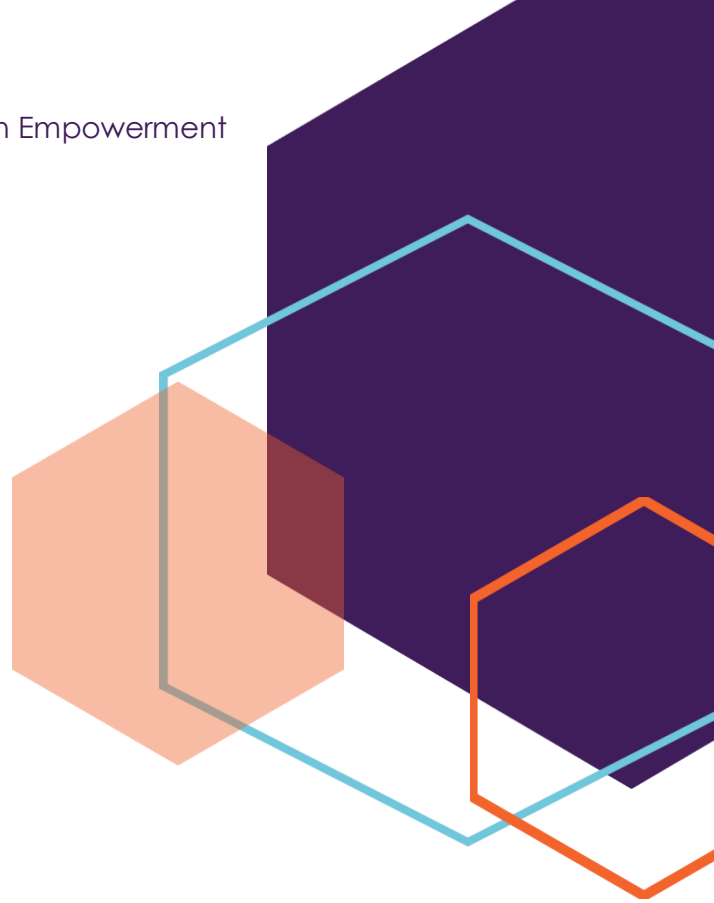


Financial Literacy & Women Empowerment



**Financial Literacy
& Women
Empowerment**



Monthly Report : June-2018



Priyasakhi Mahila Sangh. Indore (M.P.)

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Reporting Period :

June - 2018

Background and activity completed :

As per the action plan each MT has achieved the target and total 5760 client were imparted training on module – IIInd.



This achievement includes the backlog of 1093 clients of May-2018 which has to be covered during the following month of June-2018.



During the reported month of June 2018 The following topic were covere in 2nd Module training :



First day :

- 1) Recap of IstModule topics
- 2) Discussion on the understanding of Ist module
- 3) Anemia cause and remedies.
- 4) (A) Prenatal and Postnatal care and Nutrition, Role of Aanganwadi worker, Vaccination chart, Nurturing of

newborns.

B)Information related to Menstruation and care during the periods.

- 5) T.B. –Information on Dots treatment.
- 6) Eligibility for subsidised food grain from Public Distribution System.
- 7) *Rashtriya Swasthya Beema Yojna*–Information, Eligibility and rights.

Second day :

- 1) Recap of Ist day.
- 2) Selection of Bank and other saving scheme
- 3) Investment – Risk and Profitability
- 4) Health, Hygiene and prevention from the disease.
- 5) Balancing the debt and income
- 6) Coverage for Health and medical expenses
- 7) Other Health and hygiene related discussion.

Accomplishment of Module IInd :

The MT wise details of accomplishment is as under:

S. No.	Master Trainer	Field Area	Remaining target of Module-2 nd	Achievement against Target	Total Achievement of Module-2 nd
1	Rekha Mishra	Indore Urban	462	462	1440
2	Kavita Kewat	Indore Urban	120	120	1440
3	Manju Kushwah	Depalpur	280	280	1440
4	Asha Yadave	Rau, Mhow, Manpur	231	231	1440
Total			1093	1093	5760

Financial Inclusion achievements of this month:

Insurance covered:- 93 clients were voluntary opted the Life insurance coverage with accident coverage and the total sum Assured amount is Rupees 2235000/- ,

3 clients Surrender the policy and got the claimed,

2 death claim processed and got the claim,

5 Policy maturity claim were received and got the benefit of policy.

Opening of Saving Bank account under financial inclusion opened with ATM Debit cards :- 250 clients linked with saving bank account and using the ATM debit card facilities.

SHGs Credit linked:- 25 SHGs got the credit from bank for further land to their members . Detail of credit received is as under-



S.No	Name Of Bank Credit Linked	No. of SHGs	Amount
1	NJGB Bank	16	9630000/-
2	ICICI Bank	9	1100000/-
	Total	25	10730000/-

PAN CARDS:- During the training and community meeting organized by MTs and Vitta Sakhis total 570 members has registered for PAN CARD and 157 has got the PAN CARD who were register in last months.

Providing the Livelihood platform:-

MT Manju Kushwah visited the Rozgar mela with SHGs beneficiaries and vitta sakhis, organized by District Administration and Employment Authority at district level for women. 38 women Members got register in Rozgar mela for the Job work and employment & attaineded the further training program.

Target and Achievement of June - 18 :

The MT wise details of accomplishment is as under :

S. No.	Master Trainer	Field Area	Target Clients upto June-18	Achievement upto June-18	% (As on June-18)
1	Rekha Mishra	Indore Urban	462	462	100%
2	Kavita Kewat	Indore Urban	120	120	100%
3	ManjuKushwah	Depalpur	280	280	100%
4	Asha Yadave	Rau, Mhow, Manpur	231	231	100%

Total	1093	1093	100%
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Progress against deliverable:

The progress against deliverable shows that the MTs has covered all the topics under module Second.

D1- Nos. of training programmes

D2- No. of Clients

S. No.	Master Trainer	D1	D2
1	Rekha Mishra	18	462
2	Kavita Kewat	5	120
3	Manju Kushwah	24	280
4	Asha Yadave	9	231
Total		41	1093

Deviation in plan if any and reasons for same :

All targets as per plan achieved. There is no deviation in the schedule plan.

Opportunities and Challenges :

Opportunities :

- Newly appointed existing team has been trained and given thorough orientation on FLWE concept.
- School summer vacation started.
- Existing team already trained in working of forward backward linkages.
- The SHG leader already trained and using a digital device for uploading data.
- Integration of Financial Inclusion Activities with FLWE programme
- SHGs account opening & Credit Campaigning by NJGB Bank and ICICI.



- Joint efforts by (MTs) team of three persons (MT, Vitta Sakhi & SHG Animator) for implementing the activities.

Challenges :

- Due to the summer vacation the client has gone out from there residential place.
- Collaborative approach for SHG members / Non-SHG members.
- Mass Awareness Camp for all clients July and Aug 2018.
- Multiple pupation of data on digital device.
- Non Availability of net connectivity in remote area.
- Two MTs were dropped out due to their health issues.
- Summer seasons and Temperature is too high and it is very difficult to organize training programs and community meeting in open area in between 10am to 4pm.
- Available MIS captured by tab is not given program vice individual client data in any report.
- Clients insisting to provide the direct physical help in solving their problems related to bank, insurance, health in place of seating in theory classes. Example – Bank authorities demand PAN card for opening saving account with **cheque** book, as per new guideline of RBI some banks authorities ready to help in opening all individual saving account in their banks and link all these accounts with mobile number and Aadhar number of all individuals. In absence of these mandatory updations, they have closed their (SHG) credit facilities and all transaction of credit facilities. Because of the same all the SHGs members insisting FLWE team to help them to come up with these problems .Overall 600 + SHGs CCL accounts with the sanction/ Approved Cash Credit limit of

around Rs. 10 crore which SHGs could not utilize and has been blocked by bank since last 3 months.

Annexed – I

**Priyasakhi Mahila Sangh, Indore
Financial Literacy & Women Empowerment - SIDBI
(Module-2nd) Day Vice Training Program**

Master Trainer – Manju Kushwaha

VittaSakhi – Seema Kushwaha

S.No.	Date	Batch	Time	Place	Client
1	1-2 June, 2018	1 st	12:05PM	Agar, Giroda	34
2		2 nd	01:00PM	Agar, Giroda	
3	4-5 June, 2018	1 st	11:00AM	Morwa Graam	31
4		2 nd	01:00PM	Morwa Graam	
5	6-7 June, 2018	1 st	10:30AM	Jalera Graam	30
6		2 nd	12:05PM	Jalera Graam	
7	8-9 June, 2018	1 st	11:00AM	Athedha Graam	18
8		2 nd	12:05PM	Athedha Graam	
9	11-12 June, 2018	1 st	12:05PM	Gilonda Graam	27
10		2 nd	01:00PM	Gilonda Graam	
11	13-14 June, 2018	1 st	11:30AM	Khajuriya, Depalpur	33

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12		2nd	12:05PM	Khajuriya, Depalpur	
13	18-19 June, 2018	1st	11:30AM	Birgondha Graam	19
14		2nd	12:05PM	Birgondha Graam	
15	20-21 June, 2018	1st	11:00AM	Galonda Graam	19
16		2nd	01:00PM	Galonda Graam	
17	22-23 June, 2018	1st	10:30AM	Medakwas Graam	20
18		2nd	12:05PM	Medakwas Graam	
19	25-26 June, 2018	1st	11:30AM	Giroda Graam	12
20		2nd	12:05PM	Giroda Graam	
21	27-28 June, 2018	1st	11:00AM	Piplodha Graam	17
22		2nd	12:30PM	Piplodha Graam	
23	29-30 June, 2018	1st	11:00AM	Jalkariya Graam	20
24		2nd	11:30AM	Jalkariya Graam	
					280

Annexed - I

Priyasakhi Mahila Sangh, Indore

Financial Literacy & Women Empowerment – SIDBI

(Module-2nd) Day Vice Training Program

Master Trainer - Kavita Kewat

VittaSakhi - Beauty Sharma

S.No.	Date	Batch	Time	Place	Clients
1	22/06/2018	1st	8:00 AM	Shivkanth Nagar	29
2	23/06/2018	2nd	11:00 AM	Shivkanth Nagar	24

3	25/06/2018	1st	10:30 AM	Durga Nagar	24
4	26/06/2018	2nd	2:00 PM	Durga Nagar	24
5	14/06/2018	1st	8:00 AM	Rajabag Colony	20
6	14/06/2018	2nd	10:00 AM	Rajabag Colony	20
7	15/06/2018	1st	10:00 AM	Rajabag Colony	10
8	15/06/2018	2nd	2:00 PM	Rajabag Colony	10
9	27/06/2018	1st	8:00 AM	Sunder Nagar	21
10	27/06/2018	2nd	12:05 PM	Sunder Nagar	20
Total					202

Annexed - I

**Priyasakhi Mahila Sangh, Indore
Financial Literacy & Women Empowerment – SIDBI
(Module-2nd) Day Vice Training Program**

Master Trainer – Rekha Mishra

Vitta Sakhi - LaxmiYadav

S.No.	Date	Batch	Time	Place	Clients
1	1-2 June, 2018	1st	8:00AM	Anjali Nagar	30
2		2nd	11:00AM	Anjali Nagar	28
3	4-5 June, 2018	1st	10:00AM	Vishal Nagar	27
4		2nd	12:30PM	Vijayvargiya Nagar	31
5	6-7 June, 2018	1st	08:00AM	Prince Nagar	25
6		2nd	12:05PM	Mukhrigi Nagar	30

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7	8-9 June, 2018	1st	08:00AM	Shiv Nagar	24
8		2nd	11:05AM	Bhavani Nagar	30
9	11-12 June, 2018	1st	02:00PM	Bhagiratpura	30
10		2nd	04:30PM	Choti Kumar Khedi	24
11	13-14 June, 2018	1st	11:00AM	Rajabag Colony	28
12		2nd	02:00PM	Kushwaha Nagar	30
13	15-16 June, 2018	1st	10:30AM	Bhavani Nagar	30
14		2nd	01:00PM	Shivkanth Nagar	30
15	18-19 June, 2018	1st	10:30AM	Rajabag Colony	28
16		2nd	01:30pM	Bhavani Nagar	24
17	20-21 June, 2018	1st	08:00AM	Rajabag Colony	15
18		2nd	11:00AM	Rajabag Colony	12
Total					476

Annexed - I

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(Module-2nd) Day Vice Training Program

Vitta Sakhi - Vinita
Sunehare

Master Trainer – Asha Yadave

Date	Date	Batch	Time	Place	Clients
1					
2					
3					
4					
5					
6					
7					
8					

9					
10					
11					
12					
13					
14					
15					