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Financial Literacy among Women Teachers in Sikkim: Demographic Differences, Financial Practices and Implications for Targeted Financial Education

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ABSTRACT
The financial literacy of individuals has become an important factor to improve their financial wellbeing, as households are faced with various choices around which involves financial decisions such as saving, borrowing, investment, insurance and retirement planning and with the increasing use of digital financial services. Women teachers are a particularly relevant professional group as they are economically active, educationally qualified and have the potential to shape financial awareness in the household, school and community. This paper is an attempt at understanding financial literacy of women teachers in Sikkim and studying the differences in financial literacy across different demographic and institutional groups. The primary data was collected from 364 female teachers from a population of 6171 female teachers. The instrument was designed with the Knowledge, Attitude, Skills and Habits (KASH) approach. The following statistics were used: descriptive statistics, reliability analysis, normality testing, one-way ANOVA and independent-samples comparison. The results indicate that there are substantial differences in overall financial literacy between age, occupation, locality and higher-education versus school status. The 31–40 age group recorded the highest mean financial-literacy score (80.67), compared with 67.26 for 21–30, 75.36 for 41–50 and 66.23 for respondents above 50. The urban respondents had significantly higher literacy than the rural and semi-urban respondents, and higher-education teachers recorded higher literacy than school teachers. Similarly, no significant differences were found between age and occupation in the school-teacher subgroup. The results indicate that it is important to tailor financial literacy education to the stage of life, work environment and location of the individual, instead of a single financial literacy awareness model.
Keywords: financial literacy; women teachers; KASH; demographic differences; financial behavior; financial inclusion; Sikkim; ANOVA; women empowerment

INTRODUCTION

Financial literacy is a process of providing financial services to financially disadvantaged groups. It allows them to take advantage of earning opportunities, protects those who are earning and helps them obtain credit from banks and other financial institutions. This process also allows them to take advantage of services like insurance and mitigate their financial distress. The lack of financial literacy is one of the largest barriers preventing the underprivileged from using financial services. In India, poverty and unemployment are the major problems. This can be significantly attributed to the non-availability of funds. Educated women have significantly contributed to economic development and growth of a nation (UN Women,2018). Researchers have reported poor financial literacy amongst women, which leads to the inability of women to invest wisely or secure their financial well-being. Financial literacy can be stated as an ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing (Thapa & Nepal, 2015). In simple terms, financial literacy can be defined as the knowledge of raising funds and profitably using them, including savings, reinvestment of profits, and being aware of risks in business, to name a few. The demographic profile and perception of financial instruments and services amongst the women teachers in Sikkim is very critical because it forms the basis upon which research will be analyzed and interpreted. In this study, background information on the Sikkim women teachers who are the main respondents is very crucial and is obtained through their demographic study. It enables one to better grasp the situation in which financial literacy is being measured and assists one in determining patterns, correlations, and differences in literacy levels by characteristics of individuals and in relation to the socio-professional characteristics. Sikkim is a culturally diverse state of India which is geographically small in size and has a special educational and social structure. Women teachers are disseminators not only in the area of providing education, but also in the sphere of social and financial choices of their families and communities. This is why it is necessary to study their demographic characteristics. This study establishes groupings among the women teachers in Sikkim, which further aids in establishing a relationship between their background and their financially related behaviour, their awareness level, and their competency level of making decisions.

CONCEPTUAL BACKGROUND

Financial literacy as a multidimensional construct

Financial literacy has shifted from being defined as knowledge about finances to being defined as a multi-dimensional concept. Knowledge is what people know about finances and financial products; attitude is orientations and preferences towards finances and financial decisions; skills are the ability to use the knowledge in real-life situations; and habits are recurrent financial behaviour. The KASH perspective employed in this study is therefore useful since it rests on the premise of a relationship between cognition in relation to application and repeated behaviour.

Women, financial capability and empowerment

Financial literacy can contribute to women's financial management by strengthening their capacity to evaluate different financial instruments and services, such as managing income and debt, and participate in formal financial systems. This does not mean that financial literacy alone eradicates structural constraints. Many factors such as Income, social norms, digital infrastructure and institutional trust can also shape outcomes, and consequently demographic differences should be interpreted as contextual associations rather than simple individual deficiencies.

Role of Teachers in Financial Education

Teachers occupy an intermediary position between households, institutions and the next generation (Hargreaves et al.,2007). Financially capable teachers can potentially reinforce responsible money-management practices through their own behaviour and through classroom interactions. Women teachers have an important role to play in imparting financial education since they have influence beyond teaching in school and academics. Their interactions with students regularly will enable them, as educators, to help build financial awareness, responsible financial attitudes, practical money-management skills, and desirable financial habits from an early stage. This makes women teacher-focused financial education relevant not only to the welfare of the women teachers and educators but also for wider financial capability development in society at large.

LITERATURE REVIEW

Kumar (2025) opined that the importance of financial literacy in fostering resilience and economic stability is shown by the growing emphasis on these topics. Although the majority of research is conducted in wealthy countries, the bibliometric analysis demonstrates that deficits in low- and middle-income countries need to be addressed. Future studies must focus on key themes like behavioural insights, technology, and sustainable financial practices.

Dahiya et al (2023) opined that the Indian government ought to offer finance-related courses to students who are not majoring in business or economics. Regular long- and short-term financial training programs should be organized for Indian female students to help them close the financial literacy gap with their male counterparts. Additionally, the Indian government ought to collaborate with other sectors to create a financial literacy strategy and delegate the task of providing brief training to young Indians.

Chambers & Shufflebottom (2010), in their study, revealed that financial exclusion can be prevented through enhanced financial education. People are better prepared to make wise financial decisions if the general public is taught the fundamentals of personal finance. An 18-month initiative called "Innovation in Inclusion," which taught financial literacy to 13–15-year-old secondary school pupils, served as the foundation for this theory.

Turnham (2010) opined that to learn more about the attitudes, experiences, and views of low-income people about their saving habits, financial information sources, and preferences for financial education, a study was carried out with 18 focus groups. The findings suggest that the main goal of financial literacy programs should be to assist people in using their financial knowledge in real-world situations. The study opined that more priority should be given to job training, employment support, timely debt repayment, and mortgage compliance instead of financial education that solely focuses on saving money. The study also recommended that the target audience should have more opportunities for financial education during their leisure time, and information regarding financial education should be disseminated through popular media channels like radio, television, and other widely available advertising platforms.

Gaurav & Singh (2012) using a field experiment, a study was carried out to evaluate farmers' debt literacy, financial acumen, and cognitive capacity. Customized tests measuring cognitive skills in probability and mathematics showed a strong relationship between farmers' financial experience and their level of schooling. The author underlined how crucial it is that lending organizations take farmers' financial literacy into account when deciding whether to lend money or provide loan services. The study also showed that raising farmers' financial literacy could promote a more inclusive financial system that is more sensitive to the informational and cognitive constraints of rural households.

Khan & Surisetti (2020) examined the effects of digital financial self-socialization and cashless financial experiences on working women's financial well-being. The study noted that even though more women are working and the middle class is expanding, just 1% of Indian women are deemed financially literate. With an emphasis on three major mediators: their involvement in household budgets, their cashless financial experiences, and their financial socialization through self-sought digital informational sources. The findings of the study are important because they close a knowledge gap caused by the paucity of studies looking at the relationship between financial well-being and financial literacy. The findings of the study reveal that working women's financial well-being is directly enhanced by financial knowledge and also reveal an indirect relationship, where frequent use of cashless transactions was linked to higher financial literacy, and it ultimately fosters greater financial socialization through digital platforms, positively improving their overall financial well-being.

Kumar & Mukhopadhyay (2013) examined the financial behavioural patterns of women living in rural and urban areas, revealing a major difference in their financial practices and overall financial requirements. The results of the study showed that there is a significant difference between rural and urban inhabitants in their financial practices. Living standards and access to essential services like healthcare, education, and financial services were found to differ significantly. The two groups also had different perspectives on financial services and goods. The study revealed that urban dwellers were more likely to take out loans for different reasons from both private and government banks, whereas rural residents only took out loans in difficult situations. The findings of the study conclude that financial education is very important for women who have low income, particularly to make wise and sensible financial decisions.

Mahdzan & Tabiani (2013) investigated how individuals' saving habits are impacted by their level of financial literacy. Financial literacy, consistent saving, age, gender, and experience were the independent variables, whereas savings was regarded as the dependent variable. The results showed that men were more likely than women to engage in positive savings behaviour and that there was a positive association between gender and this likelihood. The study found several motivations for saving, such as wealth growth objectives, retirement planning, tax planning, and child safety. People also based their investing choices on the chances that were available in the market.

Atakora (2013) studied how well different plans and programs worked to boost financial knowledge. It also checked how financial smarts relate to things like age and background. The findings showed that building trust in the finance world among regular folks would take a lot of time and effort. The research found that older people and those with more job experience tend to handle money matters better. This suggests that life and work teach us about finances. The study also found that a mom's education level plays a big role in how much her kids know about money. This study highlights the importance of parents' overall knowledge in finance, which will help shape financial know-how. People who went to school longer knew more about money than those with little or no schooling. The study stressed how things like age, parents' education, and work shape our money smarts. It also said we need to keep working on teaching people about money, especially those who didn't go to school for long. This way, more people can make smart choices about their cash.

Sabri & Juen (2014) studied how women in the Malaysian public sector felt about retirement based on their financial management, saving habits, and financial literacy. They also sought to determine the main factors that predict retirement confidence. Using multi-stage random sampling, information was gathered from 708 women working in the Malaysian public sector. It was noted that women in Malaysia's public sector demonstrated a moderate level of retirement confidence. The research showed that how people handle their money plays a big role in how confident they feel about retirement. It pointed out that good planning and money management are essential to boost women's faith in their readiness for retirement. The study discloses a link between self-confidence in retirement and factors such as financial management, saving habits, and financial literacy.

RESEARCH GAP

The existing study shows that financial literacy is important among women and that there are demographic differences, but there are three gaps. The first is that women teachers are less studied, and most of the studies concentrate mainly on knowledge, attitude and behaviour and do not incorporate practical skills and habits in a framework of KASH. The present study aims to fill these gaps by studying a state-specific sample of 364 women teachers and comparing the age, occupation, locality and educational level of the women teachers.

OBJECTIVE OF THE STUDY

- To measure the financial literacy of the women teachers of Sikkim with respect to demographic factors.
- To assess if there is any significant difference in financial literacy between age groups.
- To compare financial literacy among rural, semi-urban and urban localities and determine whether there exists a significant difference between them.
- To compare the financial literacy of Women Teachers in School Education and Higher Education.

HYPOTHESES OF THE STUDY

Code	Null hypothesis
H01	There is no significant difference between the age of women teachers and their level of financial literacy.
H02	There is no significant difference between the occupation of women teachers and their level of financial literacy.
H03	There is no significant difference in financial literacy based on locality.

H04	There is no significant difference between women teachers in school education and higher education.
H05	There is no significant difference between age groups among women school teachers.
H06	There is no significant difference among occupations within women school teachers.

RESEARCH METHODOLOGY

6.1 Research Design and Sample

The study uses a quantitative, cross-sectional research design. The sampling frame was based on a population of 6,171 women teachers, from which a sample of 364 was obtained. The sample was proportionately divided between school teachers and higher education teachers: 322 school teachers (88.4%) and 42 higher-education teachers (11.6%).

Table 1 Respondent profile

Variable	Category	Percentage
Age	21–30	12.5
Age	31–40	52.5
Age	41–50	26.5
Age	Above 50	8.5
Occupation	Primary Teacher	43.0
Occupation	Graduate Teacher	32.0
Occupation	Post-Graduate Teacher	13.0
Occupation	Assistant/Associate Professor/Professor	12.0
Locality	Urban	58.8
Locality	Rural	35.0
Locality	Semi-Urban	6.3

Source: Computed

6.2 Instrument and Analysis

The questionnaire measured financial literacy through the KASH dimensions. The study used descriptive statistics, reliability and validity testing, normality testing, one-way ANOVA, exploratory factor analysis and structural equation modelling. Cronbach's alpha of 0.972 for the dataset was obtained, and normality statistics of K–S = 0.072, $p = .200$ and Shapiro–Wilk = 0.987, $p = .108$, supporting the use of parametric tests for analysis. One-way ANOVA was used to compare more than two independent groups amongst women teachers. The comparison between women teachers working in schools and higher education was studied using a t-test. Statistical significance was assessed at the 5% level.

RESULTS

Table 2 Financial awareness, access and financial practices

Financial aspect	Yes (%)
Maintain household budget	88.0
Awareness of financial products	100.0
Access to digital banking	100.0
Insurance	70.3
Pension fund	77.8
Mutual fund investment	62.7

Any borrowing	77.0
Home loan	42.5
Vehicle loan	40.3
Medical loan	17.2
Credit-card users	27.5

Source: Computed

The profile indicates strong engagement with basic financial systems. All respondents reported awareness of financial products and access to digital banking, while 88% of the respondents concur on maintaining household budgets. The borrowing pattern was widespread, with 77% of the women teachers having some financial liabilities. These results show that access and participation are high even though advanced financial knowledge is comparatively weaker.

Table 3 Financial Awareness

Financial Awareness	Percentage
Knowledge of financial products	100
Access to savings/debit/internet/mobile banking	100
NEFT	90.5
IMPS	93.5
RTGS	80.0
UPI	71.0

Source: Computed

The digital profile of women teachers is prominent, and all the respondents reported having access to digital banking services, while NEFT and IMPS were widely used. UPI usage was lower than NEFT and IMPS, suggesting that digital access should not be equated with uniform use of every digital payment channel.

ANOVA RESULTS

Table 4 ANOVA

Variables	Test	Result	Decision
Age (all teachers)	F (3,360) =47.072, p<.05	Significant; 31–40 highest	Reject H01
Occupation (all teachers)	F=320.278, p<.05	Significant; higher education higher	Reject H02
Locality	F=66.409, p<.05	Significant; urban higher	Reject H03
School vs higher education	t=30.84, p<.05	Significant; higher education higher	Reject H04
Age (school teachers)	F=0.084, p>.05	Not significant	Fail to reject H05
Occupation (school teachers)	F=1.435, p>.05	Not significant	Fail to reject H06

Source: Computed

The mean age of the respondents was 67.26 for respondents aged 21–30, 80.67 for 31–40, 75.36 for 41–50 and 66.23 for above 50. The ordering of age in the post hoc results is 4<1<3<2. The age finding indicates that there is a non-linear relationship. The literacy in finance becomes significantly higher from the youngest group of respondents to the 31-40 group and then drops amongst aging respondents. A more defensible interpretation is that the financial experience, professional exposure, financial responsibilities and attitude towards financial technologies can vary across life stages. The women teachers at the higher education level showed a high level of financial literacy, especially in terms of knowledge and attitude. This could be attributed to variations in academic exposure and/or academic information environments, income structure and/or access to networks and contacts, but the cross-sectional design does not allow for causal conclusions. Locality was also an important factor in determining financial literacy. Financial literacy level among urban women teachers was higher than among rural and semi-urban women teachers. This finding aligns with the speculation that the physical and digital surroundings of financial institutions, digital infrastructure, information sources and financial-service providers influence practical capability similarly. When women school teachers' mean was analyzed on the basis of age and occupation, it was found that it was not statistically significant. This suggests that the overall differences in the full sample are partly related to the school versus higher education difference and contextual differences in general and are not consistently found in the sample of women teachers working in schools.

DISCUSSIONS

The findings of the study confirm the contextual approach to financial literacy. The differences are most pronounced in areas of institutional and informational differences. The increased performance of women teachers in higher educational institutions is consistent with research indicating that financial capability can be developed through research and/or experience, but it is not conclusive that the development of financial capability is automatic as a consequence of academic qualification. The results of this study also show that women teachers who are working in urban areas possess higher digital financial skills and the ability to operate the bank, and the women teachers working in rural areas are more dependent on traditional banking. This indicates that financial literacy interventions in Sikkim should include financial education, financial access and digital confidence. The study also shows that there is a difference between "basic" and "advanced" financial capability. The skills of saving money, budgeting and money management in everyday life were satisfactory among women teachers in Sikkim, but their confidence in other products decreased, such as stocks, mutual funds, derivatives, insurance and retirement planning. The findings of the study align with the various studies conducted in India on financial literacy, indicating that professional women could still be lacking in their advanced financial understanding or planning for retirement. The results cast doubt on the notion of financial inclusion as representing full financial literacy. The requirement for access is a precondition for inclusion but requires knowledge, confidence and the capacity to make decisions in practice for effective participation.

CONCLUSION

The results of this study show that the financial literacy of the women teachers in Sikkim is not uniform and depends on different situations. The differences were significant between age, occupation, locality, and educational level in the overall sample, and between age and occupation in the school-teacher subsample of the sample. The overall mean score was the highest in the age group 31-40, and teachers in higher education institutions performed better than school teachers, and respondents from urban areas performed better than those from rural and semi-urban areas. The study also highlights good basic knowledge in budgeting, saving and access to digital financial products and lower levels of advanced investment knowledge. Women teachers are already involved significantly in formal and digital financial systems; the next step is to increase their capacity to assess risk, returns, diversification, retirement products, and market-linked investments. Investments in women teachers' financial capability can provide benefits to students, families, and communities, as women teachers can share what they have learned outside the home.

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