



# BANGABASI MORNING COLLEGE

19, RAJKUMAR CHAKRABORTY SARANI, KOLKATA - 700 009

**Re-Accredited with Grade 'A' BY NAAC - 2016**

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## Women's cell report

Title of the Seminar- 'Financial Awareness and its Importance in Women Empowerment'

Chief Patron-Amitava Datta, Principal

Convenor-Priyanka Mallick

Organising Department-Women's Cell, Bangabasi Morning College

Date-28.11.2023

Number of Participants-45

### Program Report:

The Women's Cell, Bangabasi Morning College organized a seminar on an extremely delicate and pertinent issue on the role of financial awareness in Women empowerment. Gender differences in financial literacy do exist. There are both philosophical and pragmatic reasons,. Recent international efforts to measure financial literacy are low on average on a number of metrics across countries. Women are shown to be relatively less financially skilled than men along several dimensions. Such gaps represent fundamental problems for social equity .A combination of awareness ,knowledge, skill ,attitude and behaviour is necessary to make sound financial discussions and ultimately achieve individual financial wellbeing. Aiming at the growth of consciousness a presentation was given by Bank Of Baroda, Sealdah Branch. Senior Branch Manager Sri Sandip Kumar Gupta and Audit Officer Sri Subhadip Naskar briefly highlighted the status of financial literacy among Indian Women and why it is important in the context of our country. They referred a report of Humanity Council , that indicates 80 percent of Indian Women are struggling with financial illiteracy and the most shocking part is to know that 62 pe cent women in India do not have own bank account and very limited access to banking affairs.

29-02-2024

X *Amitava Datta*

Dr. Amitava Dutta

Principal

Signed by: AMITAVA DUTTA





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In this discussion the need of financially independent women was analysed very meticulously. Various Government efforts came out namely FLCC(FINANCIAL LITERACY AND CREDIT CENTERS),NCFE(NATIONAL CENTER FOR FINANCIAL EDUCATION)DAYM-NRLM(DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION) to promote savings and investment behaviour and encourage economic security and education for women nationwide. There are several central and state govt. backed deposit schemes for women.Such as Mahila Samman Saving Certificate, Sukanya Samridhi Yojana,Kanyasree,Lakshmir Bhandar are of importance. Mention to be made of Credit schemes by Mudra Yojana,street shakti yojana, udyogini schme ,stand up India so on and so forth. More promotion is necessary to empower women and girl child in our society . Financial literacy will help women break the barriers and focus on their personal success that in turn will ensure gender equality, promote education ,foster political growth and enhance the overall socio-economic-political fabric of the nation. The session was ended up with a very lively and spontaneous interaction between the esteemed speakers and the audiences comprised both students and teachers.



29-02-2024

X *Amitava Dutta*

Dr. Amitava Dutta  
Principal

Signed by: AMITAVA DUTTA

