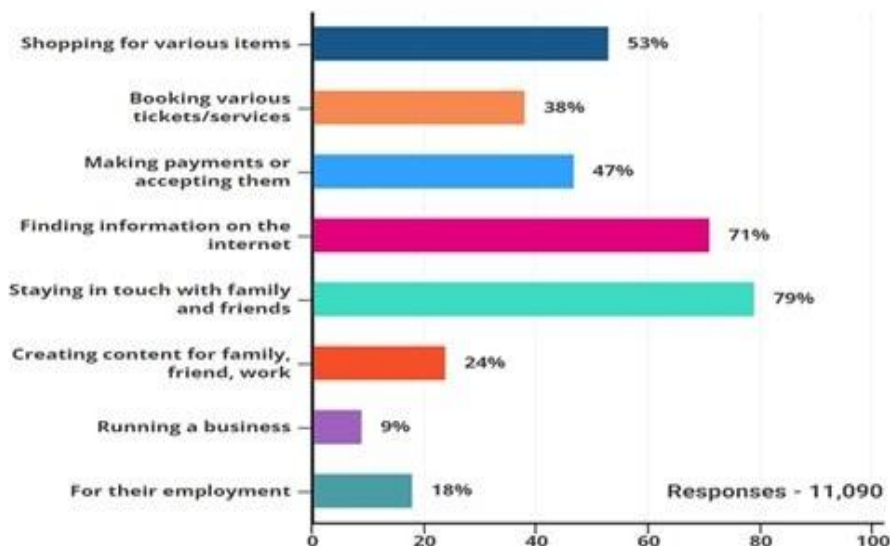
2. Usage Trends: According to the Direct Benefit Transfer (DBT) program, the majority of women (65%) utilize digital banking services to obtain government subsidies. Due to a lack of financial knowledge, just 30% of people regularly use banking applications for loans or savings, which suggests that they are not using more sophisticated services.

3. Challenges Faced: The key challenges identified include:

- **Internet Connectivity:** In remote tribal communities, a significant obstacle to the efficient use of digital banking services is the absence of dependable internet connectivity.
- **Digital literacy:** A lot of women struggle to use online banking platforms and mobile banking apps, which limits their access to digital financial services.

Use of Tech by Indian Women: Women who have started using smartphones/gadgets in the last 10 years are using them to stay in touch with family/friends, finding information, shopping, making payments, creating content and even running a business

Women in your household who 10 years ago were not using computers, tablets or smartphones but are now doing so regularly, what all are they using these gadgets for?



(Image Source: <https://www.localcircles.com>)

- **Patriarchal Norms:** Women's autonomy in using digital banking services is diminished in many tribal settings where men make all financial decisions.
 - **Trust Issues:** Because they don't understand how digital platforms operate and are afraid of fraud, women are frequently cautious about making purchases online.
 - **Limited Awareness Campaigns:** Training programs and focused awareness efforts about the advantages and use of digital banking services for women in tribal areas are lacking.
 - **Inadequate Infrastructure:** Although digital banking is a possibility, distant areas frequently lack adequate infrastructure, such as internet cafes or banking agents.
 - **Security Concerns:** A lot of women said they were afraid about fraud and cybercrimes, which kept them from using online banking services to the fullest.
 - **Cultural Barriers:** Women's access to cell phones and financial decision-making are frequently restricted by gender conventions and family dynamics.
 - **Capital Access:** Tribal women's access to credit facilities and financial resources is restricted.
- 4. Advantages of Online Banking:**
- **Convenience and Accessibility:** Financial transactions are now simpler and easier thanks to digital banking, especially for women living in distant places. Time-saving: Women can now obtain financial services without having to drive far.
 - **Financial Independence:** Women now feel empowered and independent as a result of being able to handle their own finances thanks to digital banking.
- 5. Analysis of Digital Banking Services for Women in Tribal Areas:**
- **Populations in the Research Area:** The majority of the tribal people in Pune District are farmers who depend on customary means of subsistence. Although they have limited access to formal financial systems, women in these communities frequently manage household finances.
 - **Usability and Availability of Online Banking:** The findings of the survey show that although digital banking services are accessible in these regions, their uptake is still quite low. Low

literacy rates, a lack of faith in digital platforms, and inadequate internet connectivity are major obstacles. Nonetheless, mobile banking is the most widely available digital banking option, and many women report using it for simple tasks like bill payment and money transfers.

- **Cultural and Social Aspects:** When it comes to women's use of banking services, cultural norms around their mobility, financial independence, and decision-making are crucial. The fact that many women in these regions still depend on male family members to manage their money limits their ability to make financial decisions. Nonetheless, women are increasingly becoming financially independent thanks to internet platforms.

DISCUSSION:

1. Effect on Women's Empowerment:

By giving them simpler access to financial resources, digital banking has greatly aided in the empowerment of women in tribal communities. However, due to cultural hurdles and a lack of financial awareness, digital banking has not yet reached its full potential.

2. The Function of Government Programs:

The adoption of digital banking services has been aided by government programs such as Jan Dhan

Yojana, Adivasi Mahila Sashaktikaran Yojana, Mukhyamantri Majhi Ladaki Bahin Yojana, and DBT, which have made it easier for women to receive benefits directly. These programs have given women the confidence to use digital platforms in addition to financial resources.

3. Technological Barriers: Although mobile phones are readily available, a significant obstacle to the widespread use of digital banking is the absence of internet infrastructure. Additionally, a lot of women have trouble comprehending digital banking apps, which keeps them from making the most of the services.

CONCLUSION:

1. Summary: The study comes to the conclusion that by giving women in tribal communities more access to financial resources, improving their financial literacy, and facilitating their increased involvement in the formal sector, digital banking services have the potential to empower them. However, obstacles including insufficient digital literacy, inadequate internet connectivity, and cultural constraints must be addressed if these advantages are to be fully realized.

2. Recommendations:

- **Boost Digital Literacy:** Women in tribal communities can overcome technology obstacles by participating in digital literacy

programs designed especially for them.

- **Boost Connectivity:** More access to digital financial services will be made possible by government and private sector initiatives to boost internet and mobile network connectivity in rural and tribal areas.
- **Cultural Sensitization:** Overcoming cultural hurdles can be facilitated by interacting with local communities to alter perceptions on women's financial independence.
- **Enhancement of Digital Literacy Programs:** Training programs and targeted financial literacy initiatives for women in tribal communities should be implemented by the government and financial institutions.
- **Infrastructure Development:** By using mobile banking vans or banking correspondents, it is possible to provide digital banking services in rural places and enhance internet connectivity.
- **Gender-Sensitive Policies:** Women-friendly banking products, like low-cost savings accounts and microloans, should be developed by financial institutions. They should also make sure that digital transactions are secure and

private.

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