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## NUTRITION KNOWLEDGE AND HEALTH STATUS AMONG WORKING WOMEN OF PUNJAB: A CROSS-SECTIONAL ANALYSIS

Women, who have traditionally done the majority of household work, are now increasingly engaging in the paid sector, resulting in a double workload. Women contribute significantly to society both at home and at work [1]. Lack of time is one of the biggest challenges faced by working women in India. Women are often expected to juggle both their work and household responsibilities, and this double burden can have a substantial influence on women's health and nutrition, affecting their ability to work, perform and mental health [2]. The present study was conducted to assess the nutritional knowledge and health status of working women in Punjab. The study is descriptive and cross sectional in nature. It is based on primary survey. For the collection of data, a structured questionnaire has been prepared. The questionnaire was validated and pretested before the data collection. A total of 106 working women aged between 20-60 years were the study's respondents. Women's health has been largely ignored for a very long time, with some research on the subject only recently. The more one looks, the more complicated it appears to be [3]. Understanding the relationship between working women and their nutrition knowledge and health status is crucial for promoting gender equality and improving women's lives worldwide.

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## **DIGITAL FINANCIAL INCLUSION AND WOMEN; GENDER DISPARITY IN THE DIGITALIZATION OF FINANCIAL SERVICES**

The McKinsey Global Institute (2016) report states that digital finance has the potential to give 1.6 billion people in emerging economies – of which more than half are women – access to financial services. Likewise, Demirguc -Kunt et al. (2017) apparently demonstrate that there is persisting gender divide in account ownership, with women being less likely to possess a formal account than men. Three persuasive arguments are made in favour of women having access to finance: first, for its "intrinsic worth," since it helps women feel empowered and well-off (Narain, 2009). The second argument focuses on macroeconomic variables and the welfare benefit of women having access to financing. According to Pitt and Khandker (1998), a woman's ability to acquire credit had a mostly favourable and statistically significant effect on the nutritional health of both her male and female children. The final argument discusses the financial benefits of giving more women access to credit. This justification is the most recent defence of women's financial access. Women are seen as a lucrative and expanding market, and their development is hampered by a lack of access to capital. Women repay loans at higher rates than males do, according to a Grameen Bank evaluation study conducted in Bangladesh (Morduch, 1999). Also, encouraging women's entrepreneurship and ensuring equitable access to finance would boost the GDP and lower unemployment (Lagarde, 2019).

Besides the significance of financial inclusion, particularly for women, there is still a significant gender disparity. The issue of women's financial exclusion is highlighted in the Reserve Bank of India's (RBI, 2015) report. According to Herbert (2017), digital development has the potential to alter development patterns, particularly for women. Digital technologies have the potential to address gender gaps in labour force participation, improve public delivery system accessibility, and lower costs. Examining the connection between female autonomy and the use of digital financial services is the main goal of the current study.

Our investigation shows that a woman's decision to utilise a digital means of transaction might be influenced by her income and age. A woman's liberty in managing household finances can be ensured and improved by her smartphone ownership.