Quarterly Progress Report

Financial Consumer Protection

'Enhancing Financial Protection of Consumers in Particular Women Through Financial Literacy Initiatives'

(Proposal No. 1054, Sanction Letter No. O-11011/06/2016-CWF)

Quarterly Reporting Period

September-November, 2017

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Submitted by:

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1. Background

In various studies and intervention, it is found that poor and vulnerable community specially 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, although women have important contribution in livelihood activities. But since the decision making is with the male members, who have access to other financial services, spending and investment priorities are seldom in favour of women.

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

2. Goals and Objectives

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

3. Key Activities of the Project

Financial Consumer Protection Project is being implementing in all 12 blocks in Bhilwara district of Rajasthan State.

Following are the key deliverables during the project period:

- Baseline Survey
- Identifying Consumer Groups focusing Women
- Production of IEC Materials
- District Level Launch
- First Round Training
- Identification of Community Based Facilitators (CBFs)
- Periodic Meetings for Consumer Groups
- Annual and Final Stakeholder's Consultation and Dissemination Meeting at each District Head Quarter
- Second Round Training
- Final Stakeholder's Consultation
- Project Dissemination and Advocacy Meeting
- Final Reports and Accounts

4. Details of Activities Implemented During the Reporting Period

4.1 Project Inception Meeting in Bhilwara

A Project Inception Meeting was held at Kisaan Bhawan, Bhilwara Rajasthan on September 06, 2017. There were about 46 people including 25 women. The meeting was organised to officially kick start the project in Bhilwara though the work has already been in progress since May 2017. This being the second one after the main launch at Chittorgarh on August 17, 2017.
http://www.cuts-international.org/CART/FCP/pdf/Project_Inception_Meeting-Bhilwara.pdf

4.2 First Round Cluster Level Meetings

There have been as many as 21 cluster level meeting under the first round of training as prescribed in the project activities between September to November, 2017. The details of these are:

Mevda Colony, Kapasan (Chittorgarh) on September 08; Chittorgarh on September 18; Suvana (Bhilwara) on September 19; Bassi (Chittorgarh) on September 22; Baneda (Bhilwara) on September 27; Mandalgarh (Bhilwara) on October 04; Sahada (Bhilwara) on October 09; Bhupalsagar (Chittorgarh) on October 10; Sahada (Bhilwara) on October 11; Bengu (Chittorgarh) on October 13 and Jahajpur (Bhilwara) on October 13, 2017; Bijoliya (Bhilwara) on November 2; Raipur (Bhilwara) on November 7; Asind (Bhilwara) on November 9; Hurda (Bhilwara) on November 13; Mandal (Bhilwara) on November 16, 2017; Bari Sadri (Chittorgarh) on November 3; Dungla (Chittorgarh) on November 10; Bhadesar (Chittorgarh) on November 15; Nimbahera (Chittorgarh) on November 15 and Gangrar (Chittorgarh) on November 25, 2017.

S.N.	Date	Cluster	Block	District	Phase
1	08.09.2017	Mewda Kanjar Colony	Kapasan	Chittorgarh	1st
2	18.09.2017	Chittorgarh Hq.	Chittaurgarh	Chittorgarh	1st
3	22.09.2017	Bassi hq.	Chittaurgarh	Chittorgarh	2nd
4	10.10.2017	Bhopalsagar Hq.	Bhopalsagar	Chittorgarh	1st
5	13.10.2017	Bengu Hq.	Bengu	Chittaurgarh	1st
6	06.11.2017	Bhadesar Hq.	Bhadesar	Chittaurgarh	1st
7	08.11.2017	Nimbahera Hq.	Nimbahera	Chittaurgarh	1st
8	10.11.2017	Badisadri Hq.	Badisadri	Chittaurgarh	1st
9	21.11.2017	Dungla Hq.	Dungla	Chittaurgarh	1st
10	24.11.2017	Gangrar Hq.	Gangrar	Chittaurgarh	1st
11	13.09.2017	Suwana Hq.	Suwana	Bhilwara	1st
12	27.09.2017	Banera Hq.	Banera	Bhilwara	1st

13	04.10.2017	Mandalgarh Hq.	Mandalgarh	Bhilwara	1st
14	09.10.2017	Sahada Hq.	Sahada	Bhilwara	1st
15	11.10.2017	Shahpura Hq.	Shahpura	Bhilwara	1st
16	13.10.2017	Jahajpur Hq.	Jahajpur	Bhilwara	1st
17	02.11.2017	Bijoliya Hq.	Bijoliya	Bhilwara	1st
18	07.11.2017	Raipur Hq.	Raipur	Bhilwara	1st
19	09.11.2017	Asind Hq.	Asind	Bhilwara	1st
20	13.11.2017	Hurda Hq.	Hurda	Bhilwara	1st
21	16.11.2017	Mandal Hq.	Mandal	Bhilwara	1st

Thus so far, 11 cluster meetings are held in Bhilwara and 10 in Chittorgarh in four months' period starting from August to November, 2017.

All these first round of cluster meetings covered all the topics as mentioned below. The resource persons also shared some facts and information about banking sector and financial literacy/inclusion and challenges faced by financial consumers. Around 684 participants including 560 women and 124 men attended the events.

4.2.1 Topics/Issues Covered in the Cluster Meetings

Following issues, topics and subjects were covered:

- Provided awareness, knowledge on saving, investments, loan, home budget planning
- Capacity building to rural consumers by enhancing their financial inclusion and financial involvement
- Process to open bank accounts and need of KYC
- Prime Minister Micro Insurance, Pension and Security schemes, Mudra scheme
- Credit Linkages for livelihood
- Grievance Redress
- Digital transaction and precaution while using
- Economic security by linking them with bank/post office/financial institution.

4.2.2 Key Resource Persons as Speakers/Guests

In all the programmes, officials like Block Development Officers of blocks; branch managers of various banks, officials from local NABARD office; officials from Financial Literacy Centres of Bank of Baroda and few other banks have been the key resource persons. Besides, representatives of Panchayati Raj Institution and local MLAs have also been participating in these programmes in the capacity of guests.

5. Networking and Liaising

Networking visits were done by CUTS for effective implementation of the project. During the networking visits, met district and block level officers, Panchayat members, Anganwadi workers, ASHA Gram Sathins, Self Help Group members, project networkers and consumer activists.

6. Achievements/Positives of three months

- 64 Women and men applied for labor card in Mewda Kanjar Colony in Kapasan block of Chittorgarh district.
- 1 Women applied for Mudra loan at Bassi in Chittorgarh.
- 10 women submitted documents for *Pradhanmantri Jeevan Jyoti Beema* and *Jeevan Suraksha Bima* in Sahada, Jahajpur and Banera block of Bhilwara district.
- 3 women applied for *Atal Pension Yojna* in Sahada block in Bhilwara.
- 1 woman and 1 man applied for *Mudra yojna* in Banera and Jahajpur block.
- Many women re-operated Jan Dhan Accounts, which were almost inactive.
- Establishing positive dialogue with local bankers and rural financial consumers particularly women.
- People have started lodging their grievances with bank officials under the bank's grievance redressal mechanism.

7. Next Quarter Plans

Following activities will be organised by CUTS Centre for Human Development regarding the project from December, 2017 to February, 2018.

- Second Round Cluster Level Trainings
- Periodic meetings for Financial Consumer Group, bankers and concerned departments
- Monitoring, networking and reporting.
- Periodic Meetings for Consumer Groups
- Monitoring and reporting.

Photographs/Media Clipping

Media

बैंकिंग एक बुनियादी सेवा है, हर महिला लाभ लें - अंजुकंवर

वित्तीय साक्षरता पर क्लस्टर कार्यशाला आयोजित

आर्थिक रूप से सक्षम बनें ग्रामीण महिलाएं

वित्तीय उपभोक्ता संरक्षण परियोजना का शुभारंभ

वित्तीय सेवाओं से जुड़कर महिलाएं बनें आत्मनिर्भर

कार्यशाला सम्पन्न

महिलाओं को मिले योजनाओं का लाभ

महिलाएं खाते खुलवाएं, बीमा लाभ भी लें

शाहपुरा के बीओबी में कार्यशाला

वित्तीय उपभोक्ता संरक्षण परियोजना कार्यशाला

उपभोक्ता संरक्षण की कार्यशाला

वित्तीय समावेशन साक्षरता कार्यशाला हुई

वित्तीय उपभोक्ता संरक्षण पर क्लस्टर कार्यशाला

वित्तीय उपभोक्ता संरक्षण परियोजना का उद्घाटन

आर्थिक रूप से सक्षम बनें ग्रामीण महिलाएं

वित्तीय उपभोक्ता संरक्षण परियोजना का शुभारंभ

उपभोक्ता संरक्षण पर हुई कार्यशाला

छोटी-छोटी बचत से करें भविष्य सुरक्षित

बचत से ब्याज और ब्याज से बढ़ता है धन

आत्मनिर्भर बनकर स्वाभिमान से जिएं -पुरावत

वित्तीय उपभोक्ता संरक्षण कार्यशाला संपन्न, बताए लाभ

सर्तकता चौपाल का आयोजन

भ्रष्टाचार मुक्त व्यवस्था को दें बढ़ावा

उपभोक्ता संरक्षण पर कार्यशाला आयोजित

चित्तौड़गढ़पत्रिका

महिलाओं में एकजुटता आवश्यक

बुनियादी सेवा के रूप में विकसित हुई बैंकिंग

गरीब वर्ग की महिलाओं को तकनीकी रूप से सक्षम बनाने की जरूरत : धाकड़

बीमा, श्रम विभाग की योजना से जुड़ें

महिलाएं बनेगी वित्तीय साक्षर

हर पंचायत समिति पर महिलाओं को दिया जाएगा प्रशिक्षण

आवेदन आमंत्रित

वित्तीय उपभोक्ता संरक्षण कार्यशाला आज

सूक्ष्म बीमा व श्रम विभाग की योजनाओं की जानकारी दी

कट्स मानव विकास केंद्र की कार्यशाना आयोजित

बैंकिंग प्रणाली के लाभ से अभी भी मेवदा कंजर कालोनीवासी मेहरुम

सहाड़ा में क्लस्टर कार्यशाला आज

महिलाएं बनेगी वित्तीय साक्षर, कार्यशाला आज

वित्तीय सुरक्षा की जानकारी दी

वित्तीय उपभोक्ता संरक्षण परियोजना शुभारंभ कार्यशाला संपन्न

मेवदा कॉलोनी में लोगों की दी बैंकिंग शिक्षा