

ICSSR-SRC

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**One-Day National Seminar on Women, Finance
and Sustainability: A Roadmap to Empowered Livelihoods**

**Organised by
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PSGR Krishnammal College for Women (Autonomous)
Peelamedu, Coimbatore - 641 004, Tamil Nadu, India**

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FINANCIAL INCLUSION THROUGH DIGITAL PLATFORMS: A PATHWAY TO SUSTAINABLE LIVELIHOODS FOR WOMEN DOMESTIC WORKERS IN POLLACHI

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ABSTRACT

Financial inclusion through digital platforms has emerged as a transformative force in empowering marginalized sections of society, particularly women engaged in the informal economy. This study explores the role of digital financial services in promoting sustainable livelihoods for women domestic workers in Pollachi. Using an empirical design, data were collected from 80 women domestic workers through a structured questionnaire. Simple percentage analysis was employed to examine demographic profiles, awareness, and usage patterns of digital financial platforms, while the Chi-square test was used to analyze the association between education level and digital financial usage.

The findings reveal that a majority of respondents are aware of and use mobile-based financial platforms such as UPI and mobile banking, although a significant proportion still depend on cash transactions. Education was found to have a strong influence on the adoption of digital financial services. Respondents who adopted digital savings practices reported greater financial security, reduced reliance on informal moneylenders, and improved livelihood stability. However, barriers such as lack of smartphones, fear of fraud, and limited digital literacy continue to hinder full participation in digital financial inclusion.

The study concludes that digital platforms can serve as a vital pathway to financial independence and sustainable livelihoods for women domestic workers, provided that targeted literacy programs, accessible technology, and supportive institutional frameworks are strengthened.

Keywords: *Digital financial inclusion, women domestic workers, Pollachi, sustainable livelihoods, financial literacy, UPI, mobile banking.*