A Study on Financial Inclusion among Rural Women in Tirunelveli District

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Abstract

The study attempts to measure the level of financial inclusion among rural women in Tirunelveli District. So, the sample respondents for the study were drawn from the women living in rural area especially, village panchayats in Tirunelveli District. The primary and the secondary data have been collected from different sources and were used for the analysis. The secondary data required for the study have been collected from various publications of the Reserve Bank of India and from the various reports of the Government of India. The primary data was collected through a well structured interview schedule prepared by the researcher in consultation with the experts in the field. Multistage random sampling method was used in selecting the appropriate respondents for the study. Thus, the study has a sample of 1100 respondents from 110 village panchayats in the study area. The conclusion derived from the study on financial inclusion in Tirunelveli District is that a good percentage of the rural women have been financially included. Out of a total of 1100 respondents, 835 respondents have been financially included and only 265 respondents were not added. It means that 75.9 per cent of the rural women have been financially included and only 24.1 per cent of the rural women have been financially excluded. It is found in the study that financial inclusion is high in Tirunelveli District. Even though financial inclusion is high in terms of the accessibility of banking services, the rural women are so weak in financial inclusion in terms of other financial services like insurance and other services.

Keywords: Financial services, Financial inclusion and Rural women.

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