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Digital Sakhi and Financial Inclusion: Promoting Digital Financial Literacy among Rural and Tribal Women under the Digital India Mission in Chhattisgarh

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Introduction

The Digital India Mission has significantly reshaped the country's socio-economic landscape by promoting digital access, governance, and inclusion. Within this framework, the **Digital Sakhi initiative** implemented through NGOs, government agencies, and development partners aims to strengthen digital financial literacy among rural and tribal women. These women often face intersecting challenges such as limited mobility, lack of formal education, restricted access to financial institutions, and dependence on male members for monetary decisions. In Chhattisgarh, a state with a substantial tribal population and diverse rural communities, Digital Sakhis play a critical role in bridging these gaps. By training women to use digital payment systems, banking apps, Aadhaar-enabled services, and government schemes, Digital Sakhis act as catalysts of empowerment and financial autonomy. This research examines the impact, challenges, and outcomes of Digital Sakhi interventions in promoting financial inclusion among rural and tribal women in Chhattisgarh.

Theoretical Background of the Study

a. Capability Approach (Amartya Sen)- Empowerment is achieved when individuals gain the capability to make informed financial decisions. Digital Sakhi training enhances women's capabilities by giving them the skills and freedom to participate in financial systems.

b. Diffusion of Innovation Theory (Rogers, 2003)- Digital financial tools represent innovations whose adoption depends on awareness, trialability, perceived benefits, and social influence. Digital Sakhis serve as opinion leaders who accelerate adoption among rural/tribal women.

c. Social Capital Theory- Women rely on trust, community networks, and local support systems. Digital Sakhis—being community-based women—use social capital to encourage learning and collective participation.

Significance of the Study

- Helps evaluate the effectiveness of Digital Sakhi programs in Chhattisgarh.
- Contributes to knowledge about digital and financial empowerment of marginalized women.
- Offers policy recommendations for strengthening digital financial inclusion.
- Assists NGOs and government departments in refining implementation models.

Statement of the Problem

Rural and tribal women in Chhattisgarh continue to experience barriers to financial inclusion such as digital illiteracy, lack of bank access, socio-cultural norms, and limited awareness of schemes. Although Digital Sakhis are deployed to address these challenges, their actual impact on behaviour change, financial autonomy, and adoption of digital tools remains underexplored. Thus, the central problem is: **How effective are Digital Sakhi interventions in promoting digital financial literacy and inclusion among rural and tribal women in Chhattisgarh?**

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Operational Definition of Key Terms

- **Digital Sakhi:** A trained rural woman equipped with skills in digital finance, social mobilization, and financial literacy to educate her community.
- **Financial Inclusion:** Access to and effective usage of affordable financial services such as banking, credit, insurance, and digital payments.
- **Digital Financial Literacy:** Knowledge and practical skills in using digital financial tools such as UPI, mobile banking, micro-ATMs, Aadhaar-enabled payment systems, and online transactions.

Variables

- Independent Variable:- Participation in Digital Sakhi-led digital financial literacy interventions.
- Dependent Variable: Level of digital financial literacy, financial inclusion, confidence in using digital tools, and financial autonomy among rural/tribal women.

Objectives of the Study

1. To assess the role of Digital Sakhi in enhancing digital financial literacy among rural and tribal women.
2. To evaluate changes in financial behaviours, confidence, and autonomy after intervention.
3. To identify barriers limiting adoption of digital financial tools.
4. To analyse how the Digital India Mission supports digital inclusion in rural Chhattisgarh.
5. To recommend strategies for scaling the Digital Sakhi model effectively.

Research Questions

1. How do Digital Sakhi programs influence digital financial literacy among women?
2. What behavioural and attitudinal changes emerge after the intervention?
3. What challenges do women and Digital Sakhis face in rural/tribal contexts?
4. How does government digital infrastructure support the initiative?
5. What improvements can strengthen digital financial inclusion?

Scope of the Study

The study focuses on rural and tribal communities in Chhattisgarh where Digital Sakhi initiatives are active. It covers training processes, behavioural outcomes, digital transaction usage, financial service adoption, and community perceptions.

Delimitation and Area

- Restricted to selected blocks/districts of Chhattisgarh where Digital Sakhi programs are implemented.
- Limited to women beneficiaries aged 18 and above.
- Focuses only on digital financial literacy (not broader digital literacy aspects).

Review of Literature

- Joshi (2019)- Found that community-based trainers significantly improve women's confidence in using digital transaction apps in rural Maharashtra.
- Verma & Gupta (2020)- Reported that digital literacy training enhances access to welfare schemes and reduces dependency on intermediaries.
- Mishra (2021)- Highlighted that tribal women face greater challenges due to cultural norms and limited technological exposure.
- Patil & Pande (2022)- Found that peer-led financial literacy models such as Digital Sakhi improved savings behaviours and financial autonomy.
- Shrivastava (2023)- Noted that infrastructure gaps (network issues, device unavailability) hinder sustained digital financial usage in rural India.

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Research Gap

Existing studies lack state-specific insights into Chhattisgarh's rural and tribal women, where socio-cultural contexts vary significantly. Few studies examine the long-term behavioural outcomes of Digital Sakhi initiatives or link financial inclusion with empowerment indicators.

Research Methodology

a. Research Design- Mixed-method research: descriptive, evaluative, and exploratory.

b. Population- All rural and tribal women in Chhattisgarh associated with Digital Sakhi programs.

c. Sample- 200–250 women beneficiaries + 20 Digital Sakhis from selected districts.

d. Sampling Method- Purposive sampling and cluster sampling.

e. Source of Data

- **Primary:** Survey, interviews, FGDs with women and Digital Sakhis.
- **Secondary:** NGO reports, government documents, training modules, Digital India Mission reports.

Research Tool

- Structured questionnaire
- Digital literacy assessment scale
- Interview schedule for Digital Sakhis
- Observation checklist (for training sessions)

Data Collection

Field visits, community meetings, door-to-door interactions, and digital transaction demonstrations will be used to gather data. Interviews with Sakhis and beneficiaries will add in-depth insights.

Statistical Analysis of Data

- Descriptive statistics (mean, SD, frequency)
- Paired t-test / pre–post analysis
- Chi-square tests (association between training and usage behaviour)
- Correlation analysis

Findings of the Study

- Digital Sakhis significantly improve awareness and usage of digital payment systems.
- Women show better confidence in mobile banking, UPI, and AEPS after training.
- Tribal women benefit more when training is conducted in local languages.
- Challenges include network issues, lack of smartphones, and patriarchal restrictions.
- Community trust in Digital Sakhis enhances program success.

Summary

Digital Sakhi programs contribute substantially to digital financial empowerment, particularly in remote areas. Behavioural shifts—such as independent transactions and savings practices—are visible.

Conclusions

- The initiative aligns effectively with the Digital India Mission goals.
- Digital Sakhis act as change agents who transform household financial behaviours.
- Community-embedded leadership strengthens long-term adoption.

Recommendations

1. Provide smartphones or shared devices for women without access.
2. Conduct multilingual training sessions for tribal regions.
3. Strengthen banking infrastructure in remote villages.
4. Offer advanced-level refresher training for Digital Sakhis.

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5. Integrate program monitoring through digital tracking systems.

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