

Financial Literacy & Women Empowerment



# Financial Literacy & Women Empowerment

## Monthly Report : Oct-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 – IInd.



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 covered in 2<sup>nd</sup> Module training :

### First day :

- 1) Recap of 1<sup>st</sup> Module topics
- 2) Discussion on the understanding of 1<sup>st</sup> 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 1<sup>st</sup> 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 <sup>nd</sup>	Achievement against Target	Total Achievement of Module-2 <sup>nd</sup>
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
<b>Total</b>			<b>1093</b>	<b>1093</b>	<b>5760</b>

### **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-

<b>S.No</b>	<b>Name Of Bank Credit Linked</b>	<b>No. of SHGs</b>	<b>Amount</b>
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 Rozgarmela with SHGs beneficiaries and vitta sakhis, organized by District Administration and Employment Authority at district level for women. 38 women Members got register in Rozgarmela for the Job work and employment & attained 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	Manju Kushwah	Depalpur	280	280	100%
4	Asha Yadave	Rau, Mhow, Manpur	231	231	100%
<b>Total</b>			<b>1093</b>	<b>1093</b>	<b>100%</b>

### 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
<b>Total</b>		<b>41</b>	<b>1093</b>



## **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, VittaSakhi& 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.
- TwoMTsweredropped out due to their health issues.
- Summer seasons and Temperature is toohigh and it is very difficult to organize training programs and community meetingin 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 utilized and has been blocked by bank since Last 3 months.

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

**Master Trainer –ManjuKushwaha**

**VittaSakhi–SeemaKushwaha**

S.No.	Date	Batch	Time	Place	Client
1	1-2 June, 2018	1 <sup>st</sup>	12:05PM	Agar, Giroda	34
2		2 <sup>nd</sup>	01:00PM	Agar, Giroda	
3	4-5 June, 2018	1 <sup>st</sup>	11:00AM	MorwaGraam	31
4		2 <sup>nd</sup>	01:00PM	MorwaGraam	
5	6-7 June, 2018	1 <sup>st</sup>	10:30AM	JaleraGraam	30
6		2 <sup>nd</sup>	12:05PM	JaleraGraam	
7	8-9 June, 2018	1 <sup>st</sup>	11:00AM	AthedhaGraam	18
8		2 <sup>nd</sup>	12:05PM	AthedhaGraam	
9	11-12 June, 2018	1 <sup>st</sup>	12:05PM	GilondaGraam	27
10		2 <sup>nd</sup>	01:00PM	GilondaGraam	
11	13-14 June, 2018	1 <sup>st</sup>	11:30AM	Khajuriya, Depalpur	33
12		2 <sup>nd</sup>	12:05PM	Khajuriya, Depalpur	
13	18-19 June, 2018	1 <sup>st</sup>	11:30AM	BirgondhaGraam	19
14		2 <sup>nd</sup>	12:05PM	BirgondhaGraam	
15	20-21 June, 2018	1 <sup>st</sup>	11:00AM	GalondaGraam	19
16		2 <sup>nd</sup>	01:00PM	GalondaGraam	
17	22-23 June, 2018	1 <sup>st</sup>	10:30AM	MedakwasGraam	20
18		2 <sup>nd</sup>	12:05PM	MedakwasGraam	
19	25-26 June, 2018	1 <sup>st</sup>	11:30AM	GirodaGraam	12
20		2 <sup>nd</sup>	12:05PM	GirodaGraam	
21	27-28 June, 2018	1 <sup>st</sup>	11:00AM	PiplodhaGraam	17
22		2 <sup>nd</sup>	12:30PM	PiplodhaGraam	
23	29-30 June, 2018	1 <sup>st</sup>	11:00AM	JalkariyaGraam	20
24		2 <sup>nd</sup>	11:30AM	JalkariyaGraam	
					280





**Annexed - I**

**PriyasakhiMahilaSangh, Indore**

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**(Module-2nd ) Day Vice Training Program**

**Master Trainer - KavitaKewat**

**VittaSakhi - Beauty Sharma**

<b>S.No.</b>	<b>Date</b>	<b>Batch</b>	<b>Time</b>	<b>Place</b>	<b>Clients</b>
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
<b>Total</b>					<b>202</b>

**Annexed - I**

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**Financial Literacy & Women Empowerment – SIDBI**  
**(Module-2nd ) Day Vice Training Program**

**Master Trainer –RekhaMishra****VittaSakhi - LaxmiYadav**

<b>S.No.</b>	<b>Date</b>	<b>Batch</b>	<b>Time</b>	<b>Place</b>	<b>Clients</b>
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
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
			<b>Total</b>		<b>476</b>

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Annexed - I

PriyasakhiMahilaSangh, Indore  
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(Module-2nd ) Day Vice Training Program

VittaSakhi - Vinita  
Sunehare

Master Trainer –AshaYadave

Date	Date	Batch	Time	Place	Clients
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					