

Workshop organized by IQAC Cell



Theme - “Empowering Women Through Financial Inclusion”

8 March 2020

Resource Person-Mr. Pranjal SEBI and Dr. Jailakshmi Sharma

This workshop was organized by IQAC of University of Lucknow on the occasion of women’s day at Tagore Library auditorium and about 70 participants were present. The resource person Mr. Pranjal from SEBI emphasized that literacy in any form will definitely empower women in many ways like rational decision making capacity increases, employability of females increases and when we talk about financial literacy we find that financial literacy will definitely empower women to develop their financial identity even by means of their household savings and also help them to get access to formal credit for gainful occupation, which brings economic freedom and power to them. Mr. Pranjal also insisted that United Nations in its report has quoted that sustainable development goal agenda 2030 cannot be attained if gender equality and women’s empowerment is not be maintained. His lecture also enlightens the mindset that world of equals will only be maintained when women’s are empowered with equal social and economic opportunities.

Later on Dr. Jailakshmi Sharma share her views and emphasized that inclusion of women to the financial mainstream and enhancement of their financial literacy should be the prime priority of the governments and then only one can think about social equity and social harmony in the society. Dr. Jailakshmi Sharma also tried to hint about various reasons responsible for low financial inclusion and low literacy rate among women in India. As per her these are- a). majority of women in India, especially in rural areas are home makers which is a full time job with no payment, b) low participation in workforce, c) wide gender pay gap. She further insisted that average per day wage earned by a female is less than that of earned by male. Mr. Pranjal specifically insisted that financial inclusion of women’s is very important as women disproportionately experience poverty, stemming from unequal divisions of labor and a lack of control over economic resources. These were the some issues which were being raised and also required to be dealt judiciously by the government for making equitable society for both men and women.