



# Financial Literacy & Women Empowerment

## Monthly Report : July-2018



### Priyasakhi Mahila Sangh, Indore (M.P.)

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#### Reporting Period :

Name July - 2018

## Background and activity completed :

As per action plan and road map the MTs are supposed to conduct mass Awareness camp wherein each MT will conduct Two mass awareness camp in the respective his/her cluster to address the Social and Financial Issues in composite manner. The MT has to cover Banking Operations and schemes of FI like PMJDY/PMJSY/APY/DBT etc.to the women and men of the community and engage with important local stakeholders. The MT also require to report on financial Inclusions



### Accomplishment of MACs:

The MT wise detail of MACs accomplishment is as under:-

S. No.	Master Trainer	Field Area	target of MAC as per plan	Achievement against Target	Total Achievement of MAC
1	Rekha Mishra	Indore Urban	2	2	2
2	Kavita Kewat	Indore Urban	2	1	1
3	Manju Kushwah	Depalpur	2	0	0
4	Asha Yadav	Rau, Mhow, Manpur	2	0	0
<b>Total</b>			<b>8</b>	<b>3</b>	<b>3</b>

### **Mass AWARENESS CAMP – I**

Master Trainer (s) : <b>Mrs. Rekha Mishra</b>	
Place where camp held (Block, Village) : <b>Community Hall, MaharanaPratap Nagar Garden, Indore</b>	
Name of the District / Block : <b>Indore</b>	Date of the MAC :



		<b>17<sup>th</sup> July, 2018</b>
Name of the Micro Finance Institution : <b>Pratigya Mahila Samanvit Vikas Bachat &amp; Sakh Sahakari Sanstha Maryadit, Indore</b>		Start Time : <b>11:00 AM</b> End Time : <b>03:00 PM</b>
Major Learning 's / Highlights of the camp	1. 300+ participant actively participated in the program	
	2. 18+ State Government, Central Government & Local Bodies representatives & Speakers address to the participants.	
	3. 150 School adolescent girls student participated in the program	
	4. Orientation on all welfare schemes under taken by central & state government.	
	5. Orientation on all welfare schemes under taken by Local bodies.	
	6. 150+ Saplings distributed at the end of the program to the participants.	
	7. 45 apparent registered under Sabal & Shramik Panjiyan.	
	8. NABARD elaborated issues & Challenges in implementation of schemes & program on Financial Inclusion for Women	
	9. Principal ATDC, Indore explains about the training program extended for women.	
	10. Assistant Director MSME, Indore elaborated the schemes & assistance provided by MSME.	
	11. Speakers from ICICI Bank, NJGB Bank, explain about the product & services of respective bank.	
	12. While addressing the participants FLC elaborated the financial inclusion, digital mobile banking, awareness & precautions while using debit card & credit card through ATM and Shop purchase.	
	13. Family Planning Association & Local health department exchange the idea and awareness about personal health hygiene issue.	
	14. Representatives from LIC of India explain the benefits & Securities provided by LIC through Pension & other Group Medical Health Insurance Schemes.	
	15. Cooperator from IMC Indore elaborated beneficiary schemes under taken by IMC & he also explain the process of making compost from domestic kitchen, garden waste and benefit of rain water harvesting.	
	16. Oath on Swachhata Mission.	

## II. Details of participants & Speakers participated in the Mass Awareness Camps

Chief Guest of the Program – **Mr. A.B.Vijaykumar, Chairmen – NJGB Bank**

Chair Person of the Program – **Mr. SantoshGour, Incharge Swachhta Mission IMC, Indore**

Mass Awareness Camp	Number of Participants		Stakeholders Present (Indicate Y/N and Numbers)							
	Male	Female	LDM / FLC	DDM	LDO	Local Govt.	NGO	Bank /BC	Cent. Govt	Other /
330	25	216	1	1	0	7	3	5	7	2

### MASS AWARENESS CAMP – II REPORTING MASS AWARENESS CAMPS (MAC)

Name of Master Trainer (s) : <b>Mrs. Rekha Mishra</b>	
Place where camp held (Block, Village) : <b>Monibaba Ashram, 47-A, Ujjain - Indore Rd, Sector A, Sanwer Road Industrial Area, Indore, Madhya Pradesh 452003</b>	
Name of the District / Block : <b>Indore</b>	Date of the MAC : <b>23<sup>th</sup> July, 2018</b>
Name of the Micro Finance Institution : <b>Pratigya Mahila Samanvit Vikas Bachat &amp; Sakh Sahakari Sanstha Maryadit, Indore</b>	Start Time : <b>11:00 AM</b> End Time : <b>03:00 PM</b>
Major Learning 's / Highlights of the camp	1. 220 participant actively participated in the program
	2. 40+ State Government, Central Government & Local Bodies representatives & Speakers address to the participants.
	3. 50 School adolescent girls student participated in the program
	4. Orientation on all welfare schemes under taken by central & state government.
	5. Orientation on all welfare schemes under taken by Local bodies.
	6. 150+ Saplings distributed at the end of the program to the participants.
	7. 30 participant facilitated with SABAL yojna certificate by MPPKVVC
	8. SIDBI elaborated issues & Challenges in implementation of schemes & program on Financial Inclusion for Women
	9. Principal ATDC, Indore explains about the training program extended for women.
	10. Detail process of Water conservation and rain water harvesting.
	11. Speakers from NJGB Bank, explain about the product & services of respective bank.
	12. While addressing the participants subject speakers elaborated the financial inclusion, digital mobile banking, awareness & precautions while using debit card & credit card through ATM and Shop purchase.
	13. Family Planning Association & Local health department exchange the idea and awareness about personal health hygiene issue.
	14. Representatives from LIC of India explain the benefits & Securities provided by LIC through Pension & other Group Medical Health Insurance Schemes.
	15. participants under gone with routine health checkup which followed by distribution of IRON piles and ORS packets

## II. Details of participants & Speakers participated in the Mass Awareness Camps

Chief Guest of the Program – Mr. Vinay Ahirwar, Assistant Manager - SIDBI, Indore

Chair Person of the Program – Mrs. Sunita Dilip Mishra IMC Parsad W.No.-19, Indore

Mass Awareness Camp	Number of Participants		Stakeholders Present (Indicate Y/N and Numbers)							
	Male	Female	LDM / FLC	DDM	LDO	Local Govt.	NGO	Bank /BC	Cent. Govt	Other /
220	27	153	0	0	0	10	7	2	5	16

### MASS AWARENESS CAMP – III REPORTING MASS AWARENESS CAMPS (MAC)

Name of Master Trainer (s) : **Mrs. Kavita Kewat**



Place where camp held (Block, Village) : <b>Kushawaha Samaj Darmsala, Kushwaha Nagar, Main Road, Munshi Ji Ki Murti k Pass, Indore (M.P.)</b>	
Name of the District / Block : <b>Indore</b>	Date of the MAC : <b>26/07/2018, Thursday</b>
Name of the Micro Finance Institution : <b>Pratigya Mahila Samanvit Vikas Bachat &amp; Sakh Sahakari Sanstha Maryadit, Indore</b>	Start Time : <b>11:00 AM</b> End Time : <b>03:00 PM</b>
Major Learning's / Highlights of the camp	1. 385 participant actively participated in the program
	2. 30 State Government, Central Government & Local Bodies representatives & Speakers address to the participants.
	3. Orientation on all welfare schemes under taken by central & state government.
	4. Orientation on all welfare schemes under taken by Local bodies.
	5. 50+ Saplings distributed at the end of the program to the participants.
	6. 45 apparent registered under Sabal&SharmikPanjiyan.
	7. BOI elaborated issues & Challenges in implementation of schemes & program on Financial Inclusion for Women
	8. Principal ATDC, Indore explains about the training program extended for women.
	9. Assistant Director MSME, Indore elaborated the schemes & assistance provided by MSME.
	10. Speakers from ICICI Bank, NJGB Bank, explain about the product & services of respective bank.
	11. While addressing the participants FLC elaborated the financial inclusion, digital mobile banking, awareness & precautions while using debit card & credit card through ATM and Shop purchase.
	12. Family Planning Association & Local health department exchange the idea and awareness about personal health hygiene issue.
	13. Representatives from LIC of India explain the benefits & Securities provided by LIC trough Pension & other Group Medical Health Insurance Schemes.
	14. Corporate from IMC Indore elaborated beneficiary schemes under taken by IMC & he also explain the process of making compost from domestic kitchen, garden waste and benefit of rain water harvesting.
	15. Oath on Swachhata Mission.
	16. Detail process of Water conservation and rain water harvesting.
	17. Awareness & Use of Solar energy for saving the natural recourses
	18. 235 participants under gone with routine health checkup which followed by distribution of IRON piles and ORS packets

**II. Details of participants & Speakers participated in the Mass Awareness Camps**

Chief Guest of the Program – Mr. Sudarshan Gupta, MLA of Indore-1, MP Government

Chair Person of the Program – Mrs. Parwati Kushwaha IMC Parsad W.No.-17, Indore

Mass Awareness Camp	Number of Participants		Stakeholders Present (Indicate Y/N and Numbers)							
	Male	Female	LDM / FLC	DDM	LDO	Local Govt.	NGO	Bank /BC	Cent. Govt	Other /
385	188	167	1	0	0	7	9	4	4	6

**Target and Achievement of July - 18 :**

### **Financial Inclusion achievements of this month:**

**Insurance covered:-** 56 clients were voluntary opted the Life insurance coverage with accident coverage and the total sum Assured amount is Rupees 1175000/- , 4 death claim, 9 maturity claim received and got the benefit as per policy mandate.

**Opening of Saving Bank account with ATM:-** 287 clients linked with saving bank account and all are using the ATM for their transactions.

**SHGs Credit linked:-** 20 SHGs got the credit from bank for further land to their members . Detail of credit received is as under-

<b>S.No</b>	<b>Name Of Bank Credit Linked</b>	<b>No. of SHGs</b>	<b>Amount</b>
1	NJGB Bank (CCL)	17	2950132/-
2	ICICI Bank (Term Loan)	3	460000/-
	Total	20	3410132/-

**PAN CARDS:-** This moths during the training and community awareness program organized by MTs and Vitta total Sakhis 570 members has registered for PAN CARD and 157 has got the PAN CARD who were register in last months.

### **Mass Awareness Camp on Financial Literacy & Health**

**Summerise Detail of the Participant Registered for the program**



Camp Date	Agriculture Labour / Farmers		Private Service / Industrial Workers		Govt. Services		Small Vendors		Manufacturing Artisan		Student		Other		Total		Total
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
17/07/2018	5	8	5	15	14	8	0	38	0	7	0	115	1	25	25	216	241
23/07/2018	8	16	4	20	11	6	0	19	0	9	0	39	4	44	27	153	180
26/07/2018	3	3	4	5	10	5	160	115	4	21	4	8	3	10	188	167	355



**Deviation in plan if any and reasons for same :**

As per action plan total 4 MAC has to be arranged but during the

month only Three programs were arranged There is no deviation in the sche and remaining one MAC shifted to August Month.



**Opportunities and Challenges :**

**Opportunities :**

- existing team has been motivated and given thorough freehand to take decision on success of FLWE c
- Integration of Financial Inclusion Activities with Livelihood program
- SHGs account opening & Credit Campaigning by NJGB Bank.

## Challenges :

- Non availability of members during visit in mid day
- The existing team has to cop up with additional responsibilities.
- Collaborative approach for SHG members / Non-SHG members.
- Non Availability of net connectivity.
- Non supporting software for reporting.

### - Status of Pan Card form Filling

MT Name	No of SHG Meeting	Member Discussion for PAN	No of Form Filling	PAN Number allot
Rekha Ji	22 SHG	64	44	20
Kavita Kewat	26 SHG	344	32	10

Group formation – 20 SHGs Formed by Manju Kushwaha