

# Financial Inclusion in Mewat

## Report 2013-2014



**NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT**

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SEEKING MODERN APPLICATIONS  
FOR REAL TRANSFORMATION





## Background:

One way of defining financial inclusion (FI) can be as -- “access to fair, appropriate, cost effective financial products and services by mainstream service providers to a certain segment of society.’ It can also be defined as the delivery of financial services at an affordable cost to vast sections of disadvantaged and low income groups. FI is not an end in itself, it is a gateway to a better life, better living and better income; a process that makes access to financial services possible and provides equal opportunity for availing adequate and timely credit. FI opens up the financial system for those who could not earlier muster up the resources to improve their lives, but now with easy access to savings, loans, insurance and affordable rates these opportunities are not out of their reach. The Indian banking credit system in the last decade has registered a significant growth, which has enabled them to diversify their portfolio.

FI is one such initiative that seeks to bridge a large gap in facilities available to people in India. . Despite immense efforts to reach out to those who were earlier unable to avail banking facilities, and to establish a robust system of financial services; the results have been slow, far below the global benchmark of credit penetration. The statistics on financial exclusion in India provides a very depressing picture. Just about 40 per cent of the population across the country has bank accounts and this ratio is much lower in the north-eastern part of the country. The proportion of people having any kind of life insurance cover is as low as 10 per cent, and the proportion having insurance of other types than ‘life insurance’ is an abysmally low 0.6 per cent. People having debit cards comprise only 13 per cent and those having credit cards a marginal 2 per cent. However staggering these figures may seem, they still convey only part of the extent of financial exclusion in India.

Around 2009-10 in Mewat, the ratio of people without access to banks/accounts and facilities was worse, as the awareness levels on banks and their purpose was very low. Almost 80 per cent of the households were financially excluded. This was mainly because of lack of information and sensitization of the community besides of course several other reasons including poverty and dependence of agriculture for their livelihoods, fewer entrepreneurial activities etc.



But the situation is changing, in the district now. This has been possible because of the intervention of National Bank for Agriculture and Rural Development (NABARD) that has been working tirelessly in the district since the last few years. It has partnered the administration and civil society and the results have started to show.

### About Mewat:



Mewat, the twentieth district of the state, was created as a result of the bifurcation of the Gurgaon district on 4th April 2005. The district is mostly inhabited by a numerically preponderant ethnic group called Meo, who are reported to have embraced Islam during the reign of the Tughlaq's in the 14th Century C.E, and subsequently

during Aurangzeb's time in 17th century. Earlier, they claimed Kshatrias descent and traced their origins to Hinduism. Their adherence to the Islamic faith over time blended with their social and cultural life.

Mewat is an insulated and backward district of Haryana, in contrast to the glitzy malls and broad boulevards of Gurgaon. The region is not connected by rail, and barely connected by buses; the closest station is approximately 35 KM from Nuh, the district headquarters. There is only one major bus terminus, with barely 42 buses plying to and from the city for a population of 1.2 million. The nearest bus stop for a village is on average a minimum distance of 6 kms. The only regular transportation is run by a private provider and is often overcrowded and unsafe for women. Accidents are a common feature and according to a newspaper



report around 60 people lose their life on the road per month. The weak transport system is characteristic of the endemic of the destitute condition of Mewat.

The administrative set up of the district is as follows: the district has two subdivisions: Nuh and Ferozpur Jhirka; within these subdivisions there are five blocks - Nuh, Tauru, Nagina, Punhana and Ferozpur Jhirka. The total number of villages is approximately 500 and the number of Panchayats is 301.

Mewat fares low on all development indicators such as health, education, literacy of financial inclusion. With the literacy rate at an abysmal low of 37 per cent amongst women, as per the 2011 census, it is an extremely obscurantist society determined largely by the clergy. Women are subjugated and deprived of any form of entertainment –even radio. Only 5 per cent households have a Television set .

However, Mewat has the highest penetration of mobile phones with FM features. This has served as an advantage for Radio Mewat, as most of the phones these days have a FM radio. We believe that information is an important tool for empowerment and it is the lack of information which has been a major reason for the backwardness of this region.

## ABOUT SMART

Seeking Modern Applications for Real Transformation (SMART) a not for profit organisation registered under the Society's Registration Act, 1860. Providing media and communication technologies for developing new paradigms for social transformation, SMART, conceives

strategies to improve to the quality of life of the community especially women and children. Poverty, according to the organization, has a woman's face, and that literacy and information are major tools for inclusive growth, eradicating poverty, enlarging employment opportunities, advancing gender equality, promoting democratic participation and for empowering people. The endeavour is then, to provide awareness with a view to enhance existing skills and support sustainable growth models for the underprivileged sections to think, act and exercise their choices to their maximum potential. The main objectives of the NGO are:

- To bring about real transformation in the lives of the socially excluded and marginalised sections of the population, especially women.
- To use mass media and new tools of communication to include women in the process of decision making, development and governance.
- To create alternative employment opportunities for the youth and help bridge the digital divide and create a skilled man power that can face the challenges of the future.
- To increase the self worth of target groups through capacity building and economically sustainable programmes.
- To work in the areas of health, environment, water, education,



domestic violence, rural development, community and resource development, human rights, culture etc to empower the communities.

- To enable a sustainable development model.

## RADIO MEWAT



*Radio Mewat, the regions first community radio in Mewat, licensed to SMART, Serving a catalyst in the development of rural and underprivileged urban communities, it provides citizens with access to information, opportunities to build local capacity, and promotes community empowerment by informing the poor and providing them a voice in public discourse even if illiterate. Reaching the common man, involving the community and democratizing communications are some of its prime strengths. This radio station is an attempt to use communication technology for disseminating information on financial products in both monetized and non-monetized areas.*

Radio Mewat was launched on September 1, 2010, and is centrally located in the administrative block, Nuh, of Mewat. Broadcasting for 17 hours a day it reaches out to over 500,000 people in a radius of 25-30 kilometers. The broadcast timings every day are – 8am-11 pm.

Radio Mewat has received two National Awards in a short span of a little over four years. In February 2012, it won the Sustainability award, leading the way for many CR stations that were struggling for survival. The program “Aapki Police Aapke Saath” won the National Award for the most innovative program in 2013. The programme focused on better governance by bringing the SSP to the station every week. Complaints from women and the marginalized sections were taken up by the radio station and given to the police, who in turn carried out investigations and shared the reports and actions taken on the community radio. This was an extremely successful program which was much appreciated by the community.

In 2014 it has won the SKOCH *Order of Merit* for financial inclusion and deepening of financial understanding. And recently in 2015, it found a place in the LIMCA book of Records for receiving the highest calls on the community radio based Consumer Helpline.

Some of the current programmes of Radio Mewat are the Consumer helpline, supported by the Ministry of Consumer Affairs, a program on agriculture sponsored by ATMA, a program on financial inclusion supported by NABARD, on Panchayati Raj supported by Ministry of Panchayati Raj, on Aajeevika, supported by Haryana State Rural Livelihoods Mission, a program on education supported by CEMCA a part of the community learning programme initiate, besides this the station has promoted the local talent in music through is Mewat Idol programme, it broadcasts programs for children, for women, for youth and for the elderly. Its programs ‘Aaj ki baat; Kaam ki Baat, Gaon Gaon ki Baat etc are extremely popular and have been running on demand since its launch.

Radio Mewat has 15 full time employees, 4 part-time employees and around 15 volunteers, who volunteer to work on projects on demand. Besides this it has 10 women trainers and rapporteurs for its Mothers School project and 10 field workers for its project on Financial Inclusion project.

Being an agrarian economy there has been a demand for agriculture related programs. Radio Mewat has aired over 750 programs on various aspects of agriculture. Low in health, Radio Mewat has aired over 400 programs on health related issues. The outreach activities undertaken by the NGO and the CR station have increased the demand for health infrastructure. There is a constant endeavor to empower communities to participate in the development process and become stakeholders.

When Radio Mewat started working in the financial inclusion sector barely 10 percent of the households were linked with banks. After continuous intervention today close to 40 per cent people have opened accounts and have built an association with banks.

Radio Mewat has been working tirelessly for the inclusion of the most vulnerable population in the process of growth. With a vision to reach out to the last person in the last village by providing a voice, the Radio has been able to build on the local wisdom and knowledge and instill a sense of pride in the community. It has become the identity of the people of Mewat and has helped preserve the local traditions, music, culture and values. It has served as a repository of the local heritage and has provided a platform for the local talent to blossom.

Its deep engagement with the community has given it an edge and has helped it serve as the bridge between the community and the administration. It has a large listenership base and its programmes on governance and its redressal mechanisms have served the people of Mewat well.

It has partnered with various departments and sectors like the banks and banking sector, the agriculture sector, the horticulture, floriculture, watershed management, DRDA, education sector, panchayati raj department, rural development, health sector, banks, Medical College, the Chief Medical Officer and his team, grassroot workers like the ANM, ASHA workers and Anganwadi teachers, other NGOs, education department, the police and the District Collector. Radio Mewat has played an active role in strengthening democracy and broadcasting public service messages.

## **Financial Inclusion in Mewat**



Financial inclusion in Mewat is permeating through the society at a rapid pace. More and more families have been included in the banking sector. NABARD and the lead bank, Syndicate Bank, along with the Rural Bank- Sarva Haryana Grameen Bank, have been working relentlessly to achieve 100 % financial inclusion in the district.

To achieve the objectives of this mission NABARD decided to engage with Seeking Modern Applications for Real Transformation (SMART) a not for profit organisation registered under the Society's Registration Act, 1860. Providing media and communication technologies for developing new paradigms for social transformation, SMART, conceives strategies to improve to the quality of life of the community especially women and children. Poverty, according to the organization, has a woman's face, and that literacy and information are major tools for inclusive growth, eradicating poverty, enlarging employment opportunities, advancing gender equality, promoting democratic participation and for empowering people. The endeavour is then, to provide awareness with a view to enhance existing skills and support sustainable growth models for the underprivileged sections to think, act and exercise their choices to their maximum potential.

### PROJECT FI 2012-13



SMART believes in creating awareness to enable people to exercise their choices. In line with this mission it started its project on Financial Inclusion with support from NABARD in 2012. This initiative was a first of its kind. Never before had any organization worked with the community on FI and informed them about the

advantages of engaging with banks. Majority of the community was in the clutches of petty lenders and they had no idea about how to access banking facilities or build linkages with financial institutions. The objectives of the programme were:

- To build an environment in favour of financial inclusion
- To inform and educate the masses through 200 radio programs and repeat broadcast
- To help the community access banking services
- To help overcome reduce hurdles in accessing financial services,
- To work closely with the banking staff and help in completing the standard procedures for opening account and accessing services
- To help the community benefit from the services provided by the banks.

The idea was to inform the community about borrowing and lending facilities, low rates of interests, Self help groups, Joint liability groups, Kisan credit cards, Farmers Clubs and more. SMART in consultation with NABARD fixed targets for itself. It adopted a two pronged approach- firstly it created awareness on all components of FI through its community radio and second, it facilitated access to banks and the banking services through its field workers. SMART with support from NABARD and the other banks succeeded in meeting all its targets and more. The targets were:

1. 200 programs to be broadcast on Radio Mewat (a community radio station licensed to and operated by SMART)
2. Open 10,000 accounts, 50 SHGs, 20 JLGs, 50 KCCs, 50 SCC/GCC, 10

Farmer Clubs, 50 general loans and deep engagement with the community and the banks.

The program was the first of its kind, at least in Mewat, Haryana, where access to banking services for women, landless and petty farmers was limited. Through over 200 fresh programs, the community was apprised about things like a cheque book, its use, need to open accounts, form SHG groups, establish linkages with banks, education loan, vehicle loan, farm loan, crop insurance, micro insurance, life insurance, Kisan credit card, farmers clubs etc. **As a result of this intervention Radio broadcast 205 fresh programs, and repeated each program at least twice. It helped open 10000 accounts, 52 Self Help Groups, 28 Joint Liability groups and helped each of the groups get a loan of Rs 25000 each, got 112 KFCs issued, 73 SCC/GCC issued, got 60 general loans sanctioned and helped form 29 farmer clubs in a period of 13 months.**

This was the highest number achieved, in a year, by any organization through information and hand holding. A number of group discussions were held, interaction with banks and insurance agencies were organized, success stories were broadcast, facilitators were provided for ensuring that the beneficiary did not face any hurdle

The list achievements along with documentary evidence in the form of account numbers etc were submitted to NABARD and the project came to a close in a little over a year.

## LESSONS LEARNT

This deep engagement with the community

threw up many lessons for SMART. It was clearly felt that an investment in building the knowledge base of the community was needed. There was an urgent need for financial literacy and for creating a bottom up demand from the people of Mewat for banking facilities. It was felt that a top down approach would serve limited purpose of opening accounts and reaching out the other financial components but it and would not actually empower the community.

The basic gaps noticed by SMART in its yearlong project were as below:

1. Absence of financial literacy in the community
2. Lack of capacity building of the community to make use of banking facilities
3. Lack of capacity building of the bank staff leading to an indifferent attitude in the branch managers
4. Slow implementation of policies introduced to facilitate FI in Mewat for eg Unique Identification Card as Identity proof.
5. Large number of defaulters in Mewat
6. Attitudinal and behavioral problems of the community
7. Lack of understanding and need for financial services

Thus SMART felt that a lot of ground needed to be covered to bring about



100% Financial Inclusion in the real sense. It was not important to just open an account- it was important to operate an account. Taking a loan was as important as repaying a loan. Small savings could also go a long way in providing financial security.

Thus, SMART felt that there was a need to continue the project along with new additions and more emphasis on awareness through modern as well as traditional tools. In consultation with the DDM, NABARD, Mr VS Bhatnagar and the Regional Office in Chandigarh, Haryana, SMART submitted a proposal for the year 2013-14.

## **FINANCIAL INCLUSION PROJECT 2013-14**



The aim was to reach out to every household in the identified villages. Using FI as an empowering tool for poor communities, it was felt that information on all components would be essential for establishing economic goals that facilitate the management of cash flows, minimize debt and support informed financial decisions that guarantee economic security. These skills are particularly important for the rural and urban poor, and can help mitigate the risks associated with unpredictable economic and social circumstances. Financial literacy can

contribute to building capacities and increasing confidence in decision-making and money management - the transfer of these skills can be particularly empowering for women, and can translate into increased bargaining power within the household.

**This time along with the targets of opening accounts etc SMART looked at the following components:**

- Financial literacy interventions to build the capacities of the community.
- Environment building for FI by use of traditional methods of door to door publicity with the help of nukkad natak, song mandlis, mobile publicity van and pamphlets etc
- Video documentation to document the process and the best practices
- Radio programs on Radio Mewat to create awareness and expose the community to all the instruments of financial inclusion
- Product and services driven approach for ensuring financial inclusion and thus act as a facilitator for those interested
- Promote a banking habit among the community

**Partners in the Project:**

- SMART/RADIO MEWAT
- NABARD: Mr VS Bhatnagar, DDM, NABARD
- Syndicate Bank: Mr Tribhuvan Singh, Lead Bank Manager
- SHGB: Mr Sharma, Regional Manager

**THE PROJECT PROPOSAL 2013-14**

In order to ensure that the community understands the implications of financial inclusion, financial literacy was to be

provided across 100 villages and to all segments of society.

In addition to the conventional topics linked to financial literacy training, focus in this project would include the use of technology and linkages, as relevant, to the methods that would be adopted in the villages for access to funds by household members. In particular, SMART would encourage the registration of the people in the selected villages to register under UID or Aadhar and request banks to open bank accounts.

SMART would explore various traditional and modern options that have been developed for easy access to banking facilities. Needless to point out that Mewat has a high mobile penetration.

### Target groups

- Women who have basic knowledge of finances, as well as accounts in cooperatives.
- Women who are not part of the financial inclusion program and lack basic financial knowledge
- Men who are defaulters and have not paid loans
- Men who lack basic financial knowledge and are ignorant of possible benefits
- Children: Basic and child friendly trainings for children above the age of 10-18 within households and schools

### Methodology

A multi pronged approach would be adopted.

There would be field workers to facilitate access, folk artistes to propagate the messages and benefits of FI, mobile

vans to reach out the information through pamphlets, display boards and audio messages, the radio that would broadcast programs and events in schools and villages to engage with the different segments of society.

### 1. Financial Literacy Facilitators



10 facilitators were to be identified from among existing SMART volunteers and trained to function as financial literacy facilitators, including providing onsite follow up facility to recipients, addressing questions and providing advice as sought.

#### a) A day-long training would be conducted in all villages and would be expected to lead to:

- An understanding of financial literacy concepts, products and services and improved management of money (including how to open and operate accounts; understanding of government, banks and other social security and protection schemes);
- The capacity to make informed financial choices to ensure economic security and well-being;
- Demand for the financial inclusion of excluded and economically disadvantaged communities;
- Participants would be able to understand the application forms,

formalities required for the opening and operation of the account and grievances redressal mechanism and will gain competence to handhold facilitate the target group to avail / utilize the financial services properly.

- Effective use of training tools and techniques to conduct awareness campaigns and field trainings (with ultimate objective of facilitating financial inclusion of target groups).
- Helping in formation of Farmers clubs, strengthening of existing SHG groups, inculcating good practices, promoting micro insurance etc.

The involvement of DDM, NABARD, LDM, Syndicate Bank and DO, Sarva Haryana Grameen Bank will be important to strengthen SMART's considerable financial literacy experience. This partnership will help in understanding not only the financial service and products but will also help in providing technical and training support on financial literacy tailored for our target groups.

## 1. Environment building for FI

### i. Traditional media tools

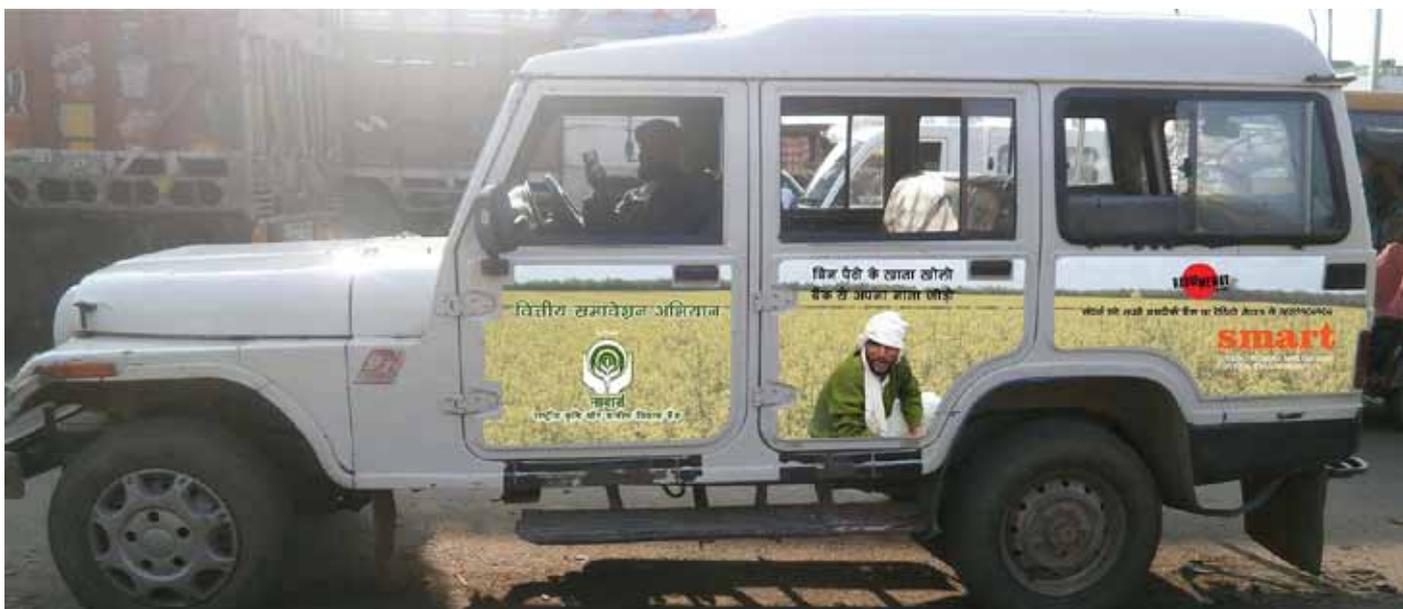
Mass media such as newspapers, television, and the internet do not effectively reach rural populations or as many research studies show, these media do not have the required impact in motivating change and development. The high rate of illiteracy added to the inadequate reach of mass media means that a majority of the rural population do not get the mass media messages. One third of the population is not reached by the mass media in the country. The only way to reach the large masses of illiterate populations is through radio and the traditional media platforms.

The communication potential of Indian traditional performing arts has been proven time and again throughout history: there are examples of many folk media that helped in arousing the conscience of the people against the colonial rule; traditional media also became effective in the many political and social campaigns launched by Mahatma Gandhi.

Development communicators are also effectively using these traditional forms of communication. We propose to organise interactive games, folk music, puppet shows, street theatre, traditional song and drama shows to reach out to the hard to reach population in Mewat. The shows need to be specially crafted to give out key messages and would be preceded by announcements using the local musicians and the mobile van to gather the people. Banners would also announce the event. The shows should be followed by a quick quiz among the audience to ascertain the level of understanding. These shows would be done in all the selected villages.

### ii Video Vans





Mass communication is an integral part of any successful sensitizing and marketing program. Video vans would be used to build awareness on various products / issues.

#### **A mobile van would include:**

- Educational and informative material - posters, pamphlets, cards etc.
- A public address system PA system and 2 personnel including an IEC person.
- The van would carry forms for opening of accounts and other facilities that could be availed through banks. The effort would be to get the local bank manager to accompany the van.
- A discussion would be held around the various products

#### **iii. School events**



It was important to initiate FI in schools by taking up school related initiatives and advocate thrift, insurance and opening of accounts among students. It was proposed that special sessions to educate children in the age group of 12 and above to understand banking, its benefits and processes be held. The emphasis would be on education loans, vehicle loans, opening of accounts, advantages of banks etc. Information and advocacy materials such as book labels, posters, tshirts, caps, pens, writing pads etc can be distributed to promote awareness among the school and college community.

#### **iv. Social Mobilization activities**

Community mobilization has been accepted as one of the main means in implementing behavior change. It is a process through which community members become aware of a problem, identify the problem as a high priority for community action, and decide steps to take action. It starts with problem assessment and analysis at the community level and moves to action, involving many strategic allies at all levels in a wide range of support activities.

Central to social mobilization

interventions is the empowerment of individuals or communities through which they take direct control over their lives and environment. Wide community participation is necessary for people to gain ownership so innovations would not be seen as externally imposed.

Thus the strategy would adopt social mobilization as an integral part of the process of bringing about a shift in banking behaviour and activity.

### v) Video Documentation



This project on imparting financial literacy would have a range of impacts and generate many changes in the villages where implemented. Video documentation is seen as an important method to capture



voices of recipients on the changes they see, both positive as well as adverse. Video documentation will also enable ready advocacy materials for dissemination amongst diverse stakeholders with policy influence – notably policymakers, politicians, administrators and civil society. The video documentation could also be used by NABARD for its internal communication purposes.

Video documentation could be an invaluable addition for the policy advocacy process that will accompany this unique project. Disseminating understanding of the impacts of integration into financial services, and incorporation of technology into development processes will be easier with video documentation that captures the voices of recipients about the impacts these can have on accelerating access to rights and development.

### vi) Radio Programs to be broadcast on Radio Mewat



Radio Mewat is one of the few Community Radio Stations whose reach has grown with every passing day. Its popularity is evident in the increasing number of calls and participation of the community in its programs. Radio Mewat has become a strategic media tool. The ability of the medium to create dominant share of mind is a product of its intrusiveness and the high frequency with which ads are broadcast. With TV, radio is traditionally used to add to the length of a campaign or to fill weeks where there is no TV activity. It would also be used to explain products or services in more depth, or to include additional information. Radio can also, like TV, bring things to life by the addition of personality by the tone of voice.

The radio programs would have a new approach and the new programs will only be 50 in number with a special emphasis on Kisan Credit Card and the new efforts and schemes. Another 50 programs would try to cover the new success stories and interviews of the managers. The rest of the 400 programs would be repeated from the earlier archive as well as from the newly produced programs.

A daily program of 30 minutes -five days a week- on financial inclusion for environment building will be broadcast and repeated the afternoon. The content would be:

- The schemes and opportunities that banks provide through a daily program on financial inclusion.
- Interview of experts /bank managers/ officials etc and host Q and A sessions
- Projection of success stories of people who could come out of the clutches of the money lenders after availing credit facilities of the banks
- Host programs on benefits of the different kinds of credit cards

- Highlight education loans, house building loans, benefits to SHGs, etc
- Produce programs to simplify application processes, inform of the limited schemes, highlight interest rates, encourage savings and credit habits/facilities and also re-emphasize the practice of repaying loans on time.
- Empower the people through information and education on FI

True to its mandate, Radio Mewat, would serve as a bridge between the community and the banks and informed and empowered the community on issues related to business and banking.

### **3.Product and services driven approach for ensuring financial inclusion.**



The villages would be chosen from all the 5 blocks. On account of drop out rate being high more than 10 volunteers would be selected through interviews and back ups would be created. Training would be given by the DDM, LDM Syndicate Bank and RO, SHGB on all aspects of each component which would include documents required, eligibility criteria, schemes of the government etc. Each of the field workers would be given a set of targets to achieve. The emphasis would be on reaching out to the hard to reach and vulnerable groups.

For school events it was important that a bank representative also be present. Thus exposure to the banks was also important for creating an environment of ease and comfort.

The folk artistes were to be invited and the selection was to be done by all the partners after assessing their performance. The themes would be given to the selected party and the content was to be approved by DDM, NABARD.

SMART will be responsible for coordination and implementation of the program. Both NABARD and Syndicate Bank will be actively engaged in providing guidance and monitoring the results as they unfold and reaching out the policy and initiatives of the banks to the community both directly and through SMART.

SMART's capacity to deliver both on the ground as well as through the radio station and to play a role in disseminating information and supporting the banks is well-established. On the ground, SMART can galvanise and mobilize the community to avail the banking facilities and this is obvious through the success of the last project.

A Project Implementation and Monitoring Committee would be formed and would meet every quarter to evaluate the project and its outcomes.

#### 4. THE TARGETS

- To open at least 10000 accounts in the identified villages
- To form 10 Farmer clubs
- To enroll at least 150 farmers for KCC
- To ensure 50 SCC/GCC
- To facilitate 10 education loans
- To ensure 10 vehicle loans

- Host 50 school events (**Annexure 1**)
- Ensure performance of folk artistes in 100 villages (**Annexure 2**)
- Move the mobile van in 1000 villages
- Host 10 hoardings at vantage points (**Annexure 3**)
- Provide stickers to at least 2 tempos with FI messages
- Broadcast 50 new programs on the Radio
- Repeat broadcast at least 400 times (old and new programs)
- Run jingles at least 4 times a day- free of cost
- Produce a report and a video film

#### 5. EVALUATION



- The facilitators would maintain log sheets and details of all accounts opened by them. Interface of Banks and field workers would be organized regularly.
- The list of accounts will also be maintained at the HO of SMART and would be verified on a monthly basis by the NGO and announcements will be made on the radio station and made available on demand.
- The supervisors would help create a network with the banks and facilitate smooth opening of accounts, filling up of forms, making available all documents needed for loans etc.
- The project coordinator would

monitor the impact of the interventions and provide technical and inputs. S/he will liaise with NABARD and submit monthly reports either through meetings or through mail.

## 6. TRAINING



- The facilitators, reporters, supervisors and coordinators will undergo a training organized by either FINO/GGB or NABARD.
- The facilitators will be given material about each scheme.
- They will be initiated into a target driven approach
- Experts will be identified for clarification
- They will be taught about record keeping and best practices
- They will be apprised about saving accounts/credit accounts, microfinance accounts, KCC/SCC. GCC, education loans/housing loans, Loans for business etc
- A transparent system will be created and verification will be done on a regular and routine basis.
- The supervisors will be taught to network with the banks and facilitate smooth opening of accounts, filling up of forms, making available all documents needed for loans etc.

- Project implementation

## 8. TIMELINE

The time period for this effort would be 1 year

## 9. EXPECTED OUTCOMES

- Awareness amongst the community about the banks schemes, facilities and procedures
- Increase in banking activities on account of incentives
- Inclusion of excluded population
- Increase in loan repayments
- Increase the culture of savings

## 10. THE IMPLEMENTATION OF THE PROJECT



The project was to be operationalized in five blocks of the district -- Nuh, Nagina, Punhaana, Ferozpur Jhirka, Tauru, Special emphasis was to be given to the 10 villages in which NABARD was working with other NGOs too These 10 villages were to be a part of the 100 villages chosen by SMART.

The entire work of financial inclusion was done by working closely with the Regional Rural Bank Branches- Sarva Haryana Grameen Bank and the Lead Bank – Syndicate Bank. Cooperative Banks and



other National Banks were also included, but the involvement was limited.

SMART adopted a cluster approach to ensure the best results. Ten villages made up one unit [cluster], for each of these there was a single volunteer. The responsibility of the volunteer was to build a relationship between the villagers and the banks; facilitating a dialogue between the two parties, to eventually inform the community members on the benefits of financial inclusion. Thus, the volunteer had two duties: The first, help in keeping people informed about the various schemes and plans around financial inclusion, and the second, to keep the community connected with the bank. Over and above the volunteer was expected to identify the success stories that could be used as testimonials in the radio programs.

Thus the volunteers became the pivots and pillars of the project. They were supposed to assist in opening accounts and make people aware of other banking services. They were to facilitate the process, identify the customer, complete the KYC norms, present the customer in the bank, get the account number, collect the pass book and deliver the same to the customer. Further they were supposed to encourage the customer to operate and activate the account. The field workers

were supposed to spread the message on GCC, SCC, Farmer Clubs, KCC and help the customers sail through the tedious process.

In a resource and manpower starved scenario, many a times the volunteers had to sit with the Banks in the afternoon, after the client service hours and help the bank managers and staff in completing the documentation process. The capacity and capability of the banks was also limited and not geared to handle the huge deluge of inquiries and demands.

### Survey:



A survey was conducted through a random sample in the hundred villages. This survey strove to understand the needs, and aspirations of the villagers; in turn a more specific inquiry into their lack of banking habits was undertaken. Their mistrust of the banking sector was prodded to help bridge the gap between them and the bank.

### 1. Interaction with Banks

Working with the banks was a bit difficult initially as there was lack of trust between the two parties concerned- Banks and SMART workers. Thus many measures had to be taken up to build trust and confidence between the stakeholders.

To ensure that no fraudulent activities took place identity cards were issued to all the field workers engaged for the project. Interaction of the field worker and managers were organized. Letters from the LDM were sent to the banks introducing the work to be done by SMART and also to introduce the field worker to the bank managers of Syndicate Bank..

For the SHGBs, DDM NABARD, had to specifically request the Gurgaon office to write to each of the branches that fell the range of the clusters and the 100 villages that were identified for FI. Once all the procedures were in place the work started in right earnest. Periodic meetings were held in the premises of Radio Mewat or in the banks to address issues of delays, KYC, physical presence of account holder etc.

**Challenges:**



Inadequate staff in the banks was one of the main challenges. Absence of account opening forms, signature cards, forms for other FI products was a constant. Many times the SMART team had to collect the forms from the Head Offices or photocopy the forms and distribute among the field workers. Inability to handle a rush of work was also one of the problems that led to delay in the opening of accounts. Repeatedly changing policies in the

banking sector and its related schemes also led to confusion. Training and retraining of field workers was required regularly to apprise them of the new policies. Infrastructural issues- electricity, computers, manpower etc also added to the woes of both the banks and the customers. Pressure on banks to meet targets in specific products also put immense load on them and routine tasks were put on the back seat. Also passbooks were issued at times, only after deposit of cash- even in the no frills accounts- as the banks had been given certain targets.

**Advantage**



The Prime Ministers Jan Dhan Yojna came as a boon in disguise and helped the field workers in exceeding their targets, as all the banks were mandated to open the no frills accounts.

**2. Hoardings and Wall writings**

The project had multiple aspects, and we worked on all of them simultaneously and one among them was to put up the hoardings. Visual communication rooted in simple techniques is central to such



an initiative. Made readily available by making the visible at places that are convenient for peoples viewing, it helps in locate these ideas in the imagination of the people through reiteration. The location of the hoarding was central to their success, it had to be at a place that was crossed by the people at least once in a day. People in Mewat, were not aware of the benefits of financial inclusion and it was our prime objective to make them familiar with it. We knew putting up hoardings will be a smart act, as people will definitely notice these boards on the roadside and our message will easily reach out to the local people.

*Apart from these boards, we also painted few walls of the village and wrote slogans on them, which were prepared by our team. Those slogans are as follows:*

**SLOGANS:-**

Bin paise ke khata kholoo, Bank se naata jodho.

Contact your nearest bank branch or call Radio Mewat on 8685904904

Radio Mewat ki Yahi Pukar, khata khulwao Bank main is baar.

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bank main Khata Khulwaoge, Bhavishya Surakshit banaoge

Contact your nearest bank branch or call Radio Mewat on 8685904904

Kisaan credit card banwao, sahukaar se chutkara pao

Contact your nearest bank branch or call Radio Mewat on 8685904904

Sahukaar se chutkara pana hai, Bank se nata jorna hai

Contact your nearest bank branch or call Radio Mewat on 8685904904

Sarkar ki yojanao ka fayda uthana hai, toh bank main khata khulwana hai

Contact your nearest bank branch or call Radio Mewat on 8685904904

Radio Mewat par karykram sune fayde ki baat, Bank ki sabhi jankari aapke sath

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bachat karo aage badho

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bachat hogi aaj to kal hoga khaas

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bachat hai to paisa hai, bachat hai to bhavishya hai

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bachat ki karo baat, Khushiyan rahengi saath

Contact your nearest bank branch or call Radio Mewat on 8685904904

Aaj Bachaoge kal Paoge

Contact your nearest bank branch or call Radio Mewat on 8685904904

Bank se naata jodoge, to hamesha



surakshit rahoge

Contact your nearest bank branch or call  
Radio Mewat on 8685904904

Sau baton ki ek baat, bachat karo bank  
ke saath

Contact your nearest bank branch or call  
Radio Mewat on 8685904904

Jo Bank pe kare aitbaar, uske yaha  
khushiyon ki bauchar

Contact your nearest bank branch or call  
Radio Mewat on 8685904904

Bachat ke beej b o, Chain ki neend so

Contact your nearest bank branch or call  
Radio Mewat on 8685904904

These slogans were painted on the walls by our team after taking approval from the Regional Office, NABARD and DDM NABARD.

## Challenges

Repeatedly people stick posters on exactly where the messages are written or on the boards. Strong winds that are synonymous with Mewat uproot the boards and damage them. As most of the Boards were on prominent crossroads they became victim to accidents of trucks, and had to be replaced a couple of times. Over and above all these problems, theft of boards was a major challenge. SMART

lost 5 boards and had to replace them. This caused a financial loss too.

## Impact

Hoardings and Wall paintings turned out to be very effective in Mewat and it has showed very good results so far. Infact in case of theft the community called us to inform us that the boards had disappeared. The idea was to create a buzz around the project. The visibility of the logos and the brand recall served well to create awareness among the people. The community got involved and came to the radio station to gather more information. The hoarding had a long shelf life and gave publicity to the project, NABARD and SMART.

## 3. Stickers

Stickers were pasted on 4 max mahindra's , the most common vehicle for travel between villages and the town. The stickers were cut to size and were stuck on the doors. The mahindra owners claim that the attraction of commuters to the stickers helped their business prosper.

## 4. School Events



SMART had proposed to host 50 events in schools in the 5 blocks of Mewat. The purpose was to create awareness among

the children about thrift, saving and loan for education. This was also an opportunity to inform the children about the schemes of scholarships and other benefits to children- particularly girls, if they wanted to continue with their education.



### Highlights of the event:



The schools were identified on the basis of their strength, interest and willingness to participate in the account opening activity. Parents and students were invited to attend the event. The prime focus was to make children aware of the bank benefits and ensure that every single child had an account in the bank.

Permissions were taken from the block officer in advance and events were conducted after receiving consent from the respective Principals of each of the schools. The banks that were closest to the schools were intimated well in advance. A calendar of events was prepared and all the stakeholders were informed about the time, venue and location of the event. A formal letter was also sent to DDM NABARD and LDM so that they would be aware of the event and drop by if possible. For reasons of information and proper interaction collaboration was made with FLCC. A representative of FLCC was present in all the events. We did our first event in a village called Aagon village in the Firozpur block. Events were held in 50 schools and covered all the 5 blocks.

Some of the schools where the events were held may have done well in terms of academics and enrollment, but in case of the linkage with banks- it was almost non- existent. In many schools SMART was informed that although an account opening drive had been initiated, the accounts were never opened. This could have been due to incomplete KYC norms, or lack of interest on the part of the parents. The principal informed that the forms were filled up, but somehow the banks did not follow up. People were ignorant about the benefits of opening accounts. The event helped in not only informing and educating, but had story telling, singing and painting exercises too, to make it interesting for the children and also to sustain their interest. The children took back with them piggy banks, drawings and loads of information. The field workers of the particular cluster also filled up forms for the children and promised to ensure that all documents were complete. The staff from FLCC was also engaged with the children and was happy to answer their queries. The events were much appreciated and created excitement in schools. The children were offered refreshments and gifts.

The events were mostly conducted in Senior Secondary Schools and promoted



the habit of thrift among the teenagers. There was a concern about not being allowed to study any further –thus the children realized that they would also need to save from their own pocket money if they did not want to burden their parents. Most of the queries were about loan. They also felt that a lot had to be mortgaged for loans for higher studies and their parents would never invest in their education. The government schemes were discussed at length. Children also complained about the obstacles in opening accounts, sometimes the school certificates from the principal was not enough for the KYC. Also they needed extra hours to complete the process, as by the time they reached home, the banks were already closed. The field workers promised to facilitate the same and the bank managers also agreed to interact with the children during school hours itself. They were also curious to know which banks they should open the accounts in and if the rates of interest and benefits differed.

Malab Village is a large village and has a number of school, a JBT center and even a Polytechnic. The SHGB bank is also very involved with the community. As the awareness levels were high the event was a huge success.

Ujjina Village - Ujjina is also one of the larger and is better placed where basic

facilities of health and education are concerned. Another feature of this village is that the majority inhabitants are Hindus. The major occupation of the people is farming but most of them were not linked to banks. The problem of accounts and the KYC were prevalent here too. Though the education levels were higher but awareness on financial services and their use is absent. The bank informed the children that they could open their accounts with just one identity card and the letter from the principal would suffice. They were encouraged to start the process immediately.

Nagina- The Senior Secondary School in Nagina has quite a solid reputation. The results of the school have been good and the principal takes personal interest in the growth and development of his students. There was keenness on the part of the students and parents to access facilities and gain more information on the banks and their processes and facilities.

Rithad Village is an extremely backward district of Mewat. With few amenities, the villagers need to interventions in financial services both for livelihoods and for a better life. There is no bank here leading to limited exposure to the banking sector. Earlier the village was in the ambit of Shikrava SHGB, and now it has been linked to Oriental Bank of Commerce



about the banks. After the event in the school, it was very heartening to see that 400 students had filled up the forms for opening of accounts. With an active field worker, the process of account opening and other products went off well.

It was quite a realization that because of fear and ignorance, people resisted banks and the banking facilities. After a series of interactions, they opened up and understood the importance, as most of the subsidies would be linked to bank accounts. Thrift and savings was encouraged and importance of repayment of loans was also discussed.

Nagina. Earlier the bank was just 3 km away, but now it is around 15 km away. In the absence of transport facilities, people find it difficult to go to the bank or develop the habit of regular savings. The field workers made a commitment to the people to double up as their couriers and collect and deposit money for them. In consultation with the bank, it was agreed that the bank officials would come and complete the KYC norms in the village and then the field workers will do the rest of the work and ensure delivery of the passbooks to the people.



Ghaseda Village is one of the historical villages of Mewat. Situated at the mouth of Mewat, it is better known as Gandhigram, as it is here that Mahatma Gandhi had come and given a call to the Muslims of Mewat to stay in India and not cross the borders to go to Pakistan during partition. Being a roadside village, Ghaseda has the privilege of having more amenities than the rest of Mewat. It has a PHC centre, schools, a senior secondary and a few middle level schools, one for girls only and almost all the banks- SHGB, Syndicate bank, Cooperative banks and more. The people have exposure to better life as they are close to Sohna and Palwal. Despite all the infrastructure, the mindsets of the people still remain unchanged. They follow the traditional methods of loaning and lending and have misgivings

### **Challenges:**

The opening of accounts of children is always subject to approvals from parents. The KYC norms of photos and other details did create a bit of a problem, but was sorted out soon. The field workers had to work with both the children and the parents to ensure the satisfactory completion of the procedures and documents which were essential for the opening of accounts and accessing of benefits.

### **Impact**

Over 25000 children were exposed to the benefits of banking. Stories of children who saved and did well in life were shared. An

environment in favour of financial inclusion was created. Many children came to Radio Mewat to make programs. Most of the children discussed the event at home and thus the information percolation had a multiplier effect. Over all these events got maximum mileage with least amount of spend.

## 5. Street Plays



Street plays have always been popular in Mewat, which has a very strong oral tradition. In an environment of illiteracy and poverty street plays, music and street performances have a huge impact on the people and the messages stay with the audience for long. Street play is a powerful tool to educate the masses and create awareness about any about banks and the facilities available. SMART engaged two troupes after a selection process to prepare songs, plays and messages on FI. The troupes were asked to prepare a few songs and then were selected by a panel which comprised of DDM, NABARD, LDM and representatives of SMART. The local singers known as Mirasis were engaged for one full month and were given a calendar of events and list of villages. The field workers and supervisors accompanied the troupes to the villages. Vans were hired and posters



and hoarding with messages of FI were mounted on the vans. The sarpanch of every village was brought on board and informed about the area of performance. Crowds were mobilized by an advance team, which used a PSA system to inform the villagers about the arrival of the group. Nearby bank branches were informed. The groups performed for 2- 3 hours in every village before moving on to the next. Most of queries regarding banking products were answered by the mobilizers.

## Challenges

Though the nukkad natak mandlis were very popular and received rather well by the community, the children would surround them, climb on to the van and create a ruckus. Women were hesitant to join in from close quarters and were



Besides creating an environment in favor of FI, SMART was committed to produce 50 new programs on issues related to financial inclusion and broadcast the same on the community radio station- Radio Mewat . From its stock of 200 programs 100 were selected and broadcast once again. Most of them were generic themes and introduced the components of FI to the listeners. The programs ranged from

always long distant listeners- hidden from the men.

## Impact

The response has been tremendous. The people could sing along with the troupes and found it entertaining and informative. The messages were loud and clear and the community was enthused enough to be a part of the Financial Inclusion Process.



## 6. Banks and experiences of the team

For this project we had to work with all the banks, but mainly with Sarva Haryana Grameen Bank and Syndicate Bank. The challenges were many, in terms of availability of staff, infrastructure, willingness to take risks and take extra pains to assist the community which is illiterate and poor.

different themes and included programs on savings accounts, no frills accounts, loans, KCC, SCC and GCC. Debit card, self help groups and farmers clubs. Scripts were written by the reporters of Radio Mewat and vetted by DDM, NABARD. Interviews of bank managers, LDM, DDM, and SHGB managers were also recorded and broadcast. The programs helped clarify a number of issues related to the documents required for different products and the eligibility criteria etc.

## 7. Radio Programs

### Impact

There has been an information enhancement. People could call in and clarify their doubts. There was a flow of continued information.



## 8. Meetings:

The PIMC met every quarter . This was attended by a representative from RO,



## Over all Impact

The FI project in Mewat benefited approximately 50,000 households directly. Benefits of the project reached to the farmers, small businesses, self help group members, students, youth, entrepreneurs and labors. The program was very timely as the Gurgaon Grameen Bank was being changed to Sarva Haryana Grameen Bank and as it was also expanding its base and the branches in villages where



NABARD, Haryana. It was attended by CGM, NABARD; GM, NABARD; DGM, NABARD; LDM, Syndicate bank, RO, SHGB, Bank Managers of branches falling in the clusters, village sarpanch, members of the community and representatives of SMART/Radio Mewat.

The idea was to review the progress and resolve the problems faced by the team of field workers in meeting their targets. SMART also organized regular meetings with the field workers to take stock of their interventions in the field and interactions with the banks and people.

A monthly review meeting was organized by DDM, NABARD to understand the reasons for delays and remove bottlenecks. The supportive attitude of DDM really helped in meeting the targets and achieving the mandate of the project.

## Impact

The review meetings helped in taking corrective measures at both ends- from the supply side and demand side. The DDM and LDM took pains to resolve all issues and personally made calls to banks branches to ensure their support.

the demand had been created through the programs.

The Prime Ministers Jan Dhan Yojna was also launched at a time when the ground had already been set for opening of accounts. The environment for FI and its products had been created. The lack of belief in insurance has been a major gap in the FI process. Efforts were made to make people realize the benefits of insurance – be it for crops, life or accidents. A culture of loan repayment was also inculcated through personal interactions and special programs on need for loan repayment and consequences of default were also produced.

The success stories were documented and became a source of inspiration for others.

The program had several deliverables. The Radio was used as a medium to inform and educate the masses about the advantages of the banking services, the easy payment of loans, the access to a wide range of financial services etc. A list was drawn up of all the services available and accessible in Mewat, through the banks. Programs were divided into different sectors and each of the sector was accompanied by success stories of people who had benefited, interviews with Bank managers, to make them accountable and accessible etc.



The banks have to take care of all other modalities.



The banks are able to meet their targets, the people are able to get information and benefit through general loans, vehicle, education, and other loans, SHG revolving funds, insurance of crops etc, get a kisan credit card against their land etc. Basically it is an immediate relief and a continuous engagement with the bank.

Radio Mewat, with support from its parent NGO, SMART, delivered much more than the targets set. The achievement rate was far more than expected. There is a demand for the continuous broadcast of the programs.

To ensure that 10050 households open a savings account with the banks and get networked through the Aadhar card or Voters card is itself a big success. The other services are a bonus!

The program was launched in October 2011, with a week-long training and orientation.

The business model is very simple. Information is given, people access the financial services and benefit directly. The Radio station serves as a tool for information dissemination and empowerment of local communities.

The program had a direct impact on

The sustainability is not an issue. Once the programs are produced they can be broadcast without any further costs towards production.



the community and the local grameen banks. The level of activity in the year of its implementation was furious and unparalleled.

As at that point of time though Aadhar card was not popular, and two identity cards were required for opening accounts, the people rushed to get their Aadhar card numbers. Also discrepancies in Voter card and ration card came out in large numbers and corrective action was undertaken by the community.



was drawn up of all the services available and accessible in Mewat, through the banks. Programs were divided into different sectors and each of the sector was accompanied by success stories of people who had benefited, interviews with Bank managers, to make them accountable and accessible etc.

The program ultimately set a target for itself , in consultation with the sponsors, that a certain number of accounts should be opened and similarly a figure was set for other financial services too.



The banks became more sensitive to the community's needs and the demand from the ground for loans and financial services. This forced even the reluctant managers to loosen the purse strings and start giving loans. A grievance mechanism was set up by the team of Radio Mewat and a team of the lead Bank Manager, District Development Manager NABARD and District officer Gurgaon Grameen Bank and Director Radio Mewat was formed, all grievances received were immediately redressed by personal visits or through phone calls.



Radio Mewat, with support from its parent NGO, SMART, delivered much more than the targets set. The achievement rate was far more than expected. There is a demand for the continuous broadcast of the programs. The targets achieved are more than what was mandated. Clearly this is an indication of what a well coordinated project can achieve.

The program had several deliverables. The Radio was used as a medium to inform and educate the masses about the advantages of the banking services, the easy payment of loans, the access to a wide range of financial services etc. A list

# ANNEXURES

# ANNEXURE 1

## SCHOOL EVENTS AND DETAILS

S L NO	School Name	Village	Date	Block	Nearest Bank Branch
1.	Govt. High School	Agon	14-Feb-14	FP. Zhirka	Syndicate Bank, Agon
2.	Govt. Middle School	Pathkhorli	14-Feb-14	FP. Zhirka	SHGB, Raoli
3.	Govt. High School	Raniyala	18-Feb-14	FP. Zhirka	SHGB, FP. Zhirka
4.	Govt. Middle School	Rajoli	18-Feb-14	FP. Zhirka	SHGB, FP. Zhirka
5.	Girls S. Sec. School	Ferozpur Zhirka	19-Feb-14	FP. Zhirka	SBI, Syndicate Bank, SHGB
6.	Govt. Middle School	Rangala	19-Feb-14	FP. Zhirka	SBI, FP. Zhirka
7.	Govt. Middle School	Solpur	20-Feb-14	FP. Zhirka	Syndicate Bank, FP. Zhirka
8.	Govt. Middle School	Akhnaka	20-Feb-14	FP. Zhirka	Syndicate Bank, Agon
9.	Govt. Middle School	Navli	21-Feb-14	FP. Zhirka	SBI, FP. Zhirka
10.	Govt. Middle School	Naseerbas	21-Feb-14	FP. Zhirka	SBI, FP. Zhirka
11.	Girls S. Sec. School	Nagina	Feb 28, 14`	Nagina	OBC, Nagina
12.	Mewat Model School	Nagina	28-Feb-14	Nagina	OBC, Nagina
13.	Girls High School	Mandikhera	03-Mar-14	Nagina	OBC, Nagina
14.	Govt. Middle School	Siswana	03-Mar-14	Nagina	SHGB, Nagina
15.	Girls High School	Khedikalan	04-Mar-14	Nagina	OBC, Nagina
16.	Girls High School	Bhadas	04-Mar-14	Nagina	SHGB, Nagina
17.	Girls S. Sec. School	Badarpur	05-Mar-14	Nagina	OBC, Nagina
18.	Girls High School	Rithat	05-Mar-14	Nagina	OBC, Nagina
19.	Girls High School	Umra	06-Mar-14	Nagina	SHGB, Nagina
20.	Girls High School	N a n g a l Mubarakpur	06-Mar-14	Nagina	SHGB, Nagina
21.	Govt. Middle School	Badli	05-May-14	Punhana	Syndicate Bank, Punhana
22.	Govt. Middle School	Tundlako	05-May-14	Punhana	Syndicate Bank, Punhana
23.	Govt. Middle School	Godhola	09-May-14	Punhana	Syndicate Bank, Punhana
24.	Govt. Middle School	Tusaini	09-May-14	Punhana	Syndicate Bank, Punhana
25.	Govt. Middle School	Newana	13-May-14	Punhana	Syndicate Bank, Punhana
26.	Girls S. Sec. School	Jamalgadh	13-May-14	Punhana	SHGB, Punhana
27.	Govt. Middle School	Lahrwadi	21-May-14	Punhana	SHGB, Punhana
28.	Govt. Middle School	Jaimat	21-May-14	Punhana	SHGB, Punahana
29.	Girls S. Sec. School	Bichor	24-May-14	Punhana	SHGB, Biccior
30.	Girls S. Sec. School	Singar	24-May-14	Punhana	SHGB, Singar
31.	Sr. Sec. School	Ghaseda	04-Aug-14	Nuh	SHGB GHASERA
32.	Govt. Middle School	Salamba	04-Aug-14	Nuh	SHGB SALAMBA
33.	Govt. High School	Namak FP	05-Aug-14	Nuh	SYND .FEROJPUR NAMAK
34.	Sr. Secondary School	MMS Nuh	05-Aug-14	Nuh	NUH.SYND.SHGB

35	Govt.High School	Akeda	06-08-14	Nuh	SHGB AKERA
36	Govt.High School	Malab	06-Aug-14	Nuh	SHGB MALAB
37	Govt. Middle School	Mevli	07-Aug-14	Nuh	SHGB MEWLI
38	Govt. Middle School	Kotla	07-Aug-14	Nuh	SHGB AKERA
39	Govt. Middle School	Tain	08-Aug-14	Nuh	SYND. ADBAR BRANCH
40	Govt. Middle School	Golpuri	08-Aug-14	Nuh	SBI UJINA
41	Govt. SSC	Adbar	12-Aug-14	Nuh	SYND. ADBAR BRANCH
42	Govt. High School	Aalduka	12-Aug-14	Nuh	SHGB ALDUKA
43	Govt. Middle School	Sudaka	13-Aug-14	Nuh	SHGB SUDAKA
44	Sr. Secondary School	Ujina	13-Aug-14	Nuh	SBI UJINA
45	Govt. Middle School	Nangli	19-Aug-14	Nuh	SBI NUH
46	Govt. Middle School	Sonkh	19-Aug-14	Nuh	UNION BANK NUH
47	Govt. Middle School	Bainsi	20-Aug-14	Nuh	SBI ALDUKA
48	Govt. Middle School	Nosera	20-Aug-14	Nuh	SBI UJJINA
49	Govt. Middle School	Rewasan	21-Aug-14	Nuh	SHGBGHASEDA
50	Govt. Middle School	Rithoda	21-Aug-14	Nuh	SHBG GHASEDA

Date	28/2/2014
Activity	School event
Village	NAGINA Mewat modle School
Team leader	Arif
Persons met	FLCC Ragav
Objective	बचत करे और बैंक से जुड़े
Observations	<ul style="list-style-type: none"> <li>• प्रोग्राम बहुत अच्छा रहा</li> <li>• अध्यापक और बच्चों को बताया की बैंक से कैसे जुड़ सकते हैं साथ ही बच्चों को खाते के बारे में भी बताया.</li> <li>• बचत कैसे कर सकते हैं</li> <li>• बैंक से कतिने फायदे हैं ये भी बताया गया।</li> <li>• स्कूल के अध्यापक और बच्चों का बहुत अच्छा सहयोग रहा ।</li> <li>• और साथ ही सभी बच्चों को बैंक में खाता खोलने के लिए भी प्रोत्साहति किया।</li> <li>• और बच्चों को एडुकेशन लोन के बारे में भी अच्छे तरीके से बताया गया ।</li> </ul>
Action Points (with timeline)	<ul style="list-style-type: none"> <li>• आज दिनांक 28 फरवरी को हमने नगीना मेवात मॉडल के स्कूल में इवेंट किया जहाँ रेडियो मेवात की तरफ से आरफ़ि , नशिा, और इरफान वह पहुंचे। और एफ़एलसीसी से भी वहाँ अधिकारी पहुंचे साथ में और स्कूल अध्यापक और दूसरे मौजूदा लोगों ने कार्यक्रम में हसिसा लिया जो रेडियो मेवात की टीम को देख कर बहुत ही खुश थे। और वहाँ के अध्यापक और बच्चे इंतजार भी कर रहे थे और आज वहाँ के बच्चों के पेपर भी थे। और साथ ही आज जुम्मा था तो बच्चों ने और अध्यापकों ने नमाज भी पढ़नी थी फरि टीचरों ने और बच्चों ने हमें अपना कीमती समय दिया।</li> <li>• सबसे पहले नशिा ने वहाँ लोगों का स्वागत किया और आरफ़ि ने बताया मेवात में वित्तीय समावेसन का कार्यक्रम कसि तरीके से चल रहा है सबको बताया और देश के 60% लोग आज भी बैंक से नहीं जुड़े हैं उनको जोड़ने के लिए सरकार कसि तरीके से पर्यास कर रही और हमें बचत क्यों और कैसे करनी चाहिए इस के बारे में भी सबको बताया और मेवात में यह कार्यक्रम खास तौर पर चलाया जा रहा है और हमें ज्यादा से ज्यादा इसका फायदा उठाना चाहिए। और बच्चों से अच्छी बात चीत की बचत के ऊपर</li> <li>• हमारे कार्यक्रम का मुख्य उद्देश्य बचत है जो हमें करनी चाहिए, तो मेने सबको अपने प्रोजेक्ट के बारे में बताते हुये स्कूल अध्यापक को बुलाया और फरि उसने सबको बचत हम कैसे कैसे कर सकते हैं और आज के युग में बचत कतिनी जरूरी है ये भी सबको बताया स्कूल अध्यापक ने अपने स्कूल के बच्चों के खाता खोलने की अपील भी की ताकि उनहे सरकार से जो सुवधि मलि रही है वो मलि सके और उन में अभी से बचत करने का सोक पैदा हो सके ।</li> <li>• उसके बाद नशिा ने सब बच्चों को एक कहानी सुनाई राजू और पेसो का पेड़ सबने कहानी बड़े ध्यान से सुनी और उसके बाद कहानी से जुड़े हुए खुच सवाल पूछे जिससे बच्चों का बहुत उत्साह बढ़ा और बच्चों को क्या सीख इससे मलिो ये भी बच्चों ने बताया बच्चों ने कहा हम आज से खुद भी बचत करेंगे और दूसरे लोगों को भी बताएंगे और बच्चों ने कहा हम आज से अपने पॉकेट मनी में से पेसे बचाएंगे और बचत करेंगे और साथ ही बच्चों ने बताया की हम आज से ही गुल्लक खरीदेंगे और बचत करेंगे। और उससे पहले नशिा ने बच्चों से भी कुछ सुना और वहाँ की लड़कियों ने गाने सुनाये। और कसिी – कसिी ने चुटकुले भी सुनाये</li> <li>• एफ़एलसीसी से मौजूद अधिकारी ने वहाँ सबको ओर जो दूसरी योजनाए हैं उनके बारे में बताया साथ ही OBC branch के manager ने बच्चों को बहुत अच्छे तरीके से समझाया और बैंकों के बारे में बहुत अच्छे से जानकारी दी और मेने भी सबको रेडियो के बारे में बताते हुये कहा की कसिी को अगर बैंक से संबन्धति जानकारी चाहिए तो रेडियो मेवात पर चल रहे कार्यक्रम फायदे की बात सुन सकते हैं और बैंकों से जुडी जानकारी ले सकते हैं</li> <li>• सभी बच्चों ने भी हाथ उठाकर प्रण लिया की अब हम बचत करेंगे और अच्छे से पढ़ाई भी करेंगे सबका धन्यवाद करते हुये और वहाँ के वोलंटीयर जावेद हैं। लेकिन वो हमरे साथ मौजूद नहीं थे फरि भी आरफ़ि ने सब को उसके बारे में बताया और सबको अपना ओर उसका नंबर भी दिया ताकि कोई समस्या आने पर वहाँ के लोगों के संपर्क में वो रह सके। और साथ ही सभी अध्यापकों ने सुक्रया अदा किया और स्कूल बार बार आने के लिया कहा और साथ ही यह भी कहा की की रेडियो मेवात का यह बहुत अच्छा कदम है और ऐसे प्रोग्राम स्कूलों में बार बार होने चाहिए जिससे बच्चे बैंकों के बारे में ज्यादा से ज्यादा जागरूक हो सके और अपनी बचत कर सकें।</li> </ul>

Date	6/3/2014
Activity	School event
Village	Umra school event
Team leader	Arif
Persons met	Shgb field officer nisar ,FLCC v.p. raghav ,village b.c. sarpanch,smc,teachers,
Objective	बचत करे ओर बैंक से जुडे
Observations	<ul style="list-style-type: none"> <li>प्रोग्राम बहुत अच्छा रहा</li> <li>गाँव के लोगो ओर बच्चो को पता चला के हम बैंक से कैसे जुड सकते है</li> <li>गाँव मे बीसी लगा हुवा है तो काम अच्छा चल रहा है</li> <li>बचत कैसे कर सकते है</li> <li>बैंक से कतिने फायदे है ये</li> <li>स्कूल के आधायपक ओर बच्चो का बहुत अच्छा सहयोग रहा ।</li> <li>बैंक मे खाता या जो लोन हमने करवाने है वो अब वाहा अच्छे से हो सकता है बच्चो को एडुकेशन लोन के बारे में भी अच्छे तरीके से बताया गया ।</li> </ul>
Action Points (with timeline)	<ul style="list-style-type: none"> <li>आज दनिंक 6 मार्च को हमने उमरा के स्कूल मे इवेंट कथिा जहाँ रेडियो मेवात की तरफ से आरफि , नशिा वह पहुंचे। ओर एफएलसीसी से भी वहाँ अधिकारी पहुचे साथ मे एसएचजीबी बैंक के मैनेजर वहाँ पहुंचे। स्कूल अध्यापक ओर दूसरे मौजूदा लोगो ने कार्यक्रम मे हसिसा लयिा जो रेडियो मेवात की टीम को देख कर बहुत ही खुश थे। ओर वहा पर कुछ गाँव के कुछ लोग भी मौजूद थे । ओर वहा की महलियो ने भी अपनी समस्या बताई । ओर साथ में वहा के जो अध्यापक है वो भी बच्चो के अकाउंट न खुलने पर परेसान थे लेकिन जब हम वह पहुचे तो वो लोग बडे खुस हुए हालाकी वह बीसी काम कर रहा है लेकिन फरि भी जो समस्या आ रही थी अब वो नहीं आएंगी</li> <li>सबसे पहले आरफि ने वहा लोगो का स्वागत करते हुवे मेवात मे वत्तीय समावेसन का कार्यक्रम कसि तरीके से चल रहा है सबको बताया ओर देश के 60% लोग आज भी बैंक से नहीं जुडे है उनको जोडने के लए सरकार कसि तरीके से पर्यास कर रही ओर हमे बचत कर्यू ओर कैसे करनी चाहएि इस के बारे मे भी सबको बताया ओर मेवात मे यह कार्यक्रम खास तोर पर चलाया जा रहा है ओर हमे ज्यादा से ज्यादा इसका फायदा उठाना चाहएि। ओर बच्चों को इसके लएि प्रेरति कथिा ओर साथ ही वहाँ के कषात्रों ने खडे होकर एजुकेशन लोन के बारे में जानकारी ली। ओर वहाँ के बच्चों ने चुटकुले भी सुनाये। जसिकी वजह से हमारा प्रोग्राम काफी अच्छा रहा।</li> <li>बच्चो ने वहा नजम ओर चुटकुले भी सुनाए ओर सब बच्चो ने ये भी ठाना की हम बचत करेंगे</li> <li>सबको बताया गया की फ्री मे बैंक मे खाते खुलेंगे</li> <li>लोगो के सामने बडी समस्या थी की एसएचजीबी नगीना मे गाँव ज्यादा है ओर स्टाफ कम तो काम हो नहीं पाता है</li> <li>हमारे कार्यक्रम का मुख्य उद्देश्य बचत हे जो हमे करनी चाहएि, तो मेने सबको अपने प्रोजेक्ट के बारे मे बताते हुवे स्कूल अध्यापक को बुलाया ओर फरि उसने सबको बचत हम कैसे कैसे कर सकते है ओर आज के युग मे बचत कतिनी जरूरी है ये भी सबको बताया स्कूल अध्यापक ने अपने स्कूल के बच्चो के खाता खोलने की अपील भी की ताकि उनहे सरकार से जो सुवधि मलि रही है वो मलि सके ओर उन मे अभी से बचत करने का सोक पैदा हो सके । वहाँ के अध्यापकों ने भी बच्चो को बचत के लएि प्रोत्साहति कथिा।</li> <li>उसके बाद नशिा ने सब बच्चो को एक कहानी सुनाई राजू ओर पेसो का पेड सबने कहानी बडे ध्यान से सुनी ओर उसके बाद कहानी से जुडे हुए खुच सवाल पूछे जसिसे बच्चो का बहुत उत्साह बढ़ा ओर बच्चो को क्या सीख इससे मलिा ये भी बच्चो ने बताया बच्चो ने कहा हम आज से खुद भी बचत करेंगे ओर दूसरे लोगो को भी बताएंगे ओर बच्चों ने कहा हम आज से अपने पोकेट मनी मे से पेसे बचाएंगे ओर बचत करेंगे ओर साथ ही बच्चो ने बताया की हम आज से ही गुल्लक खरीदेंगे ओर बचत करेंगे।</li> <li>एफएलसीसी से मौजूद अधिकारी ने वहा सबको ओर जो दूसरी योजनाए है उनके बारे मे बताया साथ ही एसएचजीबी अधिकारी ने बच्चो को बहुत अच्छे तरीके से समझाया ओर बैंकों के बारे मे बहुत अच्छे से जानकारी दी ओर मेने भी सबको रेडियो के बारे मे बताते हुवे कहा की कसिी को अगर बैंक से संबन्धति जानकारी चाहएि तो रेडियो मेवात पर चल रहे कार्यक्रम फायदे की बात सुन सकते है ओर बैंकों से जुडी जानकारी ले सकते है</li> <li>सभी बच्चो ने भी हाथ उठाकर प्रण लयिा की अब हम बचत करेंगे ओर अच्छे से पढाई भी करेंगे सबको अपना ओर उसका नंबर भी दथिा ताकि कोई समस्या आने पर वहाँ के लोगो के संपर्क मे वो रह सके। ओर साथ ही सभी अध्यापको ने सुकरया अदा कथिा ओर स्कूल बार बार आने के लयिा कहा ओर साथ ही यह भी कहा की की रेडियो मेवात का यह बहुत अच्छा कदम हे ओर ऐसे प्रोग्राम स्कूलों मे बार बार होने चाहएि जसिसे बच्चे बैंकों के बारे मे ज्यादा से ज्यादा जागरूक हो सके ओर अपनी बचत कर सकें।</li> <li>सभी गाँव के लोग बडे खुस थे ओर कह रहे थे की ऐसे प्रोग्राम आप बार बार हमारे स्कूल मे करे महलिया भी बहुत खुस थी</li> <li>गाँव के लोगो मे जागरूकता की कमी भी देखने को मलिा लेकिन रेडियो मेवात जब वहा पहुचा तो सभी लोग खुस थे ओर सबने कहा की रेडियो मेवात लोगो को जागरूक करने का काम कर रहा है</li> </ul>

Date	6/3/2014
Activity	School event
Village	Khedikala
Team leader	Arif
Persons met	Shgb field officer nisar ,FLCC v.p. raghav ,village b.c. sarpanch,smc,teachers,
Objective	बचत करे और बैंक से जुड़े
Observations	<ul style="list-style-type: none"> <li>• पुरोग्राम बहुत अच्छा रहा</li> <li>• गाँव के लोगो ओर बच्चो को पता चला के हम बैंक से कैसे जुड सकते है</li> <li>• गाँव मे बीसी लगा हुवा है लेकिन फरि भी स्कूल के बच्चो के खाते नहीं खुले है लेकिन अब पुरोग्राम करने से खुल जाएंगे</li> <li>• बचत कैसे कर सकते है</li> <li>• बैंक से कतिने फायदे है ये</li> <li>• स्कूल के आधायपक ओर बच्चो का बहुत अच्छा सहयोग रहा ।</li> <li>• बैंक मे खाता या जो लोन हमने करवाने है वो अब वाहा अच्छे से हो सकता है बच्चो को एडुकेशन लोन के बारे में भी अच्छे तरीके से बताया गया ।</li> <li>• बच्चो को बैंक की ओर दूसरी योजनाओ के बारे मे बताया ताक बच्चे जागरूक हो सके</li> </ul>
Action Points (with timeline)	<ul style="list-style-type: none"> <li>• आज दनिंक 6 मार्च को हमने खेडीकला के स्कूल मे इवेंट कयिा जहाँ रेडियो मेवात की तरफ से आरफि , नशािा वह पहुंचे। ओर एफएलसीसी से भी वहाँ अधकिारी पहुचे साथ मे एसएचजीबी बैंक के मैनेजर वहाँ पहुंचे। स्कूल अध्यापक ओर दूसरे मोजुदा लोगो ने कार्यकरूम मे हसिसा लयिा जो रेडियो मेवात की टीम को देख कर बहुत ही खुश थे। ओर वहा पर कुछ गाँव के कुछ लोग भी मोजुद थे । ओर साथ में वहा के जो अध्यापक है वो भी बच्चो के अकाउंट न खुलने पर परेसान थे लेकिन जब हम वह पहुचे तो वो लोग बडे खुस हुए हालाकी वह बीसी काम कर रहा है लेकिन फरि भी जो समस्या आ रही थी अब वो नहीं आएंगी</li> <li>• सबसे पहले आरफि ने वहा लोगो का स्वागत करते हुवे मेवात मे वत्तितीय समावेसन का कार्यकरूम कसि तरीके से चल रहा है सबको बताया ओर देश के 60% लोग आज भी बैंक से नहीं जुडे है उनको जोडने के लिए सरकार कसि तरीके से परयास कर रही ओर हमे बचत क्यूँ ओर कैसे करनी चाहएि इस के बारे मे भी सबको बताया ओर मेवात मे यह कार्यकरूम खास तोर पर चलाया जा रहा है ओर हमे ज्यादा से ज्यादा इसका फायदा उठाना चाहएि। ओर बच्चों को इसके लिए परेरति कयिा ओर साथ ही वहाँ के कषात्रों ने खडे होकर एजुकेसन लोन के बारे में जानकारी ली। ओर वहाँ के बच्चों ने चुटकुले भी सुनाये। जसिकी वजह से हमारा पुरोग्राम काफी अच्छा रहा।</li> <li>• बच्चो ने वहा नजम ओर चुटकुले भी सुनाए ओर सब बच्चो ने ये भी ठाना की हम बचत करेंगे</li> <li>• सबको बताया गया की फ्री मे बैंक मे खाते खुलेंगे</li> <li>• यहा भी लोगो के सामने बडी समस्या थी की एसएचजीबी नगीना मे गाँव ज्यादा है ओर सटाफ कम तो काम हो नहीं पाता है ओर ब्रांच यहा आणचिाहएि</li> <li>• हमारे कार्यकरूम का मुख्य उद्देस्य बचत है जो हमे करनी चाहएि, तो मेने सबको अपने प्रोजेक्ट के बारे मे बताते हुवे स्कूल अध्यापक को बुलाया ओर फरि उसने सबको बचत हम कैसे कैसे कर सकते है ओर आज के युग मे बचत कतिनी जरूरी है ये भी सबको बताया स्कूल अध्यापक ने अपने स्कूल के बच्चो के खाता खोलने की अपील भी की ताक उनहे सरकार से जो सुवधिा मलि रही है वो मलि सके ओर उन मे अभी से बचत करने का सोक पैदा हो सके   बंको से क्या फाइदा है ओर साहुकार कतिना नुकसान पहुंचा रहे है इसके बारे मे भी वह अध्यापक ने बताया</li> <li>• वहाँ के अदधायपकों ने भी बच्चो को बचत के लिए प्रोत्साहति कयिा।</li> <li>• उसके बाद नशािा ने सब बच्चो को एक कहानी सुनाई राजू ओर पेसो का पेड सबने कहानी बडे ध्यान से सुनी ओर उसके बाद कहानी से जुडे हुए खुच सवाल पूछे जसिसे बच्चो का बहुत उत्साह बढ़ा ओर बच्चो को क्या सीख इससे मलिी ये भी बच्चो ने बताया बच्चो ने कहा हम आज से खुद भी बचत करेंगे ओर दूसरे लोगो को भी बताएंगे ओर बच्चों ने कहा हम आज से अपने पॉकेट मनी मे से पेसे बचाएंगे ओर बचत करेंगे ओर साथ ही बच्चो ने बताया की हम आज से ही गुल्लक खरीदेंगे ओर बचत करेंगे।</li> <li>• एफएलसीसी से मोजुद अधकिारी ने वहा सबको ओर जो दूसरी योजनाए है उनके बारे मे बताया साथ ही एसएचजीबी अधकिारी ने बच्चो को बहुत अच्छे तरीके से समझाया ओर बैंको के बारे मे बहुत अच्छे से जानकारी दी ओर मेने भी सबको रेडियो के बारे मे बताते हुवे कहा की कसिी को अगर बैंक से संबन्धति जानकारी चाहएि तो रेडियो मेवात पर चल रहे कार्यकरूम फायदे की बात सुन सकते है ओर बंको से जुडी जानकारी ले सकते है</li> <li>• सभी बच्चो ने भी हाथ उठाकर प्रण लयिा की अब हम बचत करेंगे ओर अच्छे से पढाई भी करेंगे सबको अपना ओर उसका नंबर भी दयिा ताक कोई समस्या आने पर वहाँ के लोगो के संपर्क मे वो रह सके। ओर साथ ही सभी अध्यापको ने सुक्रया अदा कयिा ओर स्कूल बार बार आने के लयिा कहा ओर साथ ही यह भी कहा की की रेडियो मेवात का यह बहुत अच्छा कदम है ओर ऐसे पुरोग्राम स्कूलों मे बार बार होने चाहएि जसिसे बच्चे बैंको के बारे मे ज्यादा से ज्यादा जागरूक हो सके ओर अपनी बचत कर सकें।</li> <li>• सभी गाँव के लोग बडे खुस थे ओर कह रहे थे की ऐसे पुरोग्राम आप बार बार हमारे स्कूल मे करे महलिया भी बहुत खुस थी गाँव के लोगो मे जागरूकता की कमी भी देखने को मलिी लेकिन रेडियो मेवात जब वहा पहुचा तो सभी लोग खुस थे ओर सबने कहा की रेडियो मेवात लोगो को जागरूक करने का काम कर रहा है</li> </ul>

# ANNEXURE 2

FI – Nukkad natak schedule

No. of Days	Date:	Village	Block	Total
1	08-Mar-14	Umra, Umri, Rithat	Nagina	3
2	09-Mar-14	Badarpur, Shadipu, Aterna	Nagina	3
3	10-Mar-14	Bhadas, Ghagas, Multhan	Nagina	3
4	11-Mar-14	Nainagla, Nangal Mubarakpur, Jalalpur	Nagina	3
5	11-Mar-14	Team 2: Husainpur, Satputiyaka, Dhanduka, Babupur, Taain	Nuh	4
6	12-Mar-14	Shiswana, Mandikhera, Karhedi, Rajaka	Nagina	4
7	12-Mar-14	Team 2: Tedakpur, Sudaka, Machrolu, Andhaka, Bhandagaka	Nuh	4
8	13-Mar-14	Devla, Jajuka, Ujina, Sangel	Nuh	4
9	14-Mar-14	Chailavli, Bibipur, Jainsingpur, Raipuri	Nuh	4
10	15-Mar-14	Seelkhow, Caroda, Chilavi, Bhaklaka	Taoru	4
11	07-May-14	Dhulavat, Buraka, Gola, Dalabas	Tauru	4
12	08-May-14	Jamalgarh, Newana, Kairaka, Ujina	P u n h a n a / Nuh	4
13	09-May-14	Kansali, Madhi, Khedikalan, Hasanpur	Nagina	4
14	10-May-14	Naveli, Naseerbas, Rajoli, Bhond	F e r o z p u r Zhirka	4
15	11-May-14	Murabad, Meoli, Mohamadpur, Choti Meoli	Nuh	4
16	05-Aug-14	Badli, Tundlaka , Godhola , Singaar	Punhana	4
17	06-Aug-14	Laharwadi, Jaimat, Khedla, Bichor	Punhana	4
18	07-Aug-14	Nagina, Jalalpur, Aterna Mohammadnagar	Nagina	4
19	08-Aug-14	Bajidpur, Sukhpuri, Banarsi, Kherlikhurd	Nagina	4
20	09-Aug-14	Khanpurghati, Dhadola, Imamnagar, Maroda	Nagina	4
21	10-Aug-14	Ghaseda, Badka, Hirmathla, Kutubgad	Nuh	4
22	11-Aug-14	Rithoda, Rewasan, Khedli Sohna, Chandeni	Nuh	4
23	12-Aug-14	Kherla, Jogipur, Namak Firojpur, Babupur	Nuh	4
24	13-Aug-14	Golpuri, Bibipur, Padheni, Bavla	Nuh&Tauru	4
25	14-Aug-14	Ranyala, Solpur, Akhnaka, Agon	F.P.Jhirka	4
26	14-Oct-14	Akeda, Bai, Tai,	Nuh	3
27	15-Oct-14	Mewli, Babupur, Bibipur	Nuh	3
28	16-Oct-14	Bichhor, Godoli	Punhana	2
29	17-Oct-14	Mandpur, Nariyala	F e r o z p u r Zhirka	2
30	18-Oct-14	Mandikhera, Bhadas	Nagina	2
				1 0 8 Villages

Date	11/3/2014
Activity	Nukkad natak
Village	umra, Umri, Rithat badarpur, sadipur, aterna bhadas, ghaghas, multhan
Team leader	Ayyub
Persons met	village b.c. sarpanch, children, f.i. volunteer
Objective	बचत करे और बैंक से जुड़े
Observations	<ul style="list-style-type: none"> <li>• प्रोग्राम बहुत अच्छे हो रहे हैं</li> <li>• गाँव के लोगो और बच्चो को पता चला के हम बैंक से कैसे जुड़ सकते हैं</li> <li>• गाँव मे बीसी लगा हुआ है लेकिन फिर भी खाते नहीं खुले हैं लेकिन अब प्रोग्राम करने से खुल जाएंगे</li> <li>• बचत कैसे कर सकते हैं</li> <li>• बैंक से कतिने फायदे हैं ये भी गाँव वालो को नाटक के माध्यम से पता चल रहा है</li> <li>• बैंक मे खाता या जो लोन हमने करवाने हैं वो अब वाहा अच्छे से हो सकता है बच्चो को एडुकेशन लोन के बारे में भी अच्छे तरीके से बताया गया ।</li> <li>• गाँव के लोगो को बैंक की ओर दूसरी योजनाओ के बारे मे बताया ताकियो जागरूक हो सके</li> </ul>
Action Points (with timeline)	<ul style="list-style-type: none"> <li>• दनिंक 8,9 ,10 मार्च को हमने umra, Umri, Rithat badarpur, sadipur, aterna bhadas, ghaghas, multhan गाँव मे नुककड नाटक कया जहाँ रेडियो मेवात की तरफ से आरफि , जफरु सुमति पहुच रहे हैं । दूसरे मोजुदा लोगो ने कार्यक्रम मे हसिसा लया जो रेडियो मेवात की टीम को देख कर बहुत ही खुश थे। वहा पर गाँव के लोग भी मोजुद थे । ओर साथ में वहा के जो अध्यापक हैं वो भी बच्चो के अकाउंट न खुलने पर परेसान थे लेकिन जब हम वह पहुचे तो वो लोग बड़े खुस हुए जो समस्या आ रही थी अब वो नहीं आएंगी</li> <li>• सबसे पहले वहा लोगो का स्वागत कया जाता है लोगो को बताया जाता है की मेवात मे वत्तितीय समावेसन अभियान चला हौवा है ओर रेडियो मेवात नाटक के माध्यम से लोगो को जागरूक करने का काम कर रहा है लोगो को नाटक के माध्यम से बताया जा रहा है की अगर हम बचत करेंगे तभी हम अपना विकास कर सकेंगे</li> <li>• गानो के माध्यम से लोगो को बंको की योजनाओ के बारे मे बताया जाता है लोगो को बताया जाता है लोग बंको से नाता जोड़कर कतिना आगे पाहुच गए हैं ओर हम कतिने पछिडे हुए हैं क्योकि हम आज भी साहूकारों के चंगुल मे फंसे हुए हैं बताया जाता है की अगर हम आज बचत करना सीख लेंगे तो हमारा आने वाला कल खुस होगा</li> <li>• कसिनो को कसिन करेडिट कार्ड के बारे मे बताया जाता है</li> <li>• महिलाओ के लिए सरकार बहुत कोससि कर रही है की वो आत्म नर्भर बन सके एसएचजी उनके बनवाए जा रहे हैं</li> <li>• बच्चो के लिए शक्तिषा के लिए लोन के बारे मे बताया जाता है बताया जाता है की हमारे पडोसी बच्चे चाहे दलिली के हो या गुडगाँव के हो आज हमसे कही आगे हैं ओर हम आज भी पछिडे हुए हैं क्योकि हम सरकार की योजनाओ का लाभ नहीं लेते हैं ये सब नाटक के माध्यम से उनको बताया जाता है</li> <li>• गाँव के लोगो का जवाब भी अच्छा मलि रहा है लोग कह रहे हैं की हम लोगो को बंको से फाइदा मलिना चाहिए हमे कई कई चककर काटने पडते हैं ओर फिर घर बेट जाना पडता है क्योकि हमारी कोई बात नहीं सुनता हमे पूरी सुवधि मलिनी चाहिए</li> <li>• नगीना ब्लॉक के लोग कह रहे हैं की सडिकिट बैंक लीड बैंक है तो हमारे यहा भी एक बैंक होना चाहिए क्योकि नगीना मे ओबीसी ओर एसएचजीवी सर्फ दो बैंक हैं बाकी सभी ब्लॉको मे कई कई बैंक हैं</li> <li>• गाँव के बच्चे बूढे ओर महिला सभी नुककड नाटक का पूरा आनंद ले रहे हैं क्योकि इसमे उनुहे उनके लोकल गीत सुनने को मलि रहे हैं ओर जानकारी भी पूरी उनुहे मलि रही है</li> <li>• गाँव के लोगो को वही रेडियो मेवात ओर काम कर रहे लडके का नंबर दया जाता है ओर कोई भी समस्या अगर आ रही है तो उसके लिए वो बात कर सकते हैं तो लोगो मे खुसी है की रेडियो मेवात ओर नाबार्ड हमारे घर आकर हमे लाभ देने की कोससि कर रहे हैं</li> </ul>

Date	15/3/2014
Activity	Nukkad natak
Village	Bhajlaka, Chilawali, Silkho, Charoda,
Team leader	Aarif Bhadas
Persons met	village . sarpanchs home, gramwaasi ,children,f.i.
Objective	बचत करे ओर बैंक से जुड़े
Observations	<ul style="list-style-type: none"> <li>• प्रोग्राम बहुत अच्छे हो रहे हैं</li> <li>• गाँव के लोगो ओर बच्चो को पता चला के हम बैंक से कैसे जुड़ सकते हैं</li> <li>• गाँव मे बीसी लगा हुआ है लेकिन फिर भी खाते नहीं खुले हैं लेकिन अब प्रोग्राम करने से खुल जाएंगे</li> <li>• बचत कैसे कर सकते हैं</li> <li>• बैंक से कतिने फायदे हैं ये भी गाँव वालो को नाटक के माध्यम से पता चल रहा है</li> <li>• बैंक मे खाता या जो लोन हमने करवाने है वो अब वाहा अच्छे से हो सकता है बच्चो को एडुकेशन लोन के बारे में भी अच्छे तरीके से बताया गया ।</li> <li>• गाँव के लोगो को बैंक की ओर दूसरी योजनाओ के बारे मे बताया ताकियो जागरूक हो सके</li> </ul>
Action Points (with timeline)	<ul style="list-style-type: none"> <li>• दनिंक 15/03/014 मार्च को हमने Bhajlaka, Chilawali, Silkho, Charoda,,गाँव मे नुककड नाटक कया जहाँ रेडियो मेवात की तरफ से ,मुबारीक पहुच रहे हैं । दूसरे मोजुदा लोगो ने कार्यक्रम मे हसिसा लया जो रेडियो मेवात की टीम को देख कर बहुत ही खुश थे। वहा पर गाँव के लोग भी मोजूद थे । ओर उन सभी ने बैंको की योजनाओं के बारे मे जानने के लिए उत्सुकता दखाई ओर कहा की हम सभी बैंक से जुडगे ओर सरकार की सकीर्मा का फाइदा उठायगे।</li> <li>• सबसे पहले वहा लोगो का स्वागत कया जाता है लोगो को बताया जाता है की मेवात मे वत्तितीय समावेसन अभयान चला हौवा है ओर रेडियो मेवात नाटक के माध्यम से लोगो को जागरूक करने का काम कर रहा है लोगो को नाटक के माध्यम से बताया जा रहा है की अगर हम बचत करेगे तभी हम अपना वकिस कर सकेंगे। ओर सभी गाम वासयिों को पर्चे भी बाटें गए ओर उन सभी ने उनको पढा। ओर कहा की ये तो बहुत बढ़या चीज हे।</li> <li>• गानो के माध्यम से लोगो को बंको की योजनाओ के बारे मे बताया जाता है लोगो को बताया जाता है लोग बंको से नाता जोडकर कतिना आगे पाहुच गए हैं ओर हम कतिने पछिडे हुए हैं क्योकि हम आज भी साहूकारों के चंगुल मे फंसे हुए हैं बताया जाता है की अगर हम आज बचत करना सीख लेंगे तो हमारा आने वाला कल खुस होगा</li> <li>• कसिनो को कसिन क्रेडिट कार्ड के बारे मे बताया जाता है । ओर कहा की सभी कसिन क्रेडिट कार्ड बनवाएँ ओर ग्राम वासयिों ने भी कसिन क्रेडिट कार्ड को बहुत बढ़या योजना बताया। कसिन क्रेडिट कार्ड के द्वारा हम 50 हजार से ज्यादा का लोन ले सकते हैं, ओर इस पर ब्याज दर 4 % वार्षकि एक लाख रुपे पर लगता है।</li> <li>• महिलाओ के लिए सरकार बहुत कोससि कर रही है की वो आत्म नरिभर बन सके एसएचजी उनके बनवाए जा रहे हैं</li> <li>• बच्चो के लिए शकिषा के लिए लोन के बारे मे बताया जाता है बताया जाता है की हमारे पडोसी बच्चे चाहे दलिली के हो या गुडगाँव के हो आज हमसे कही आगे हैं ओर हम आज भी पछिडे हुए हैं क्योकि हम सरकार की योजनाओ का लाभ नहीं लेते हैं ये सब नाटक के माध्यम से उनको बताया जाता है। ओर कहा की जैसे गरीब बच्चे आगे आर्थकि कमजोरी की वजह से आगे चल शकिषा नहीं ले सकते तो उनके लिए सरकार ने बैंक के मध्यम से लोन की वयवस्था प्रदान की हे। ओर सरकार ने सकोलरशिपि की सुवधि भी प्रदान कर रखी हे।</li> <li>• गाँव के लोगो का जवाब भी अच्छा मलि रहा है लोग कह रहे हैं की हम लोगो को बंको से फाइदा मलिना चाहएि हमे कई कई चककर काटने पडते हैं ओर फिर घर बेठ जाना पडता है क्योकि हमारी कोई बात नहीं सुनता हमे पूरी सुवधि मलिनी चाहएि।</li> <li>• गाँव के बच्चे बूढे ओर महिला सभी नुककड नाटक का पूरा आनंद ले रहे हैं क्योकि इसमे उन्हें उनके लोकल गीत सुनने को मलि रहे हैं ओर जानकारी भी पूरी उन्हें मलि रही है। ओर कहा की इस नुककड नाटक से ये बहुत अच्छा प्रोग्राम हे।</li> <li>• गाँव के लोगो को वही रेडियो मेवात ओर काम कर रहे लडके का नंबर दया जाता है ओर कोई भी समस्या अगर आ रही है तो उसके लिए वो बात कर सकते हैं तो लोगो मे खुसी है की रेडियो मेवात ओर नाबार्ड हमारे घर आकर हमे लाभ देने की कोससि कर रहे हैं। ओर कहा की हम बैंको से जरूर भवषिय जुडंगे ओर सभी योजनाओ का लाभ उठायगे।</li> </ul>

# ANNEXURE 3

## Hoardings location

S.No	Location
Board 1	Nuh Bypass, Nuh
Board 2	Village Ghasera, Nuh
Board 3	Village Akeda, Nuh
Board 4	BadakaliChowk, Nagina
Board 5	Village Sakaras, F.P Zhirka
Board 6	Front of SBI Bank, F.P Zhirka
Board 7	Tauru
Board 8	Bus stand, Nuh
Board 9	Pinganwa, Punhana
Board 10	Front of Syndicate Bank, Punhana