

Financial Literacy Among Rural Women: Evidence from East Godavari District, Andhra Pradesh

Dr. V. V. V. Satyavathi¹; Dr. P. Shanmukha Rao²

¹M.Com., MBA., Ph.D

Lecturer in Commerce

Government College (Autonomous), Rajahmundry

²M.Com., MBA., Ph.D

Lecturer in Commerce

Government College (Autonomous), Rajahmundry

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Abstract: Financial literacy plays a crucial role in promoting financial inclusion and economic empowerment, particularly among rural women. This study examines the level of financial literacy among rural women in East Godavari District of Andhra Pradesh, focusing on financial knowledge, behavior, attitudes, and barriers to digital finance. The study is based on both primary and secondary data; primary data was collected from 458 respondents using a structured questionnaire with a five-point Likert scale, while secondary data was gathered from books, journals, and reports. The data were analyzed using descriptive statistics such as frequency, percentage, mean, and standard deviation. The findings show that rural women have a moderate level of financial knowledge, with better awareness of basic banking services but limited understanding of technical aspects like interest calculation and digital finance. While financial behavior reflects responsible borrowing and repayment, gaps exist in saving habits and record-keeping. Respondents also exhibit positive financial attitudes but face barriers such as a lack of smartphones, poor internet connectivity, language issues, and security concerns in using digital finance. The study concludes that improving financial literacy through training, better digital infrastructure, and user-friendly platforms is essential for enhancing financial inclusion and empowerment.

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I. INTRODUCTION

Financial literacy has become an important factor for achieving inclusive economic growth and sustainable development, especially in developing countries like India. It refers to the ability of individuals to understand and use financial skills such as budgeting, saving, investing, and managing financial services. In recent years, the Government of India and financial institutions have introduced several initiatives like Jan Dhan Yojana, digital banking, and microfinance to promote financial inclusion. However, the level of financial literacy among rural populations remains low and uneven.

Rural women form a significant part of the population and play a key role in managing household finances and supporting family welfare. Despite their contribution, they

face challenges such as low education levels, limited access to financial resources, and a lack of exposure to formal financial systems, which restrict their ability to make informed financial decisions. With the growth of digital financial services like mobile banking and online payments, new challenges have emerged, including a lack of smartphones, poor internet connectivity, language barriers, and security concerns, further limiting their participation in the financial system.

In this context, the East Godavari District of Andhra Pradesh provides an important setting to study financial literacy among rural women. Although women in this region are actively involved in economic activities, there is limited research on their financial knowledge, behavior, and the barriers they face. Therefore, this study aims to assess the level of financial literacy, examine financial behavior,

identify challenges in adopting digital finance, and suggest measures to improve financial awareness and promote financial inclusion among rural women.

II. REVIEW OF LITERATURE

Gupta and Sinha (2020), assessed the level of financial literacy amongst 538 women residing in a slum area of Delhi NCR, and the result showed that around three-fourths of the respondent i.e., 74.33 percent, are financially literate in that area, which is above the national average of 20% as per a survey by S & P in 2015. Results also revealed that women are highly risk-averse and their most preferred instrument is a fixed deposit, followed by the pension scheme.

Solanki & Prasad 2020 assessed the financial literacy level among the working women in the city of Jaipur, the assessment was based on their financial knowledge, attitude, and behavior. Data were analyzed through frequency and percentage and gap analysis. The study concluded that they were aware of financial products, but their involvement is limited in decision-making issues related to finance due to traditional beliefs.

Sudan (2019) As new and complex financial products and services are constantly developed, financial literacy is becoming more and more crucial in India. Individuals who lack financial literacy and face information asymmetry are more likely to make bad or inefficient financial decisions. Individually deceptive financial decisions eventually snowball and have a ripple effect on the whole financial system.

Akshita Arora (2016) focused on the Assessment of Financial Literacy among Working Indian Women to determine women's financial literacy levels. Only 444 women replied to the survey, which was performed on 700 working women in Rajasthan's urban areas. The level of financial literacy was assessed using three parameters: financial knowledge, financial conduct, and financial attitude, and it was discovered that women's overall awareness of financial planning tools and approaches remains low.

Ratna Achuta Paluri (2016) investigated the factors that influence Indian women's economic attitudes and classified them according to their attitudes. It is found that only one-third of respondents did not buy any financial products; the most preferred products were fixed deposits and insurance. And also found that cluster 1 followed by cluster 3 seems to be attractive for marketers, cluster 4 is unattractive. Baluja (2016) observed that several cultural, economic, psychological, and physical challenges are preventing many Indian women from becoming financially literate.

Mathivathani et al. (2014) assessed the Financial Literacy among Rural Women in Tamil Nadu. The study determines the level of financial literacy among rural women in Tamil Nadu. Women in that area have a low level of financial literacy. They concluded that the financial literacy of marginalized rural people is low. The percentage of women in the workforce is extremely low. Research suggests that the

development of financial literacy would assist women in making better financial decisions, financial judgments, and proper financial service use as well as items. It would also aid in the accumulation of wealth and their personal development is aided by their financial well-being as well as societal progress.

➤ *Need for the Study*

Financial literacy is important for making proper financial decisions and achieving economic stability. In India, even though many programs are introduced to improve financial inclusion, rural women still face difficulties in accessing and using financial services effectively. They play an important role in managing household finances, but their knowledge about savings, banking, insurance, and government schemes is limited due to factors like low education, irregular income, and dependence on informal sources. With the growth of digital financial services, the problem becomes more serious as many rural women lack smartphones, face poor internet connectivity, language issues, and have security concerns. Therefore, this study on rural women in East Godavari District is necessary to understand their level of financial literacy, identify the challenges they face, and suggest measures to improve their financial knowledge and promote inclusive economic development.

➤ *Statement of the Problem*

Despite various initiatives aimed at promoting financial inclusion in India, a significant gap persists in the level of financial literacy among rural women, particularly in regions like East Godavari District of Andhra Pradesh. Rural women, who play a crucial role in household financial management and economic activities, often lack adequate knowledge of basic financial concepts such as savings, interest, insurance, and government schemes. This problem is further compounded by limited access to formal financial services, low educational levels, and socio-economic constraints. Additionally, the increasing shift towards digital financial services has introduced new challenges, including lack of access to smartphones, poor internet connectivity, language barriers, and concerns about security and trust. These factors collectively restrict rural women from effectively participating in the formal financial system and benefiting from available financial opportunities. Therefore, there is a need to systematically examine the level of financial literacy, financial behavior, and the barriers faced by rural women in order to identify gaps and suggest appropriate measures for improving their financial inclusion and empowerment.

➤ *Research Objectives:*

- To assess the level of financial literacy among rural women in East Godavari District, Andhra Pradesh.
- To examine the nature and extent of financial activities and engagements of rural women.
- To identify the barriers faced by rural women in acquiring financial knowledge and skills.
- To evaluate the level of awareness and satisfaction regarding financial education among rural women.
- To suggest suitable measures for improving financial literacy among rural women.

III. RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine the level of financial literacy among rural women in East Godavari District of Andhra Pradesh. The study is based on both primary and secondary data. Primary data was collected through a structured questionnaire designed to capture various dimensions such as financial knowledge, financial behavior, financial attitudes, barriers to digital finance, challenges in financial literacy, and support requirements. The questionnaire consists of multiple statements measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). In addition, demographic information such as age, marital status, education, occupation, and household size was also collected. Secondary data was gathered from books, research journals, government reports, websites, and published articles to support the theoretical framework and provide background information for the study.

A sample of 458 rural women was selected using a convenience sampling method from different areas of East Godavari District. The collected data were systematically coded and analyzed using statistical tools. Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to analyze demographic characteristics and responses to various statements. Where necessary, composite scores were calculated by averaging responses to multiple items under each dimension. Since the study is primarily descriptive in nature, the results were presented in the form of tables and interpreted to understand patterns, trends, and key issues related to financial literacy, behavioral practices, and barriers faced by rural women.

➤ *Scope of the Study*

The study focuses on examining the level of financial literacy among rural women in East Godavari District of Andhra Pradesh by analyzing key aspects such as financial knowledge, financial behavior, and financial attitudes, along with their participation in activities like saving, borrowing, and household decision-making. It also evaluates their awareness of financial services such as banking, insurance,

and government schemes, and identifies the challenges they face in gaining financial knowledge. In addition, the study explores barriers to the use of digital financial services, including lack of smartphones, poor internet connectivity, language issues, and security concerns, while also considering the need for training and support to improve financial literacy. The study is based on primary data collected through questionnaires from rural women in the district, and although the findings are limited to this region, they provide useful insights for improving financial awareness and empowerment.

➤ *Limitations of the Study*

- The study is limited to East Godavari District, so the findings may not apply to other regions.
- The sample was selected using convenience sampling, which may not fully represent the entire population.
- The study is based on self-reported data, which may include personal bias or inaccurate responses.
- The use of a Likert scale restricts detailed insights into individual financial behavior and understanding.
- The study is descriptive in nature and does not establish cause-and-effect relationships.

IV. RESULTS AND DISCUSSION

This section presents the analysis and interpretation of data collected from rural women in East Godavari District to assess their level of financial literacy. The data has been analyzed using descriptive statistical tools such as frequency, percentage, mean, and standard deviation to examine key dimensions including financial knowledge, financial behavior, financial attitudes, barriers to digital finance, and challenges in financial literacy. The results are presented in a structured manner and discussed to identify patterns, trends, and key issues influencing financial literacy among rural women. The findings are further interpreted to understand their implications for improving financial inclusion and empowerment.

Table 1: Demographic Information

Demographic Variables	Frequency	Percentage	
Age	20 - 30	148	32.31%
	30 - 40	195	42.58%
	40 - 50	81	17.68%
	Above 50	34	7.42%
	Total	458	100%
Marital Status	Single	118	25.76%
	Married	281	61.35%
	Widowed	29	6.33%
	Divorced/Separated	30	6.55%
	Total	458	100%
Educational Background	Illiterate	88	19.21%
	Below SSC	117	25.55%
	SSC	103	22.49%
	Intermediate	41	8.95%
	Graduation	101	22.05%

	Post Graduation	8	1.75%
	Total	458	100%
Your Primary Source of Income	Farming	90	19.65%
	Small Business	111	24.23%
	Employee	86	18.78%
	Daily wage Labour	151	32.97%
	Others	20	4.37%
	Total	458	100%
How many members are there in your household?	1 - 3	94	20.52%
	4 - 6	247	53.93%
	More than 6	117	25.55%
	Total	458	100%

Source: Primary Data

The demographic profile of the respondents shows that the majority of rural women belong to the 30–40 years age group (42.58%), followed by 20–30 years (32.31%), indicating that most are economically active. A significant proportion are married (61.35%), suggesting involvement in household financial responsibilities. In terms of education, respondents exhibit a moderate educational background, with notable shares in below SSC (25.55%), SSC (22.49%), and graduation (22.05%), though 19.21% remain illiterate, which may affect financial awareness. The primary source of income for most respondents is daily wage labour (32.97%), followed by small business and farming, reflecting dependence on informal and unstable income sources. Additionally, more than half of the respondents (53.93%) belong to households with 4–6 members, indicating higher financial responsibilities. Overall, the profile highlights the need for improved financial literacy among rural women to support effective financial management and economic stability.

Table 2: Financial Knowledge

Statement	Mean	SD
I have a clear understanding of how a savings account operates.	3.38	1.17
I am aware of how interest on savings is calculated.	3.03	1.08
I know various types of bank accounts (such as savings and current accounts).	3.46	1.09
I understand the concept of insurance and its benefits.	3.27	1.13
I am aware of government financial schemes, including loans and subsidy programs.	3.24	1.11

Source: Primary Data

The analysis of financial knowledge among rural women indicates a moderate level of awareness across all dimensions, with mean values ranging from 3.03 to 3.46. The highest mean score is observed for knowledge of different types of bank accounts (Mean = 3.46, SD = 1.09), suggesting relatively better awareness in this area. This is followed by understanding of savings accounts (Mean = 3.38, SD = 1.17) and insurance concepts (Mean = 3.27, SD = 1.13). Awareness of government financial schemes (Mean = 3.24, SD = 1.11) is also moderate, indicating scope for improvement. The lowest mean score is recorded for understanding of interest calculation (Mean = 3.03, SD = 1.08), highlighting a key knowledge gap. The standard deviation values (1.08 to 1.17) indicate moderate variability in responses, suggesting differences in financial knowledge levels among respondents. Overall, the findings reveal that while rural women possess basic financial knowledge, there is a need for enhanced financial education, particularly in technical areas like interest calculation and financial concepts.

Table 3: Financial Behavior

Statement	Mean	SD
I save money regularly from my income.	3.22	1.19
I keep a record of my income and expenses.	2.91	1.17
I take part in my household’s financial decisions.	3.40	1.12
I feel comfortable taking a loan if needed	3.65	1.07
I repay my loans on time and avoid taking more loans than I can repay.	3.74	1.01

Source: Primary Data

The data on financial behavior among rural women indicates a moderate to fairly good level of financial practices, with mean scores ranging from 2.91 to 3.74. The highest mean is recorded for timely loan repayment and responsible borrowing (Mean = 3.74, SD = 1.01), reflecting strong repayment discipline among respondents. This is followed by comfort in taking loans when required (Mean = 3.65, SD = 1.07) and participation in household financial decisions (Mean = 3.40, SD = 1.12), suggesting active involvement in financial matters. However, regular saving habits (Mean = 3.22, SD = 1.19) are only moderate, while the lowest

mean is observed for maintaining records of income and expenses (Mean = 2.91, SD = 1.17), indicating weak financial record-keeping practices. The standard deviation values (1.01–1.19) show moderate variation in responses. Overall, although rural women demonstrate responsible borrowing and decision-making, there is a need to strengthen saving habits and improve financial record maintenance.

Table 4: Financial Attitudes

Statement	Mean	SD
Saving money is important for my family's future	4.03	0.88
I feel confident in handling money.	3.66	1.03
I think women should take part in financial decisions.	3.82	1.01
I am interested in learning more about financial management.	3.66	1.07
believe financial knowledge can improve my family's well-being.	3.71	1.06

Source: Primary Data

The above table shows that financial attitudes among rural women are highly positive, with mean scores ranging from 3.66 to 4.03. The highest mean is for the statement “saving money is important for my family’s future” (Mean = 4.03, SD = 0.88), indicating strong agreement among respondents. This is followed by the opinion that women should participate in financial decisions (Mean = 3.82, SD = 1.01) and that financial knowledge improves family well-being (Mean = 3.71, SD = 1.06). Respondents also show confidence in handling money and interest in learning financial management (Mean = 3.66 each). The standard deviation values (0.88 to 1.07) indicate low to moderate variation in responses. Overall, rural women show positive attitudes towards saving, financial learning, and participation in financial decisions.

Table 5: Barriers to Digital Finance

Statement	Mean	SD
I find it difficult to use digital financial services like mobile banking and online payments	3.61	1.07
I cannot use digital finance because I do not have access to a smartphone.	3.86	1.03
Poor internet connection makes it hard for me to use digital financial services.	3.82	1.01
High transaction costs discourage me from using digital financial platforms.	3.08	1.21
I worry about the security and safety of my money when using digital finance.	3.71	1.06
I don't trust digital financial service providers.	2.90	1.15
Language barriers make it hard for me to use digital financial apps.	3.40	1.16
I face social or cultural restrictions that prevent me from using digital financial services.	2.28	1.26

Source: Primary Data

The table indicates that barriers to digital finance among rural women are moderate to high, with mean scores ranging from 2.28 to 3.86. The most significant barriers are lack of access to smartphones (Mean = 3.86, SD = 1.03) and poor internet connectivity (Mean = 3.82, SD = 1.01), showing that infrastructural issues strongly limit the use of digital financial services. Respondents also express concerns about security and safety (Mean = 3.71, SD = 1.06) and difficulty in using digital services (Mean = 3.61, SD = 1.07). Language barriers (Mean = 3.40, SD = 1.16) and high transaction costs (Mean = 3.08, SD = 1.21) are moderate challenges, while lack of trust in service providers (Mean = 2.90, SD = 1.15) reflects mixed opinions. The least significant barrier is social or cultural restrictions (Mean = 2.28, SD = 1.26), though responses vary more in this area. The standard deviation values (1.01 to 1.26) indicate moderate to high variation. Overall, infrastructural and technological issues emerge as the main barriers to digital financial inclusion rather than social factors.

Table 6: Challenges in Financial Literacy

Statement	Mean	SD
I understand basic financial concepts such as saving, budgeting, and interest rates.	3.44	0.99
I know how to compare financial products (e.g., loans, savings accounts).	3.49	1.00
I am confident in managing my household's financial decisions.	3.82	1.01
I feel comfortable reading and understanding bank statements or digital financial app notifications.	3.15	1.08
I am aware of my rights and responsibilities as a digital finance user.	3.19	1.05
I know where to seek help if I face issues with digital financial services.	3.40	1.03
I believe digital financial services can improve my family's financial well-being.	3.10	1.04

Source: Primary Data

The analysis of challenges in financial literacy among rural women shows a moderate level of understanding and confidence, with mean values ranging from 3.10 to 3.82. The highest mean is observed for confidence in managing household financial decisions (Mean = 3.82, SD = 1.01), indicating strong self-assurance in handling financial matters. This is followed by the ability to compare financial products (Mean = 3.49, SD = 1.00) and understanding basic financial concepts (Mean = 3.44, SD = 0.99), suggesting a

fair level of foundational knowledge. However, lower mean scores are seen in areas such as reading and understanding bank statements (Mean = 3.15, SD = 1.08), awareness of rights and responsibilities (Mean = 3.19, SD = 1.05), and belief in digital financial benefits (Mean = 3.10, SD = 1.04), indicating gaps in practical and digital financial knowledge. The standard deviation values (0.99 to 1.08) reflect low to moderate variability, suggesting relatively consistent responses among participants. Overall, while rural women demonstrate basic financial understanding and confidence, there is a need to strengthen practical knowledge and awareness related to digital financial services and rights.

Table 7: Support and Recommendations

Statement	Mean	SD
I need more training on how to use digital financial services.	3.89	1.02
Government or non-profit organizations should provide more support for women’s financial literacy.	3.90	0.98
Local financial service providers should offer more language-friendly and easy-to-use platforms.	3.93	1.01
Community programs promoting digital finance would encourage me to participate.	3.76	1.05
I would use digital finance more if I had better access to smartphones or the internet.	3.71	1.04

Source: Primary Data

The analysis of support and recommendations reveals a strong demand for training, institutional support, and improved digital infrastructure among rural women, with mean values ranging from 3.71 to 3.93. The highest mean is observed for the need for language-friendly and easy-to-use financial platforms (Mean = 3.93, SD = 1.01), followed closely by the need for greater support from government or non-profit organizations (Mean = 3.90, SD = 0.98) and training on digital financial services (Mean = 3.89, SD = 1.02). Respondents also agree that community programs would encourage participation (Mean = 3.76, SD = 1.05) and that better access to smartphones and the internet would increase usage (Mean = 3.71, SD = 1.04). The standard deviation values (0.98 to 1.05) indicate low variability, suggesting a high level of agreement among respondents. Overall, the findings highlight a clear and consistent need for capacity building, institutional support, and improved accessibility to enhance digital financial inclusion among rural women.

V. FINDINGS OF THE STUDY

- The demographic profile shows that the majority of respondents belong to the 30–40 age group and are married, indicating that most women are in their economically active stage and actively involved in managing household responsibilities and finances.
- The educational background of respondents is moderate, with a large proportion having an education below SSC and a considerable percentage being illiterate, which acts as a major constraint in understanding financial concepts and services.
- The primary source of income for most respondents is daily wage labour, followed by small businesses and farming, indicating unstable and informal income patterns, which may affect saving and investment behaviour.
- Financial knowledge among rural women is found to be moderate, with relatively better awareness of basic banking services such as types of accounts and savings operations. In contrast, knowledge regarding interest calculation, insurance, and government schemes remains limited.

- Financial behavior analysis reveals that respondents demonstrate responsible borrowing practices, particularly in terms of timely loan repayment and cautious borrowing. However, there is a noticeable weakness in maintaining financial records and consistent saving habits, indicating gaps in financial planning.
- Financial attitudes of respondents are highly positive, with strong agreement on the importance of saving for the future, active participation of women in financial decision-making, and a clear interest in improving financial knowledge. This positive attitude provides a strong foundation for enhancing financial literacy.
- The study identifies that digital finance barriers are significant, with the major challenges being a lack of access to smartphones, poor internet connectivity, and difficulty in using digital platforms. These factors highlight the presence of a digital divide in rural areas.
- Concerns regarding the security and safety of digital transactions and language barriers also discourage respondents from actively using digital financial services. However, lack of trust and social restrictions are comparatively less significant barriers.
- Challenges in financial literacy indicate that while respondents have a basic understanding and confidence in handling financial decisions, they face difficulties in reading bank statements, understanding digital notifications, and raising awareness of their rights and responsibilities as digital finance users.
- The findings further reveal a strong demand for financial education and institutional support, as respondents expressed the need for training in digital financial services, better access to smartphones and the internet, and simple, language-friendly financial platforms.

VI. SUGGESTIONS

- Financial literacy among rural women can be improved by conducting regular and structured training programs by the government, banks, and NGOs, focusing on basic concepts like saving, budgeting, interest, insurance, and awareness of government schemes, using simple language and practical examples.

- There is a need to promote digital financial education by providing hands-on training in mobile banking, UPI, and online transactions, along with improving access to affordable smartphones and reliable internet connectivity to reduce digital barriers.
- Financial institutions should develop simple, secure, and language-friendly digital platforms with easy navigation, which can help rural women overcome technical and language difficulties and encourage greater usage of digital financial services.
- Rural women should be encouraged to develop regular saving habits and maintain basic records of income and expenses, as this will improve financial planning, control over spending, and overall financial stability.
- Government agencies, self-help groups, and NGOs should provide continuous support through awareness programs and community-based initiatives, which can promote participation, peer learning, and enhance financial inclusion among rural women.

VII. CONCLUSION

The study concludes that financial literacy among rural women in East Godavari District is at a moderate level, with a clear gap between basic awareness and practical application of financial knowledge. While the respondents exhibit positive financial attitudes and demonstrate responsible behavior in areas such as loan repayment and decision-making, their understanding of technical financial concepts, digital finance, and record-keeping remains limited. The findings also highlight digital barriers, particularly a lack of smartphones, poor internet connectivity, and security concerns, which significantly restrict the effective use of modern financial services.

Overall, the study emphasizes that improving financial literacy among rural women is not only essential for their individual empowerment but also for enhancing the economic well-being of their families and communities. Strengthening financial education, improving digital infrastructure, and providing continuous institutional support can bridge the existing gaps and promote inclusive financial growth. If appropriate measures are taken, rural women can become more confident, informed, and active participants in the financial system, thereby contributing to sustainable development and financial inclusion.

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