



UGC CARE LISTED
ISSN No. 2394-5990

इतिहासाचार्य वि. का. राजवाडे संशोधन मंडळ, धुळे
या संस्थेचे त्रैमासिक

॥ संशोधक ॥

पुरवणी अंक १० - जून २०२४ (त्रैमासिक)

● शके १९४५ ● वर्ष : ९१ ● पुरवणीअंक : १०

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कार्याध्यक्ष, इ.वि.का. राजवाडे संशोधन मंडळ, धुळे ४२४००१.
दूरध्वनी (०२५६२) २३३८४८, ९४२२२८९४७१, ९४०४५७७०२०
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कार्यालयीन वेळ

सकाळी ९.३० ते १.००, सायंकाळी ४.३० ते ८.०० (रविवार सुटी)

अंक मूल्य ₹ १००/-

वार्षिक वर्गणी (फक्त अंक) रु. ५००/-; सदस्यता वर्गणी : रु. २५००/-

विशेष सूचना : संशोधक त्रैमासिकाची वर्गणी चेक/ड्राफ्ट ने
'संशोधक त्रैमासिक राजवाडे मंडळ, धुळे' या नावाने पाठवावी.

अक्षरजुळवणी : अनिल साठये, बावधन, पुणे २१.

टीप : या नियतकालिकेतील लेखकांच्या विचारांशी मंडळ व शासन सहमत असेलच असे नाही.



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Empowering Women: Understanding Financial Literacy Among Women College Students Pursuing Higher Education

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Abstract :

Financial literacy is crucial for navigating modern economic complexities, especially for women college students transitioning to the professional world. Empowering them with financial knowledge enables informed decision-making on finances, investments, and long-term planning. To check the level of financial literacy of college women students researcher has collected data from 274 women college students by using the structured questionnaire through convenience sampling method. Researcher has found that there are factors like age, education which did not influence the financial literacy level of the college women students but the monthly income of the family is the factor which significantly affects the level of financial literacy of the college women students.

Introduction :

Financial literacy is crucial for navigating modern economic complexities, especially for women college students transitioning to the professional world. Empowering them with financial knowledge enables informed decision-making on finances, investments, and long-term planning. Despite playing pivotal economic roles, women often lag in financial literacy, impacting their families and communities. Bridging this gap is vital for both equity and economic prosperity. Enhancing financial literacy aligns with broader goals of gender equality and empowerment, fostering independence and resilience. Ultimately, investing in women's financial literacy propels socioeconomic progress and inclusive growth.

Rational of the Study :

The rationale for this study lies in the critical need to address the gender gap in financial literacy among women college students. Despite their increasing economic influence, women often face disparities in financial knowledge compared to their

male counterparts. This study aims to investigate the level of financial literacy among women in higher education, understanding its implications for their future financial well-being and broader societal structures. By identifying areas of deficiency and effective educational interventions, this research seeks to contribute to closing the gender gap in financial literacy, promoting economic empowerment, and fostering inclusive growth.

Objectives of the Study :

- 1) To study the financial literacy level among the women students pursuing higher education
- 2) To check the difference between age and the financial literacy level among women college students.
- 3) To check the difference between the fields of education on the financial literacy level among college women students.
- 4) To check the impact of monthly income on the financial literacy level among college women students.

Research Methodology :

The table below shows the research methodology adopted by the researcher.

(Please see the tables and graph given on next page.)

Analysis and Interpretation :

From the above table it can be said that out of 274 women college students 30.65% (84) having high level of financial literacy level whereas 29.92% (82) women students having low level of financial literacy and 39.4% (108) students having moderate level of financial literacy.

Objective 2 :

H0: There is no significant difference between age and the financial literacy level among women



Table 1.1 Shows the Research Methodology used

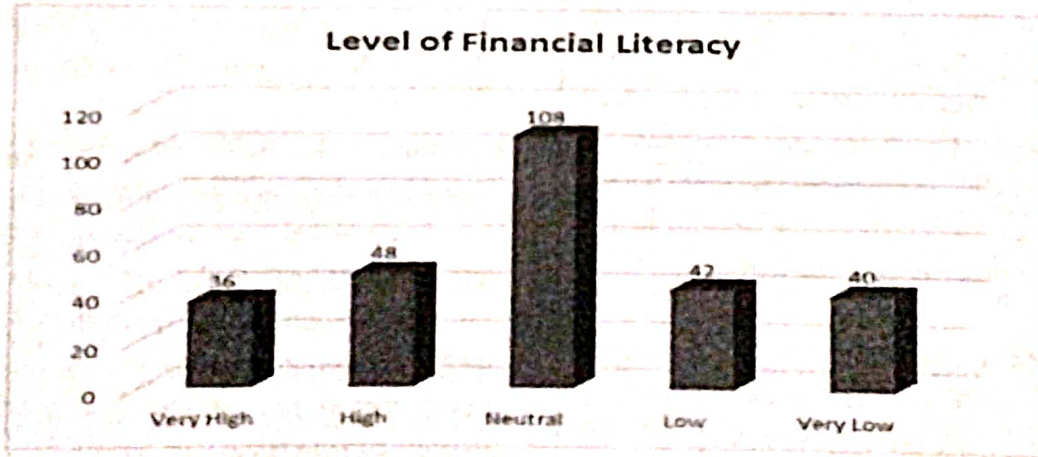
Particulars	Research Methodology used
Research Type	This study is descriptive and analytical in nature.
Sampling unit	Women college students are the samples of this research.
Sample Technique	Convenience sampling technique is used to collect the data
Data Used	Primary data collected from women investors pursuing higher education.
Source of Data	Women investors
Period of study	2024
No of Samples	Data collected from 274 women students pursuing higher education.
Data Collection Method	Structured questionnaire is used to collect the data.
Area of the Study	Data has been collected from women college students of the Saurashtra region.

Data Analysis and Interpretation:

Objective: 1

To study the financial literacy level among the women students pursuing higher education

Level of Financial literacy	Frequency	Percentage
Very High	36	13.1
High	48	17.5
Neutral	108	39.4
Low	42	15.3
Very Low	40	14.6
Total	274	100



college students.

H1: There is a significant difference between

age and the financial literacy level among women college students.

Difference Between Age and Level of Financial Literacy					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.928	3	2.643	1.848	.139
Within Groups	386.057	270	1.430		

Analysis and Interpretation :

From the above table researcher can conclude that there is no significant difference between age and the financial literacy level among college women

students as the significance value is more than 0.05 so researcher has accepted the null hypothesis and concluded that different age group women students did not differ in their level of financial literacy.



Objective 3

H0: There is no significant difference between education and the financial literacy level among women college students.

H1: There is a significant difference between education and the financial literacy level among women college students.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.730	3	1.577	1.094	0.352
Within Groups	389.256	270	1.442		

Analysis and Interpretation :

From the above table researcher can conclude that there is no significant difference between education and the financial literacy level among college women students as the significance value is more than 0.05 so researcher has accepted the null hypothesis and concluded that differently educated women students did not differ in their

level of financial literacy.

Objective 4 :

H0: There is no significant impact of monthly income and financial literacy level among women college students.

H1: There is a significant impact of monthly income and financial literacy level among women college students.

Regression Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.490 ^a	.152	.149	1.10822

Analysis and Interpretation :

From the above table researcher concluded that there is a significant impact of monthly income on the level of financial literacy among college women students. The above table shows that the value of R is 0.490 which means that there is a fair impact of the level of income on the financial literacy level among women college students.

Conclusion :

From the above researcher has concluded that the financial literacy did not differ significantly among different age groups and among different education groups. Researcher also concluded that there is a significant impact of the monthly income on the level of financial literacy among the college women students.

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