

A HEALTHY ECOSYSTEM FOR **EFFECTIVE PEDAGOGY**



Seminar digest of
Third refresher course from
14.02.2020 to 27.02.2020

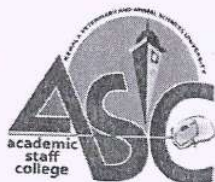
Academic Staff College
Directorate of Entrepreneurship

Kerala Veterinary and
Animal Sciences University



**A HEALTHY ECOSYSTEM FOR EFFECTIVE
PEDAGOGY
Seminar Digest**

**THIRD REFRESHER COURSE ON
“A Roadmap to Enhance Core Teaching Competencies in Academic Landscape”
14.02.2020 to 27.02.2020**



**ACADEMIC STAFF COLLEGE
DIRECTORATE OF ENTREPRENEURSHIP
KERALA VETERINARY AND ANIMAL SCIENCES UNIVERSITY**

2020

Seminar Digest of Refresher course

A Healthy Ecosystem for Effective Pedagogy

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FINANCIAL LITERACY FOR WELLBEING

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Financial market participation by all sections of the society is helpful in fostering economic growth and welfare. Former United Nations Secretary-General Kofi Annan (2003) stated that inclusive finance helps improve poor people's lives. As pointed out by K.C. Chakrabarty (2013) financial literacy creates demand for financial products and services thus speed up the tempo of financial inclusion as it facilitates the common man to understand the needs and benefits of the products and services offered by the banks. Nowadays, the relevance of financial education and financial literacy is greater than ever. More and more complex financial markets and information asymmetry make it difficult for a common man to make financial decisions for their well-being. Adequate knowledge about financial matters is essential to make wise financial decisions. Financial illiteracy leads to unwise financial decisions which in turn worsen the economic security of individuals and their families. Financial literacy also activates common people's involvement in economic life.

The Organization for Economic Co-operation and Development (OECD) / International Network on Financial Education (INFE) (2012) defined financial literacy as "a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial well-being." In general, financial literacy is a combination of financial attitude, financial behavior and financial knowledge. Information from these three components are combined together to find financial literacy score.

The terms financial education or financial knowledge and financial literacy are not the same although many consider both as synonyms. Financial literacy is wider than financial education or knowledge. According to Huston (2010) the two dimensions of financial literacy are first the financial knowledge and second the use or application of financial knowledge to make appropriate financial decisions.

The Components of Financial Literacy

The three components of financial literacy are financial knowledge, financial behaviour and financial attitude. Knowledge and awareness about various financial concepts and terms are essential to ensure financial well-being of individuals. Financial knowledge examines the awareness of the people about financial products and services like interest, risk-return, inflation and diversification. Financial knowledge is a vital constituent of financial literacy as it enable individuals to make suitable and well-informed economic decisions. The dealings and manners of individuals are influenced by their financial position and security in their life time. Both positive and negative financial behaviours of individuals have significant impact on their financial well-being. Financial behavior takes into consideration manners of people which affect their financial wealth and wellbeing. It considers questions related to household budget, cautious purchases, savings, long term financial goals, observing financial affairs, timely payment of bills and affordability. The attitude of individuals towards finance and money will have an influence on their financial decisions. Individual's attitude towards finance is taken into consideration to find financial literacy score. Financial attitude incorporates attitude towards spending,