

**Tribal Women Leading Change
Grassroots, Initiatives Social
Transformation towards
VIKSIT BHARAT 2047**

Conference Convener

Dr J SATHISH KUMAR

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**Tribal Women Leading Change Grassroots, Initiatives Social Transformation towards
VIKSIT BHARAT 2047**

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TRIBAL WOMEN EMPOWERMENT THROUGH DIGITAL FINANCIAL INCLUSION

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ABSTRACT:

Tribal women in India have historically faced multiple layers of marginalization — rooted in socio-economic exclusion, limited access to resources, low literacy levels, cultural barriers, and geographic isolation. Financial exclusion further compounds challenges in achieving economic independence, social mobility, and sustainable livelihoods. With the advent of digital financial inclusion initiatives — including mobile banking, digital payments, microcredit platforms, and government-led fintech solutions — new pathways have emerged to empower tribal women economically and socially. This research paper examines the role of digital financial inclusion in fostering empowerment among tribal women. It explores the opportunities provided by digital financial tools, assesses the impact on financial behavior, income generation, agency, and gender equity, and identifies persistent barriers to adoption. The study concludes by proposing policy measures to strengthen digital financial ecosystems and ensure equitable access for tribal women.