

THE STRATEGIC ROLE OF MULTIDISCIPLINARY ACADEMIC RESEARCH AND PRACTICE



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22	<p>September 2025 From Company Law to Cyber Era: The Journey of Indoor Management and Constructive Notice in India</p> <p><i>Dr.Kaushik Banerjee, Dr.Paramita Bhattacharyya, Dr.Sudipta Adhikary</i></p>	167-172
23	<p>Mathematical Models for Solitons in Oceanography</p> <p><i>Hirak Jyoti Dehingia, Surabhi Buragohain</i></p>	173-182
24	<p>Integrating Disciplines for Sustainable Growth in Commerce: A Study</p> <p><i>Prof. Johnson Pereira</i></p>	183-186
25	<p>Life Writing as Leadership: Lessons from Memoirs and Autobiographies</p> <p><i>Dr. Hirenkumar Dineshbhai Patel</i></p>	187-194
26	<p>Boons of Digital Financial Inclusion of Unorganised Sectors in India</p> <p><i>Ms.T.Saranya & Dr.B.Indira Priyadharshini</i></p>	195-197
27	<p>Cancer-Specific Peptides: Integrated Platforms for Advanced Diagnostic and Therapeutic Capabilities & Applications in Oncology</p> <p><i>Vivekanand B Jadhav</i></p>	198-210
28	<p>Women in Strategic Leadership Roles: Breaking Barriers and Shaping the Future</p> <p><i>Dr Akansha Gupta</i></p>	211-222
29	<p>Fortified Foods: Innovations And Applications</p> <p><i>Harshita Dubey, Tisha Punjabi</i></p>	223-226
30	<p>Impact Of Online Grocery Delivery Apps Discounts And Cashback Schemes In Diverting Customers From Offline Retail To Online Grocery Apps</p> <p><i>Prof. Nischitha.H & Ms. Sushma P</i></p>	227-234
31	<p>The Role of Consumer Behavior and Technology in Shaping Modern Commerce: A Study</p> <p><i>Mala V</i></p>	235-238
32	<p>Consumer Buying Intention for Cosmetics: The Effect of AI-Driven Social Media Marketing</p> <p><i>Dr.K.Selvi & Mrs.S.M.Anitha</i></p>	239-244

BOONS OF DIGITAL FINANCIAL INCLUSION OF UNORGANISED SECTORS IN INDIA

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ABSTRACT:

Digital financial inclusion (DFI) has significantly transformed India's unorganised sector by providing affordable and secure access to essential financial services. Millions of informal workers, micro-entrepreneurs, and marginalised groups have gained access to savings, credit, insurance, and pension schemes, reducing their dependence on high-cost informal lending. DFI has supported poverty reduction, enhanced livelihood opportunities, and promoted gender equality, especially among vulnerable communities. Increased digital participation has also contributed to national economic growth by improving productivity and market access. However, challenges such as digital illiteracy, infrastructure gaps, and privacy concerns persist. Addressing these barriers through targeted interventions can further strengthen inclusive and sustainable economic development.

Keywords:

Digital financial inclusion, unorganised sector, financial access, economic empowerment, poverty reduction.

INTRODUCTION:

Digital financial inclusion has transformed the unorganised sectors in India, as like by bringing substantial benefits to millions of informalised workers, micro entrepreneurs and marginalised groups. By the way of enabling access to essential financial services via technology has empowered the workforce, elevated income opportunities and promoted sustainable economic growth. The Unorganised sectors in India, comprises such as small traders, daily wages, street vendors, agricultural labourers, home based workers and self-employed individuals they take the significant part of the economy. However, these sectors historically faced challenges such as irregular incomes, lack of credit and dependence on informal lending sources with high level of interest, why because due to limited access of formal financial services. Where DFI landscape provides various convenience, by offering an affordable, efficient and transparent financial services, thereby it improves livelihood, resilience and economic participation for millions of unorganised sectors. The sources of data is secondary, collected from articles, journals, websites, newspapers etc. The study is to aim the digital financial inclusion how it boons to the unorganised sector in India.

REVIEW OF LITERATURE:

1. Chandra Mohan Malladi(2021), conducted the study on, "Digital financial inclusion: next frontiers challenges and opportunities". This paper we are discussing on what is