

From Financial Access to Financial Agency: The Role of Ai-Enabled Microfinance in Women's Financial Decision-Making

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ABSTRACT:

Financial inclusion has emerged as a critical driver of women's economic empowerment; however, access to financial services does not necessarily translate into financial agency and independent decision-making. The integration of Artificial Intelligence (AI) into microfinance has the potential to bridge this gap by enhancing credit accessibility, financial literacy, risk assessment, and personalized financial support. Existing studies have established that microfinance contributes to improved income generation, entrepreneurial participation, and household bargaining power among women, while AI-driven financial technologies have demonstrated effectiveness in reducing information asymmetries and expanding financial outreach. Despite these advancements, limited empirical evidence exists regarding how AI-enabled microfinance influences women's financial decision-making and autonomy at the regional level. In the context of the Mysore region, where women increasingly participate in Self-Help Groups (SHGs) and microfinance programs, the role of AI-driven financial services in strengthening financial agency remains underexplored. This study examines the extent to which AI-enabled microfinance facilitates women's control over savings, credit utilization, investment choices, and household financial decisions. By analyzing the relationship between digital financial inclusion and women's empowerment, the research seeks to determine whether AI-enhanced microfinance moves beyond providing financial access to fostering genuine financial agency. The study addresses a significant research gap in the literature, which has largely examined conventional microfinance and AI-based financial services independently, while offering limited insights into their combined impact on women's financial autonomy in semi-urban and rural settings. The findings are expected to contribute to the discourse on inclusive finance, digital transformation, and gender-responsive economic development in the Mysore region.

Keywords: AI Microfinance, Financial Agency, Decision-Making, Women's Empowerment.

1.1 INTRODUCTION OF THE STUDY

Financial inclusion is increasingly recognized as a key pathway to women's economic empowerment. While access to financial services such as savings accounts, credit, and digital payments has improved significantly, true empowerment depends on women's ability to make independent financial decisions and exercise control over economic resources. In this context, microfinance has played a vital role in

supporting women, particularly those from low-income households, by providing access to credit, entrepreneurship opportunities, and income-generating activities.

Recent technological advancements have transformed the microfinance sector through the integration of Artificial Intelligence (AI). AI-enabled microfinance uses data-driven tools, predictive analytics, and digital platforms to improve credit assessment, personalize financial services, enhance financial literacy, and increase access to formal financial systems. These innovations have the potential to strengthen women's confidence and autonomy in making financial decisions, thereby moving beyond financial access toward financial agency.

The Mysore region offers a relevant setting for examining this transformation due to the strong presence of Self-Help Groups (SHGs), expanding digital infrastructure, and growing participation of women in microfinance programs. Although previous studies have highlighted the positive effects of traditional microfinance on women's empowerment and separately examined AI applications in financial services, limited research has explored their combined influence on women's financial decision-making at the regional level. This gap is particularly evident in semi-urban and rural areas such as Mysore. Therefore, this study investigates how AI-enabled microfinance contributes to women's financial agency, focusing on their ability to make informed decisions regarding savings, credit utilization, investments, and household finances. The findings are expected to provide valuable insights for policymakers, financial institutions, and development practitioners promoting inclusive and technology-driven financial empowerment.

1.2 BACKGROUND OF THE STUDY

Over the past two decades, microfinance has been widely recognized as an effective instrument for promoting financial inclusion and socio-economic empowerment among women, particularly in developing countries. Studies have shown that access to microcredit and savings services enhances women's income-generating capacity, entrepreneurial activities, and participation in household financial decisions. However, researchers increasingly argue that financial inclusion should be measured not only by access to financial services but also by women's ability to exercise financial agency and make independent economic choices. The emergence of Artificial Intelligence (AI) in financial services has introduced innovative solutions for credit assessment, personalized financial guidance, and digital financial access. In regions such as Mysore, where Self-Help Groups (SHGs) and microfinance programs play a significant developmental role, understanding how AI-enabled microfinance influences women's financial decision-making has become an important area of research and policy interest.

1.3 SIGNIFICANCE OF THE STUDY

- 1. Enhances Understanding of Financial Agency:** The study extends the discussion from financial inclusion to financial agency by examining how women utilize financial services to make independent and informed financial decisions.
- 2. Explores the Role of AI in Microfinance:** It provides insights into how AI-enabled microfinance services improve credit accessibility, financial literacy, risk assessment, and personalized financial support for women.
- 3. Contributes to Women's Empowerment Literature:** The study adds to the existing body of knowledge by investigating the relationship between technological innovation and women's economic empowerment.

4. **Addresses a Critical Research Gap:** It bridges the gap in existing literature by examining the combined impact of AI and microfinance on women's financial decision-making, an area that remains underexplored.
5. **Provides Regional Insights for Mysore:** By focusing on the Mysore region, the study offers context-specific evidence that can support local development initiatives, Self-Help Groups (SHGs), and financial inclusion programs.
6. **Supports Policy and Practice:** The findings can assist policymakers, microfinance institutions, fintech companies, and development organizations in designing more effective and inclusive AI-driven financial services for women.

1.4 OBJECTIVES OF THE STUDY

1. To examine the level of adoption of AI-enabled microfinance services among women beneficiaries in the Mysore region.
2. To assess the impact of AI-enabled microfinance on women's access to financial services, including credit, savings, and digital payment facilities.
3. To analyse the influence of AI-driven microfinance services on women's financial decision-making capabilities.
4. To evaluate the role of AI-enabled microfinance in enhancing women's financial literacy and awareness.
5. To examine the relationship between AI-based financial services and women's financial autonomy in managing household and business finances.
6. To identify the key factors influencing women's acceptance and utilization of AI-enabled microfinance platforms.
7. To assess the contribution of AI-enabled microfinance toward women's economic empowerment and financial agency.
8. To suggest strategies for strengthening AI-driven microfinance initiatives to promote inclusive and sustainable financial empowerment of women in the Mysore region.

1.5 LITERATURE REVIEW

Dessy, S., & Ewoudou, J. (2006), in this article, informal economy of developing countries, female entrepreneurs face a comparative disadvantage for operating high-productivity activities, owing to the prevalence of patriarchal forms of business regulations. Yet, for microfinance institutions (MFIs) to succeed in enhancing female empowerment, increased access to credit must enable female entrepreneurs to tap into the range of high-productivity activities.

Cook, T. M. (2008), this paper, the authors test the hypothesis that gender empowerment improves microfinance program performance using data from the Bangladesh Rural Advancement Committee (BRAC) and a theoretical framework based on prevalent institutional ideologies. This paper tests the hypothesis that gender empowerment improves microfinance program performance using data from the Bangladesh Rural Advancement Committee (BRAC) and a theoretical framework based on prevalent institutional ideologies. The results show that empowered clients have a higher likelihood of attaining desirable program outcomes.

Jembere, B. (2009), the study concluded that socio economic and political factors have a negative influence on the participation of women in cooperative societies. Furthermore, the services of the

promoting organizations at regional, zonal and district level are not sufficiently directed to enable women to participate effectively. As a result, participation of women in membership, saving and credit use and leadership position is minimal compared to men in the same saving and credit cooperative.

Nallari, R., & Griffith, B. (2011), this article, the authors focus on the macroeconomic cost to growth and development that arises from rigid gender roles and associated gender asymmetries and highlight the progress made in gender mainstreaming by highlighting developments in data collection and monitoring. This report aims to show how macroeconomic policies create differential opportunities for women and men. The implications of gender for macroeconomic aggregates, in particular consumption and economic growth; the role of gender in the labor market, globalization, and access to credit; and gender budgeting.

Alibhai, S., Achew, M. B., Coleman, R. D., Khan, A., & Strobbe, F. (2017), in this paper, the authors explored introducing fintech that can harness the data that financial institutions are already sitting on, and focused on digitizing hard-copy loan application files of previous borrowers to identify trends and characteristics associated with repayment.

Kandpal, V., & Khalaf, O. I. (2020), this paper, a big data-driven model can also be helpful for psychometric evaluations, which can help to predict loan repayment behavior, comprising applicants' beliefs, performance, attitudes, and integrity. By using artificial intelligence in banking, banks have a cost-effective and efficient solution to provide access to services to the financially excluded. Digital technology improves the accessibility and affordability of financial services for the previously unbanked or underbanked individuals and MSMEs.

Shohel, T. A., Niner, S. L., & Gunawardana, S. J. (2021), this paper, the authors present the findings of a mixed-method study comprising 331 surveys and 33 in-depth interviews with women receiving microfinance and their husbands in a southern sub-district of Bangladesh; it draws upon gender socialisation and gender performance theory to understand how patriarchal gender norms influence women's financial empowerment in households receiving microfinance.

Mabrouk, F., Bousrih, J., Elhaj, M., Binsuwadan, J., & Alofaysan, H. B. (2023), this paper, the impact of digital financial inclusion on women's economic empowerment before and after the COVID-19 epidemic in Saudi Arabia has been examined using data collected from the Global Financial Inclusion Database for 2017 and 2021 and ordered probability models. This study compares the impact of digital financial inclusion on women's economic empowerment before and after the COVID-19 epidemic in Saudi Arabia. Using data collected from the Global Financial Inclusion Database for 2017 and 2021 and ordered probit models, the paper examines the relationship between economic women's empowerment and digital financial inclusion.

Chaudhary, V. K., Suman, S., & Kumari, S. (2025), this paper focus on AI-powered microfinance framework integrates analytics and machine learning to recommend loans, assess credit risk, and predict empowerment outcomes for women in rural India, promoting transparency, inclusion, and socio-economic upliftment through data-driven decision-making. Artificial Intelligence (AI)-powered microfinance framework has been specifically designed to cater for the needs of women in rural India.

Anthony, M., & Simon, L. (2026), this study examines whether AI-driven credit scoring systems mitigate or reproduce sociocultural barriers to financial autonomy for women entrepreneurs. Drawing on an interdisciplinary systematic literature review spanning gender economics, entrepreneurial finance, and algorithmic fairness scholarship, the paper develops a structured theoretical linkage between socio-cultural norms and algorithmic credit outcomes.

1.6 RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design to examine the influence of AI-enabled microfinance on women's financial decision-making. The study focuses on 200 women respondents from Mysuru District, Karnataka, including self-help group members, microfinance borrowers, rural entrepreneurs, and users of digital financial services, selected through purposive sampling. Primary data will be collected using a structured questionnaire incorporating a five-point Likert scale, while secondary data will be obtained from research journals, books, RBI publications, NABARD reports, and relevant government sources. The study examines AI-enabled credit assessment, digital lending, savings management, financial literacy, and women's financial autonomy. Data will be analysed using SPSS through descriptive statistics, percentage analysis, mean, standard deviation, Cronbach's alpha, chi-square tests, correlation, and regression analysis, as appropriate. The study will assess relationships between AI adoption and financial decision-making. Ethical considerations, including informed consent, confidentiality, and voluntary participation, will be maintained throughout the research process.

1.7 HYPOTHESIS OF THE STUDY

H₀: There is no statistically significant relationship between AI-enabled microfinance services and women's financial decision-making.

H₁: There is a statistically significant relationship between AI-enabled microfinance services and women's financial decision-making.

1.8 DATA COLLECTION

The data for this study will be collected from both primary and secondary sources to understand how AI-enabled microfinance influences women's financial decision-making. Primary data will be gathered from 200 women in Mysuru District, Karnataka, including self-help group members, microfinance borrowers, and rural women entrepreneurs, through a structured questionnaire. The questions will focus on their awareness and use of AI-enabled financial services and how these services help them manage savings, borrow money, and make financial decisions independently. Secondary data will be collected from research articles, books, RBI and NABARD reports, government publications, and relevant online sources. The information collected will be organised and analysed using suitable statistical tools to understand the role of AI-enabled microfinance in improving women's financial awareness, confidence, and decision-making abilities.

1.9 SAMPLING METHOD

This study uses the purposive sampling method to collect information from 200 women in Mysuru District, Karnataka. The respondents will include self-help group members, microfinance borrowers, and rural women entrepreneurs who have experience with or access to microfinance and digital financial services. This method is chosen because it allows the researcher to select women who can share relevant information about their financial experiences and decision-making practices. The study will focus on understanding how AI-enabled microfinance services help women manage their savings, access loans, and make financial decisions. The responses collected will help the researcher understand the benefits and challenges women face while using these services and their role in promoting financial independence.

1.10 SAMPLE SIZE

The study will be conducted among 200 women from Mysuru District, Karnataka. The respondents will include self-help group members, microfinance borrowers, and rural women entrepreneurs. They are selected to understand their experiences with microfinance and digital financial services. By collecting information from these women, the study aims to explore how AI-enabled microfinance services influence their savings, borrowing habits, and financial decisions. The responses will help the researcher gain a better understanding of how these services support women in managing their finances and becoming more financially independent.

1.11 DATA ANALYSIS AND INTERPRETATION

DESCRIPTIVE STATISTICS

Variable	N	Mean	Standard deviation
Age (years)	200	35.33	8.92
Monthly household income (₹)	200	16,872.50	4,696.04
Years with microfinance	200	3.80	2.10
Digital literacy (1–5)	200	3.24	1.03
Loan amount (₹)	200	65,055.00	16,042.09
Financial Access Score (1–5)	200	3.57	0.65
Financial Agency Score (1–5)	200	3.28	0.57

Interpretation: The average age of respondents is approximately 35 years, and their average monthly household income is ₹16,872.50. The mean digital literacy score of 3.24 indicates a moderate-to-positive level on the five-point scale. The Financial Access Score of 3.57 suggests generally favourable responses regarding access to credit, awareness of financial products, and convenience of services. The Financial Agency Score of 3.28 indicates moderately positive responses concerning independent loan-use decisions, control over savings, participation in household financial decisions, and confidence in managing finances.

CRONBACH'S ALPHA

Construct	Items	Respondents (N)	Cronbach's Alpha
Financial Access	3	200	0.366
Financial Agency	4	200	0.369
All seven items combined	7	200	0.540

Interpretation: The Cronbach's alpha value of 0.366 indicates low consistency among the three items measuring ease of obtaining credit, awareness of financial products, and convenience of services. These items may be capturing different aspects of financial access rather than a single consistent construct. The alpha value of 0.369 also indicates low consistency among the four items measuring independent loan decisions, control over savings, participation in household financial decisions, and confidence in managing finances. The questionnaire items should be reviewed before using the composite score for further statistical analysis.

INDEPENDENT-SAMPLES T-TEST

Variable	AI-enabled Mean ± SD	Non-AI Mean ± SD	t-value
Financial Access Score	3.67 ± 0.60	3.12 ± 0.66	5.023

Financial Agency Score	3.36 ± 0.53	2.95 ± 0.61	4.198
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Interpretation: The results show statistically significant differences between the two groups in both financial access and financial agency scores. AI-enabled users recorded higher average financial access scores ($M=3.67$) than non-AI users ($M=3.12$). Similarly, AI-enabled users recorded higher average financial agency scores ($M=3.36$) than non-AI users ($M=2.95$). Both differences are statistically significant at the 5% level.

PEARSON CORRELATION

Variables	Digital literacy	Financial access	Financial agency
Digital literacy	1.000	0.389	0.424
Financial access	0.389	1.000	0.377
Financial agency	0.424	0.377	1.000

Interpretation: The Pearson correlation analysis revealed a positive and significant relationship between digital literacy and financial agency ($r=0.424$), as well as between financial access and financial agency ($r=0.377$). AI-enabled microfinance participation was also positively associated with financial agency ($r=0.286$). These findings suggest that digital literacy and financial access may support women's financial decision-making.

REGRESSION COEFFICIENTS

Independent variable	B	t-value	p-value	Result
AI-enabled group	0.361	3.807	< 0.001	Significant
Digital literacy	0.207	5.612	< 0.001	Significant
Financial access	0.131	2.092	0.038	Significant

Interpretation: The multiple linear regression analysis revealed that AI-enabled microfinance participation, digital literacy, and financial access were significant positive predictors of women's financial agency. The model explained 28.6% of the variation in financial agency scores ($R^2=0.286$) and was statistically significant ($p<0.001$). Digital literacy showed a positive association with financial agency, while AI-enabled group membership and financial access also contributed significantly. These findings suggest that digital skills and access to financial services are relevant to women's financial decision-making.

ANOVA test results

Statistic	Result
F-value	5.508
Degrees of freedom	(5, 194)
p-value	< 0.001
Significance level	0.05

Interpretation: The one-way ANOVA revealed a statistically significant difference in financial agency scores across educational groups, ($F(5,194) = 5.508, p<0.001$). Postgraduate respondents recorded the highest mean score (3.63), while women without formal schooling recorded the lowest (2.86). These findings suggest that women's financial decision-making scores vary according to educational

qualifications. However, further post-hoc comparisons are required to identify which specific groups differ significantly.

KEY FINDINGS

1. **Financial Access:** The mean Financial Access Score was 3.57 out of 5, indicating generally favourable responses regarding access to credit, awareness of financial products, and convenience of financial services.
2. **Financial Agency:** The mean Financial Agency Score was 3.28 out of 5, suggesting a moderately positive level of financial decision-making, including control over savings and participation in household financial decisions.
3. **Digital Literacy:** The average digital literacy score was 3.24 out of 5, indicating a moderate-to-positive level of digital financial awareness among the respondents.
4. **AI-Enabled Microfinance and Financial Access:** Women using AI-enabled microfinance recorded a higher mean Financial Access Score (3.67) than non-AI users (3.12). The difference was statistically significant.
5. **Financial Decision-Making:** AI-enabled microfinance users recorded a higher mean Financial Agency Score (3.36) than non-AI users (2.95), indicating an association between AI-enabled financial services and women's financial decision-making.
6. **Role of Digital Literacy:** Digital literacy had a positive relationship with financial agency ($r = 0.424$), suggesting that women with better digital skills tended to report greater financial decision-making ability.
7. **Relationship Between Financial Access and Agency:** Financial access was positively associated with financial agency ($r = 0.377$), indicating that access to financial services may support women's involvement in financial decisions.
8. **Regression Analysis:** AI-enabled microfinance participation, digital literacy, and financial access were significant positive predictors of financial agency. The regression model explained 28.6% of the variation in financial agency scores ($R^2 = 0.286$).
9. **Influence of Education:** The ANOVA results showed significant differences in financial agency across educational groups ($F(5,194) = 5.508$, $p < 0.001$). Postgraduate respondents recorded the highest mean score (3.63), while respondents without formal schooling recorded the lowest (2.86).
10. **Reliability of the Questionnaire:** Cronbach's alpha was 0.366 for Financial Access and 0.369 for Financial Agency, indicating low internal consistency. The questionnaire items should therefore be reviewed before drawing firm conclusions from the composite scores.

SUGGESTIONS

1. **Improve Digital Literacy:** Microfinance institutions should organise digital literacy programmes to help women use mobile banking, digital payments, online loan applications, and other financial services confidently.
2. **Promote AI Awareness:** Women should be educated about AI-enabled microfinance services, including digital credit assessment, automated financial guidance, and personalised financial products.
3. **Enhance Financial Inclusion:** Microfinance institutions should extend affordable and accessible financial services to rural women, particularly those with limited banking facilities and financial awareness.

4. **Strengthen Financial Decision-Making:** Training programmes should encourage women to participate actively in decisions related to savings, borrowing, investment, household expenditure, and business development.
5. **Ensure Data Privacy and Security:** Institutions using AI should protect women's personal and financial information through secure digital systems, transparent data practices, and appropriate consent mechanisms.
6. **Reduce Algorithmic Bias:** AI-based credit assessment systems should be regularly reviewed to ensure fair treatment of women, especially those with limited credit histories, irregular incomes, or restricted access to digital technology.
7. **Provide Affordable Services:** Microfinance institutions should minimise unnecessary transaction charges and ensure that digital financial services remain affordable for economically disadvantaged women.
8. **Strengthen Self-Help Groups:** Self-Help Groups (SHGs) should be used as platforms for promoting digital financial awareness, financial planning, entrepreneurship, and collective learning among rural women.
9. **Offer Human Support:** AI-enabled services should be supported by trained staff who can assist women who have limited digital skills or face difficulties understanding automated decisions.
10. **Improve Financial Product Awareness:** Women should receive guidance on interest rates, repayment schedules, loan conditions, savings options, and responsible borrowing before choosing financial products.
11. **Monitor Women's Empowerment:** Microfinance institutions and policymakers should periodically assess whether AI-enabled services improve women's control over income, savings, borrowing, and household financial decisions.
12. **Conduct Further Research:** Future studies should use actual field-survey data from a larger and more diverse sample across rural and urban areas. Researchers should also examine differences based on education, income, age, digital literacy, and access to banking services.

CONCLUSION

This study examines the potential role of artificial intelligence in improving women's financial inclusion, accessibility, and decision-making abilities, with particular reference to Mysuru District, Karnataka. The study highlights the growing importance of AI-enabled financial services in providing convenient access to credit, improving financial awareness, and supporting women's participation in economic activities. The analysis indicates positive associations between AI-enabled microfinance, financial access, digital literacy, and women's financial agency. Women using AI-enabled microfinance recorded higher average financial access and financial agency scores than those not using such services. The findings also suggest that digital literacy and educational background are relevant factors influencing women's financial decision-making. However, the successful implementation of AI-enabled microfinance requires attention to challenges such as limited digital literacy, data privacy concerns, algorithmic bias, affordability, and inadequate digital infrastructure. Microfinance institutions should ensure that AI-based services are transparent, secure, accessible, and supported by appropriate human assistance. Financial literacy programmes and digital skills training can further strengthen women's confidence in managing savings, loans, investments, and household expenditure. In conclusion, AI-enabled microfinance has the potential to become an important instrument for promoting women's financial empowerment and economic independence. Nevertheless, the

findings must be interpreted cautiously because the dataset used for the analysis is simulated and the questionnaire scales demonstrate low internal consistency. Further research using actual field-survey data is necessary to validate these relationships and establish the effectiveness of AI-enabled microfinance among women in Mysuru District. Such efforts can contribute to inclusive financial policies, improved economic opportunities, and sustainable rural development.

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