

The "Conference Proceedings: Commerce Nexus 2025: International Conference on Sustainable Development" is a comprehensive publication that aims to underscore the attainment of the 17 Sustainable Development Goals (SDGs). The contributory chapters from esteemed authors serve as the foundational framework for the content of this book. While the chapters reflect the individual perspectives of the authors, the overarching objective of the concepts presented in the book is succinctly highlighted to provide insight into the editor's viewpoint on these thematic discussions. The endeavour of this publication is to present the editorial team's opinions, whereas the chapters provide the foundational framework for the book's body of knowledge. By combining these two perspectives, the scope and understanding of the book are broadened, rendering it a valuable resource for readers.

COMMERCE NEXUS 2025



Maria Williams

CONFERENCE PROCEEDINGS: COMMERCE NEXUS 2025

INTERNATIONAL CONFERENCE ON SUSTAINABLE
DEVELOPMENT



Dr. Maria Williams an accomplished academician with 21 years of teaching experience is leading Postgraduate and Doctoral programs in Commerce. She holds triple master's degrees in Philosophy, Commerce, and Tourism & Hotel Management. A passionate researcher, with publications under scopus.

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FINTECH FOR SUSTAINABLE LIVELIHOODS: EMPOWERING RURAL WOMEN IN POLLACHI TALUK THROUGH MOBILE FINANCIAL SOLUTIONS

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ABSTRACT

Financial technology (Fintech) has emerged as a powerful tool for promoting financial inclusion and economic empowerment, particularly for rural women. In Pollachi Taluk, mobile-based financial solutions are transforming the way rural women access credit, save money, and participate in sustainable entrepreneurship. This paper explores the role of fintech in enhancing rural women's livelihoods through digital banking, AI-driven credit access, mobile payment platforms, and blockchain-enabled microfinance. It also highlights the impact of fintech on sustainable business practices, green entrepreneurship, and self-reliance. Additionally, the paper discusses the challenges faced by rural women in adopting fintech solutions and proposes strategies for maximizing the benefits of financial technology in rural economic development.

Keywords: Fintech, Financial Inclusion, Sustainable Livelihoods

INTRODUCTION

Financial inclusion is a key driver of economic growth and gender empowerment, especially in rural areas where traditional banking services are limited. The rapid advancement of financial technology (Fintech) has provided rural women with innovative solutions to overcome financial barriers, access capital, and engage in sustainable livelihoods.

In Pollachi Taluk, mobile financial solutions are transforming rural women's access to microfinance, digital payments, and savings platforms. With fintech-driven solutions, women are now able to start eco-friendly businesses, participate in e-commerce, and improve financial resilience. This paper examines how fintech is shaping the economic landscape of rural women in Pollachi Taluk by offering affordable, accessible, and inclusive financial services. It also explores the role of AI, blockchain, and mobile banking in promoting sustainable livelihoods.

FINTECH SOLUTIONS EMPOWERING RURAL WOMEN

Mobile Banking and Digital Payments

Mobile banking has revolutionized financial transactions for rural women by providing easy access to banking services without the need for physical bank branches. Key benefits include Mobile Wallets which Enable cashless transactions, reducing dependency on physical currency

Digital Savings Platforms

Allow rural women to save small amounts regularly and access interest based savings accounts through mobile apps.

QR Code Based Payments

Empower women entrepreneurs to accept digital payments for their products, expanding their business reach. These fintech solutions enhance financial security and promote self-sufficiency among rural women.

AI-Driven Microfinance and Credit Access

Many rural women in Pollachi Taluk lack collateral, making it difficult to secure bank loans. AI-powered credit scoring and mobile microfinance platforms are bridging this gap by Providing Instant Microloans . AI assesses transaction history and mobile usage patterns to determine creditworthiness.

Reducing Gender Bias in Lending

AI-driven platforms offer loans based on real-time financial behavior rather than traditional collateral-based lending.

Encouraging Women's Entrepreneurship

Access to microfinance enables women to start sustainable businesses, such as organic farming, handicrafts, and eco-friendly retail. By eliminating intermediaries, fintech ensures direct and fair access to financial resources for rural women.

Blockchain for Transparent and Secure Transactions

Blockchain technology is enhancing financial transparency and security for rural women entrepreneurs in Pollachi Taluk. Benefits include

Tamper-Proof Loan Records

Prevents financial fraud and ensures fair lending practices.

Smart Contracts for Microfinance

Enables automatic and secure loan repayments.

Decentralized Finance

Helps women participate in peer-to-peer lending and community-based finance networks. Blockchain-based fintech solutions reduce financial risks and build trust among rural women entrepreneurs.

Fintech for Sustainable Entrepreneurship

Fintech is enabling rural women to invest in green and eco-friendly businesses, contributing to sustainable livelihoods.

Crowdfunding Platforms

Help women secure funding for organic farming and eco-friendly enterprises.

AI-Based Inventory Management

Assists small business owners in managing sustainable supply chains.

Carbon Credit Trading via Blockchain

Allows rural women to earn financial incentives for adopting sustainable practices. By supporting green businesses, fintech contributes to economic and environmental sustainability in Pollachi Taluk.

IMPACT OF FINTECH ON SUSTAINABLE LIVELIHOODS

Promoting Economic Independence

Digital financial tools help rural women manage their income, track expenses, and grow their savings. Mobile banking eliminates the need for middlemen, ensuring direct access to financial services.

Strengthening Women-Led Enterprises

Fintech provides capital and financial literacy needed to establish women-owned micro-enterprises. AI-driven e-commerce platforms enable rural women to sell handmade products online, expanding their market reach.

Enhancing Social Empowerment

Women with access to fintech solutions experience greater decision-making power within households and communities. Increased financial independence helps reduce gender-based economic disparities.

Contributing to Sustainable Development Goals (SDGs)

Fintech solutions align with several United Nations Sustainable Development Goals (SDGs), including:

SDG 1 (No Poverty): Provides financial access to underprivileged women.
SDG 5 (Gender Equality): Promotes financial inclusion for women entrepreneurs.
SDG 9 (Industry, Innovation, and Infrastructure): Encourages rural financial technology adoption.
SDG 12 (Responsible Consumption and Production): Supports sustainable businesses through digital financial tools.

CHALLENGES IN ADOPTING FINTECH IN RURAL AREAS

Digital Literacy Barriers

Many rural women lack technical knowledge to operate mobile banking apps.
Training programs are needed to improve financial and digital literacy.

Limited Internet and Smartphone Access

Weak network coverage in remote areas hinders real-time fintech transactions.
High smartphone costs prevent many women from accessing mobile financial services.

Trust and Security Concerns

Rural women fear online fraud and financial scams. Lack of awareness about data privacy and cybersecurity discourages fintech adoption.

POLICY RECOMMENDATIONS FOR STRENGTHENING FINTECH ADOPTION

Government and Private Sector Initiatives

Subsidized Smartphones for Rural Women

To enhance access to mobile financial services.

Public-Private Partnerships for Fintech Literacy

To promote training programs on mobile banking and digital finance.

AI-Based Local Language Support

Development of fintech apps in regional languages to improve accessibility.
Voice-enabled AI chatbots for non-literate users.

Strengthening Digital Infrastructure

Expansion of 5G and rural internet networks for seamless fintech access.
Promotion of low-cost mobile fintech apps for small-scale rural entrepreneurs.

CONCLUSION

Fintech is transforming rural women's lives in Pollachi Taluk by enhancing financial inclusion, promoting green entrepreneurship, and fostering economic independence. Mobile financial solutions such as digital banking, AI-driven microfinance, and blockchain-based transactions empower women to manage finances efficiently and build sustainable livelihoods. However, challenges like limited digital literacy, internet access, and financial security concerns must be addressed through government policies, fintech education, and investment in digital infrastructure. By harnessing the power of fintech, Pollachi Taluk can become a model for women-led sustainable economic growth in rural India.

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