FINTECH REVOLUTION

RESHAPING FINANCIAL SYSTEMS



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FINANCIAL REFORMS FOR ECONOMIC INDEPENDENCE OF WOMEN

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ABSTRACT

The economic independence of women is a critical component of gender equality and sustainable development. Over the past few decades, financial reforms have increasingly aimed to empower women by enhancing their access to financial resources, credit, and economic opportunities. This research paper explores the significance of financial reforms in promoting economic independence for women in India, supported by global comparisons and empirical evidence. It critically analyzes historical financial exclusion, the impacts of key Indian government initiatives such as Pradhan Mantri Jan Dhan Yojana (PMJDY), MUDRA loans, and self-help groups, as well as the challenges posed by digital illiteracy, informal employment, and socio-cultural barriers. The paper also offers policy recommendations to create an inclusive and equitable financial ecosystem that empowers women across all strata of society.

Keywords: *Financial reforms, women empowerment, economic independence, financial inclusion, India, gender equality, digital finance*

Introduction

Women's economic empowerment remains a key driver of national development and social transformation. Economic independence not only equips women with the resources necessary for self-determination but also fosters a more balanced and productive society. In India, despite significant advancements in education and health, women's participation in the formal economy remains low. One of the primary reasons for this is financial exclusion, which limits women's ability to save, invest, or access credit and insurance. Financial reforms that target these structural barriers can play a pivotal role in transforming women from economic dependents to active contributors in the economy.