

Exploring the Role of Fintech in Promoting Rural Financial Inclusion in India

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Abstract: This study delves into the pivotal role that financial technology (FinTech) plays in advancing financial inclusion and supporting rural economic development across India. The research traces the evolution of financial inclusion, highlighting the initial challenges faced in rural outreach, the influence of initiatives like the Jan Dhan–Aadhaar–Mobile (JAM) trinity, and the growing impact of FinTech platforms in facilitating digital payments, microcredit, insurance services, and financial education. While FinTech has undeniably expanded access and streamlined financial services for previously underserved populations, several challenges persist including inadequate digital infrastructure, low levels of digital literacy, and economic instability among rural households.

Keywords: Financial Inclusion, Fintech, Rural Growth, Digital Payments, Microfinance

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