

PROJECT ACHIEVEMENTS IN 2014:

6513 target community members reached through scheme and legal literacy session

302 and 83 Sensitization sessions conducted with various stakeholders at district & block level

18 demand generation meeting conducted with community members at district level

324 beneficiaries have accessed government schemes & entitlements

Achievements January – June 2015 across seven states:

5899 target community members reached

255 and 90 Sensitization sessions conducted with various stakeholders at district & block level

1458 applications submitted to government departments

820 community members have accessed the schemes

20 demand generation meetings organized

Welcome to the first edition of the Project SVAVRITTI newsletter

*Edition-1
10th September 2015*

SVAVRITTI: Facilitating access to schemes and entitlements for people living with HIV/AIDS, female sex workers, men having sex with men, transgenders, injecting drug users and their family members in 30 backward districts of 8 states in India

Dear Readers,

We are delighted to introduce this first edition of the Project Svavritti newsletter. We intend to make it a quarterly publication in sharing news and developments related to the implementation of the project and to facilitate cross-learning and best-practice sharing among five implementing partners and three state units. We will also highlight the achievements, innovative strategies, new scheme information and case studies. Every quarter, partners will receive a downloadable PDF via email for wide circulation. Project Svavritti newsletter will also be posted on the Jansoochna website (<http://jansoochna.org/>). Share this newsletter with fellow members and post it to websites and blog as well.

ADVOCACY EVENTS:

A State Level Advocacy event was held on 9th April at Directorate of Food & Civil Supply Office, Dimapur, Nagaland with active involvement of NNP+ Vihaan, project Svavritti, DAPCU, CSC. The objective of the meeting was to identify schemes for PLHIV below poverty. The outcome of the meeting was

1. House hold priority schemes — It was informed that clients who have missed should submit application to the District office on or before May 2015.



2. Chavara Home (CSC Dimapur) approved hostel Schemes for CLHIV infected and affected, which will be granted soon.
3. SOS, F&CS Dimapur District assured to support to PLHIV in kind.
4. Additional Director F&CS urged to meet district office for nutritional support for PLHIV.

SAATHII in collaboration with Odisha State AIDS Control Society and UNICEF had organized one day state level advocacy event titled "Knowledge Management Hub on Social Protection Scheme for Women, Children and Adolescence infected and affected by HIV and MARPs" on 29 May, 2015 at Bhubaneswar basically to review the existing schemes and prepare a common/specific strategy for districts in the presence of DAPCUs in consultation with various government officials. The key recommendations of the meeting are as follows

1. The Organizations working in DAPCU or Non-DAPCU district on social security schemes or HIV prevention issues to attend the block level meetings and address issues
2. Counselors engaged in pre and post test counseling should take importance of individual's privacy, confidentiality and dignity.
3. The PLHIVs can use the Sanjog card as well as ART pass book as basic document to access social security schemes.

A State Level Transgender Advocacy Event was organized by SAATHII in collaboration with Nai Bhor and Disha-Roman Catholic Diocesan Social Service Society (RCDSSS) on 4th May 2015 at Jaipur, Rajasthan with the objectives to discuss in detail about the scope and specific recommendations of the judgement, to discuss the steps taken by central government in terms of the five schemes announced for transgender people and to work out specific strategies to move forward with support of Rajasthan Department of Social Justice and Empowerment (SJE), State Legal Services Authority (SLSA) and Department of Education where in 36 community members along with SJE, SLSA, RSACS officials and civil society organization had actively participated in the event. Some of the major outcomes of the event are furnished below

1. Application for the establishment of TG Welfare Board was submitted to SJE and there was an assurance to establish the board at the earliest
2. Civil society and law interns assured to support in providing legal assistance and in dialogue with departments or government regarding implementation of TG schemes
3. SLSA assured to include TG in their training modules.

"No one can make me feel inferior without my consent."

Ms. Priya (name changed), 12 years old orphan girl child resident of Serango village, Gumma Block of Gajapati district living under the umbrella of her grandparents.

The grandparents were economically poor and were unable to take care of her basic need and educational expenses of the child. Fortunately they came in

Voice from community: Ms. Rani (name changed) from Cuddalore Network of positive people during the demand generation meeting held on 28/05/15.

Through this demand generation meeting I came to know about the five department schemes and entitlements. I am glad to know about the procedures to apply, whom to approach for particular scheme, what basic documents I need to submit in detail. I understand that Government helps not only the SC/ST people I will disseminate information to all people irrespective of the caste & religion. I thank SAATHII and government officials for arranging this meeting.

contact with the Community Resource Person (CRP) in September 2014 and explained the family situation.

Under the guidance and support of the CRPs the grandparents submitted an application at the District Child Protection Unit for financial support. The CRP had followed up rigorously and on January 5, 2015 the Child Welfare Committee (CWC) passed an order stating that the applicant is eligible for Rs.2000/- per month towards health, nutrition and education support. Following up on 11th April 2015 an amount of Rs. 6000/- was credited in the beneficiary's account for the period of three months. During the follow-up visit by the CRP, it was noticed that the girl was adhering to her treatment and is attending her regular Class in 6th Std of Government School at the local Gram Panchayat. The grandparents were very thankful to the CRP for his support.

SOCIAL SECURITY SCHEMES BY GOI

Source: <http://jansuraksha.gov.in/> - Please kindly follow the links and pictures to read the complete article and websites



The screenshot shows the Jansuraksha website with a navigation bar (HOME, FAQ, RULES, FORMS, REPORTS, CLAIMS, PUBLICITY, GALLERY, CONTACT) and three main scheme cards:

- Pradhan Mantri Jeevan Jyoti Bima Yojana:** Life insurance worth ₹ 2 lacs at just ₹ 330 per annum. Eligible for all bank account holders whose age is between 18 to 59 years. Insurance amount for your family after you. Period of Insurance, Annual: 1st June - 31st May.
- Pradhan Mantri Suraksha Bima Yojana:** Accident insurance worth ₹ 2 lacs at just ₹ 12 per annum. Eligible for all bank account holders whose age is between 18 to 70 years. Insurance also covers permanent disablement due to accident. Period of Insurance, Annual: 1st June - 31st May.
- Atal Pension Yojana:** Minimum Investment, Maximum Benefits during old-age. Includes a table showing the relationship between age at joining, years of premium payment, and the resulting pension amount.

REALITY OF PMJDY:

Transgenders search for identity and a bank account

By *Mr. Derek Francis, Correspondent Reuters*

Source: <http://blogs.reuters.com/india/2015/06/22/transgenders-search-for-identity-and-a-bank-account-in-india/> - The article states how Transgenders are excluded from the banking system?

A bank account for Mary

By *Ms. Jayshree Venkatesan, Financial Inclusion Consultant*

Source: <http://www.thehindu.com/todays-paper/tp-opinion/a-bank-account-for-mary/article7548129.ece>

The article unveils how poor people are excluded from the banking system and shortcoming of [Pradhan Mantri Jan Dhan Yojana \(PMJDY\)](#) through her experience in opening a bank account for friend's housekeeper, Mary.

The PMJDY celebrates success on its website, but thousands of Marys remain outside the banking system. This won't change unless the scheme alters both design and implementation says, Jayshree Venkatesan.

The World Bank's Global Findex study says that the number of people accessing a formal bank account in India increased from 35 per cent in 2013 to 53 per cent in 2014. She says, we need to consider three things.

- ❖ First, the increase in ownership of accounts is still only 18 per cent.
- ❖ Second, dormancy of accounts is also amongst the highest in India at 43 per cent, indicating that not everyone who has an account uses it.
- ❖ Third, and most importantly, this still leaves close to half the country's population out of formal financial institutions.

The PMJDY is attempting to financially include the poorest in India. However, the problem of financial inclusion is not just one of access, but also of uptake. The PMJDY rests on the assumption that pressurizing banks to open a savings account under the programme would solve the problem of access, while dormancy is addressed by bundling other financial services such as overdraft facilities and insurance.

Her research across 368 households in four districts of Tamil Nadu, identified barriers to banking are Lack of knowledge and awareness of the scheme and its feature among Branch Manager, Bank Employees and study participants, 88 per cent of the households had access to a bank account before the PMJDY was launched. In fact, after the PMJDY was launched, amongst the households surveyed, there was only a four per cent increase in accounts. About eight per cent had no accounts and did not even know about the programme. In summary, "Statistic does not mean that the households which really need these accounts are getting them"

Learning for Project Svavritti:

1. CRPs to learn the local names of PMJDY and accordingly provide scheme literacy sessions.
2. Need one to one sensitization with Bank managers, employers about NALSA judgement
3. CRP need to facilitate the access to entitlement and KYC documents to open bank account under PMJDY
4. Advocacy to include 'Third Gender' as an option in Bank account applications.