



Report on Financial Literacy Drive Programme among Small Vendors in Athgaon Market organized by NSS and Department of Finance of K C Das Commerce College from 30th December 2021 to 8th January 2022.

The context

Education for all is a basic need and right of every citizen. Illiteracy is a menace to a civilized society, more so in a country of diverse people. Ignorance is exploited by a few ill-intentioned elite for bettering their prospects. There was a felt need to initiate a programme on financial literacy among small vendors in Athgaon area of K C Das Commerce College, the success of which could serve as a small indicator of progress and development of a community and the society as a whole. There was an urgent need for making some efforts towards uplifting the financial literacy scenario in the state. The small vendors both men and women who are underprivileged needed to be empowered with at least the minimum level of financial literacy. The pioneers of the college, sensitive to this problem, made it a policy and duty to eradicate the intellectual poverty. They had a conviction that education and only education can provide a lasting solution to the problem of material poverty.

Objectives of the practice

1. To cultivate in the students the spirit of active involvement in the service to the community;
2. To contribute to the cause of total financial literacy campaign through participation of students in Athgaon area.
3. To empower the small vendors in the locality through the financial literacy.

The practice

Financial literacy drive is a literacy programme where the undergraduate students were initiated into the concept, need and importance of online transactions in business towards small vendors who are neo literate adults in the Athgaon area situated nearby K C Das Commerce College. The faculty of the Department of Finance was trained the students in a group about the basic concept and need of financial literacy. Students, in consultation with the faculty of Department of

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Finance and the Co-operative society of Athgaon market identified the vendors of the locality and worked out a convenient time schedule for both to meet. Special care was taken to see the place of the vendors where students initiated the programme. Each student or group of students was following their own methods of teaching for motivating the learners.

Obstacles faced if any and strategies adopted to overcome them

Lack of proper inter-connectedness between the college programmes and the syllabus of undergraduate course are the main obstacles. Convincing the small vendors was an obstacle. Financial Literacy Drive Program execution in consultation with President and Secretary of Athgaon Co-operative Society and other local people has helped in its smooth implementation. Such community service programme may be incorporated in the syllabus and action plan of the college.

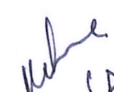
Impact of the practice

The programme would make a difference to the lives of the poor and illiteracy of the vendors both men and women regarding financial transactions through the mobile phone and internet. The improvement of the learners would reflect the feelings of the students who are involved in the programme. This programme will definitely be proved a rewarding strategy to help combat the problems of financial illiteracy in the state particularly among the underprivileged small vendors of the Athgaon area.

The Financial Literacy Drive Programme has made it possible :-

- to prevent financial illiteracy;
- to create environment conducive for adopting cashless transactions;
- to improve the performance in online received and payment;
- to empower students to involve in such awareness programme;
- to ensure that the rights of the citizen are taken care of; and
- to promote volunteerism and community-based work in the field of education.

Resources required

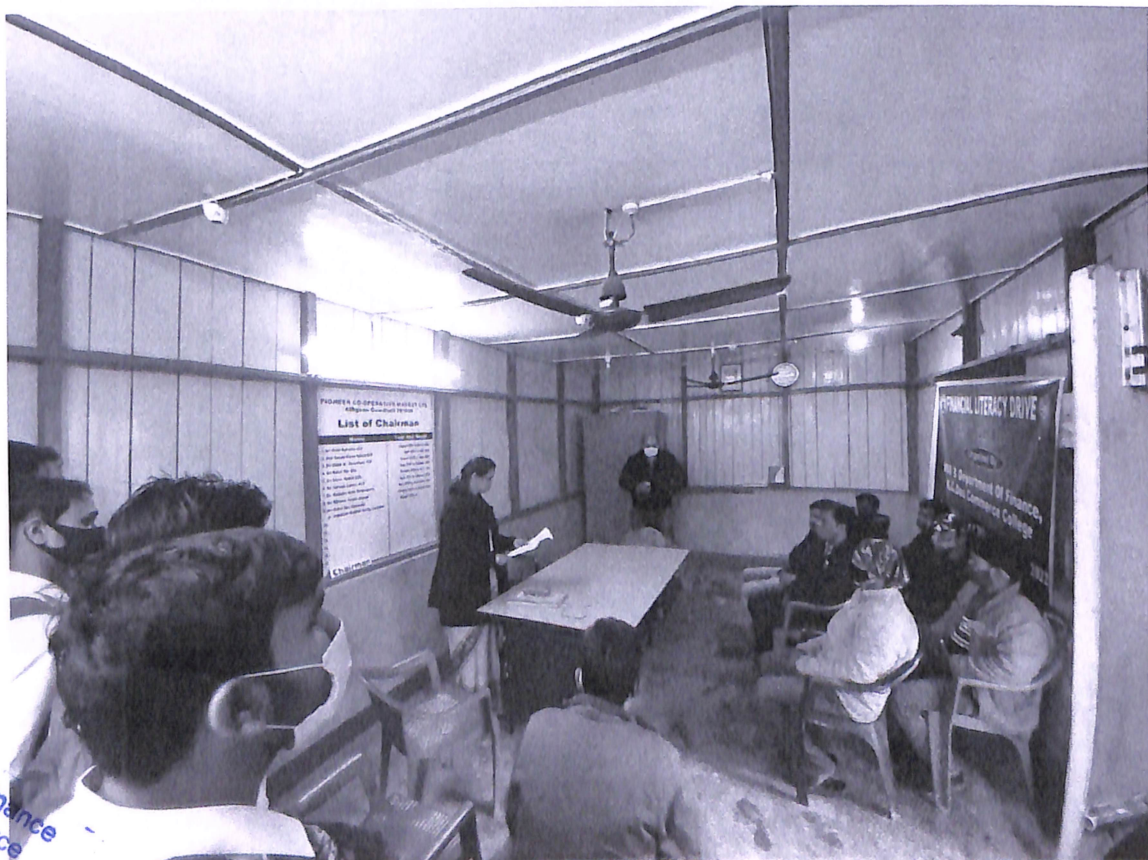

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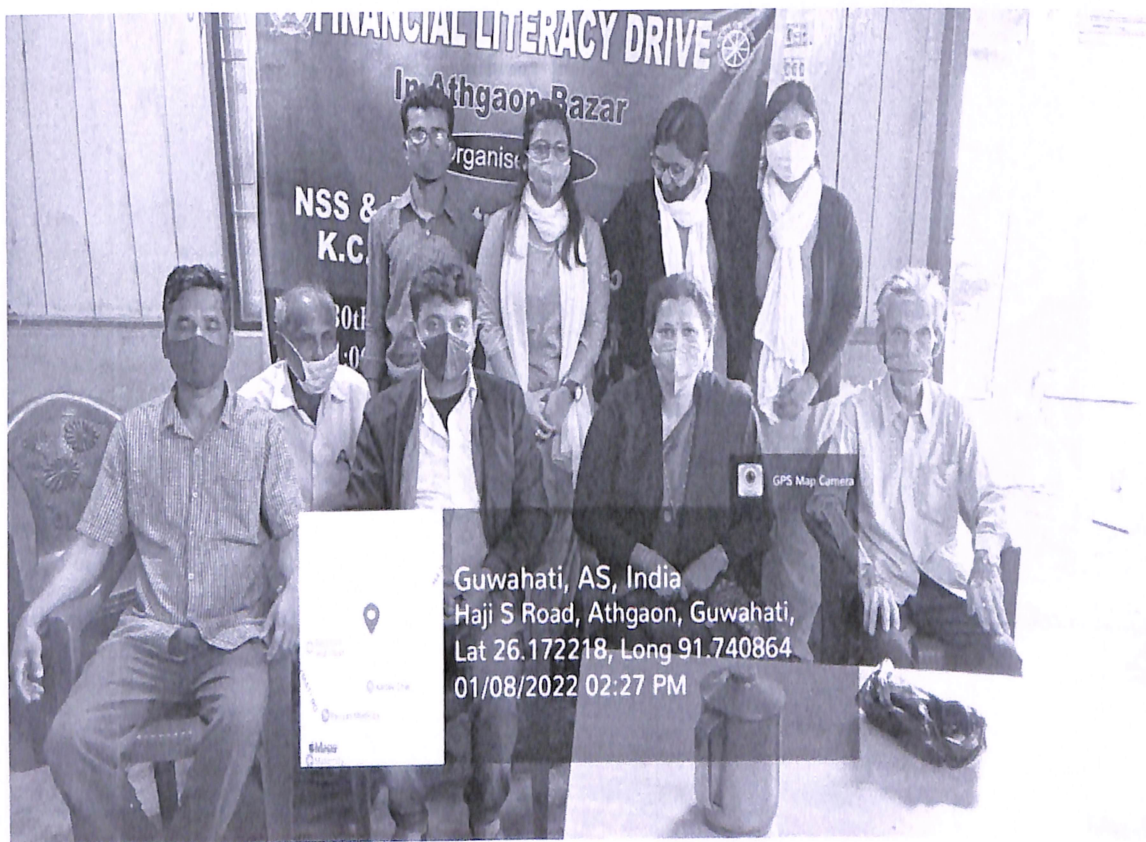
The learning materials were used by the students with their own mobile phone, debit card, credit card etc. A banner for this programme was required so that learners would get the information easily. Hence, the need for resources was minimum.

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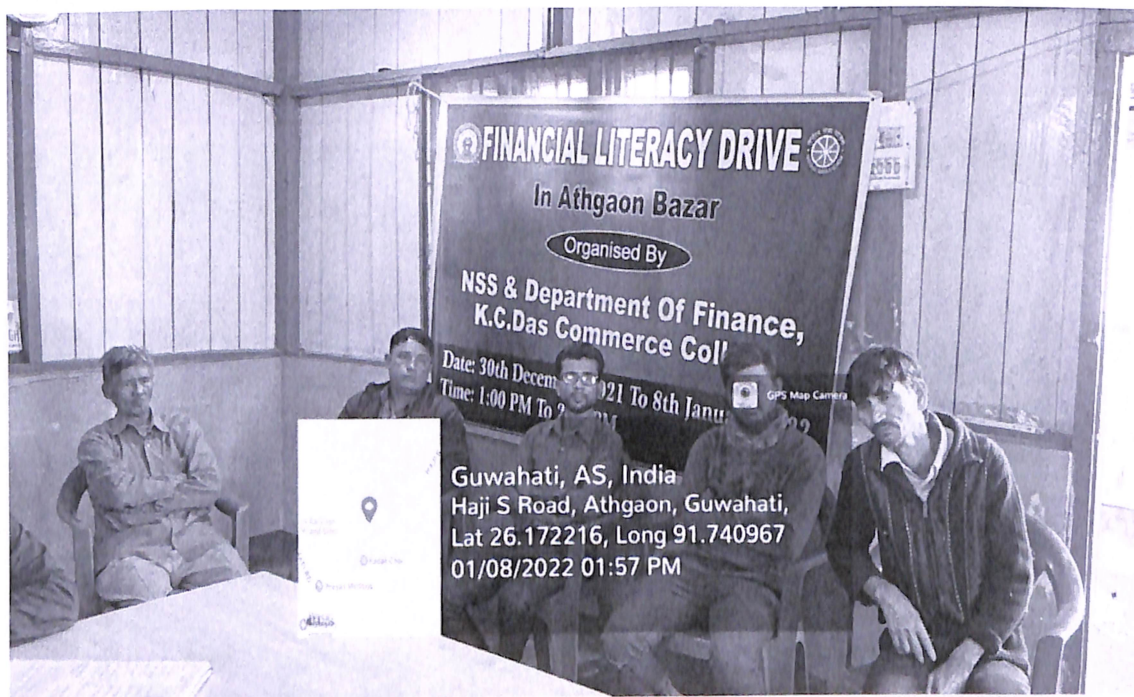
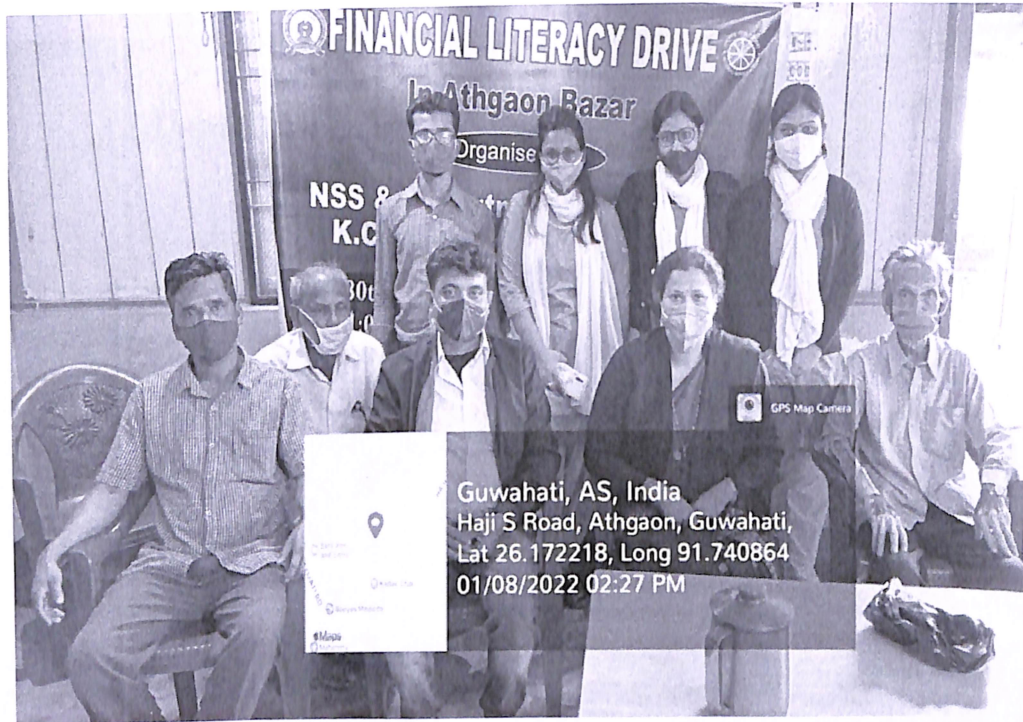
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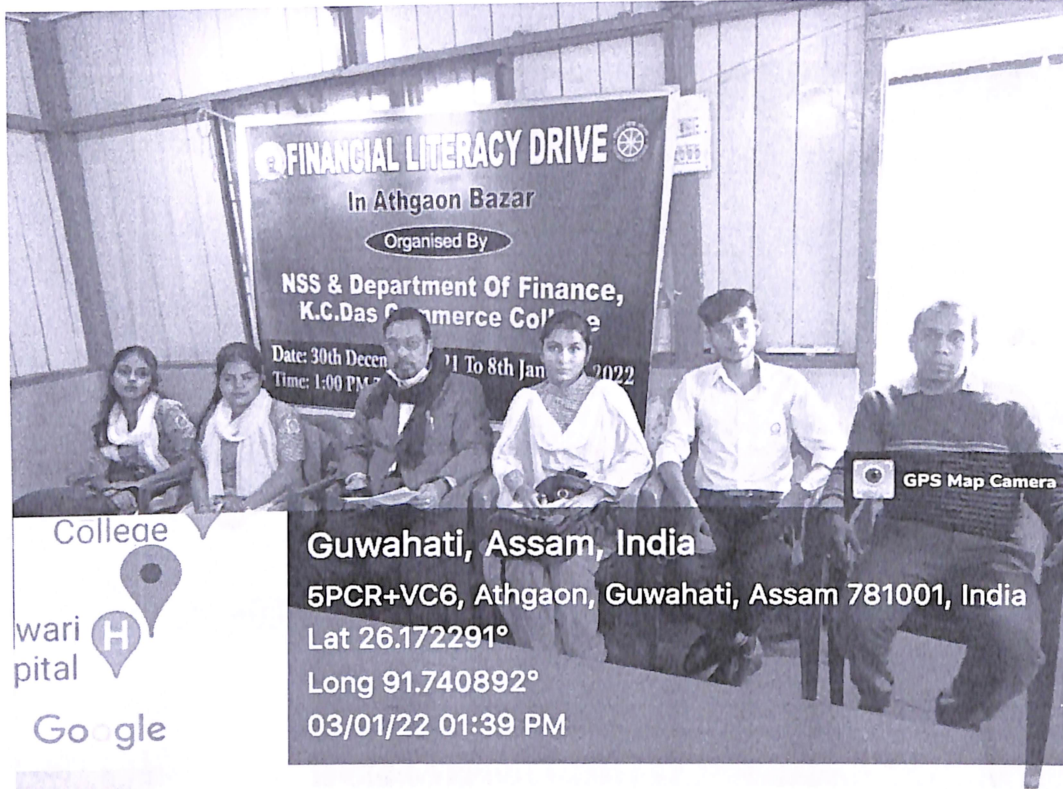

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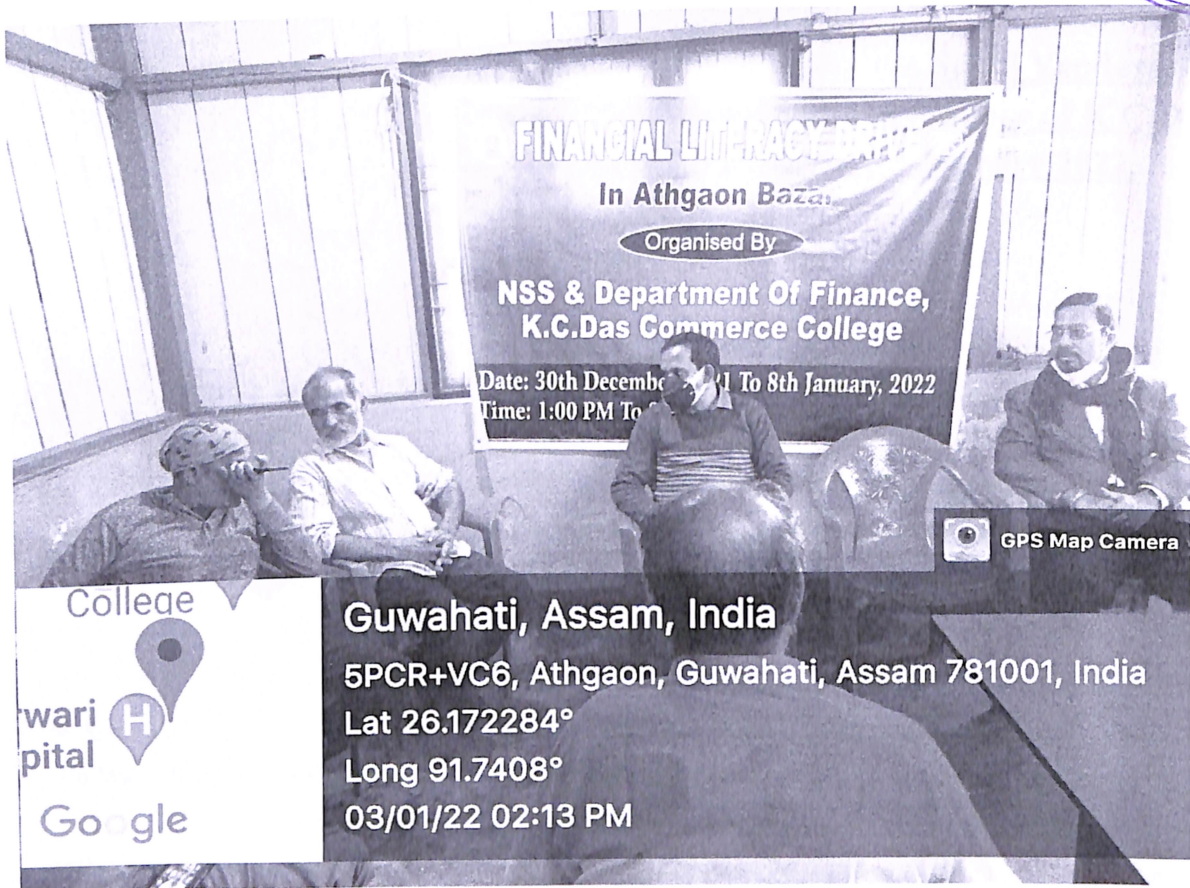
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