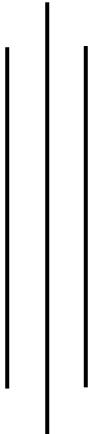




ENHANCING FINANCIAL PROTECTION OF CONSUMERS IN PARTICULAR WOMEN THROUGH FINANCIAL LITERACY INITIATIVES

(FINANCIAL CONSUMER PROTECTION)

EVENT REPORT



SURVEYORS' ORIENTATION MEETING

June 06, 2017, Chittorgarh

**With the Support of Ministry of Consumer Affairs,
Government of India**

BACKGROUND

In various studies and intervention, it was found that poor and vulnerable community, especially women in rural areas are unable to come out of poverty due to poor saving and investment habits as well as lack of financial inclusion. Women are more vulnerable compared to their male counterparts mainly because they do not have means and control over finances despite contributing significantly in livelihood activities. But since the decision making power lies with the male members who also have access to other financial services, spending and investment priorities are seldom in the hands of women.

INTRODUCTION

Consumer Unity & Trust Society (CUTS) with the support of Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India is implementing a project entitled 'Enhancing Financial Protection of Consumers in Particular Women through Financial Literacy Initiatives' encompassing the following goals and objectives.

- Building capacities of the rural consumers, especially women in terms of financial literacy thereby enhancing their financial inclusion and other finance related involvements
- Enhance awareness, knowledge and skills among the target community on the financial decisions about savings, investments, borrowings, income and expenditure and
- Overcome vulnerability and ensure the economic security of rural consumers by linking them with financial services and with the government/non-government development schemes.

The Project is being implemented in all 23 blocks of Bhilwara and Chittorgarh district. Baseline study would be conducted to know the level of awareness of financial consumer rights, financial inclusion and identify needed services, which can be offered through banking sector or development schemes from government.

Based on the outcome of baseline, consumers would be identified into Financial Literacy Groups in clusters. These groups would then be provided training with the support of expert trainers. Community Based Facilitators (CBFs) would be identified out of these groups comprising one for each group.

The CBFs identified would be groomed and involved in networking with various banks, financial institutions and government departments. CBFs are being involved with

sustainability point of view to take the agenda forward even after the completion of the project.

Hence, the project aims at reaching out and empowering the most vulnerable rural consumers in order to improve their health, education and other developmental needs and reduce gender inequality.

OBJECTIVES

As the baseline survey is the first step towards starting of FCP Project, the training and orientation was organised at CUTS Centre for Human Development (CUTS CHD) on June 06, 2017. The main objective behind the orientation was to help the surveyors to better understand the background of the project, overview of financial consumer protection, methodology of survey and details of questionnaire and get their doubts clarified (if any). Around 20 surveyors from Bhilwara and Chittorgarh district were present in the meeting.

PROCEEDINGS

Madam Giri Goswami, Assistant Centre Coordinator, CUTS CHD addressed the participants with a welcome note. The participants introduced themselves to know each other well, and create a conducive environment.

Gauhar Mahmood, Centre Coordinator, CUTS CHD started with the opening remarks and elucidated the significance of the event for the surveyors and mentioned its importance of project for the development of people focussing on women and their financial inclusion in the development process.



Gauhar thanked and welcomed CUTS team – Deepak Saxena, Assistant Director; Amar Deep Singh, Project Coordinator; and Aakansha Choudhary, Project Officer from CUTS for their presence and active involvement in the orientation programme. He presented a broad picture of the project in briefly. Thereafter, Deepak Saxena presided over the meeting for a comprehensive explanation.

Deepak Saxena, Assistant Director of CUTS welcomed the participants and explained them the significance, agenda, objectives and goals of the project. He elucidated what financial inclusion means by giving real life examples of how many people remain out of social security schemes initiated by the government of India due to their ignorance. Besides, how a simple activity like opening a bank account can benefit them in future. He discussed about various schemes of government like *Jan Dhan Yojana*, *Kisan Credit Card*, *Bhamashah Yojana* etc. and emphasised on importance of financial inclusion.



Deepak mentioned that how in the Indian society women who work equal to men are given less weightage when it comes to financial decision making power for the house.

Generally, the family members depend on the male members of the house for all financial aspects and decisions. He informed that even government is focussing on women empowerment when it comes of financial decision making and giving priority to women through various schemes and incentives.

After providing an insight into the project, Deepak presented an overview of the project. He explained about the role of Ministry of Consumer Affairs, Food and Public Distribution of Government of India, CUTS and surveyors who are major stakeholders in implementation of the project. After an informative session by Deepak, the Amar Deep Singh presided over of the following session of the meeting.

Presentation and Questionnaire Discussion

Amar Deep Singh, Project Coordinator, CUTS who is also leading Financial Consumer Protection (FCP) project provided a presentation focussing on some of the important aspects to be kept in mind while conducting the survey. It involved essential details of the project: what is it about and how the surveyors will go forward to acquire the required details from the target groups.



Even the minor details, such as the way to speak and involving people to answer the questionnaire, how to dress, what was the appropriate time and the way to approach the target group were discussed. The dos' and don'ts on the field were given due attention for better understanding of the surveyors.

This was followed by discussion on the questionnaire comprising 38 questions, where each question was read aloud and then discussed by Amar Deep. As Surveyors were made to read the questionnaire it helped to engage them and keep the discussion alive and interesting for all. Each and every question along with their possible alternatives was discussed. The two-way discussion involving and answering to surveyors proved to be an engaging tool while conducting the training. Amar Deep showed his leadership skills while conducting the training along with other members from CUTS.

Arvind Purohit, Financial Literacy Coordinator, Rural Bank was invited to provide an insight into the various schemes of the Government, which were mentioned in the questionnaire. The schemes on which discussion was based were: *Jan Dhan Yojana, Atal Pension Yojana, Kisan Credit Card, RuPay Debit Card, Jeevan Jyoti Bima Yojana, Jeevan Suraksha Bima Yojana, Mudra Yojana, and Bhamashah Yojana*.

The session was not only useful for the surveyors but also for all the participants present in the orientation as some minute details, matters and facts became clear. The presence of an expert in the field of banking was useful as the objective of project was not only just to conduct the survey and get results but also to act as an awareness raising programme for the participants who can later make use of all the schemes and reap their benefits.

PROJECT ACTIVITIES

1. **Baseline Survey:** 575 samples from each district would enable to cover maximum blocks of both covering maximum *gram panchayats*.
2. **Identifying Consumer Groups focussing on women:** About 22 and 24 consumer groups would be identified in each of the two districts respectively covering maximum women. Thus, in all 46 such groups would be formed. Each group will comprise 50 members. Thus in all, there would be total 2300 members from 46 groups in two districts.
3. **Production of IEC Material:** An Information Education and Communication (IEC) material would be produced on various financial consumer protection related issues. To distribute to 2300 member from 46 groups, 200 beneficiaries from launch, 4600 from two rounds of trainings and around 250 and some extra for miscellany from other meetings means on and average it will be 10,000 in number, which has to be achieved in a period of two years.
4. **District Level Launches:** The two launches at each district headquarter would have minimum 75 to 100 participants each from various stakeholders as stated in the proposal. Thus total number of beneficiaries in each district would be 200.
5. **First Round Trainings:** There would be 23 trainings in each district. In all, there would be 46 such trainings in two districts. Each training camp would comprise at least 50 participants and would be organised at block headquarter.
6. **Identification of CBFs:** Community Based Facilitators (CBF's) would be identified and groomed for each of the group. In all, there would be 46 CBFs from two districts.
7. **Periodic Meetings for Consumer Groups:** All the 46 consumer women groups in the two districts will meet once in a month to review the progress of the task undertaken or to discuss the proposed tasks to be taken up by the group. In all, there would be 12 meetings in each block. Hence, in 23 blocks in two districts, there would be 24 meetings in two years.
8. **Annual and Final Stakeholder Consultation and Dissemination meeting in each District HQ:** After the first round trainings – a stock taking workshop would be organised at one of the two districts headquarter, which would be entitled as ‘Annual Stakeholder’s Consultation and Dissemination Meeting’. The participants would involve 46 CBFs of two districts, representatives from financial institutions, regulators and other stakeholders

9. Second Round Trainings: Overall, there would be 46 such trainings in two districts in the second round as well. Each training camp would comprise at least 50 participants and this would be organised at block headquarter.

10. Final Stakeholder's Consultation: At the end of the project, a final stakeholder's consultation would be organised at the district headquarters. Around 75 to 100 participants are expected to take part including 46 CBFs and other stakeholders from the financial institution fraternity in both the consultations.

11. Project Dissemination and Advocacy Meeting: This will be organised at the state capital Jaipur, which would involve 46 CBFs and people from financial institutions, regulators like Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI) etc. along with the representatives from the state and central government.

12. Final Report Preparation: There will be two months for the same and project will close in May, 2019.

Overall, the programme turned out to be a successful one and all the areas and objectives were given due importance and time. The Programme concluded with vote of thanks by Madan Giri Goswami.

बैंकिंग सेवाओं और वित्तीय समावेशन की स्थिति पर कट्टस का सर्वे कार्य शुरू, सर्वेक्षकों को प्रशिक्षण

ग्रामीण महिलाओं को बैंकिंग की जानकारी के लिए विशेष अभियान, बेसलाइन सर्वे आज से

भारत संवाददाता | विटोइंडग

अब वो दिन दूर नहीं रहेंगे कि सुन्दर ग्रामीण क्षेत्रों को महिलाएं भी एटीएम एवं बैंक जाकर रुपए निकालती नज़र आएं। इसी उद्देश्य को लेकर जिसे की सभी पर्यावरण समिति क्षेत्रों की तीन-तीन गांवों की सुनियोग महिलाओं एवं पुरुषों को विशेष प्रशिक्षित किया जाएगा। इसके लिए बेसलाइन सर्वे का श्रामगोपा गुरुवार से होगा।

कई अव्ययों में पाया कि ग्रामीण महिलाएं वित्तीय समावेशन के अभाव के कारण बचत और कम निवेश की आवाहन के कारण गरिबी से बाहर नहीं आ पाती है। भले ही उनका बैंक खाता एवं एटीएम हो, लेकिन उपयोग के अभाव में बैंकिंग सेवाओं का लाभ नहीं ले पा सकते हैं। महिलाओं को बैंकिंग सेवाओं से जोड़कर उन्हें अधिक रूप से सशक्त बनाने की जरूरत को देखते हुए कट्टस मानव विकास केंद्र विशेष ने जिसे की ग्रामीण क्षेत्रों की महिलाओं को बैंकिंग सेवाओं का लाभ उठाने के लिए विशेष प्रशिक्षण

सर्वेक्षकों को कार्यशाला के माध्यम से प्रशिक्षण दिया

मानवकार को कट्टस मानव विकास केंद्र पर भारत सरकार के उपरोक्ता मान्यता द्वारा एवं सर्वोच्च नियन्त्रण के सहयोग से संस्थान द्वारा कार्यशाला संरचना परियोजना तहत सर्वेक्षकों की आवारकून लट्टेजना अमरस्वीकृतण कार्यशाला हुई। कार्यशाला में कट्टस जयपुर के सहायतक सर्वेक्षक संस्कृता वे बाताएं कि परियोजना संचालन से ग्रामीण महिलाओं बैंकिंग और वित्तीय समावेशन सुनियोगों से उत्कृष्ट अभिविक्षा को बढ़ावे में सहायता मिलेंगी। परियोजना प्रभाती अमरस्वीकृतण ने बाताएं कि बेसलाइन सर्वे से पाया विकार्यों के आवाहन पर इस बोर्डी परियोजना की गतिविधियां एवं कार्यशाला और अधिक प्रभाती बनाने में मदद कियेंगी। समर्वाक गेहूमुद गौर एवं नवविनी गोदानी ने बाताएं कि शीआरकेजीकी के एकत्रितीय कोडिनिटर अधिक पुरोहित, परियोजना अधिकारी गयत्री मोड, आकांशा घोषी और गौरव द्युर्वेदी ने दर्दिकों सर्वे प्राप्त की जानकारी दी।

देने का निर्णय लिया है। इसका बेस महमूद के अनुसार कट्टस द्वारा लाइन सर्वे गुरुवार से शुरू होगा। वित्तीय उपयोगिता संरक्षण परियोजना कट्टस केन्द्र के सम्बन्धक मौहर के तहत जिसे की सभी 11 पंचायत किया जाएगा।

समितियों पर 200-200 ग्रामीण महिलाओं के कलस्टर बनाकर उन्हें विशेष समावेशन में उनकी भागीदारी बढ़ाने के लिए प्रशिक्षित किया जाएगा।

बैंकिंग सेवाओं के बारे में जानकारी देकर उन्हें जागरूक किया जाएगा और महिलाओं को स्वास्थ विशेष और लिंग असमर्गनता को कम करने पर भी प्रशिक्षणों के माध्यम से विशेष अभियान की औपचारिक शुरुआत अगस्त महीने में जिता स्वास्थ विशेष कार्यक्रम के साथ प्रस्तावित है। परियोजना प्रारम्भ से पूर्व बेसलाइन सर्वे प्रशिक्षित सर्वेक्षकों द्वारा आठ से 20 जून तक किया जाएगा। विशेष अभियान के तहत प्रत्येक पंचायत समिति से रेडम पट्टि द्वारा 3 गांव से 10 महिला और 10 पुरुषों से साक्षात्कार किया जाएगा। कट्टस के मदनारी गोस्वामी ने बताया कि बैंकिंग सेवाओं के बारे में लोगों कि भागीदारी और वित्तीय स्थिति के स्तर को जानने का प्रयास किया जाएगा।