



An Analysis of the Role of India Post in Strengthening Women's Financial Inclusion through India Post Banking and Insurance Services in Nashik District

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Abstract:

Department Of Post most likely say India Post Office which parliamentary body of government of India. Since last 150 year and more its has the strong base in very small village to big city. This research shows the integrated study and find out how this is largest source of financial inclusion in rural and urban area womens. This study shows India Post office role towards empowerment of Women's through its Banking and Insurance Scheme in Nashik District. The main objectives of research is to analyze services, outcome, usage pattern, women's specific challenges, opportunities, and satisfaction between the women's in nashik toward India Post Banking and Insurance Services . This study also try to identify the Financial Security of women in nashik district, awareness of digital literacy of women in nashik district, and financial inclusion through India Post Banking and Insurance Services in Nashik District.

Keywords: Financial Inclusion, Financial Literacy, Women Entrepreneurship, Women's Financial Empowerment, India Post Payments Bank (IPPB), Digital Financial Services

Introduction:

India Post Office always play a vital role for give eqal access for women's Entrepreneur. Women always has strategic role in household welfare, poverty reduction, sustainable growth. Government take action to expand this service, education, resources in rural and urban area. Womens Financial Inclusion not only involving them into opening of UPI and Bank Account but also they have to also involve in saving facilities, credit services and uses of all the scheme related with insurance services and banking services which enable the there digital independence towards Financial Security. Women in Nashik District which is located at Maharashtra always has the financial need depend upon accessible and trusted institutation. India Post always offer customer centric initiatives to involve women in

rural and urban area to increase their saving, digital payment system, money transfer system, recurring deposit and Insurance scheme such as Postal Life Insurance, Rural Life Insurance to contribute in there security and independenceness towards financial Inclusion. Nashik District is combine of rural and urban area also there is large industry area where most of women is working. So there financial security, Financial independence also matter in this study. India Post office Banking and insurance Services provide positive impact to outreach the initiatives.

Literature Review:

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Objectives:

1. To know India Post Office Financial and Insurance Services of Womens customer in Nashik District.
2. To find the uses of banking services for increasing financial inclusion for women.
3. To know Indian post office employee towards implementing various financial inclusion for womens.
4. To identify banking and insurance services impact on women social, economic, financial inclusion, Investment Policy
5. To identify key areas that women face towards uses of banking and insurance services.

Scope:

The present research study only on Banking Scheme such as Doorstep Services, Net Banking, IPBP, Saving Scheme etc and Insurance Services such as PLI , RPLI, PMJJBY etc ,for the period of 2024 To 2025 in Nashik district.

Hypothesis:

- 1) H0: The Indian Post office services not play a any significant role toward women financial inclusion and empowerment in Nashik District.
- 2) H1: The India Post office play a transformative role for any significant role toward women financial inclusion in Nashik District.

Research Methodology:

For this research paper data is taken from two sources i.e. primary data and secondary data. In Primary Data both open ended and close ended question is ask. With the help of questionnaire, Informal Interview and observation method is used to collect data. Sample size is taken 80 responded in Nashik District and 20 employees selected from India post office branches. Sampling Techniques is used for this Stratified random sampling, urban and rural area, and ago group. For secondary data various tools is used such as India Post office website, Newspaper, Government Scheme towards women empowerment, Existing Research Article etc.

Women's Centric Scheme of Indian Post office and Its Impact in Nashik District:

Nashik District majorly known as largest Industrial area followed by two industry area. It is a developed District which has hightest literacy rate. Various women is on on job some area entrepreneur or some in corporate or other any part services. Hence in that field whether it is working or non-working all are familiar with india post office. Various women takes advantages of these services but some are still

not. Sukanya Samriddhi Yojana and Mahila Samman Savings Certificate, which are specifically designed to empower women financially and for their children's education.

Overview of India Post Banking and Insurance Services:

From last 150 years India post office plays a vital role for socio-economic development. It gives various services along all the field; that's why it has widely distributed area along the nation through its various network channel. India post Banking Services offers post office saving scheme, ECS, IPBP, Net Banking, Mutal Fund, Doorstep Services. Post office Insurance Services PLI, RPLI, PMSBY, PMJJBY, APY etc services were offer. The main focus of all these services is give digital access to every area, Life insurance, long term saving and also offer traditional product services. Nashik district has 642 post offices serving various sub-districts. Major locations include Nashik (87), Malegaon (72), and Niphad (69). They offer extensive services, with significant participation

from women in post office roles and usage of banking and savings schemes. It indicate how India Post has a strongest network in Nashik District. Some of the women's centric scheme focus on financial inclusion of women through various scheme such as Mahila Samman Saving Certificate, Post office monthly RD Scheme, Suknya Samruddhi Yojna, Rural Postal Life Insurance, Postal Life Insurance, Indian Post Payment Bank Services, Pradhan Mantri Jan Dhan Account etc. From this uses of services Women's get financial support if they are India post agent of RD or Insurance Scheme, It increases the saving of women's in India post office means financial literacy is core coverage of it. Now IPPB service is beneficial for SHG group or women entrepreneur .So India Post having very positive impact on rural and urban area.

Data Collection and Analysis:

Following is some target questions taken from 100 respondent from random sampling From Nashik District method given here for analysis

Questions		
Post Office Account	Users-82%	Non-Users18%
If Not, Reason	Trust, Fix Money, easy to use	Not Aware, Interest Rate, Digital Issue
Most uses of Post Services	90% users RD Scheme, Suknya Samruddhi Yojna,I PPB, 1 year TD, Dakseva, Cash Withdrawal-Transfer	10% users Mahila Samman Saving Certificate, Mutual Fund, Doorstep Services, Bill Payment
Postal Life Insurance	Aware -75%	Not Aware-25%
Post Office Services Agent Women's thought about Financial Inclusion	90%- thought is through post office there income is increase	10%- thought is through post office they not earn much more
Service users womens Saving Satisfaction through Post office	65 % womes's satisfied through invest or earn income through post office	35% womes's not satisfied through invest or earn income through post office

Conclusion:

The study highlight the India Post has diverse services specially for women's

empowerment, financial inclusion. India post has significant opportunities through organizing various program in rural and urban program for to increase financial services, awareness with India

post facility. The study shows that non users of India post offices is not aware about India post office services. But when survey conclude with income of post office agent and services users it shows 90% and 65% women's has positive response respectively. Overall the study shows initiative impact of post office in banking and insurance services.

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