

Post Graduate and Research Department of Economics

EMEA College of Arts and Science, Kondotti

Extension Programme Report: Financial Literacy Campaign among Households of Pallikkal Panchayath

Date: 11/03/2024

Location: Ward No. 7, Pallikkal Panchayath

Objective: The Extension Programme on Financial Literacy was organized by the Post Graduate and Research Department of Economics at EMEA College of Arts and Science, Kondotti, with the aim of promoting financial awareness and imparting essential skills related to budgeting among households in Pallikkal Panchayath, particularly in Ward No. 7.

Activities Conducted:

- **Distribution of Monthly Family Budget Model:** A detailed monthly family budget model was distributed to households, providing a practical framework for managing income, expenses, savings, and investments.
- **Interactive Sessions:** Interactive sessions were held to discuss real-life financial scenarios, common financial challenges faced by households, and practical solutions to improve financial well-being.
- **One-on-One Consultations:** Individual consultations were offered to address specific financial queries and provide personalized guidance based on participants' financial goals and circumstances.

Impact and Outcomes:

- **Increased Financial Awareness:** The programme contributed to raising awareness among participants regarding the importance of financial literacy and its impact on overall economic well-being.
- **Improved Budgeting Skills:** Participants gained practical knowledge and skills in budgeting, leading to better management of household finances and reduced financial stress.
- **Community Engagement:** The initiative fostered community engagement and collaboration, creating a platform for sharing experiences, learning from each other, and building a stronger financial ecosystem within the community.

Challenges Faced:

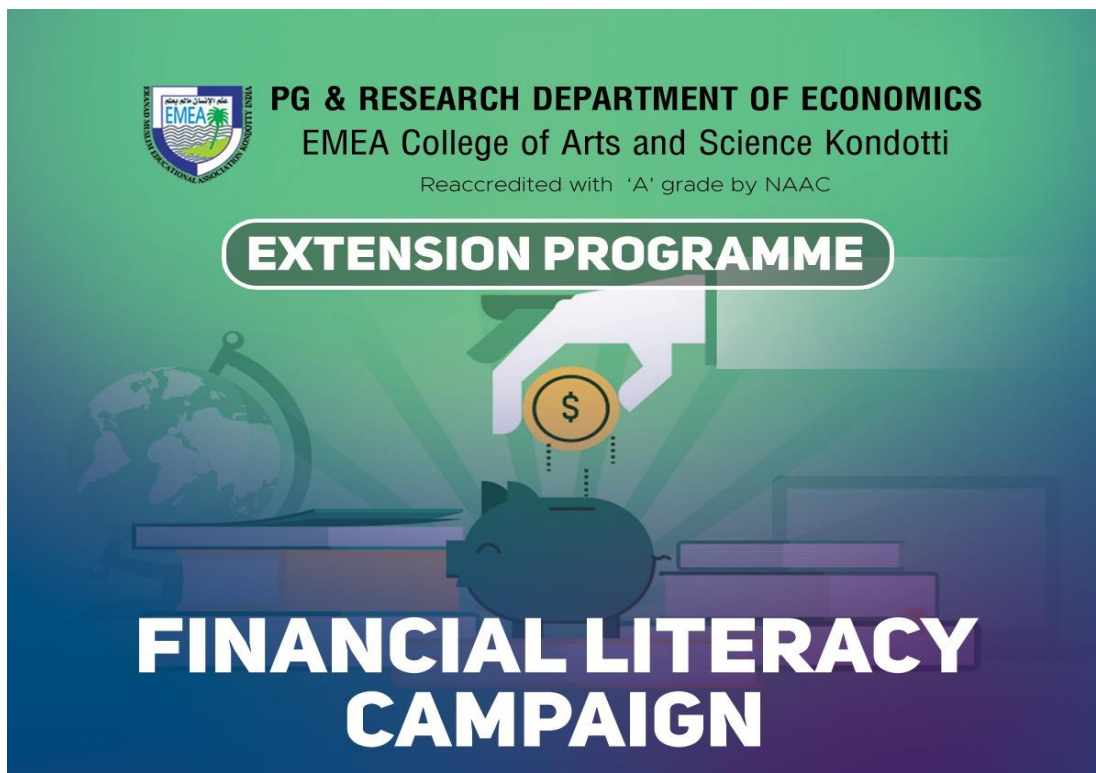
- **Limited Access to Financial Resources:** Some participants faced challenges due to limited access to financial services and resources, highlighting the need for continued support and advocacy for financial inclusion.
- **Complex Financial Concepts:** Certain financial concepts required additional explanation and simplification to ensure comprehensive understanding among participants, emphasizing the importance of tailored educational approaches.

Recommendations:

- Continued Education: Organize follow-up sessions or advanced workshops to reinforce financial concepts and address evolving financial needs.
- Partnership Opportunities: Explore partnerships with local financial institutions, NGOs, or government agencies to enhance financial literacy initiatives and expand outreach.
- Digital Tools: Integrate digital tools and resources into future programmes to facilitate easier access to financial information and tools for budgeting and financial planning.

Conclusion:

The Financial Literacy Campaign among households of Pallikkal Panchayath, specifically in Ward No. 7, has been a meaningful initiative aimed at empowering individuals with essential financial knowledge and skills. The programme's success lies in its collaborative efforts, practical approach, and commitment to promoting financial well-being at the grassroots level.



AMONG HOUSEHOLDS OF PALLIKKAL GRAMAPANCHAYATH

2024 March. 11  Pallikkal Gramapanchayath
Ward No. 7.

Teacher Coordinator: Dr. Ibrahim Cholakkal
Student Coordinator: Abidrahman. KA. (Research Scholar)







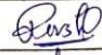



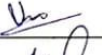
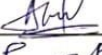

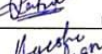
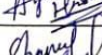

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Extension Programme

Financial Literacy Campaign among Households of Pallikkal Grama Panchayath

Attendance Sheet

Sl No	Name of the Students	Class	Signature
1	Fathima Risha. P	2 nd gr economics	
2	Hiba-C	2 nd gr economics	
3	Fathima Nihala - N	2 nd gr economics	
4	Sahila-vc	2 nd gr economics	
5	Fathima Rasha - PV	2 nd gr economics	
6	Sherin-Ansari	2 nd gr economics	
7	Muhammed Farwa. PP	2 nd gr economics	
8	Rabiya thasni	2 nd gr economics	
9	Ayisha Hasna E	3 rd gr economics	
10	Fathima Shana.	1 st gr economics	
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