

Date: 31/03/2025

REPORT

Name of the Event	International Research Symposium: Financial Literacy and Investment Behavior of Women in India: TOPIC - Media's Role in Financial Literacy and Inclusion: Building Trust and Representation for Women in Investment Culture
Date of Event (DD-MM-YYYY)	28-03-2025
Organizing Department	University Women's Development Cell in collaboration with Internal Quality Assurance Cell (IQAC) and Times School of Media in association with South Asian University (SAU)
Convener/Coordinator	Prof. (Dr) Gauri D Chakraborty, (Lead-Coordinator) Dr Anvesha Sharma and Dr Pritha Chakraborty with Faculty of Arts and Design, South Asian University,
Place of Activity	Conference Room, 5 th floor, Admn building, SAU
Targets Audiences	Invited faculty members, professionals, guests and PhD Scholars from BU
Description: This roundtable was designed as a collaborative academic inquiry between institutions, researchers, media professionals, and practitioners, aiming to inform future education, content creation, and community outreach models.	
Objective: Media and technology play an important role in advancing financial literacy and inclusivity in India's investment landscape. To identify how traditional and digital media shape financial literacy discourses in India. - To understand the gendered barriers in accessing financial knowledge and the role of media in overcoming these. - To explore trust, misinformation, and media strategies in promoting long-term financial behavior. - To examine visual and narrative representations of financial independence in media content. - To build a media-led roadmap toward inclusive financial literacy, focusing on both formal and informal learning ecosystems.	



Programme Highlights:

Opening & Welcome

Prof. Ambrish Saxena (SAU, Faculty of Arts & Design)

Welcomed participants and panelists, emphasizing the collaborative effort between the two universities. He highlighted the importance of financial literacy as a universal necessity, cutting across professions and social strata. He also introduced the distinguished panelists, industry professionals, and PhD scholars, underlining the roundtable's inclusive and interactive format.

Prof. Pankaj Jain (Vice President Academic, SAU)

Gave the inaugural address, underscoring collaboration as key to academic progress. He defined financial literacy as managing money rather than merely making it. Raised concerns about misinformation and financial fraud, urging the media to highlight authentic financial information.

Prof Gauri Chakraborty, Chairperson, UWDC, Bennett University

Conducted the context setting, outlined the symposium series: Financial Behaviour & Gender Disparities (Feb 24, Bennett University). Technology & Marketing's Role in Democratizing Investment Access for Women (with FICCI FLO & Embassy of Israel).

Current Session is focused on *Media's Role in Financial Literacy & Inclusion*. Highlighted themes of time poverty among working women, the cultural nuances of investment (gold, silver), and the need to go beyond a binary gender lens in future research. Emphasized media's role in representation, agency, and demystifying finance for communities

Sushma Ramachandran (Senior Journalist, The Tribune)

Ms Sushma Shared personal and professional experiences showing that:

Women (working or non-working) often lack agency over finances. Patriarchal norms historically limited women's financial independence (e.g., bank accounts managed by male relatives). Many women still prefer cash payments despite having bank accounts due to a lack of digital literacy. She called on media to reclaim its educational role in building financial and digital literacy for women. She observed that reportage on financial literacy remains gender-blind, though electronic media has made progress with women-centric finance programming.

Dr. Swati Arjun (Broadcast Journalist & Digital Editor, ORF)

An invited participant discussed reflecting on early 2000s TV newsroom culture: Low pay but forced women journalists to become financially prudent and independent. Newsrooms allowed women to challenge norms, shaping financial assertiveness. Shared examples of women collectively demanding fair appraisals. Suggested that newsroom culture impacts women's financial outlook, but programming on financial literacy was not a newsroom focus at the time.



Jayanta Rai Choudhury (Senior Journalist, The Telegraph, PTI, New Indian Express)

Recounted work on All India Radio's "Market Mantra" program which reached 5–10 million listeners across India, including women from remote areas. Addressed basic financial queries (fixed deposits, interest rates, inflation impact) rather than stock tips. Warned against complex financial products and misinformation leading to losses (e.g., corporate FDs, risky MFs). He emphasized the following:

- Financial literacy should be separated from market tips.
- Campaigns should start as early as school education (Class 11–12).
- Suggested SEBI, NSE, and banks take active roles through sustained media and digital campaigns.

The roundtable emphasized that financial literacy must go beyond tools and access; it must empower. Media's potential lies in its reach, but its power lies in narrative. Bridging the gap between financial education and equitable access—particularly for women requires sustained, inclusive, and critically aware engagement across media, academia, and civil society.

The symposium underscored the urgency of incorporating financial literacy into media narratives, with a particular focus on women's empowerment. Speakers across academia, journalism, and industry agreed on the need for sustained campaigns, authentic information, and context-sensitive pedagogy to bridge gendered financial gaps.

Recommendations:

- **Media Literacy Training:** Journalists and content creators should be trained in financial reporting ethics and gender sensitivity.
- **Localized Financial Content:** Develop media campaigns in vernacular languages that reach rural and marginalized women.
- **Regulatory Oversight:** Platforms must verify financial content influencers and flag risky information.
- **Research & Collaboration:** Establish media-academic-public collaborations to co-create trustworthy financial narratives

Interactivity:

1. Have you or do you know of a woman who has changed a financial habit (e.g., started saving, investing, or using digital payments) because of media influence? - Sushma
2. Is media coverage of financial scams and frauds sufficient to protect consumers, or does it create more fear than awareness? - Jayant
3. How many of you think that financial literacy programs in South Asia focus too much on urban populations and neglect rural communities? - Ambresh
4. How many of you have used AI-powered financial tools (like budgeting apps, robo-advisors, or automated investment platforms)? - Sanjeev
5. Have you ever seen a media campaign or article educating gig workers about financial planning? Deb Dutta
6. Have you ever learned a financial concept (like budgeting or investing) from a news article, film or a media campaign? - Maithali



Participants:

The workshop was attended by participants, comprising faculty members, staff and Ph.D. scholars. The heterogeneity of participants' backgrounds significantly contributed to the depth of discussions, enabling collaborative learning and critical engagement with the themes of financial independence and agency. The consent forms of all participants are duly retained by the organizing team

Feedback from Participants:

The workshop concluded positively, with participants expressing deep appreciation for the initiative.



Prof. (Dr.) Gauri Durga Chakraborty
Chairperson, UWDC



Prof. (Dr.) RS Rai
Head-IQAC

Enclosed:

1. Photographs
2. Poster
3. Profile of Guests
4. List of the participants

Photograph - 1

Bennett Team at SAU



Photograph - 2

Participants: Attendees from diverse departments



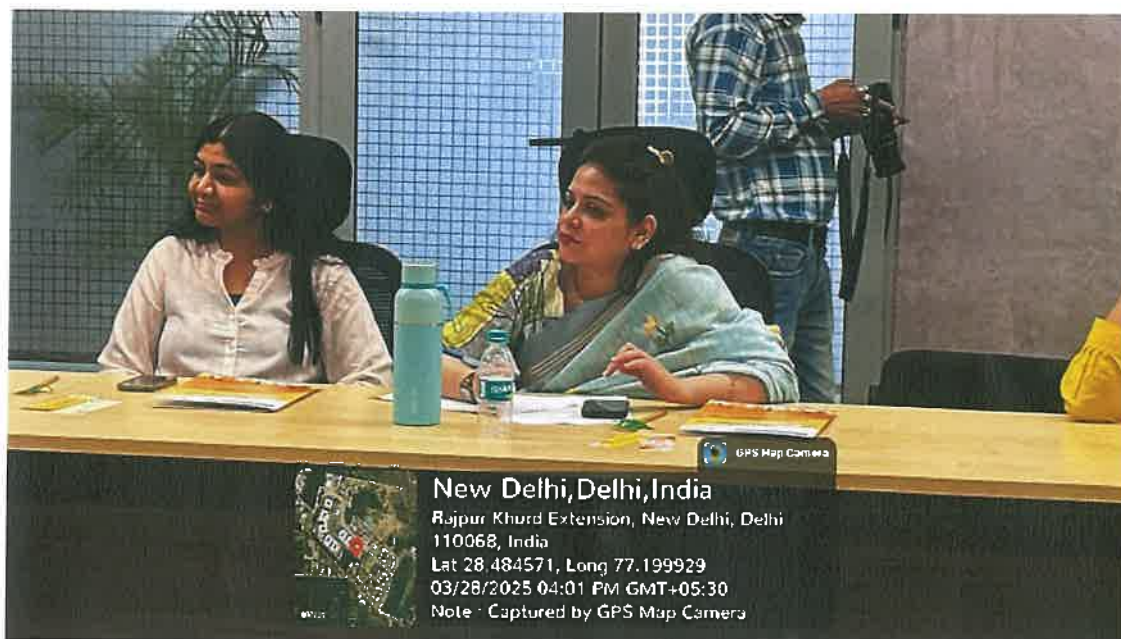
Photograph - 3

Prof. Gauri D Chakraborty , addressing the participants of the workshop



Photograph - 4

Glimpse from the Event



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Photograph - 5

A New perspective from women guards



Photograph - 6



Ganesh

Invited Panelists Profiles:

1. **Sushma Ramachandran**, Senior journalist associated with The Tribune, Deccan Herald, and Awaz - The Voice
2. **Jayanta Roy Chowdhury** Consulting Editor for 'The Secretariat' (thesecretariat.in), Journalist with extensive experience in economics, political economy, diplomacy, and international trade.
3. **Dr Debdatta Saha**, Associate Professor at the Faculty of Economics, South Asian University (SAU) in New Delhi, India
4. **Prof. (Dr.) Sanjeev Ratna Singh**, Dean of the Times School of Media (TSOM)

Sushma Ramachandran

Sushma Ramachandran is a seasoned business journalist and columnist with extensive experience in the field. She currently contributes to several reputable publications, including The Tribune, Deccan Herald, and Awaz - The Voice. In addition to her writing, she serves as an expert commentator on business issues for both the BBC and All India Radio. Throughout her career, Sushma has held significant positions in prominent media organizations. She was the first Business Editor at The Hindu and has also worked with the Economic Times and the Financial Express. Her insights and analyses are sought after in the industry, reflecting her deep understanding of economic and business matters. Sushma maintains an active presence on social media, particularly on X (formerly Twitter), where she shares her perspectives on current business trends and engages with a broader audience.

Mr Jayanta Roy Chowdhury

Jayanta Roy Chowdhury is a seasoned Indian journalist with extensive experience in economics, political economy, diplomacy, and international trade. He currently serves as the Consulting Editor for 'The Secretariat' (thesecretariat.in), a long-form news website he helped establish, managing a team of editors, journalists, and economists.

Before this role, until December 2023, he was the Acting Resident Editor (Eastern Region) at the Press Trust of India, based in Kolkata. His career includes positions at United News of India, Macmillan India Ltd, The Pioneer, The Telegraph, and The New Indian Express. An economics graduate from Delhi University, he was also a Chevening Fellow in Development Economics at the University of Bradford, UK.

Dr. Debdatta Saha

Dr Debdatta is an Associate Professor at the Faculty of Economics, South Asian University (SAU) in New Delhi, India. She completed her Ph.D. in Industrial Organization from the Indian Statistical Institute, New Delhi, in 2013. Her research interests encompass applied microeconomics, industrial organization, competition policy, and the economics of innovation. She has contributed to various projects, including studies on the food processing sector in Bihar, India, under the International Growth Centre.

Before joining SAU, Dr. Saha held positions at institutions such as the National Institute of Public Finance and Policy and the Competition Commission of India, where she worked on fiscal policy and competition regulation.

Dr Sanjeev Ratna Singh

Prof. (Dr.) Sanjeev Ratna Singh is a distinguished figure in India's digital broadcast landscape, with over 23 years of experience as a journalist, editor, and multimedia content producer across digital, television, and print media. He currently serves as the Dean of the Times School of Media at Bennett University. Dr. Singh has also been instrumental in launching several data-driven interactive media properties, notably for the 2019 Lok Sabha elections and Union Budgets between 2018 and 2021. He co-hosted and co-produced "Elections with Times," a special Mojo and data-insights-based political travelogue show by The Times of India, which provided ground-level insights and opinions across key electoral contests from the 2017 Gujarat assembly elections to the 2019 general elections.



Official Brochure



Research Symposium cum Roundtable

**MEDIA'S ROLE IN
FINANCIAL LITERACY AND INCLUSION**

with a focus on financial literacy of women

An initiative of **Bennett University**
Organised by Faculty of Arts and Design
South Asian University

with blessings



Prof. K.K. Aggarwal
President, South Asian University

Inauguration by



Prof. Pankaj Jain
Vice President (Academic)

PANELLISTS



Ms. Sushma Ramchandran
Columnist of Tribune newspaper
Formerly with The Hindu
and The Economic Times



Mr. Jayanta Ray Chowdhury
Editor, theascertainment
Formerly with PTI, The Telegraph
and New Indian Express



Prof. Anirban Sengupta
Faculty of Arts and Design,
South Asian University
Formerly with Red, New 24 Group



Prof. Sanjeev Ratna Singh
Dean, Times School of Media,
Bennett University
Formerly with Times Internet, UPTV



Prof. Madhulika Garg
Media Sociologist & Researcher,
MICA and JNU Alumni
VP, Global Media Innovation Council



Dr. Debdeepa Saha
Associate Professor
Faculty of Sciences,
South Asian University

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Times School of Media
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Dr. Priyanka Chakraborty
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Times School of Media
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Dr. Anvesha Sharma
Associate Professor
Times School of Media
Bennett University



Dr. Om Prakash Yadav
Public Relation Officer
South Asian University

Conference Room, 5th Floor, Administration Building
Friday, March 28, 2025
3PM-5PM

Gauri



SOUTH ASIAN UNIVERSITY

An International University Established by 8 SAARC Nations



**BENNETT
UNIVERSITY**

TIMES OF INDIA GROUP

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Prof. K.K. Aggarwal
President, South Asian University

Inauguration by



Prof. Pankaj Jain
Vice President (Academic)

PANELLISTS



Ms. Sushma Ramachandran
A veteran business journalist and columnist, Sushma contributes to The Tribune, Deccan Herald, and Awaz - The Voice. She was the first Business Editor at The Hindu and provides expert commentary for BBC and All India Radio.



Mr. Jayanta Roy Chowdhury
A seasoned journalist specializing in economics, diplomacy, and trade, Jayanta is Consulting Editor at The Telegraph, Formerly with PTI, The Telegraph, and The Pioneer, he is a Chevening Fellow in Development Economics from the University of Bradford, UK.



Prof. Ambrish Saxena
Working with South Asian University, Prof. Saxena is a combination of academics and industry having vast experience on both the sides. In the industry, he has worked on all media platforms - print, radio, TV, digital and film. In academics, he has remained associated with institutions of high repute at senior positions.



Prof. Sanjeev Ratna Singh
Professor and Dean of Times School of Media, Bennett University, Dr. Singh has over 23 years in journalism across digital, TV, and print. He co-hosted elections with Times, led data-driven media projects, and covered major elections and budget analyses.



Prof. Maithili Ganjoo
A media sociologist and researcher, Dr. Ganjoo is Vice President of OMSC. Former Dean at Manav Rachna University, she has worked with JNTU, Ogilvy, and Group M, leading campaigns for brands and social initiatives like Pulse Polio and Red Ribbon Express.



Dr. Debdatta Saha
An Associate Professor at South Asian University, Dr. Saha specialises in applied microeconomics, industrial organisation, and competition policy. A PhD from ISI, she has worked with the National Institute of Public Finance and Policy and the Competition

DISCUSSANTS-INDUSTRY



Prof. Aashish Chatterjee
Communication expert & Graphic Designer
Design & publication industry experience in India & abroad



Dr. Swati Arjun
Digital Editor at Observer Research Foundation
Formerly with Sahara Tv, BBC Hindi, India Today, NDTV



Ms. Sumbul Bisaria
Aviation Professional, Aircraft Transitions
Aircraft Redelivery, Asset Management Services

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CORE ORGANIZING TEAM – BENNETT UNIVERSITY



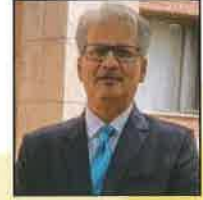
Prof. Gauri Chakrabarty (Moderator)
Times School of Media
Chairperson, Women Development Cell
Bennett University



Dr Pritha Chakrabarty (Co-Moderator)
Assistant Professor
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Dr Anvesha Sharma (Co-Moderator)
Associate Professor
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Ms Nidhi Pandey
Assistant Producer
(Graphic Design)
South Asian University



Ms Shalu Bag
Assistant Producer
(Video Editing)
South Asian University

Faculty of Arts and Design, SAU

Faculty of Arts and Design (FAD) – Vision & Academic Excellence

The Faculty of Arts and Design (FAD) at South Asian University is committed to fostering creativity, innovation, and academic excellence. With a vision to bridge traditional art forms with contemporary design and technology, FAD nurtures a dynamic learning environment where students develop critical thinking, artistic expression, and research-driven insights.

FAD plays a vital role in preserving cultural heritage while embracing modern advancements, preparing students to make meaningful contributions to the creative industry. Through interdisciplinary education, hands-on training, and industry collaborations, the faculty equips learners with the skills needed to thrive in an evolving global landscape.

To cater to diverse learning needs, FAD offers:

- Short-term courses for skill enhancement in various creative disciplines
- Open Elective courses that allow students to explore interdisciplinary subjects
- A Ph.D. programme for advanced research and innovation in art and design
- An Executive Ph.D. programme tailored for professionals looking to refine their expertise and stay ahead in the industry

With a cutting-edge curriculum, experienced faculty, and state-of-the-art facilities, **FAD stands as a hub for artistic exploration and design excellence, shaping the future of creative leaders.**



South Asian University (SAU), an international university established by the eight member nations of the South Asian Association for Regional Cooperation (SAARC), offers postgraduate and doctoral programs across various disciplines with a strong emphasis on research

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