EMPOWERING THE NATION: ENHANCING FINANCIAL LITERACY FOR A PROSPEROUS FUTURE



EDITORS:
Dr. A. Amaladoss
Dr. Piyali Dutta

EMPOWERING THE NATION:
ENHANCING
FINANCIAL
LITERACY FOR A
PROSPEROUS
FUTURE

: Editors : Dr. A. Amaladoss Dr. Piyali Dutta

Empowering The Nation : Enhancing Financial Literacy for a Prosperous Future

Editors: Dr. A. Amaladoss, Dr. Piyali Dutta

ISBN: 978-81-971686-5-9

1st Published March, 2025

Price 450/-

Printed by Uma Printers, Dergaon

Editorial Board Members:

Chief Advisor:

Dr. Fr. Jose Palely, SDB, Vice Chancellor of Assam Don Bosco University.

Advisor (s)

Dr. S. John Kaviarasu, Assistant Professor- School Of Human Excellence, Loyola College, Chennai.

Fr. Kamil Horo, SDB, Rector, Don Bosco College, Golaghat, Assam. Dr. Sr. Sheela Paul, former IQAC Coordinator and Assistant Professor, Department of Education, Don Bosco College, Golaghat, Assam

Shiv Kumar Sharma, Assistant Professor, Department of Commerce, Don Bosco College Golaghat, Assam.

Abhinab Todi, Assistant Professor, Department of Commerce, Don Bosco College, Golaghat, Assam

Mukul Sarmah, Assistant Professor, Department of Commerce, Don Bosco College, Golaghat, Assam.

Fr. Lokho Alayee, Vice Principal, SDB, Don Bosco College, Golaghat, Assam.

Editor

Dr. Fr. A. Amaladoss, Principal, SDB, Don Bosco College, Golaghat, Assam.

Dr. Piyali Dutta, Assistant Professor, Department of Political Science, Don Bosco College, Golaghat, Assam.

Member (s)

Ms. Mrigakhi Goswami, Assistant Professor and HoD, Department of Political Science, Don Bosco College, Golaghat. Ms. Pragya Singh, Assistant Professor, Commerce - Department of Accounting and Finance, Don Bosco, College, Golaghat. Angkita Borpatra Gohain, Assistant Professor, Department of Commerce, Golaghat Commerce College, Golaghat, Assam.

Empowering The Nation: Enhancing Financial Literacy for a Prosperous Future



DON BOSCO COLLEGE

Accredited by NAAC with B+ Grade in 2022 Dhodar Ali Road, Railway Gate No 3 P.O. Golaghat – 785 621 Assam

Phone: 9508989780 www.dbcgolaghat.edu.in dbcgolaghat@gmail.com

Date:

Ref No:



It is with great pleasure that I am pleased to forward the manuscript of the edited book titled "EMPOWERING THE NATION: ENHANCING FINANCIAL LITERACY FOR A PROSPEROUS FUTURE", a meticulously compiled and edited by Dr. Fr. Amaladoss and Dr. Piyali Dutta.

The book is a significant academic contribution that brings together insightful research and diverse perspectives on the crucial subject of financial literacy. The chapters have been contributed by distinguished scholars and experts in the field, making this volume a valuable resource for researchers, academicians, and policymakers.

The chapters in this volume, authored by distinguished scholars and experts, explore various dimensions of financial literacy, from its impact on economic inclusion and financial decision-making to policy frameworks and best practices. The book serves as a valuable resource for researchers, academicians, policymakers, and financial professionals, offering in-depth analyses and practical recommendations to enhance financial awareness and capability across different sections of society.

This publication is an outcome of the Two-Day National Conference on Empowering the Nation: Enhancing Financial Literacy for a Prosperous Future held on February 1–2, 2024. It is organized by the Department of Commerce, Don Bosco College, Golaghat, in collaboration with the Bombay Stock Exchange (BSE) and the Research and Publication Cell of DBCG. The conference provided a platform for intellectual exchange, fostering meaningful discussions on financial literacy and its far-reaching implications.

Analesses



Dr. A. Amaladoss is presently working as Principal, Director of Research and Publication Cell, and Asst. Professor of the Department of Sociology, Don Bosco College Golaghat, Assam. He has completed his Ph.D. at the University of Madras. He has received Gold Medals in PG and M.Phil and many awards from Loyola College, Chennai. He has a rich experience in teaching and research. He has published many articles in journals of Scopus, UGC Care listed, Web of Science and peer-reviewed national and international publications. He has qualified in NET and SET examinations. He has organized national and workshops, conferences, and seminars, international collaborated on many research projects. He is a Salesian Priest working in the Province of Dimapur. His vast experience and knowledge in the field of education and research has gained him appreciation from students and public.



Dr. Piyali Dutta is currently serving as an Assistant Professor in the Department of Political Science and Research Coordinator at Don Bosco College, Golaghat, Assam. With a rich academic background and a passion for research, Dr. Dutta has numerous research papers and edited number of volumes to her credit, contributing significantly to the fields of humanities and social sciences. She is also an esteemed member of the editorial board of the Journal of International Women's Studies, a prestigious, Scopus-indexed journal that focuses on interdisciplinary research on women and gender studies.

