



**JOGESHWARI EDUCATION SOCIETY'S**  
**COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY**  
(AFFILIATED TO UNIVERSITY OF MUMBAI)

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## Fieldwork (Women Financial Literacy) Completed by FYBCOM Students during Academic Year 2022 - 2023

List of students undertaking Fieldwork	Fieldwork and Group	Page nos.
SHAIKH YASRAB FATIMA	Group A	1-10
SHAIKH SAMEENA		
RITU DARBARI		
ADITI BOLAIKAR		
JANHAVI SAKPAL		
TANVI SATAM		
KHUSHI MISHRA		
SHREYA GUPTA		
SHIVANI GUPTA		
DIVYA MORE		
NISHAD KHAN	Group B	11-20
RASAL HARESH SANJAY		
SANE SAHIL SANTOSH		
SAROJ KUMUD JILEDAR		
SALVI SAMUEL PETER		
MORE NIKITA VIJAY		
PARAB MANISH SANJAY		
PAWAR NIDHI		
SAGVEKAR SAHIL	Group C	21-26
SAYED AFAAN HAYAT		
BHANDARE PALLAVI PRAKASH		
KORGAONKAR VAISHNAVI		
MALI DEEPAK		
MORE DIVYA		
MORE PRIYA HARSHAD		
NARKAR SHRUTI SURYAKANT		

KELUSKAR SANJANA SUBHASH		
KASKAR ANIL YASH		
KADAM SPANDAN SHRIDHAR		
GUPTA VARSHA RADHESHYAM		
PROJECT PHOTOGRAPHS		27-43



# Women Financial Literacy

A project submitted by

Group A

Under the guidance of

PROF.(DR) SUNITA SHARMA

JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION  
TECHNOLOGY ARVIND GANDBHIR HIGH SCHOOL CAMPUS,  
CAVES ROAD, JOGESHWARI(EAST)

MARCH, 2023



**JES COLLEGE OF COMMERCE SCIENCE AND  
INFORMATION TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),  
Mumbai – 400 060.

**CERTIFICATE**

This is to certify that Group A has worked and duly completed their project work and their project is entitled, “WOMEN FINANCIAL LITERACY” under my supervision.

I further certify that the entire work has been done by the learner under my guidance the no part of it has been submitted previously for any degree of any university.

It is their own work and facts reported by their personal findings and investigation.

*S. Sharma*

Prof. (Dr.) Sunita Sharma  
Research guide



*Vaishali*

Prof. Vaishali Trivedi

Date of submission: *5<sup>th</sup> April, 2023*



## Acknowledgment

To list who all have helped us is difficult because they are so numerous and the depth is so enormous.

We would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

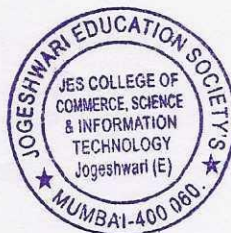
We would like to thank my Principal (Dr.) Prashant H Shelar for providing us necessary facilities required for completion of this project.

We would also like to express our sincere gratitude towards guidance to us by our teachers to make the project successful.

Lastly, we would like to thank each and every person who directly or indirectly helped us in the completion of this project especially our Parents and friends who supported us throughout our project.

Place: Mumbai

Date: 5<sup>th</sup> April 2023 .



Group A

# INDEX

Sr.No.	Particulars
1	Introduction
2	Objectives
3	Methodology
4	Challenges
5	The way forward



## Introduction

Financial literacy refers to the ability to understand and apply different financial skills effectively, including personal financial management, budgeting and saving.

Financial literacy makes individuals become self-sufficient so that financial stability can be accomplished.

Financial literacy can lead to poor financial choices which can have negative effect on an individual's financial Well-being. Financial literacy also requires the experience of financial planning, compound interest, debt management, effective investment strategies and money times value.

The key steps to improve financial literacy includes:

- \*Learning the skill to create a budget.
- \*Ability to track expenses
- \*Learning the strategies to pay off debt
- \*Planning for retirement effectively



## Objectives

The objectives of this research field project are:

1. To impart financial literacy to illiterate women
2. To empower women by helping them to do banking transactions independently





## Methodology

After listening about the financial literacy topic, we came to know about real scenario of Indian women's role in it. We had observed that in most of the data available related to this topic has shown very lower percentage of participation of women in it. It is a need of an hour to give basic financial literacy to them for their knowledge empowerment.

To empower women in society we should work to give her financial stability without dependency so our group had decided to give or spread awareness about financial literacy to women who are residing nearby us. Our team members decided to select two illiterate women staying in their house vicinity and vicinity and teach them how to sign followed by banking transactions financial literacy.

Our guide and mentor are Prof. (Dr.) Sunita Sharma madam and MS. Vaishali Trivedi imparted basic knowledge about finance to us with which we are able to start our work mission of empowering women for financial stability.

Under the guidance of our teachers, we started our project our group had decided to impart basic knowledge about financial literacy to the women who are in need of it in our nearby vicinity.

Our plan was to spread the knowledge to at least 2 women who reside near to us when we approach to them. We came to know that they are even not able to do their own signature. So, the first steps taken by us is to teach them to do their own signature.

After accomplishing this basic task, we started with our next more that is to teach them about filling cheque books, slips, withdrawal as well as deposit. They took little more time to understand the concept but with the regular dedication and their willingness to learn they accomplish the task.





## Challenges

Breaking the ice, that is conversation with the slum illiterate women was the first challenge we faced.

In beginning of the project first of all they were hesitating to reply and were not ready to cooperate with us but afterwards they opened up and agreed to listen to us.

When we started, we had a different plan but after interacting with them according to their need we modified our plan and achieved the goal to make them self-reliant for doing financial transactions.

The new journey was difficult in starting but gradually the hurdles were removed and our group is successfully able to give literacy to twenty women.



## The Way Forward

Our group is very satisfied after accomplishing this project because it has given us exploration for teaching learning process. It has boosted our confidence. We had explored our society and understood the need for it. It had given us self-satisfaction to be a helping hand for the betterment of society.







**Jogeshwari Education Society's**  
**JES COLLEGE OF COMMERCE**  
**SCIENCE & INFORMATION TECHNOLOGY**  
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Attendance Sheet

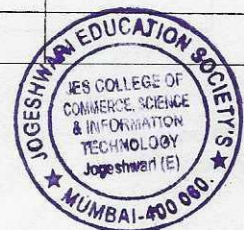
Date: 04/03/23

Class:

Topic: Financial Literacy training to students

Mentor:

Sr. No	Roll No	Name of the Student	Gender (M/F)	Signature
1	180	Shaikh Yasrab Fatima	F	YASRAB
2	158	Shaikh Sameera	F	Sameera
3	20	Ritu. Daubari	F	RituDaubari
4	121	Aditi Bolaikar	F	@bolaikar
5	156	Tanhari Sakpal	F	Tanhari
6	164	Tanvi Satam	F	Tanvi
7	112	Khushi Mishra	F	Khushi
8	59	Shreya Gupta	F	Shreya
9	58	Shivani Gupta	F	Shivani
10	113	Diya More	F	Dmore
11	96	Nishad Khan	F	Nishad
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# **Women Financial Literacy**

**A project submitted by  
Group B**

**Under the guidance of  
PROF.(DR) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION  
TECHNOLOGY ARVIND GANDBHIR HIGH SCHOOL CAMPUS,  
CAVES ROAD, JOGESHWARI(EAST)**





MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND  
INFORMATION TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),  
Mumbai – 400 060.

**CERTIFICATE**

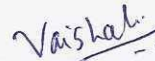
This is to certify that Group A has worked and duly completed their project work and their project is entitled, “WOMEN FINANCIAL LITERACY” under my supervision.

I further certify that the entire work has been done by the learner under my guidance the no part of it has been submitted previously for any degree of any university.

It is their own work and facts reported by their personal findings and investigation.



Prof. (Dr.) Sunita Sharma  
Research guide



Prof. Vaishali Trivedi

Date of submission: 5<sup>th</sup> April, 2023



## Acknowledgment

To list who all have helped us is difficult because they are so numerous and the depth is so enormous.

We would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

We would like to thank my Principal (Dr.) Prashant H Shelar for providing us necessary facilities required for completion of this project.

We would also like to express our sincere gratitude towards guidance to us by our teachers to make the project successful.

Lastly, we would like to thank each and every person who directly or indirectly helped us in the completion of this project especially our Parents and friends who supported us throughout our project.

Place: Mumbai



Group B

Date: 5<sup>th</sup> April 2023 .

# INDEX

Sr.No.	Particulars
1	Introduction
2	Objectives
3	Methodology
4	Challenges
5	The way forward



## Introduction

The term 'Financial Literacy' refers to variety of important financial skills and concepts.

People who are financially literate are generally less vulnerable to financial fraud.

A strong foundation of financial literacy can help support various life goals, such as saving for education or retirement, using debt responsibility and running a business.

Key aspects to financial literacy include knowing how to create a budget, plan for retirement, manage debt, and track personal spending.

Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting and investing.



## Objectives

The objectives of this research field project are:

- 1.To impart financial literacy to illiterate women
- 2.To empower women by helping them to do banking transactions independently





## Methodology

Financial literacy in India has embedded in it the problem of gender disparity for many years.

Despite the government efforts to ensure equality for both men and women in our society, the financial literacy rate of women in India, especially in rural areas still remains very poor.

The reason behind this gap is improper lack of education for women and deep set patriarchal norms that is discriminatory towards women.

So, we as a team of JES College decided to take step to impart knowledge about financial literacy to the women who resides in our areas.

Our guide and mentor are Prof. (Dr.) Sunita Sharma madam and MS. Vaishali Trivedi imparted basic knowledge about finance to us with which we are able to start our work mission of empowering women for financial stability.

Under the guidance of our teachers, we started our project our group had decided to impart basic knowledge about financial literacy to the women who are in need of it in our nearby vicinity.

Our plan was to spread the knowledge to at least two women who reside near to us when we approach to them. We came to know that they are even not able to do their own signature. So, the first steps taken by us is to teach them to do their own signature.





## Challenges

The challenges in front of us while doing this project are unable to do things in their own, cultural Norms and expectations, inadequate financial initiatives aimed for women, problem with accessibility, poor knowledge, lack of elementary education etc.

Women sacrifice their financial independence to keep the peace in their family and often take any financial decision by their own. Due to this reason in beginning of the project first of all they were hesitating to reply and were not ready to cooperate with us but afterwards they opened up and agreed to listen to us.

When we started, we had a different plan but after interacting with them according to their need we modified our plan and achieved the goal to make them self-reliant for doing financial transactions.

The new journey was difficult in starting but gradually the hurdles were removed and our group is successfully able to give literacy to twenty women.



## The Way Forward

It had given us self-satisfaction to be a helping hand for the betterment of society.

It has boosted our confidence.

We had explored our society and understood the need for it.

Our group is very satisfied after accomplishing this project because it has given us exploration for teaching learning process.







# Women Financial Literacy

A project submitted by

Group C

Under the guidance of

PROF.(DR) SUNITA SHARMA

JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION  
TECHNOLOGY ARVIND GANDBHIR HIGH SCHOOL CAMPUS,  
CAVES ROAD, JOGESHWARI(EAST)

MARCH, 2023



## Acknowledgment

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We would also like to express our sincere gratitude towards guidance to us by our teachers to make the project successful.

Lastly, we would like to thank each and every person who directly or indirectly helped us in the completion of this project especially our Parents and friends who supported us throughout our project.

Place: Mumbai



Group C

Date: 5<sup>th</sup> April, 2023 .



## Introduction

Financial literacy refers to the knowledge and understanding of various financial products. It helps individuals manage their money, personal finances investment and tax planning. Its primary purpose is safeguarding individuals from financial frauds and scams.

It is crucial for the realisation of long-term goals child's higher education, buying in a house or establishing a business. It highlights emergency funds, retirement funds, insurance and estate planning. Educating one individual creates a chain realisation creating awareness among friends, family, colleagues, neighbours, client etc.



## Methodology

Many Indian women face a number of cultural, economic, psychological and physical restrictions that make it difficult for them to become financially literate, despite the fact that it is crucial that women be given equal power to conduct financial decisions as men. Despite government efforts, a significant gender disparity remains in the percentage of adults who are financially literate.

Our guide and mentor are Prof. (Dr.) Sunita Sharma madam and MS. Vaishali Trivedi imparted basic knowledge about finance to us with which we are able to start our work mission of empowering women for financial stability.

Under the guidance of our teachers, we started our project our group had decided to impart basic knowledge about financial literacy to the women who are in need of it in our nearby vicinity.

Our plan was to spread the knowledge to at least 2 women who reside near to us when we approach to them. We came to know that they are even not able to do their own signature. So, the first steps taken by us is to teach them to do their own signature.

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## The Way Forward

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**Mumbai, Maharashtra 400093, India**

**Lat 19.131779°**

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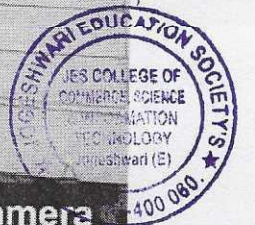
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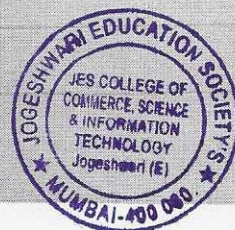
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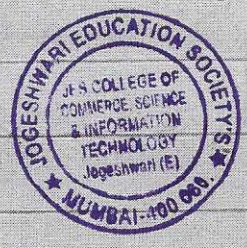


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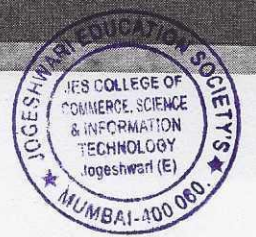


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GPS Map Camera



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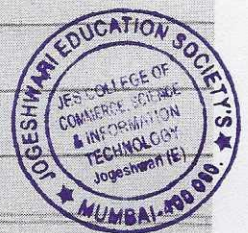
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Teacher's Signature



