



**TELANGANA SOCIAL WELFARE RESIDENTIAL DEGREE COLLEGE FOR  
WOMEN, WANAPARTHY**

**(Affiliated to Palamuru University. College Code:3252)**

**Department of Commerce-Community Outreach Program**

**Basic Financial Literacy among rural women-A special focus on  
Sukanya Samridhi Yojana (SSY)**

Financial literacy refers to the knowledge and skills necessary for understanding and managing financial matters effectively. It includes understanding concepts such as budgeting, saving, investing, debt management, and financial planning. Improving financial literacy empowers individuals to make informed decisions about their finances, leading to better financial stability and well-being.

Financial literacy is essential for women in rural areas as it not only enhances their economic independence and well-being but also contributes to the overall development of rural communities. With greater financial literacy, women in rural areas are more likely to access and utilize formal financial services such as banking, insurance, and credit, which can provide them with opportunities for economic growth and risk mitigation.

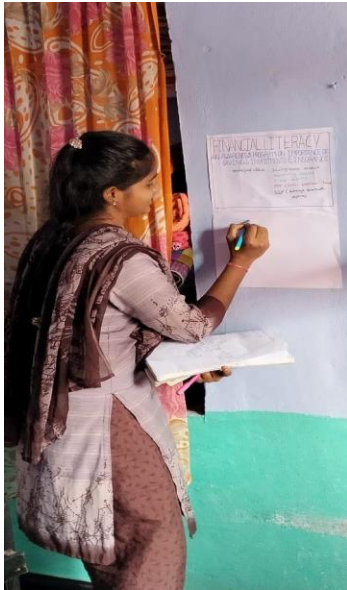
The Department of Commerce conducted a community outreach initiative where students raised awareness about financial literacy, focusing on topics like savings, insurance, and notably, the Sukanya Samridhi Yojana scheme. These students educated rural women (Their neighborhood women in their own villages) about SSY and assisted them in opening accounts under the scheme.

Sukanya Samridhi Yojana (SSY) is a government-backed savings scheme in India specifically designed to encourage parents to save for the future education and marriage expenses of their girl child.

Students Participated in the Program:

Uma - II B. Com - In Rural Judcherla  
Hemalatha - II B. Com - In Rural Pebbair  
Shameena - II B. Com - In Alampur  
Usharani -II B. Com - In Dharmavaram village  
Mentor: D. Haleema Begum, DL in Commerce, TSWRDCW, Wanaparthi







The motivation provided by the students regarding savings, insurance, and SSY inspired many women. Rural women felt that they received valuable education in financial literacy, which they found applicable and beneficial in their lives. Some young mothers opened Sukanya Samridhi Yojana (SSY) accounts for their girl children with the assistance of students.

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**Department of Commerce-Community Outreach Program**

**SAVE WATER-SAVE LIFE AWARENESS PROGRAM IN NAGAVARAM TANDA, WANAPARTHY DISTRICT, TELANGANA.**

The Department of Commerce, in collaboration with the Zoology Department, organized a community outreach program titled "Save Water, Save Life." Students and faculty engaged with villagers, explaining the importance of water conservation and methods to save water on 19.04.2024. The response from the villagers was satisfying. They revealed that they receive Mission Bhageeratha water on alternate days and need to store it in water tankers. A significant amount of water wastage was due to the overfilling of these Mission Bhageeratha tanks in their Tanda (village).







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