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ORIGINAL ARTICLE

IMPACT OF FINANCIAL LITERACY PROGRAMMES ON FINANCIAL AWARENESS OF WOMEN IN HARYANA

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ABSTRACT

Financial literacy is essential for improving financial decision-making and promoting financial inclusion among women. This study assesses the effectiveness of financial literacy programmes in enhancing the financial awareness and capabilities of women in Haryana. Primary data were collected from 600 programme participants using a structured questionnaire and analysed through descriptive statistics, including frequencies, percentages, mean scores, and standard deviations. The findings indicate that the programmes have significantly improved respondents' knowledge of basic banking, budgeting, digital payment systems, and financial security practices. However, awareness of investment planning, risk diversification, and interest calculations remains comparatively low. The study concludes that while financial literacy programmes effectively strengthen basic financial knowledge and confidence, greater emphasis is needed on advanced financial education to support long-term financial planning and women's financial empowerment.

Keywords: Financial Literacy, Women, Financial Awareness, Financial Inclusion, Digital Financial Literacy, Haryana.

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INTRODUCTION

Financial literacy constitutes the foundational framework of knowledge, behaviors, and attitudes that enable individuals to make optimal economic choices in an increasingly sophisticated financial ecosystem (Lusardi & Mitchell, 2014). In developing economies like India, gendered socio-cultural frameworks heavily influence these behaviors, historically relegating women to routine household expenditures while men dominate major wealth allocation and long-term investments (Goyal, 2019). Despite significant structural strides over the past few decades transitioning women into influential economic actors, global empirical research points to persistently low levels of financial comprehension (Klapper et al., 2015). This disparity highlights the modern macroeconomic necessity for individual self-reliance and targeted education to optimize the active financial well-being of individuals, families, and communities.

To establish operational clarity, various global institutions and scholars define the construct through multi-dimensional parameters that bridge theoretical awareness with actual behavioral changes. The Organisation for Economic Co-operation and Development defines financial literacy as a holistic combination of awareness, knowledge, skills, attitude, and behavior necessary to achieve individual financial well-being (OECD, 2013). This perspective is closely supported by the World Bank, which separates baseline institutional knowledge from "financial capability," and Atkinson and Messy (2011), who emphasize the integration of these competencies in dictating economic choices. From a localized standpoint, Murray (2010) notes that financial literacy is deeply relative and contingent upon the specific socio-economic conditions and exclusions faced by marginalized groups, complementing macro-level views focused on basic economic principles (NCEE, 2005).

Bridging the gap between passive awareness; knowing options exist; and active financial literacy requires robust public interventions, which the Government of India and apex regulatory bodies have institutionalized through several targeted initiatives. Ground level education on basic banking, credit discipline, and digital payment security is driven by the Reserve Bank of India's Financial Literacy Centres, while capital market mechanics and risk mitigation are addressed via the Securities and Exchange Board of India's investor workshops. Early financial habituation is fostered by the National Centre for Financial Education through standardized modules in the national school curriculum, which works alongside the Pradhan Mantri Jan Dhan Yojana camps for the neo-banked segment and advanced portfolio management education by the National Institute of Securities Markets. To ensure these strategies reach rural and marginalized segments, organizations like NABARD focus explicitly on agrarian households and women organized under Self-Help Groups, a regional push reinforced by broad mass-media public campaigns from the Association of Mutual Funds in India to transform passive awareness into active financial participation.

HISTORICAL AND CONTEMPORARY DYNAMICS OF WOMEN'S ECONOMIC EMPOWERMENT

The socioeconomic positioning of women in India has undergone significant structural transformations across historical epochs. During the early Vedic period, women maintained egalitarian status regarding education, marital choice, and domestic authority; however, their socio-legal standing experienced a notable decline during subsequent historical periods, which was only partially remedied by nineteenth-century socio-religious reform movements and subsequent constitutional guarantees of gender equality (Singh, 2020; Devi et al, 2026). Modern developmental discourse emphasizes that while macroeconomic growth creates avenues for poverty reduction and subsequent improvements in women's living standards (Devi & Kirti, 2025), systemic gender parity cannot be achieved through economic expansion alone, necessitating deliberate legislative frameworks and equal opportunity structures to convert passive growth into genuine wealth generation and active economic participation (Ramachandran et al., 2018; Vede, 2021).

Financial Literacy as a Mechanism for Autonomy and Planning

Empirical literature consistently frames financial literacy as a crucial prerequisite for mitigating institutional exclusion, driving individualism, and optimizing personal resource allocation (Jain & Roy, 2019). The global financial crisis of 2007–2010 underscored the macro-economic perils of widespread financial illiteracy, prompting a paradigm shift that positioned financial competency not merely as a technical skill, but as a critical instrument for civil rights and the strategic success of microfinance interventions targeting marginalized populations (Arini, 2018; Deepa et al. 2023). Cultivating these financial capabilities allows women to break away from traditional dependencies, moving past restrictive domestic roles to build effective long-term financial strategies (Kumar & Kaur, 2022). Conversely, a deficit in financial knowledge yields severe economic consequences; empirical assessments of Self-Help Group (SHG) members demonstrate that lower financial literacy directly correlates with chronic debt accumulation, high reliance on predatory, high-cost credit channels, and minimal savings habituation, highlighting the urgent need for targeted educational interventions to clarify consumer rights and risk management practices (Selvaraj et al., 2016).

Empirical Appraisals of Financial Competency and Investment Behaviour

Investigations into the operational investment behaviors of women reveal clear disparities between formal educational attainment and actual financial execution. For instance, diagnostic assessments of educated working women within major metropolitan regions like Delhi-NCR indicate that critical variables such as independent decision-making capabilities, information sources, risk metrics, and quality-of-life considerations heavily dictate their investment pathways (Sharma & Goel, 2019; Monika et al., 2024). However, high professional status does not automatically ensure financial confidence; empirical data gathered from teaching faculty at Banaras Hindu University demonstrated that even highly educated professional women frequently exhibit low financial confidence, short-term investment horizons, and a conservative risk tolerance, leaving them hesitant to make independent financial choices (Singh & Kumar, 2017). Furthermore, localized demographic analyses within rural sectors—such as the Sonipat district of Haryana—show that while age operates independently of basic financial comprehension, variables such as gender, monthly income, occupation type, and formal education levels act as significant determinants of literacy levels, with overall financial competency remaining critically low among rural cohorts (Madhulata, 2016; Singh et al. 2023).

Macro-Institutional Evaluations and the Digital Shift

Systematic reviews and national overviews indicate that despite sustained educational and financial inclusion drives orchestrated by central regulatory bodies like the Reserve Bank of India, baseline financial literacy across India remains persistently poor, particularly among youth and women demographics (Bhargava, 2016; Naidu, 2017). This systemic deficit is compounded by deep regional barriers, as observed in states like Rajasthan, where rural women make substantial contributions to agricultural GDP but remain bound by systemic dependencies and limited access to microcredit networks, highlighting the need for structured entrepreneurial roadmaps rather than just basic banking exposure (Arora et al., 2018). Furthermore, the contemporary digital shift has fundamentally rewritten the requirements for financial inclusion. Systematic evidence confirms that conventional financial literacy is no longer sufficient to navigate the modern economic landscape; digital financial literacy (DFL) exerts a far more profound and comprehensive influence on women's economic empowerment than traditional literacy alone, directly impacting all foundational dimensions of empowerment and demanding a policy shift toward digital financial competencies (Elliyana et al., 2023; Rahayu et al., 2023).

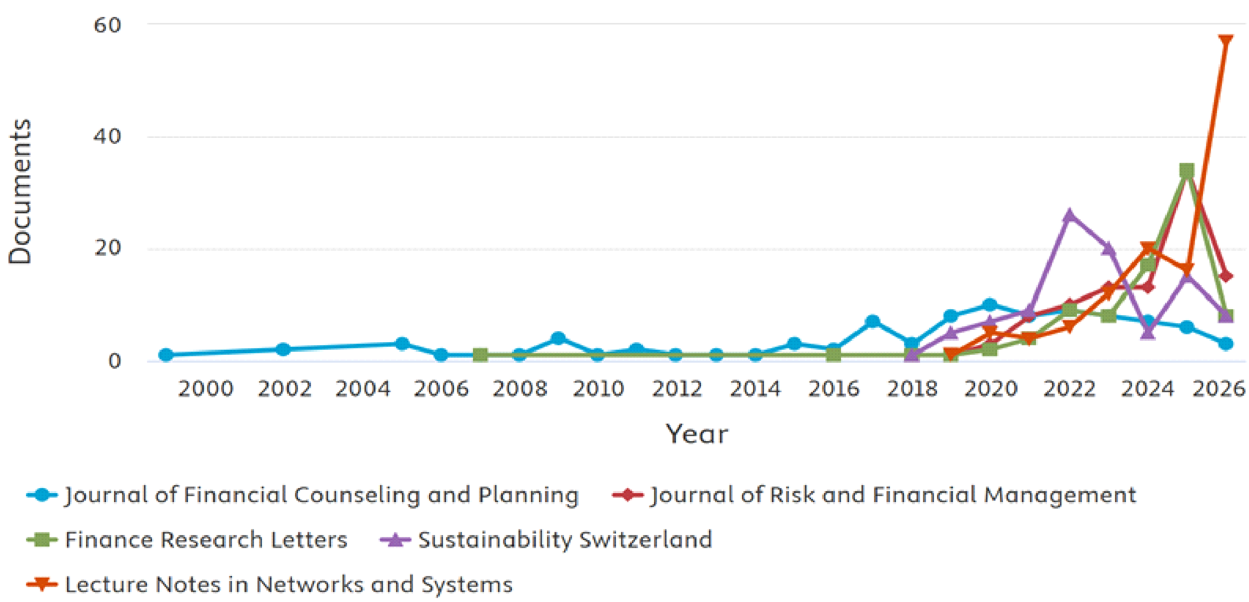

Figure 1: Document Per Year By Source (Source: Scopus Database)

The chronological progression of the reviewed literature, detailed in figure 1, reflects a sharp increase in research output across prominent journals over the last decade, particularly peaking post-2020. This upward trend underscores a growing academic focus on financial management and educational frameworks, with publications in outlets like Lecture Notes in Networks and Systems and Finance Research Letters leading the recent surge.

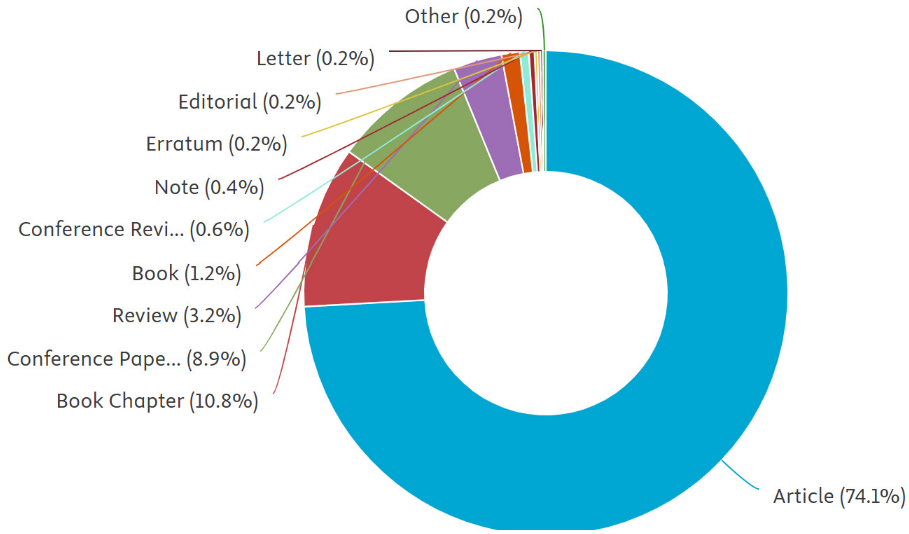

Figure 2: Type of Documents (Source: Scopus Database)

As illustrated in figure 2, the foundational literature analyzed for this study predominantly comprises academic journal articles, which constitute the vast majority at 74.1%. This is supplemented by a structured breakdown of secondary sources, including book chapters (10.8%) and conference papers (8.9%), ensuring a comprehensive and academically rigorous review framework.

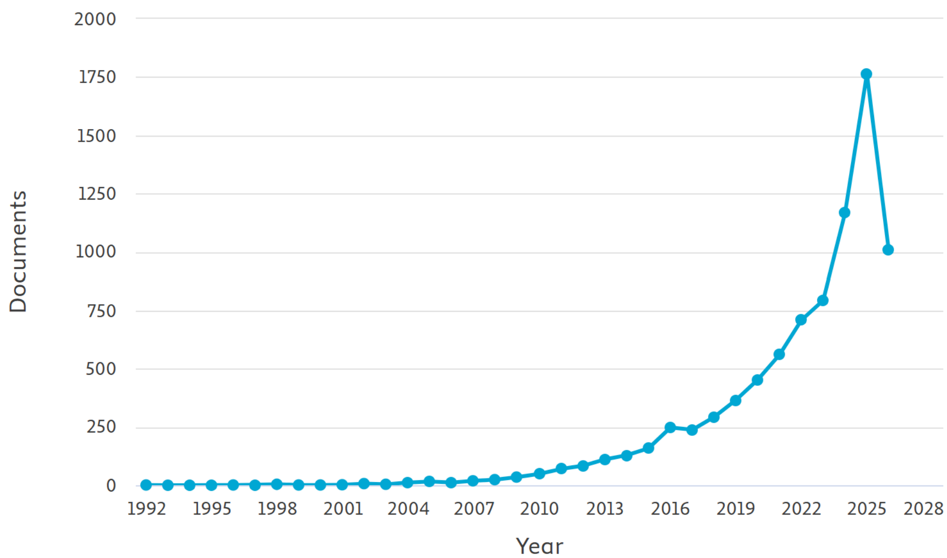

Figure 3: Document by Year (Source: Scopus Database)

As shown in Figure 3, the overall annual publication volume on this research topic remained relatively flat for over two decades before entering a phase of exponential growth after 2016. This trajectory reached a prominent peak of nearly 1,750 documents around 2025, underscoring the massive escalation of global academic interest and substantial contemporary relevance of this field.

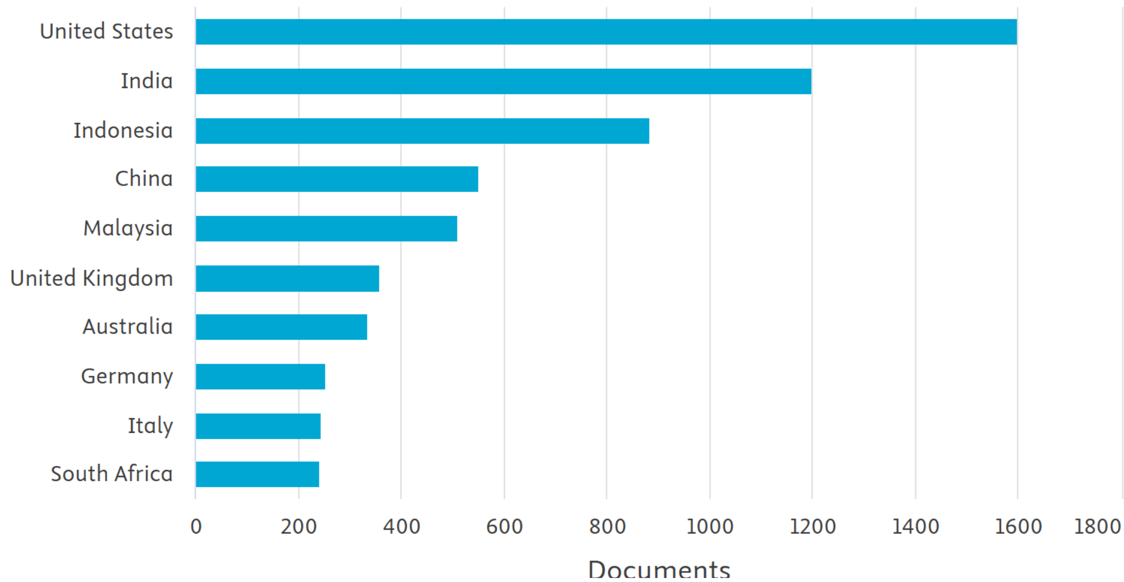

Figure 4: Document By Country (Source: Scopus Database)

The geographical distribution of the literature, as detailed in figure 4, highlights a strong global interest with the United States leading the research output at approximately 1,600 documents. Notably, India emerges as a primary contributor within the developing world, accounting for roughly 1,200 documents, which justifies the academic imperative and regional relevance of conducting targeted studies within the Indian context.

RESEARCH METHODOLOGY

To systematically evaluate the post-intervention financial awareness of women in Haryana, this study adopts an empirical, quantitative research design. Given the geographical expansiveness of the state and the practical challenges of accessing an exhaustive, centralized directory of all literacy camp attendees, a non-probability convenience sampling technique was selected to gather data from accessible, willing participants across local community hubs, self-help groups, and institutional training centers.

The target population is strictly confined to the geographical boundaries of Haryana, specifically focusing on women who have undergone formal or informal financial literacy training. To ensure high statistical reliability and mitigate the inherent limitations of non-probability sampling, a robust sample size of 600 respondents was established, providing a sufficiently broad and credible data foundation to analyze how these educational interventions translate into practical financial knowledge and autonomy.

DATA INTERPRETATION AND DISCUSSION

Demographic Profile of the Respondents

To establish a comprehensive baseline for evaluating the impact of financial literacy initiatives, a detailed demographic assessment of the 600 female respondents across Haryana was conducted. The primary data collected encompasses key socio-economic status indicators, including age distribution, residential locale, educational attainment, employment dynamics, monthly household income parameters, and the specific nature of the financial literacy interventions attended. Organizing these diverse elements into a single cohesive framework allows for a clear institutional overview of the sample population.

Table 1 presents the comprehensive demographic configurations of the surveyed cohort, displaying both absolute frequencies and relative percentages for each sub-category.

Demographic Variable	Classification / Category	Frequency (f)	Percentage (%)
Age Group	Under 25 years	108	18.0
	25 – 35 years	234	39.0
	36 – 45 years	162	27.0
	Above 45 years	96	16.0
Residential Area	Rural	348	58.0
	Urban	252	42.0
Educational Qualification	Non-formal education / Primary school	90	15.0
	Matriculation / Higher Secondary (10th/12th)	198	33.0
	Graduation	204	34.0
	Post-graduation & above	108	18.0
Employment Status	Working (Salaried / Self-employed / Professional)	228	38.0
	Non-working (Homemaker / Student)	372	62.0
Average Monthly Income	Below ₹20,000	216	36.0
	₹20,000 – ₹50,000	222	37.0
	₹50,001 – ₹1,00,000	114	19.0
	Above ₹1,00,000	48	8.0
Type of Program Attended *(Multiple Responses Allowed)*	RBI / Commercial Bank Literacy Camp (FLCs)	246	41.0
	NABARD / Self-Help Group (SHG) Drive	288	48.0
	Pradhan Mantri Jan Dhan Yojana (PMJDY)	312	52.0
	NGO / Private Institutional Workshop	96	16.0
	Online / Digital Awareness Campaign	138	23.0

Table 4.2: Analysis of Post-Programme Financial Amwareness and Capabilities (N = 600)

Dimension	Key Findings	Mean Score Range	Interpretation
Basic Banking & Money Management	Respondents demonstrated good knowledge of budgeting, banking products, and monitoring bank transactions. However, understanding of simple and compound interest remained comparatively low.	2.79–3.78	Financial literacy programmes have strengthened day-to-day banking knowledge and financial management skills, but numerical financial concepts require further attention.
Digital Financial Literacy & Security	Awareness of digital financial safety practices, including protection of PINs and OTPs, was the strongest outcome. Digital payment usage was satisfactory, whereas knowledge of fraud detection and reporting was comparatively weaker.	2.95–4.31	Participants possess strong digital security awareness, although additional training on identifying and reporting cyber fraud is needed.
Investment & Credit Awareness	Respondents showed good understanding of formal credit options but limited awareness of investment products, SIPs, diversification, and risk–return concepts.	2.58–3.73	The programmes have improved credit awareness but have had limited impact on investment literacy and long-term financial planning.
Autonomy and Perceived Programme Impact	The programmes significantly enhanced respondents' financial confidence. However, participation in major household financial decisions remained relatively limited.	2.93–3.87	Increased financial knowledge has improved confidence, but socio-cultural factors may continue to influence women's financial decision-making authority within households.
Overall Assessment	Higher scores were observed for basic banking and digital financial security, while lower scores were reported for investment literacy and strategic financial planning.	2.58–4.31	Overall, the financial literacy programmes have been effective in improving fundamental financial awareness and financial confidence, but greater emphasis is required on investment education, risk management, and advanced financial decision-making.

The descriptive analysis indicates that the financial literacy programmes have positively influenced participants' awareness and financial capabilities, although the extent of improvement varies across different dimensions. The highest mean score was recorded for awareness of digital financial security practices (Item 12; $M = 4.31$, $SD = 0.90$), indicating that most respondents possess strong knowledge regarding the safe use of PINs, OTPs, and other digital banking credentials. Similarly, respondents reported higher levels of financial confidence after attending the programmes (Item 17; $M = 3.87$), along with improved budgeting skills (Item 8; $M = 3.78$), knowledge of formal credit sources (Item 16; $M = 3.73$), and understanding of different banking products (Item 9; $M = 3.65$). These findings suggest that the programmes have been successful in strengthening basic banking knowledge and promoting responsible financial behaviour.

Moderate mean scores were observed for independent monitoring of bank transactions (Item 10; $M = 3.55$) and the use of digital payment platforms (Item 11; $M = 3.31$), indicating satisfactory adoption of routine digital financial services. However, comparatively lower mean values for awareness of financial fraud reporting mechanisms (Item 13; $M = 2.95$) and participation in major household financial decisions (Item 18; $M = 2.93$) suggest that respondents still face challenges in applying financial knowledge to more complex situations and decision-making processes.

The lowest mean scores were reported for understanding simple and compound interest (Item 7; $M = 2.79$), awareness of systematic investment plans (Item 15; $M = 2.67$), and knowledge of investment diversification and risk–return concepts (Item 14; $M = 2.58$). These results indicate that while the programmes have effectively improved basic financial awareness, advanced financial concepts related to investment planning and wealth creation remain relatively weak among the participants. Overall, the findings imply that the programmes have been more effective in developing fundamental financial knowledge and digital financial safety than in enhancing investment literacy and long-term financial planning capabilities.

CONCLUSION

The study concludes that financial literacy programmes have made a positive contribution to improving women's financial awareness and capabilities in Haryana. The findings reveal that participants possess strong knowledge of basic banking services, household budgeting, digital payment systems, and financial security practices, particularly regarding the safe use of PINs and OTPs. The programmes have also enhanced women's confidence in managing their personal finances and understanding formal credit sources. However, comparatively lower levels of awareness were observed in areas such as interest calculation, investment planning, risk diversification, and systematic investment options. In addition, women's participation in major household financial decisions remains limited despite improvements in financial knowledge. Overall, the study suggests that while financial literacy initiatives have been successful in strengthening fundamental financial competencies, greater emphasis is required on advanced financial education and behavioural empowerment to achieve long-term financial inclusion and economic independence among women.

The present study provides several directions for future research. Similar studies may be conducted in other states or at the national level to compare the effectiveness of financial literacy programmes across different socio-economic and cultural settings. Future researchers can employ longitudinal or experimental research designs to examine the long-term impact of financial literacy interventions on financial behaviour and decision-making. Further studies may also investigate the influence of demographic factors such as age, education, income, occupation, and rural–urban differences on financial literacy outcomes. Additionally, future research can incorporate variables such as financial well-being, financial resilience, digital financial inclusion, and financial self-efficacy to develop a more comprehensive understanding of women's financial empowerment. Such investigations would provide valuable insights for policymakers and programme implementers in designing more targeted and effective financial literacy initiatives.

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ANNEXURE

Research Questionnaire

SECTION A: DEMOGRAPHIC & BACKGROUND PROFILE

Please tick (checkmark) the most appropriate option.

1. **Age Group:**
   - [ ] Under 25 years
   - [ ] 25 – 35 years
   - [ ] 36 – 45 years
   - [ ] Above 45 years

2. **Residential Area:**
   - [ ] Rural
   - [ ] Urban

3. **Educational Qualification:**
   - [ ] Non-formal education / Primary school
   - [ ] Matriculation / Higher Secondary (10th/12th)
   - [ ] Graduation
   - [ ] Post-graduation & above

4. **Employment Status:**
   - [ ] Working (Salaried / Self-employed / Professional)
   - [ ] Non-working (Homemaker / Student)

5. **Average Monthly Household Income:**
   - [ ] Below 20,000
   - [ ] 20,000 – 50,000
   - [ ] 50,001 – 1,00,000
   - [ ] Above 1,00,000

6. **Type of Financial Literacy Program Attended (Select all that apply):**
   - [ ] RBI / Commercial Bank Literacy Camp (FLCs)
   - [ ] NABARD / Self-Help Group (SHG) Awareness Drive
   - [ ] Pradhan Mantri Jan Dhan Yojana (PMJDY) Seminar
   - [ ] NGO / Private Institutional Workshop
   - [ ] Online / Digital Financial Awareness Campaign

SECTION B: POST-PROGRAMME FINANCIAL AWARENESS AND CAPABILITIES

Please evaluate your understanding and behavior after attending the financial literacy program(s). Rate the statements on a 5-point Likert Scale:

[1] Strongly Disagree (SD) | [2] Disagree (D) | [3] Neutral (N) | [4] Agree (A) | [5] Strongly Agree (SA)

Part I: Basic Banking & Money Management Awareness

S.No.	Statement	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)
7	I clearly understand how to calculate simple and compound interest on my savings or loans.					
8	I can independently prepare and manage a monthly household budget.					
9	I am fully aware of the differences between various banking accounts (Savings vs. Current vs. Fixed Deposits).					
10	I regularly track my bank balance, statements, and financial transactions without relying on others.					

Part II: Digital Financial Literacy (DFL) & Security Awareness

S.No.	Statement	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)
11	I confidently use digital payment platforms (like UPI, Google Pay, PhonePe, Net Banking) for daily transactions.					
12	I am fully aware of safety practices, such as never sharing my ATM PIN, UPI PIN, or OTP with anyone.					
13	I know how to check for digital financial frauds and understand where to report suspicious account activities.					

Part III: Investment & Credit Awareness

S.No.	Statement	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)
14	I understand the concept of risk and return diversification across different investment tools (e.g., Mutual Funds, PPF, Gold).					
15	I am aware of the long-term benefits of regular small investments, such as Systematic Investment Plans (SIPs).					
16	I have clear knowledge regarding formal credit options (bank loans) versus expensive informal lending channels.					

Part IV: Autonomy and Impact Perception

S.No.	Statement	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)
17	Attending the financial literacy programme has significantly increased my confidence in making independent financial decisions.					
18	I now play an active role in major family financial decisions (like buying property, taking loans, or choosing insurance).					