



# DON BOSCO COLLEGE GOLAGHAT

## RESEARCH AND PUBLICATION CELL

Railway Gate No.3. Dhodar Ali Road, Ward No. 2  
Golaghat – 785621, Assam, India.



Ref No: DBCG/NC/Report/07/2024

Date: 07/02/2024

### DBCG 01<sup>ST</sup> NATIONAL CONFERENCE REPORT

Theme of the National Conference: **“EMPOWERING THE NATION: ENHANCING FINANCIAL LITERACY FOR A PROSPEROUS FUTURE”**.

**Dated On 01<sup>ST</sup> & 02<sup>ND</sup> FEBRUARY, 2024**

The national conference on "Empowering the Nation: Enhancing Financial Literacy for a Prosperous Future" was organized by the Department of Commerce, Don Bosco College, Golaghat in collaboration with BSE Ltd & Research and Publication Cell, DBCG. First National Conference convened resource persons, academicians, practitioners, industrialists, research scholars, students, experts, policymakers, and thought leaders to deliberate on critical issues related to financial literacy and its impact on the nation's economic well-being. It was held on 01<sup>st</sup> and 02<sup>nd</sup> February, 2024 in the Manllio Research Centre, Don Bosco College Golaghat. Fr. Dr. Policarp, Principal welcomed everyone to the conference for knowledge sharing and enhancement of financial literacy. The inaugural Chief guest - Fr. Dr. Jerry Thomas, SDB by Director, Bosco Institute, Jorhat gave keynote speech underscoring the crucial role of financial literacy in fostering economic growth, ethics of business and individual prosperity. Discussions focused on the need for comprehensive educational initiatives to equip citizens with essential financial skills. Fr. Dr. A. Amaladoss, Convener of the National Conference who is also Vice Principal & Director – Research & Publication Cell, DBCG introduced the theme of the conference and handed over the to the resource persons and moderators of the different technical sessions of the first day.

During the first day, three technical sessions were held. First Technical Session was on Economic Development through Entrepreneurship and Poverty Alleviation by Mr. Rajesh Jaiswal, Associate Professor & HOD, Dept. of Commerce, Golaghat. The Second Technical Session was on Women and Financial Literacy: Bridging the Gender Gap & the Psychology of Money was moderated by Dr. Jasojit Debnath, Associate Professor, Dept. of Commerce, Nagaland University, Nagaland. The Third Technical Session was on Financial Inclusion: Empowering Low-Income & Underserved Communities in India by Dr. Reshma K. Tiwari, Asst. Professor & Head (i/c), Dept. of Commerce, Tezpur University, Assam.

The conference highlighted the importance of inclusive financial education, addressing the diverse needs of various demographic groups. Strategies to overcome barriers to accessibility and promote financial inclusive growth through entrepreneurship and poverty alleviation and women and

gender financial literacy was explored. On the above themes 16 research papers and technical sessions were held exploring new field of studies, projects and research areas on financial literacy for a prosperous country India. On the first day evening college students and women of the locality entertained all the participants, resource persons with a quality time of Cultural Exchange and sharing with Bodo, Adivasi, Wancho and Assamese cultural dances.

The second day focused on the intersection of technology and financial literacy was a prominent theme. Panelists discussed innovative digital solutions, emphasizing their potential to democratize financial knowledge and expand outreach. Fourth Session was on Retirement Planning, Pension & Investment Strategies by Dr. Joyjit Sanyal, Asst. Professor (Senior), Dept. of Commerce, Assam University, Diphu Campus. Fifth Technical Session: Ethical Use of Technology, Budgeting & Financial Risk Management by Dr. Rinki Das, Asst. Prof. & HOD, Dept. of HRM, Commerce College, Golaghat. Sixth Technical Session: Navigating the World of Online Banking & Digital Currencies in the World by Dr. Vivek Kumar Pathak, Associate Professor, Dept. of Management, Arunachal University of Studies, Namsai, Arunachal Pradesh.

Participants and paper presenters stressed the necessity of collaborative efforts between government, educational institutions, and private sectors. Partnerships were explored to create synergies and maximize the effectiveness of financial literacy programs. On the second day, 14 research articles were presented by the research scholars and teaching faculties of various colleges, universities and educational institutions.

Valedictory function-Chief Guest Mr. Amrit Hazarika Retired Chief Manager, Assam Gramin Vikash Bank spoke on relevance of empowering the nation with financial education, awareness of banking sectors, digital currencies and the ways to lead everyone to a better wellbeing. Fr. Dr. A. Amaladoss, Convenor of National Conference presented the report of the conference proceedings. After the distribution of the certificates, Asst. Prof. Angkita Borpatra Gohain HOD of Commerce Department, DBCG, expressed gratitude to all the participants, resource persons and students of various colleges and institutions. Over all there were 30 research papers presented. 9 colleges, 11 universities, 12 PhD research scholars, 13 departments, 16 teaching faculties, 8 states represented in the national conference. The success and the impact of the conference was seen when the conference delved into methodologies for assessing the impact of financial literacy initiatives. Metrics and indicators for success were discussed, aiming to refine strategies and enhance the effectiveness of future programs.

Key Takeaways are financial literacy is a cornerstone of national development and the growth of marginalized communities. Inclusivity in financial education is essential for equitable growth. Leveraging technology can revolutionize financial literacy outreach. Collaborative efforts are critical for a comprehensive and sustained impact. Measuring and evaluating the success of initiatives is vital for continuous improvement. The conference concluded with a set of recommendations for policymakers, educators, and stakeholders, including the development of a

national framework for financial education, increased investment in technology-driven educational tools, and the establishment of partnerships to ensure widespread dissemination of financial knowledge. The national conference served as a platform for dialogue, fostering a shared commitment to enhancing financial literacy for a prosperous future. As participants return to their respective roles, the momentum generated at the event is expected to drive positive change in financial education policies and practices across the nation particularly for women and academic communities. The entire event was concluded with the National Anthem.

### Photographs of the BSE Ltd. Sponsored Two – Day National Conference at DBCG





