

**ICSSR sponsored Short Term Project Findings Dissemination Workshop on Sukanya Samridhi Yojana & Women Empowerment: Challenges & Way Forward concluded at SBS, CUJ.**

**Jammu, March, 08, 2024:** School of Business Studies Central University of Jammu organised Findings Dissemination Workshop on Sukanya Samridhi Yojana & Women Empowerment: Challenges & Way Forward under Short Term Empirical Research Collaborative



Project sponsored by ICSSR, New Delhi at Brigadier Rajinder Singh Auditorium, Central University of Jammu. The programme was formally inaugurated under the patronage of Prof. Sanjeev Jain, Vice Chancellor, Central University of Jammu by Prof. Jaya Bhasin, Project Coordinator & Dean, School of Business Studies, CUJ. This programme is supported by the Indian Council of Social Science Research (ICSSR) under Short-term Empirical Research Projects 2023-24 on competitive basis to assess the reach and socio-economic impact of the scheme on women empowerment. Prof Sanjeev Jain, Hon'ble Vice Chancellor Central University of Jammu appreciated the entire team on the successful culmination of the

project. The workshop commenced with lighting of lamp ceremony by Col. Vinod Kumar, Chief Guest of the day, Sh. Sanjeev Mahajan, Regional Manager, SBI and Shri Rajeshwar Singh, Senior Manager, J&K Bank, Special Guests during the Inaugural Function of the Workshop.

Earlier, Prof Jaya Bhasin, Project Coordinator and Dean School of Business Studies welcomed the august gathering for the inaugural function. Prof. Bhasin in her address emphasized on the importance of SSY in economic empowerment of Girl Child. She apprised the audience that Project was conducted under the academic supervision of Prof. Monidra Dutta, School of International Studies, Jawaharlal Nehru University & Former ICCR India Chair to DCU, Dublin, Ireland and administrative supervision of Dr. Richa Sharma, Deputy Director (Research), ICSSR, New Delhi. Col Vinod Kumar, Post Master General, UT of J&K in his address highlighted the key features of the scheme and the role of Post Offices in this path breaking initiative towards providing social security at a very nominal cost to the millions of girl child. He shared some best practices adopted by Post Offices in reaching out to stakeholders and educating them about the benefits of the scheme. Sh. Sanjeev Mahajan mentioned in his address that the scheme is a small deposit scheme of the Government of India exclusively for a girl child launched as a part of Beti Bachao Beti Padhao campaign. The scheme is meant to meet the education and marriage expenses of a girl child and it encourages parents to build a fund for the future education and marriage expenses of their female child. He also shared some best practices of banking institutions in the region to promote the scheme among beneficiaries. Speaking on the occasion Shri Rajeshwar Singh, Senior Manager, J&K Bank apprised the audience about the salient features of Ladli Beti Scheme of J&K Bank and presented a comparative overview of small deposit schemes such as SSY and Ladli Beti.

Prof. Dipanker Sengupta, Former Head, Department of Economics and Director Poonch Campus, University of Jammu and Shri Anokh Singh, J&K bank Zonal Manager (Rtd) were the Special Guests for the valedictory function. Prof. Dipanker Sengupta in his valedictory address highlighted the significance of Small Deposit Schemes in empowering girl children and advancing sustainable development goals especially in the context of Jammu and Kashmir which has witnessed sharp decline in child sex ratio during 2001 to 2011 from 941 to 859 per thousand males. He further observed that education be made compulsory for availing the benefits under the scheme. Shri Anokh Singh in his concluding remarks observed that linking of security cover, matching contribution from Govt. will encourage parents with low income to contribute and avail the benefits of the scheme. The programme was attended by nearly 150 participants including beneficiaries of the scheme, representatives of Banks, Post Offices, local media professionals (Print/Electronics), policy experts, researchers, academicians etc from border areas of UT of Jammu & Kashmir. It is pertinent to mention here that this collaborative project was sanctioned by ICSSR to team of faculty members comprising of Prof Jaya Bhasin, Dr Shahid Mushtaq, Dr Anju Thapa from the School of Business Studies, Central University of Jammu and Dr. M. Tripathi from JNU, New Delhi. The short-term project was carried out in the border areas of Jammu region. The findings of the project were disseminated during the workshop by carrying out detailed discussions through Panel Discussions and Open House Session. Experts from Universities, Lead Banks in the region including SBI, JK Bank, HDFC and Post Office chaired the sessions. Dr. Anju Thapa presented a brief overview about the project. Dr Jaya Bhasin gave a detailed presentation on the major findings and recommendations. Participating in the discussion's beneficiaries provided insightful feedback about scheme. Dr Shahid Mushtaq, Project Director presented the formal vote of thanks. Dr. Anju Thapa, Ms. Preeti Slathia and Ms. Shilpa, the research team members conducted the entire proceedings of the Programme.