



# Training Module For Informal Sector Waste Recyclers

**Our Financial Resources**

(2016)

## Published by

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New Delhi, 2016

## About Chintan Environmental Research and Action Group

We are a registered non-profit organization with a vision of inclusive, sustainable, and equitable growth for all. Our mission is to reduce ecological footprints and increase environmental justice through systemic change brought about through partnerships, capacity building at the grassroots, advocacy and research, and sustainable, scalable models on the ground.

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# Introduction

This module is intended as a guide for people who work with informal wastepickers, waste recyclers and small junk dealers, commonly known as 'informal recycling sector'. It provides guidelines and creative training exercises for building wastepickers technical and functional skills so that they could lead an informed, dignified and confident life and use these skills to meet everyday challenges they face as wastepickers and efficiently perform their role in keeping cities clean.

Recycling in developing countries often takes place through a complex chain comprising a huge mass of workers involved in the informal sector. This sector includes waste pickers, small middlemen (kabaris in India), itinerant waste collectors, and big waste traders. Their works includes picking out even the smallest scrap of recyclable waste, such as paper, cardboard, plastics and metals from the trash, and sell them to waste dealers who in turn sell them to big traders. Finally, they are sold to recycling factories.

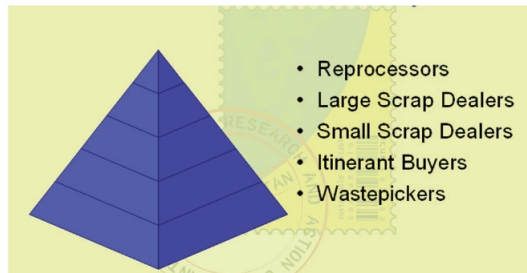
They are not formally recognized and depend on recyclable waste mined out of the city's

dustbins, waste dumps, offices and other sources. Since they are not recognized, their work is virtually free for the municipality. Yet, at the levels of the wastepickers at least, many earn an equivalent of minimum wages or less. In India, there are approximately 15 lakh persons engaged in the job of wastepicking, amounting to 10% of the total wastepickers globally.

Hence, while recycling is carried out by the poor and offers them a livelihood, it is fraught with risk. The immediate burden of the toxic waste is borne by them since there are almost no satisfactory systems or designed facilities in place where work safety issues are addressed. Although waste pickers are the backbone of the waste collection process in, small traders are also important components of the chain. They buy the waste from waste pickers and sell it to big dealers who deal with specific items and materials, sorting, bailing and trading, playing the highs and lows of the market.

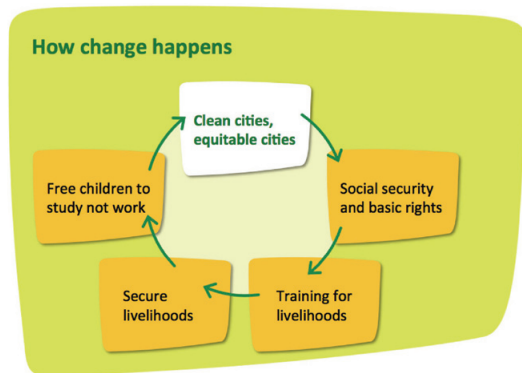
The informal sector of recycling works like a pyramid (Fig. 1). The first layer comprises several hundred thousand men, women and children in urban pockets who mine garbage heaps and bins for recyclable wastes like plastics, paper and metals. At the second layer come the small middlemen, often marginalized

in many ways themselves, who buy waste from the wastepickers or rag pickers. They in turn sell the waste to the third layer, comprising large buyers who own huge godowns.



**Figure 1:** Structure of Informal Recycling Sector

For a comprehensive approach towards building sustainable, inclusive and equitable cities, informal recycling sector needs to have knowledge on legal aspects of their work, various legislations relates to waste sector, quality and safety at workplace along with work and life skills like work ethics, communication skills, health and hygiene and self confidence and self esteem. Figure 2 shows Chintan’s change model:



**Figure 2:** Chintan’s Change Model

The approach described is based upon evidences collected from various researches on waste recyclers traders and handlers as well as from Chintan’s first-hand experience with working with Safai Sena – an army

of cleaners – is a registered group of wastepickers, doorstep waste collectors, itinerant buyers, small junk dealers and other types of waste recycler.

## Who can use this module?

We hope that those working with an interest in supporting informal sector waste recyclers will find this module useful. These might include:

- Program managers in agencies working on informal sector recycling programs and other informal sector programs
- Core members/group leaders of advocacy and support groups for informal sector waste recyclers
- National stakeholders, including the municipalities and the Department of Environment
- Informal recyclers’ collectives to train their members

The module may also be used as a reference for those wishing to design their own training program for other informal sector workers other than waste recyclers.

# Structure of the Module

The main objective of this module is to gear up the informal sector recyclers to face the challenges they may face with the changing landscape of e-waste collection and management.



To inform participants about e-waste, its types and how it differentiates from the other types of wastes. To raise awareness about rules on e-waste.





To sensitize them about the risks of improper handling of e-waste and pollution caused by wrong handling. To appraise informal sector

waste workers about potential challenges that they may face with formalization of e-waste sector. To help participants prepare for the potential role they can play in the e-waste collection chain to augment their livelihoods.

## Organization of the Modules

Each module is divided into session plans. The numbers of session plans differ for each module. Each session plan is in-turn divided into six content sections represented by an icon:

	Learning outcomes	This section specifies what learners will know or be able to do as a result of activities in the session.
	Set Induction	This includes ideas about getting the learners ready and inducing them into the right mind-set.

	<p>Materials</p>	<p>This section gives a list of materials that the facilitator should prepare before starting the session.</p>
	<p>Activity</p>	<p>This includes step-by-step activities to meet the learning outcomes planned for the session.</p>
	<p>Note for Facilitator</p>	<p>This provides specific advice for the session including suggested sequencing, timing, resources and questions to ask.</p>
	<p>Closure</p>	<p>This section provides a fitting conclusion and context for the participant learning that has taken place.</p>

## Methodology

The activities in this module are based on principles of adult experiential learning. The underlying principle is that much of the content will come from the participants and that the module will serve as a framework for drawing out their experiences. Participants and facilitators commit themselves to engage in a process of mutual teaching and learning.

The activities in this module are designed for adult learners and are based upon following adult learning principles:

**Principle of Active Learning:** The activities involve active participation of learners through discussions, games, role-plays and feedback. Thus creating more learning than passive listening or reading.

**Principle of Relevance:** Every activity has been contextualized to the settings in which informal sector recyclers live. They aim at providing adults with guidance on solving problems and their pressing issues.

**Principle of Previous Experience:** New information has to be linked to previous knowledge and experience or it will not be remembered. The sessions designed in the module allow participants time to discuss with each other how the new information connects with what they already know. There are specific pointers for the facilitator to help the participants see the connections.

**Principle of Self-Learning:** Adult learners have some strong beliefs about how they learn. These beliefs, whether accurate or not, can interfere or enhance their learning.

Every session begins with set induction that explains why the audience should participate in specific activity and how the process as well as content benefits their learning.

Principle of Alignment: All the content covered in the module are aligned with the learning outcomes and activities. Learning outcomes are carefully decided and written and the activities are aligned to meet the outcomes.

Principle of Fun: Learning should be fun. The sessions and activities are designed to make the learning fun for the participants. The module is activity based and power point presentations are mostly used to summarize or reinforce the topic.

A great deal of thought has gone into the selection and writing of each activity. Each activity included in the module was chosen because it was felt that it best achieved the objectives for the session. They use a variety of tools to develop participants' knowledge including case studies, role-plays, small group work, brainstorming and other learning techniques. A range of methodologies has been used in this module that align with the principles of the experiential learning approach. With an emphasis on interactivity among participants, the course incorporates the following techniques and methodologies:

- ✓ Individual exercises and reflections
- ✓ Stories and scenarios
- ✓ Small and large group discussions
- ✓ Games and role-playing exercises
- ✓ Team projects and
- ✓ Presentations

## Facilitator Prerequisites

Facilitate means 'to make easy'. Facilitation is the glue that holds a group together. It is

about empowering others. The role of the facilitator is not only to pass on information, but also to provide a learning environment in which participants can share their experiences and become comfortable with new ideas/information. Facilitated learning is based on the notion that people learn best in an atmosphere where they interact with others, are encouraged to ask questions, exchange ideas, and feel supported by the facilitator.

This module assumes that facilitators are comfortable with highly interactive techniques and that they have some expertise in classroom management, creating effective learning environments, and facilitation skills. While facilitating the sessions in this module, a facilitator's role is to:

- ✓ Explain the learning objectives
- ✓ Help the group set ground rules and keep them
- ✓ Encourage and guide participants to think critically
- ✓ Listen to participants' comments, questions and feedback
- ✓ Keep focus and keep things moving
- ✓ Help with observations and analysis
- ✓ Help participants arrive at appropriate conclusions
- ✓ Encourage participants to contribute to the discussion
- ✓ Help participants to reach an appropriate consensus
- ✓ Build trust
- ✓ Help identify opportunities and potentials
- ✓ Summarize the discussion or ask others to do so



## Ice-Breakers

Icebreakers help to set the scene, relax the environment and engage the participants, as well as creating the first impression for the entire session. Successful use of icebreakers can grab the attention of trainees and assist them in full participation. They give participants the opportunity to find out a little more about each other thereby creating a degree of familiarity before starting on the main session objectives. By doing this, participants are more likely to be in a mindful state and open to learning.

Given below is a list of icebreakers that could be used to build create a relaxed atmosphere and encourage each participant to introduce aspects of himself/herself. Facilitators are encouraged to choose the icebreaker carefully considering the environment and group dynamics.

### 1. Names and Actions

Gather the participants in a circle. Each participant announces their name and a corresponding action. The action called must begin with the same letter as the first letter of each name. E.g. Mera naam Nazeer hai aur mujhe naachna accha lagta hai. The person calling this action must actually do the action.

#### Variation:

The game can be used to Help participants remember each others' names. Continue the game by asking participants to announce So that members of the group remember each other's names, the game can be continued by asking members to announce someone else's name and the corresponding action. This will take place when you have gone around the group at least once. So for example: "Mera naam Nazeer hai aur mujhe naachna accha lagta hai. Mujhe Rashid se milkar accha laga. Rashid ko rassi koodna accha lagta hai". Allow members to randomly choose anyone in the

group, but make sure that everyone chooses someone different each time.

### 2. Action Chain

Instruct the participants to stand in a line, all facing one direction, looking at the person's back in front of them. Begin the game by going to the back of the line and tapping the last participant on the shoulder. Only that participant would turn and watch you perform an action. Once he/she has witnessed the action, he/she must tap the next person on the shoulder who will then watch the action as exactly as possible. Continue the process until all participants have shown the action to the participant in front. The final participant should demonstrate what they saw to the entire group, as well as say what they think the action is. The person who began the action should re-enact the initial action to show what has changed.

Ideas for the actions are:

- Washing a car
- Cleaning an elephant
- Throwing a ball
- Chopping vegetables

### 3. Name Catch

Gather the group in a circle. Throw a ball at a participant who tells his/ her name and where they have come from. Moving clockwise, all participants take turns to tell the same to the whole group. After a round of introductions, pass the ball again to a different participant. The participant must say their own name first, and then as they throw the ball, call out the person's name to which they are throwing the ball.

E.g. 'Mera naam Mansoor hai. Main ball Rehaana ko doonga.' Then Rehaana would continue by saying 'shukriya Mansoor, Mera naam Rehaana hai aur main ball Nizam to doongi'.

Ensure that everyone is fully included in this game, and that the group knows each other by the end of the game. Control the speed of the game, and increase the pace by making sure that participants don't pause before saying someone's name.

#### 4. Animal Name

Create sheets of paper with names of different animals and birds. The number of sheets should be equal to the number of participants. Attach one sheet of paper to every person's back without allowing him/her to see the sheet. Ask the participants to go around the room and ask questions to figure out what their 'animal name' is. Questions may only be answered with 'Yes' or 'No'. Once the participant correctly guesses their animal name, they may sit down. Ensure that chosen animals are very well known in order to make the game plausible.

#### 5. Sweet Talk

Assemble the participants in a circle. Pass a bag of sweets around the group. Tell them that they make take as many sweets as they like, but they are not to eat them. Once everyone has taken some sweets, tell participants that they must now tell the whole group one thing about themselves for every sweet they have taken. This can be anything from where they live to their favorite food. Go around the circle, allowing each member his or her turn to talk. Once they have finished, allow them to eat their sweet.

#### 6. Name pictures

Ask the participants to draw a picture for their name e.g. for Pushpa they could draw a flower. Ask them to write their names on the portrait. Fold these name pictures and put them in a container. Ask the participants to pick any picture from the container and guess the name. The person who drew the card would

verify the name and ask the other participant's name. Ask the participants to display the name pictures on a wall (board) in the room. If possible stick the photographs next to each name picture. Also write each participant's name clearly in Hindi. Give the participants time to move around and have a look at the picture.

#### 7. Suddenly

Start a story with a sentence that ends in SUDDENLY. Ask the next person then to add to the story with his own sentence that ends in SUDDENLY. Continue the story until everyone has contributed. Record it and play it back. For example; 'Yesterday I went to the zoo and was passing the elephant enclosure when SUDDENLY....'

#### 8. Word link

This is a word association game. Ask the group to sit in a circle. The first person starts with any word they wish i.e. red. The next person repeats the first word and adds another word which links to the first i.e. tomato. The next person repeats the previous word and add another word link i.e. soup, and so on. To keep this moving, only allow five seconds for each word link.

#### 9. One minute please!

The aim of the game is to talk for one minute on a given subject. Announce the topic and a member of the group is randomly selected to speak for one minute. Use a pack of cards to randomly select i.e. person who draws the lowest number. Choose subjects to stimulate the imagination and which may be amusing. Put a stopwatch on each person to see how long they last before drying up! Subjects might include, my earliest memories, my favourite computer game, why beans are good for you, 10 things you can do with potatoes, Alligator wrestling, pre-millennialism (no, not really!)

## Sharing Expectations

It is always a good idea to move from introductions to reasons why everyone has come to the training programme. The following exercise is very useful for getting to know the different reasons participants have for attending the training programme. It also gives the facilitator information about the special abilities and knowledge present in the group. Understanding expectations will give facilitator the opportunity to reassure participants that the trainers will strive to meet expectations, and to clarify any misconceptions about the training.

1. Divide a chart paper in two sections.
2. On left side write, "Why I am here?" Ask each participant to think of two reasons why they have come for the training.
3. Write them on the chart and read out each statement. Explain which of those expectations would be fulfilled through the program and which of those are beyond the scope of work of the current training.
4. On the other section write "fears and concerns". Ask participants - What fears did you have about coming to this training?; What concerns do you have about this training.

This exercise provides excellent opportunities to empathize with trainees' needs, and give reassurance by sharing how the training does/ does not relate to their concerns or how the training might help them overcome their fears and concerns. Be prepared to deal with issues such as:

- Will others laugh at me if I ask silly questions?
- Will I really learn about the things I want to know?
- What will the trainers be like?
- Will the food be to my liking?

Ask the participants for solutions/response. Ask the participants what you could do to reduce their concerns or fears.

## Establishing Group Norms

Ground rules (also called group norms) are guidelines developed by the participants to be used within the workshop setting. Ground rules help create a safe environment and enable tasks to be accomplished efficiently. They serve as a tool for detecting and correcting unhealthy group interactions and evolving toward productive and healthy interactions. Ground rules should be specific, visible to everyone (posted in the room), derived with group input and then agreed to by all group members, and malleable (in other words, adaptable as needed throughout the workshop). Ground rules should follow some basic principles regarding their creation and use.

### Process of setting Group Rules:

1. Explain to the group that this is their time together and that it is useful for everyone to agree to some ground rules. You may make some suggestions such as punctuality, being non-judgmental or giving everyone a chance to participate and to speak. Explain them that these rules are essential to ensure that the sessions happen smoothly and everyone works better as a team.
2. Explain them that during our sessions we would only focus on positive behaviours and therefore the rules will be about what we must do instead of what we must not.
3. If the participants are having difficulty thinking of rules, prompt them by using scenarios such as the example below: "In a session Hina and Pooja talked about a personal problem. After the session, Pooja heard Hina giggling with other friends about the session and telling them about

the things Pooja had said. She is very upset.”

4. Record all responses on a flip chart. When the group has listed all of its ideas, ask, “Can we agree on these ground rules?” If any ideas are not agreed on, the group needs to discuss them until it reaches agreement or decides to eliminate one or more of the ideas.
5. Once the group norms have been decided, post them. You can refer to them as needed if the group slips into behaviours that do not support effective teamwork.

### Recommended Ground Rules

- Respect: Everyone should pay attention to the person who speaks and respect her/his ideas.
- One at a time: Only one person should speak at a time.
- Confidentiality: What is shared in the group shall remain in the group.
- Openness: Everyone will try and be as open and honest as possible without discussing personal and private issues or lives. Everyone will avoid using names and places while sharing their experiences.
- Non-judgmental approach: No one will put down, make fun of or tease another person about her/his beliefs and ideas.
- Keep time: Stick to the time schedule set for the course

## Energizers

Energizers, as the name suggests, are used to revitalize and awaken trainees. Ideally they can be integrated into training after a large amount of information has been delivered, or after a meal when participants

may be feeling sluggish and tired. Energizers are also a fantastic way to switch attention from one topic to a completely different one.

Following are examples of some energizers that could be used with the participants:

### I. My Spot

Ask participants to walk around the room, identify a particular ‘spot’ that is ‘theirs’ and stand there. Ask participants to move around the room while you give instructions like “Say hello to someone wearing yellow”; “clap twice”, “skip thrice”, “jump and clap” and so on. Participants have to complete the commands and on “stop” command go back to their ‘spot’ as soon as possible. Continue this energizer for no longer than 5 minutes.

### II. Laughter therapy

This energizer is useful after a stressful discussion or if the discussions or activities lead to tensions among the group members. Tell the participants that they will go through a special therapy called the ‘Laughter therapy’. Start by saying ‘Ha!’ and get the next person to repeat your ‘Ha’ adding one of his or her own. Participants repeat what their neighbor says and add another ‘Ha!’ In this way, people are ‘made’ to laugh and very quickly everyone will be laughing.

### III. Touch blue

Clear the room of any obstacles and ask the group to stand in a circle. As you say “Touch blue!”, participants are to rush and touch one thing blue. Change the command to ‘touch red’ and repeat the activity for 5 minutes with different colors.

### IV. Wake up in the jungle

Ask participants to silently think and select a jungle animal. Ask them to think: what action do you think it makes when it wakes up?

What sound does it make? Select a participant to start the game. The participant starts by performing waking action of the a selected animal and makes its sound while waking up another animal (participant) in the jungle. The two go making their own sounds and wake up the next participant and so on. Explain that this activity is a go-round called waking up in the jungle. Continue until all animals in the jungle wake up.

### V. Snake, dog, cat

Divide the participants into two groups and ask them to stand at opposite sides of the room. Give action and sounds for snake, cat and dog. Let participants practice these sounds for a minute. Ask what would happen if a snake met a cat (the cat would kill the snake). What would happen if a snake met a dog (the snake would kill the dog). What would happen if a dog caught a cat (the dog would kill the cat). Ask both groups to decide what they are on the count of 5. Then on being said go, they do the action and sound. Keep scores and continue the game for 5 minutes.

### VI. Barkha rani

Tell the group that they will make rain. Explain that through a traditional set of actions, they would create the sounds of rain hoping for a plentiful crop and future growth. Ask the group to do five action sequence:

“Rub your hands together  
Half of the group snap fingers slowly  
Other half snap their fingers quickly  
Lightly slap their thighs  
Clap thrice”

Ask participants to repeat the action together.

## Splitting groups

The way the trainer splits the main group into smaller working groups can be done in a variety of ways.

### I. Picture Cards:

Hand out cards with images on such as plastics, glass, cardboard, electronic waste. Ask participants to find someone with the card that goes with their card. Have two of the same cards, if it is a paired activity, three for groups of three and so on. This could be conducted with any category – fruits, animals, cars etc.

### II. Numbering

Simply ‘count off’ the participants into small groups, i.e. 1, 2, 3, (or 4 if 4 groups will be required.) if the groups do not need to be balanced in any way. People call out or are assigned numbers in sequence, up to the number of groups needed (e.g. for four groups, 1, 2, 3, 4; 1, 2, 3, 4, etc.). Then all the 1s form one group, the 2s another, and so on. Alternatively, use letters of the SESSION alphabet or names of fruit. Be clear after you have split the groups where each group should work.

### III. Sinking ship

Clear a large space, climb onto a chair and explain that you are the captain of a ship and the ship is sinking. Ask everyone to clap and repeat after you ‘The ship is sinking, the ship is sinking’. Explain that the only way for people to save themselves is to jump into a lifeboat containing a precise number of people – you will call out the number required. Start the chorus and then yell out a number e.g. eight. Everybody should now rush to find seven other people to form a lifeboat. This should provoke much noise and laughter. Repeat a few times with different numbers until you feel the group is ready to stop, and then yell out the number you want for small group work.

### IV. Sorting Hat

Give each team a name, put the names on slips of paper and put them into a hat. Have each

participant pull a team name from a hat. They join the teams whose names they pulled.

## V. Pairs

For making pairs, put a slip on each participant's back with one of a famous pair: cricket bat and ball, football and boots, cup and saucer, etc. Ask participant to find the other of the pair.

## Giving instructions

Each session has step-by-step instructions on how to conduct the listed activities. To successfully conducting these activities, it is important to provide the instructions to the

participants clearly. Following are some tips on how to give instructions well:

- Signal that you are going to give instructions.
- Say the instructions a minimum of three times.
- Get participants to explain back to you what they have to do.
- Give step-by-step instructions to the participants and allow them to complete each step before giving instruction for the next step.
- Practice giving instructions before the session.

# Module: Our Financial Resources

## Overview

This module aims at equipping informal sector workers with essential knowledge and skills to manage their personal finances effectively. This module would make them more informed decision makers, enable them to set their financial targets and Help them find ways to reach those targets.

Training informal sector wastepickers on financial education would help them improve their living conditions, prevent indebtedness, send their children to school and enjoy rewarding lives. The activities in this module are designed to promote positive attitudes of participants towards saving, better planned spending and reduced need for loans. The



module also informs participants about the various government schemes that would help them improve their standard of living.





## Learning Outcomes

At the end of this module participants will be able to:

- a. Make better spending and saving decisions;
- b. Reach their financial goals without the need to rely on child labor or borrowing.
- c. Create a monthly budget for their family.
- d. Open a savings account and use a debit card.
- e. Understand and utilize various social security schemes available for waste recyclers

## SESSION 1: IDENTIFYING FINANCIAL GOALS

	<p>At the end of this session participants will be able to</p> <ul style="list-style-type: none"><li>✓ Identify their own financial goals</li><li>✓ Set financial goals and explained how to reach them</li><li>✓ Describe what a financial plan is and how it can help achieve financial wellbeing.</li></ul>
	<p>Worksheets (WPS/Mod3/Session1/WS1), (WPS/Mod3/Session1/WS2)</p>

	<p>Ask participants to close their eyes and think of the goals that they have for a happy future. These goals could be more income, children studying in school, healthy family, better livelihood etc. Ask them to open their eyes and share their goals with the rest of the group.</p>	<p>10 min</p>
	<ol style="list-style-type: none"> <li>1. Ask the participants if they can achieve all the goals at the same time? Tell them that depending about the time required to reach a goal, they may be classified into- Short term, Intermediate and Long-term goals</li> <li>2. Ask the participants to classify their goals into short-term (requires less than six months to achieve), medium-term (less than a year) and long-term (longer than a year). Have participants explain their reasoning.</li> <li>3. Encourage the participants to note these goals in worksheet (WPS/ Mod3/Session1/WS1). Tell them that this worksheet will have their own financial plans after the end of this training.</li> <li>4. Tell them that to reach their financial goals or the dreams that they have for a happy future they need to: <ul style="list-style-type: none"> <li>• Calculate the amount of money they earn and spend on basic family needs,</li> <li>• Find out the costs of their goals</li> <li>• Make decisions about how much to save,</li> <li>• Find ways on preventing and paying off debt</li> <li>• Decide on the timing for doing these things</li> </ul> </li> </ol> <p>This is called Financial Planning. Inform participants that over next few sessions, they would learn how to plan their finances.</p>	<p>30 min 30 min 10 min</p>
	<p>For participants who cannot read and write, assign a literate peer from the group and ask them to help fill the worksheet.</p>	
	<p>Ask the participants to record all the items on which they spend money during the next one-week. Ask them to keep a record of item and its cost in worksheet (WPS/Mod3/Session1/WS2)</p>	<p>10 min</p>

**WPS/MOD3/SESSION1/WS1**

Personal financial goals are goals you set that revolve around personal finance or money. They are targets that are usually driven by specific future financial needs. Some financial goals may be saving for old age, saving to send your children to school or for their marriage, or managing your finances to buy a home.



**Write down all your financial goals here:**

- a) Goal 1: \_\_\_\_\_
- b) Goal 2: \_\_\_\_\_
- c) Goal 3: \_\_\_\_\_
- d) Goal 4: \_\_\_\_\_
- e) Goal 5: \_\_\_\_\_
- f) Goal 6: \_\_\_\_\_
- g) Goal 7: \_\_\_\_\_

When setting a financial goal, we must determine the length of time it is going to take to reach that goal. A goal can be considered a short-term, medium term goal, or long-term goal. For example:

Short-term goals are those that can be achieved in three months or less. E.g. you might want to save Rs.1000 to buy a saree for your wife

Medium-term goals are those that will take between three months to one year to achieve. E.g. saving money for six months to go to village.

Long-term goals take more than one year to accomplish. E.g. Saving money for daughter's college

**Categorize the above goals into:**

A) Short term goals: \_\_\_\_\_  
\_\_\_\_\_







B) Medium term goals: \_\_\_\_\_  
\_\_\_\_\_

C) Long term goals: \_\_\_\_\_  
\_\_\_\_\_







Track your spending for a week. Write costs in the next column

S.no.	Categories	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Total
1.	Housing/rent								
2.	Food bill								
3.	Water								
4.	Gas/ fuel for cooking								
5.	Electricity								
6.	School fee								
7.	Medical care								
8.	Transportation								
9.	Clothes and shoes								
10.	Phone recharge								
11.	TV (cable charges)								
12.	Cigarette/ paan/ tobacco/ alcohol								
13.	Festival spending								
14.	Movies								
15.	Family get togethers/ functions								
16.	Gifts								
17.	Paying debt								
18.	Other								
19.									
20.									
	<b>Total Expenditure</b>								

## SESSION 2: EARNING

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Differentiate between formal and informal sector.</li> </ul> <p>Understand the different types of employment and pay received</p>	
	<p>MOD3/PPT Section: Types of employment; MOD3/PPT Section: Earning</p>	
	<ol style="list-style-type: none"> <li>1. Show pictures of different people using MOD3/PPT Section: Types of employment</li> <li>2. Ask participants to:             <ul style="list-style-type: none"> <li>• Identify the pictures</li> <li>• Guess what kind of sector each of the individual shown in the ppt works for.</li> </ul> </li> </ol> <p>Explain that in today's session they would understand different ways in which people earn and about the formal and informal sectors.</p>	<p>15 min</p>
	<ol style="list-style-type: none"> <li>1. Ask participants what they understand by the terms formal and informal sector. <span style="float: right;">20 min</span></li> <li>2. Show participants slides from MOD3/PPT Section: Types of Employment <span style="float: right;">20 min</span></li> <li>3. Ask the participants what workers get in return for their labor? (Payment). Ask them to think of as many people as they know who are engaged in different sectors and think of how they must be paid. Are they paid on an hourly or monthly basis, do they get a fixed salary or they get salary with commission? Is there anyone they know who gets paid for number and type of jobs performed? Ask them to give examples. <span style="float: right;">15 min</span></li> <li>4. Show slides on types of pay from MOD3/PPT Section: Earning – <span style="float: right;">20 min</span></li> <li>5. Show once again Slide 1 MOD3/PPT Section: Types of employment from the ppt with pictures of different individuals. Ask them to tell the type of payment each of those individuals would be receiving. <span style="float: right;">10 min</span></li> </ol>	
	<p>The participants are informal sector workers and have limited information about formal sector. Using this session, make them aware of the formal sector and highlight how it is different from the informal sector.</p>	<p>5 min</p>
	<p>Summarize by telling participants that while formal sector workers receive a minimum wage for their work and a salary slip, informal sector worker does not. This makes it even more important for informal sector workers to keep a record of their earnings to plan for their financial goals.</p>	

## SESSION 3: CALCULATING FAMILY INCOME

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Define family income</li> <li>✓ List sources of family income</li> <li>✓ State the purpose of managing family income</li> </ul> <p>Explain the process of managing family income</p>	
	<p>Worksheet (WPS/MOD3/SESSION3/WS1); MOD3/PPT Section: Earning</p>	
	<ol style="list-style-type: none"> <li>1. Recapitulate previous session on earnings.</li> <li>2. Ask participants to brainstorm on two terms – earning and income.</li> </ol>	<p>20 min</p>
	<ol style="list-style-type: none"> <li>1. Show MOD3/PPT Section: Earning and explain the difference between earning and income</li> <li>2. Give participants worksheet (WPS/MOD3/SESSION3/WS1) and guide them to fill their family income</li> </ol>	<p>20 min 45 min</p>
	<p>Most informal sector workers do not have a clear idea of their incomes. Guide the participants throughout the process of identifying sources of income and adding them to estimate monthly family income.</p>	
	<p>Family income is the income from all sources like salary of family members, rents, and interest received from banks and savings from using skill of family members. It can be increased by list the skills of all your family members and giving them suggestions as to how they can contribute to family income by making use of their skills. Spending wisely and keeping money aside for saving can Help save family income.</p>	<p>5 min</p>

**CALCULATING FAMILY INCOME**

Step 1: Add up the earning from all the members of your household. This includes anyone living in your home and may include your spouse, children or parents.

S.no.	Family member	Monthly earning (Rs.)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
	<b>Total Earnings =</b>	

Step 2 :

Calculate all of the income that you and the members of your household receive from other sources besides your salary. Income sources such as this typically include tips, rental income, interest etc.




S.no.	Income from other sources	Monthly income from other sources (Rs.)
1.	House rent	
2.	Commission	
3.	Money received under Government benefits	
4.	Winning from lotteries	
5.	Income from giving machine or equipment on hire	
6.	Income from sub-letting the property on rent	
7.		
8.		
	<b>Total income from other sources =</b>	

**Step 3 :**




Total the income derived from these different sources into one sum. This amount is your monthly household income.

**My monthly household income is: Rs.** \_\_\_\_\_ .

## SESSION 4-5: EXPENSES

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Grasp that money can be spent much faster than it is earned.</li> <li>✓ Understand the importance of spending wisely</li> <li>✓ Differentiate between needs and wants</li> <li>✓ Classify expenses based upon needs and wants</li> <li>✓ Categorize expenses based upon cost pattern</li> </ul>
	<p>2 mugs, a spoon, case studies</p>
	<ol style="list-style-type: none"> <li>1. Ask for two volunteers.</li> <li>2. Place a mug of water with a spoon at one corner of the room and place an empty mug at the other end.</li> <li>3. Ask participant one to fill the other mug using a spoon. (Stop the activity after 5 minutes)</li> <li>4. Ask participant 2 to use the collected water in any form they want.</li> <li>5. Ask:             <ul style="list-style-type: none"> <li>• How long did it take to fill that quantity of water?</li> <li>• How long did it take to empty the same?</li> </ul> </li> </ol> <p>Explain that our family income is the same. It takes time to earn money, while spending it takes no time at all.</p>

30 min

	<ol style="list-style-type: none"> <li>Case study: <ul style="list-style-type: none"> <li>Read out the case studies given on the next page and ask participants to imagine what would be the financial situation of the person in the case study in a few years? <ul style="list-style-type: none"> <li>Will he/she have enough money for basic needs like food and clothes?</li> <li>What kind of a house would he/she be living in?</li> <li>Would the person need to borrow money to meet the expenses?</li> <li>What kind of vehicle would the person be driving?</li> </ul> </li> </ul> </li> <li>Ask participants to cut pictures from magazines. <ul style="list-style-type: none"> <li>एक चार्ट को दो भागों में पेंसिल से बाँट लें। एक तरफ 'आवश्यकता' लिखें और दूसरी तरफ 'इच्छा' लिखें। छात्रों को बताएं कि 'आवश्यकता' हमारी वे जरूरतें हैं जिनके बिना हम जीवित नहीं रह सकते और 'इच्छाएं' वे सामान या सेवा हैं जिनकी हमें जीने के लिए जरूरत नहीं है पर हम उसकी इच्छा या अभिलाषा रखते हैं – अब छात्रों को चित्र दिखाएँ और उनसे पूछें कि वह 'आवश्यकता' है या 'इच्छा'। चित्रों को चार्ट के सही भाग पर स्टेपल कर दें या से चिपका दें।</li> </ul> </li> <li>Give participants worksheet (WPS/MOD3/SESSION5/WS1). Ask them to look at the pictures and identify if they are needs or wants. They should mark all needs with green and all wants with orange.</li> <li>Instruct the participants to look at the worksheet once again. Ask them how regularly they need the items shown in the worksheet. Encourage them to think w.r.to each object.</li> <li>Explain different ways in which expenses can be classified using slides in MOD3/PPT Section: Spendings.</li> </ol>	<p>40 min</p> <p>40 min</p> <p>20 min</p> <p>15 min</p> <p>30 min</p>
	<ol style="list-style-type: none"> <li>Ensure that no water is wasted in the activity. Use the water for cleaning of training room or for watering plants.</li> <li>Read the case studies slowly giving each participant time to understand and respond.</li> <li>Understanding the kind of expenses is important especially for the participants to be able to create their monthly family budget. Answer all the queries of participants to ensure clarity.</li> </ol>	
	<p>Tell participants that savings and spending determine our financial ability to fulfill our financial goals. Explain that if we spend more than we earn, we end up borrowing every month to fulfill our needs. Similarly, if we spend as much as we earn, savings are not possible. We will live hand to mouth and at times of emergency we may need to borrow money. On the other hand, if we save money, then we prepare our families for contingencies, festivals and important occasions.</p>	<p>15 min</p>

## Case Studies

1. Neha works as a teacher in an NGO school. She earns a monthly salary of Rs. 3000. Every month as soon as she gets her salary, she spends Rs. 1000 on buying new clothes, Rs. 300 on eating out and Rs. 200 on watching movies with her friends. She spends an additional Rs. 500 on her mobile phone recharge. She contributes the remaining Rs. 1000 for buying food for the family, but most of the times the rest of the family members cannot afford to have more than one meal in a day.
2. Rehman works as a salesman in a departmental store. He earns a monthly income of Rs. 4000. He spends Rs. 3000 providing dal and roti for his family which has 6 family members, spends Rs. 100 on buying tobacco, Rs. 400 to buy phone recharge and remaining Rs. 500 to gamble and drink.
3. Gokul works as a office boy in a corporate. He earns a monthly salary of Rs. 5000. He spends Rs. 3000 on buying food for his family, Rs. 150 for phone recharge and Rs, 500 for family insurance. He pays Rs, 1000 as school fee for his daughter. He saves the remaining money for contingency,

### WPS/MOD3/SESSION5/WS1

Look at the pictures below:

A. Identify if they are needs or wants. Mark all needs with green and all wants with orange.











**B. Look at the pictures in (A) once again and identify if they are regular expenses or irregular expenses**



Regular expenses occur on an ongoing

basis and in a fixed pattern/cycle. Irregular expenses may be unexpected expenses or those expenses that do not occur in a fixed pattern

Regular expense	Irregular expense

## SESSION 6-7: CREATING MONTHLY BUDGET

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Understand the benefits of preparing a family budget</li> <li>✓ Create their own family budget</li> </ul>	
	<p>Worksheet (WPS/MOD3/SESSION6/WS1) MOD3/PPT Section: Family budget</p>	
	<ol style="list-style-type: none"> <li>1. Ask participants what they understand with the term budget.</li> <li>2. Show slides in MOD3/PPT Section: Family budget.</li> </ol>	<p>15 min</p>
	<p><b>Making a budget</b></p> <ol style="list-style-type: none"> <li>1. Divide the participants into 3 or 4 groups. Ask participants to imagine that their son is getting married next month, so they need to develop a budget for his marriage now</li> <li>2. Ask: What information do you need to develop this budget? (How many guests would be coming, where would they be coming from, what kind of food etc.)</li> <li>3. Give each group time to develop this budget in worksheet and present it.</li> <li>4. Ask participants to look at their budget. Ask the following questions: <ul style="list-style-type: none"> <li>• What steps did you take to prepare this budget?</li> <li>• Which budget included all sources of income?</li> <li>• Which group estimated a realistic amount of income?</li> <li>• Which budget identified all expenses and made a realistic estimate of all expenses?</li> <li>• Which budget has a good balance between income and expenses?</li> <li>• If you were asked to do this again, what would you do differently?</li> </ul> </li> <li>5. Instruct participants that they would now practice to develop a budget for your family. Ask participants to work in pairs developing a monthly budget for their family. (WPS/MOD3/SESSION6/WS1)</li> <li>6. Instruct the participants to look at the sample daily record given in the worksheet (WPS/MOD3/SESSION6/WS2) and explain using slide on MOD3/PPT Section: Family budge</li> </ol>	<p>25 min</p> <p>45 min</p> <p>20 min</p> <p>45 min</p> <p>20 min</p>

	Guide the participants while they create their budgets and check for correctness and practicality of the budget	
	Summarize the steps to prepare a budget, how to estimate income and expenditures and the importance of budgeting. Guide the participants that one template is provided for them to note one month's budget. They could either get a photocopy and use the same for future or use a notebook to write this day-to-day record.	10 min

**WPS/MOD3/SESSION6/WS1**

Use the following steps to make your budget:

1. Keep in mind all the income and facilities available to you for the period for which you are making the spending plan.
2. List all the requirements (commodities and services) needed by the family members for that period.
3. Prioritize these needs.

4. Allocate funds keeping in mind the total income. This will help in effective utilization of money and other resources.
5. Balance the spending plan. This will also help to save some money.

Second step is listing all the requirements (main category). All families have their own spending plan according to their needs.

The items of expenditure in your family may be as follows:

Main category	Sub category
Food	Fresh foods (Milk, vegetables, grains, pulses, fruits)
	Processed foods (Paneer, curd, ghee etc.)
House	Rent
	Repairing and maintenance
Clothes	Purchase of garments/fabric
	Repairs and stitching
Education	Books
	Fees
	Stationery
Transport	Personal (automobile)
	Public
	Fuel

<b>Public utilities</b>	Electricity
	Telephone
	Water
	Postage
<b>Medical expenses</b>	Adults
	Children
<b>Entertainment</b>	Adults
	Children
<b>Emergencies</b>	
<b>Savings</b>	Saving deposit

**Prepare your family budget using the following template.**

My monthly income is : \_\_\_\_\_ .

Main category	Sub category	Allocation in Rupees	Balance
<b>Food</b>	Fresh foods (Milk, vegetables, grains, pulses, fruits)		(monthly income -allocation in rupees)
	Processed foods (Paneer, curd, ghee etc.)		
<b>House</b>	Rent		
	Repairing and maintenance		
<b>Clothes</b>	Purchase of garments/fabric		
	Repairs and stitching		
<b>Education</b>	Books		
	Fees		
	Stationery		
<b>Transport</b>	Personal (automobile)		
	Public		
	Fuel		




<b>Public utilities</b>	Electricity		
	Telephone		
	Water		
	Postage		
<b>Medical expenses</b>	Adults		
	Children		
<b>Entertainment</b>	Adults		
	Children		
<b>Emergencies</b>			
<b>Savings</b>	saving deposit		

WPS/MOD3/SESSION6/WS2





### 1. Look at the sample daily record given below

Date	Income in Rs.	Item Purchased	Quantity	Rate	Amount Spent in Rs.	Balance
1.8.14	5000	Rice	15 kg	Rs 10/kg	150	4522
		Atta	20 kg	Rs 10/kg	200	
		Sugar	5kg	Rs 15/kg	75	
		Butter	1/2 kg	Rs 106/kg	53	
2.8.14		Rajmah	3 kg	Rs 30/kg	90	3877
		Oil	5 Litres	Rs 52/lt.	260	
		Soap powder	1/2 kg.	Rs 110/kg	55	
		Dress piece	2m.	Rs 60/m	120	
		Ghee	2 kg	Rs 60/kg	120	





	<ol style="list-style-type: none"> <li>1. Ask participants to answer using earlier discussions – “Why do we save?” Note the responses on a flipchart or a chalkboard.</li> <li>2. Once all responses have come, ask the participants to separate all unexpected expenses for which savings are required e.g. Medical illness, loss of job etc. Circle these with red marker/chalk. These are savings for contingencies.</li> <li>3. Of the remaining ask which ones are the long term goals or assets that they need saving for e.g. buying a house, starting a business, buying gold or property. Mark these will purple marker.</li> <li>4. Now ask which ones are life events for which they need to save e.g. Children’s marriage, birth of a child etc. Mark these as yellow.</li> <li>5. Explain that we need savings for contingencies, life events and for fulfilling long-term goals and asset building.</li> </ol>	<p>5 min  30 min</p>
	<ol style="list-style-type: none"> <li>2. Ask participants how they decide how much to save. (The responses could be for financial goals or as much as is left after spending money from the salary). Explain that we need to think of savings at the time of setting financial goals and while making our budget.</li> <li>3. Divide the participants into small group of three, ask each group to select one difficulty/constraint to savings and look for solutions to overcome it. (Not enough money to save, someone takes away the money that I save, I have only enough to pay bills and pay of all loans, I have irregular income.) Give each group two minutes for presentation.</li> <li>4. Summarise their ideas and show slides on MOD3/PPT Section: Savings.</li> <li>5. Encourage participants to think: “If you belong to a family where the regular income is not enough to cover all the expenses of a family, what would you do?” (You would try to add to your regular income in some way or the other) Ask participants to brainstorm some ways to supplement their family income (Income generating activity like making crafts out of waste materials, make wise decisions on spending, Cutting certain expenditures, utilizing own skills to avoid spending outside, take up part time job in free time).</li> </ol>	<p>5 min  20 min  10 min  15 min</p>
	<p>Tell them that ideally every person should have 3 months income as savings to meet their contingency expenses.</p>	<p>5 min</p>

## SESSION 9: KEEPING SAVINGS SAFELY

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Create a savings plan for one short-term and one medium term savings goal</li> <li>✓ Discuss the role of financial institutions in money management</li> <li>✓ Compare the risk and benefits of keeping their savings at different formal and informal institutions and groups.</li> </ul>	
	<p>MOD3/PPT Section: SAVINGS, Worksheet WPS/MOD3/SESSION9/WS1</p>	
	<p>1. Encourage all participants to look at the goals they wrote down in Session 1. Tell them to choose one goal. Make them think the following about that goal:</p> <ul style="list-style-type: none"> <li>• What are they saving for?</li> <li>• How much money would they need to achieve the goal?</li> <li>• By when do they plan to achieve the goal?</li> <li>• How much money do they need to save every month to reach the goal?</li> <li>• Ask the participants to note this in worksheet <b>WPS/MOD3/SESSION9/WS1</b></li> </ul> <p>2. Guide the participants on setting realistic savings goals. Explain that once they have completed the goal setting process, they should evaluate whether the savings they have thought of are possible? For instance, if they have set a savings goal for Rs. 1000 while their salary is just Rs. 4000, the savings may not happen and the plan will fail. To prevent this, guide participants to:</p> <ul style="list-style-type: none"> <li>• Look at the expenditures and find ways to reduce them to increase the monthly saving</li> </ul> <p>Review the timeline for achieving the goals.</p>	<p>30 min</p>
	<p>1. Discuss with participants:</p> <ul style="list-style-type: none"> <li>• Now that you have made a savings plan, in which form will you save for reaching the goals? Can one only save using cash? (Cash, jewelry, land and livestock are the various forms that savings can take)</li> <li>• What is needed to buy land, jewelry and livestock? (Cash)</li> </ul> <p>2. Explain that all savings begin with saving cash. Once there are enough cash savings, they can be used to purchase jewelry, land and livestock</p>	<p>20 min</p>



	<p>3. Divide the participants into 5 groups and assign the following discussion topics to each:</p> <ul style="list-style-type: none"> <li>• Group 1: Merits and demerits of saving with a bank</li> <li>• Group 2: Merits and demerits of saving with a microfinance institutions (i.e. AMK)</li> <li>• Group 3: Merits and demerits of saving with a Self Help Group</li> <li>• Group 4: Merits and demerits of saving at home or in kind</li> <li>• Group 5: Merits and demerits of saving with other informal groups like a committee</li> </ul> <p>4. When finished, give each group 2 minutes to present their ideas</p>	30 min
	<p>Ensure that participants understand the importance of saving. Listen to the presentation of group carefully and facilitate the discussion.</p>	
	<p>Use the MOD3/PPT Section: SAVINGS to summarize safe places for Savings and investments.</p>	10 min

**WPS/MOD3/SESSION9/WS1**

To achieve the financial goals that you set, you need a plan. Setting savings goals can give you a plan. The table below is an easy way to set savings goals.

Look at the goals you wrote down in **WPS/MOD3/SESSION1/WS1**. Choose 2 goals – one

short term and one medium term goal to set savings goals for. In the table below, write:




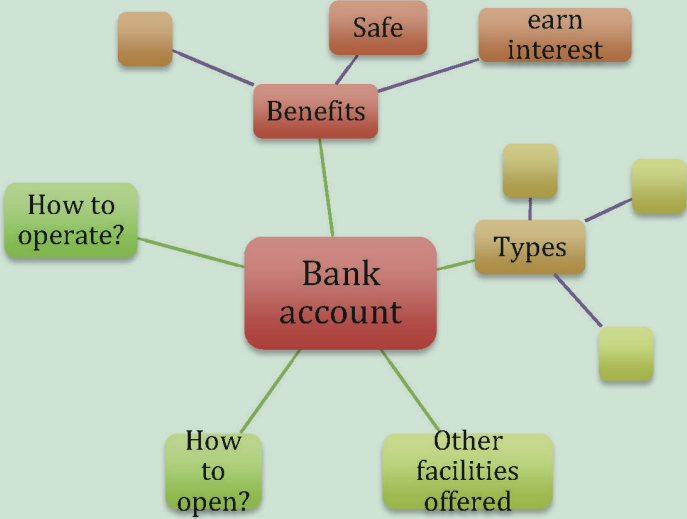
One short-term goal (to be achieved within 6 months) and




One medium-term goal (to be achieved within 12 months)

What is the savings goal?	How much do I need to reach the goal?	By when do I need it?	How much should I save per month to reach the goal in the decided time frame?







<b>What is the savings goal?</b>	<b>How much do I need to reach the goal?</b>	<b>By when do I need it?</b>	<b>How much should I save per month to reach the goal in the decided time frame?</b>

# SESSION 10-11: OPENING AN USING A BANK ACCOUNT






	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Understand the meaning and types of bank accounts.</li> <li>✓ Describe the procedure for opening a bank account</li> <li>✓ List different ways of investing with a bank</li> <li>✓ Understand the meaning and significance of an account number</li> <li>✓ Explain what is a passbook</li> <li>✓ Fill a cheque to make payments</li> <li>✓ Fill a deposit slip</li> <li>✓ Understand the meaning and benefits of ATM cards</li> <li>✓ Describe ways to keep the bank account and identity safe.</li> </ul> <p>Describe step-by-step use of ATM in an ATM machine.</p>	
	<p>1. Flipchart/ chalkboard; markers; Flash video- Ramesh opens a Bank Account- Part1, Sample deposit slips (5), video for writing a cheque <a href="https://www.youtube.com/watch?v=Qle-GrMtVzE">https://www.youtube.com/watch?v=Qle-GrMtVzE</a> video for using ATM card, changing pin and taking a mini statement <a href="https://www.youtube.com/watch?v=0iv-F_5X6dQ">https://www.youtube.com/watch?v=0iv-F_5X6dQ</a></p>	
	<p>Begin by asking participant all that they know about a bank account. Note their responses in a graphic organizer (sample given below)</p> <div style="text-align: center;">  <pre> graph TD     BA[Bank account] --- B[Benefits]     BA --- T[Types]     BA --- HO[How to operate?]     BA --- HO2[How to open?]     BA --- OF[Other facilities offered]     B --- S[Safe]     B --- EI[earn interest]     T --- T1[ ]     T --- T2[ ]     T --- T3[ ]             </pre> </div> <p>Explain that they will get more information about bank accounts in this session.</p>	<p>20 min</p>


	<ol style="list-style-type: none"> <li>1. Show the flash video on “Ramesh opens a bank account”</li> <li>2. Answer any questions that participants may have.</li> <li>3. Ask the participants if they know how to write a cheque. Recapitulate using the video: <a href="https://www.youtube.com/watch?v=Qle-GrMtVzE">https://www.youtube.com/watch?v=Qle-GrMtVzE</a></li> <li>4. Explain using debit cards, ATM machines and ways to safeguard transactions using MOD3/PPT Section: Using Debit Cards.</li> <li>5. Show the video to demonstrate how to use a debit card in an ATM machine. <a href="https://www.youtube.com/watch?v=0iv-F_5X6dQ">https://www.youtube.com/watch?v=0iv-F_5X6dQ</a></li> <li>6. Explain PradhanMantri Jan Dhanyojana using MOD3/PPT Section: Jan Dhan</li> </ol>	<p>30 min</p> <p>30 min</p> <p>20 min</p> <p>20 min</p> <p>30 min</p>
	<p>Before starting the videos prepare the audience. Tell them that they must maintain silence during the viewing in order to understand the video completely. Tell them that they must keep their questions in mind and that you would answer all queries after the viewing is over.</p> <p>Informal sector workers are first generation users of banking services especially ATM and debit card. In case the steps are not clear, repeat the activity of give further explanation for each of the above.</p>	
	<ol style="list-style-type: none"> <li>1. Ask the participants to summarize what they learnt and add that information in the graphic organizer.</li> <li>2. Encourage the participants to open a bank account. Summarize the concepts of earning, spending and saving with the participants. You may also quickly run through the presentations and allow participants to ask questions and clarify doubts.</li> </ol>	<p>30 min</p>

## SESSION 12: INSURANCE






	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ Understand importance of insurance in protecting our assets</li> <li>✓ Explain how insurance works</li> <li>✓ Categorize insurance policies into life, motor, medical and property.</li> <li>✓ Describe different insurance schemes that government provides as a means to providing social security to citizens.</li> </ul>						
	<p>MOD3/PPT Section: Insurance</p>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> <p>1. Ask participants to list some of the assets they have. Explain that an asset is something we own that has long-term value. They can be physical objects, such as gold or a house. They can also be personal skills &amp; qualities that can help us earn more income, such as education.</p> </td> <td style="width: 20%; text-align: center; vertical-align: middle;">10 min</td> </tr> <tr> <td style="padding: 5px;"> <p>2. Note their responses on a chalkboard. Reiterate that assets are not just object but also people who contribute to family income.</p> </td> <td style="text-align: center; vertical-align: middle;">10 min</td> </tr> <tr> <td style="padding: 5px;"> <p>3. Encourage them to think how much it would cost to replace this asset if they had a fire in their house?</p> </td> <td></td> </tr> </table>	<p>1. Ask participants to list some of the assets they have. Explain that an asset is something we own that has long-term value. They can be physical objects, such as gold or a house. They can also be personal skills &amp; qualities that can help us earn more income, such as education.</p>	10 min	<p>2. Note their responses on a chalkboard. Reiterate that assets are not just object but also people who contribute to family income.</p>	10 min	<p>3. Encourage them to think how much it would cost to replace this asset if they had a fire in their house?</p>	
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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> <p>1. Ask them to think how assets could be protected?</p> <p>2. Introduce the term insurance and encourage them to state all that they know about insurance.</p> <ul style="list-style-type: none"> <li>• What do they understand by the term Insurance?</li> <li>• What types of insurance are there?</li> <li>• Are there any government schemes that insure us?</li> <li>• Does any of them have an insurance?</li> </ul> </td> <td style="width: 20%; text-align: center; vertical-align: middle;">5 min 20 min</td> </tr> <tr> <td style="padding: 5px;"> <p>3. Explain that they will learn some ways to protect their assets. Show MOD3/PPT Section: Insurance and explain the four types of Insurance.</p> </td> <td style="text-align: center; vertical-align: middle;">30 min</td> </tr> <tr> <td style="padding: 5px;"> <p>4. Further, explain the different insurance schemes that government offers to the citizens.</p> </td> <td></td> </tr> </table>	<p>1. Ask them to think how assets could be protected?</p> <p>2. Introduce the term insurance and encourage them to state all that they know about insurance.</p> <ul style="list-style-type: none"> <li>• What do they understand by the term Insurance?</li> <li>• What types of insurance are there?</li> <li>• Are there any government schemes that insure us?</li> <li>• Does any of them have an insurance?</li> </ul>	5 min 20 min	<p>3. Explain that they will learn some ways to protect their assets. Show MOD3/PPT Section: Insurance and explain the four types of Insurance.</p>	30 min	<p>4. Further, explain the different insurance schemes that government offers to the citizens.</p>	
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<p>3. Explain that they will learn some ways to protect their assets. Show MOD3/PPT Section: Insurance and explain the four types of Insurance.</p>	30 min						
<p>4. Further, explain the different insurance schemes that government offers to the citizens.</p>							
	<p>Read and understand the concept of insurance and details of the schemes before starting the session. Encourage questions from participants and provide answers.</p>						
	<p>Summarize by telling participants that protecting assets and therefore insurance is key to reaching our financial and saving goals in the time frame that we decide.</p>						

## SESSION 13: GOVERNMENT SOCIAL SECURITY SCHEMES- I

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ List some important food security schemes that Government provides.</li> <li>✓ Describe procedure to access the food security schemes and benefits that they offer.</li> <li>✓ Describe the benefits of JananiSurakshaYojana.</li> </ul> <p>Appreciate the role of government assistance in form of schemes as means to meeting family expenses.</p>	
	<p>MOD3/PPT Section: Food Security; MOD3/PPT Section: JSY</p>	
	<p>Write 'food' on the chalkboard. Ask participants to say whatever comes to their mind when they hear the word food. Give example- nutrition, health etc. Let participants contribute for 5 minutes. Ask them to stop and write no in front of the food. Ask them to now think of this phrase- " No food" and ask them to think whether the associations they drew with 'Food' would now be different or not and how?</p> <p>Debrief: India has made rapid progress in food production and achieved near self-sufficiency in the food grain production but it is also a fact that India is home to the largest number of hungry people in the world and about 214 million people of the country are chronically food insecure. It is estimated that 46% of children below three years are underweight, 79% of children aged 6- 35 months have anaemia, 23 per cent have a low birth weight and 68 out of 1000 die before the age of one year.</p>	
	<ol style="list-style-type: none"> <li>1. Explain the term Food security and tell participants that government is providing certain schemes to ensure food security to the citizens. Explain the food security schemes using MOD3/PPT Section: Food security.</li> <li>2. Tell participants , "Like food security, government also has schemes for better health care of citizens"</li> <li>3. Show Video <a href="https://www.youtube.com/watch?v=GecRrB2QVuw">https://www.youtube.com/watch?v=GecRrB2QVuw</a> on <a href="#">JananiSurakshayojana</a>.</li> <li>4. Explain the scheme, eligibility and benefits to the participants.</li> </ol>	<p>25 min.</p> <p>5 min</p> <p>25 min</p>
	<p>After each presentation ask a few questions about each scheme to assess the understanding of the participants. Provide clarification if necessary.</p>	

	<p>Tell them that these schemes contribute to our family income, as discussed in the sessions earlier. Summarise by saying that some more government schemes would be discussed in the following sessions.</p>	<p>10 min</p>
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## SESSION 14: GOVERNMENT SOCIAL SECURITY SCHEMES-II

	<p>At the end of this session participants will be able to:</p> <ul style="list-style-type: none"> <li>✓ List some important social security schemes that National Social Assistance Program (NSAP) offers.</li> <li>✓ Describe procedure to access the schemes and benefits that they offer.</li> </ul>	
	<p>MOD3/PPT Section: Food Security; MOD3/PPT Section: JSY</p>	
	<p>Recapitulate all government schemes discussed until this lesson.</p>	<p>25 min</p>
	<p>Explain the scheme, eligibility and benefits of the following social security schemes:</p> <ul style="list-style-type: none"> <li>- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)</li> <li>- Indira Gandhi National Widow Pension Scheme (IGNWPS)</li> <li>- Indira Gandhi National Family Benefit Scheme (IGNFBS)</li> <li>- Delhi Family Benefit Scheme (DFBS)</li> <li>- Old Age Assistance Scheme</li> <li>- Swavalambanyojana</li> </ul>	<p>60 min</p>
	<p>After each presentation ask a few questions about each scheme to assess the understanding of the participants. Provide clarification if necessary.</p>	<p>5 min</p>

# Annexure

## Slide 1:





## Slide 2:

### शुल्क के प्रकार

- तनख्वाह, घंटे के हिसाब से शुल्क, कार्य के आधार पर शुल्क और कमीशन के आधार पर शुल्क।
- अनौपचारिक क्षेत्र के एक कामगार को काम के बदले नगद दिया जाता है, जबकि एक औपचारिक कामगार को चेक या बैंक डिपॉजिट या बीयरर चेक दिया जाता है।



## Slide 3:

### औपचारिक क्षेत्र

- भारत में औपचारिक और अनौपचारिक दोनों क्षेत्रों में लोग काम करते हैं।
- औपचारिक क्षेत्र में वैसी कम्पनियां और संगठन हैं जो कर अदा करते हैं और जिनपर सरकार का नियंत्रण रहता है।
- औपचारिक क्षेत्र में काम करनेवाले कर्मचारी रोजगार अनुबंध या सशर्त अनुबंध और तनखाह की पर्ची प्राप्त करते हैं।
- प्रतिभागियों से औपचारिक क्षेत्र की कम्पनियों के कुछ उदाहरण पूछें।



## Slide 4:

### अनौपचारिक क्षेत्र

- उन अनौपचारिक क्षेत्रों की व्याख्या करें, जो संगठन के निचले स्तर की इकाईयों में कार्य सम्पादित करते हैं।
- वो आमदनी और तनख्वाह का आधिकारिक बहीखाता नहीं रखते।
- अनौपचारिक क्षेत्र के कामगारों के पास मालिक से औपचारिक अनुबंध पत्र नहीं दिया जाता या उनके काम करने के घंटे सुनिश्चित नहीं होते।
- उनके कार्य की परिस्थितियां व्यवस्थित नहीं होतीं और उन्हें अपने कार्य निष्पादन के लिए अनियमित तथा असमान शुल्क मिलता है।



## Slide 5:

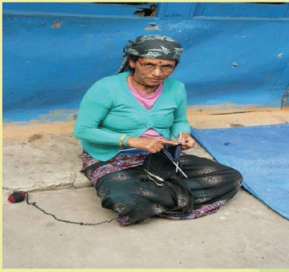
### उपार्जन बनाम आमदनी



- आमदनी किसी रोजगार से, अंशकालीन कार्य से, घर या दुकान के किराये से, बैंक में मिलनेवाले ब्याज से, शेयर बेचने से या दूसरे निवेशों से प्राप्त हो सकती है।
- अपने कौशल या घरेलू उत्पाद इत्यादि के जरिये भी आमदनी हो सकती है।
- आमदनी में मुफ्त सुविधाएं और सरकार की योजनाएं, जैसे दवाओं की सुविधा, मुफ्त शिक्षा इत्यादि शामिल हो सकते हैं।

## Slide 6:

### उपार्जन बनाम आमदनी



कौशल पैसे बचाता  
है। ये आमदनी भी  
बढ़ाता है।

## Slide 7:

# जरूरत बनाम चाहत

जरूरत के सामान हमारे जीने के लिए महत्वपूर्ण हैं। उनमें खाद्य, छत, कपड़े, स्वास्थ्य सुविधा और शिक्षा शामिल हैं।

चाहत जीने के लिए जरूरी नहीं, लेकिन हमारी इच्छाएं और वैसी वस्तुएं हैं, जिन्हें हम पसंद करते हैं।

सीमित आमदनी में हमें अपनी जरूरतों और चाहत का आकलन करना चाहिए और चाहतों पर खर्च करने से पहले जरूरतें पूरी करने पर खर्च करना चाहिए।



**CHINTAN**  
Environmental Research and Action Group

## Slide 8:

### जरूरत बनाम चाहत की पहचान करें



चाहत



जरूरत



जरूरत



चाहत



चाहत



जरूरत

## Slide 9:

### खर्च के प्रकार

आवृत्ति के समय के आधार पर

नियमित खर्च

नियमित आधार पर तयशुदा स्वरूप/आवर्तन  
उदाहरण: बिजली बिल (मासिक) दूध (दैनिक), सब्जियां (साप्ताहिक)

आकस्मिक खर्च, या वैसे खर्च, जो निश्चित आवर्तन पर उत्पन्न नहीं होते। उदाहरण: यात्रा, मरम्मत, आकस्मिक दवाएं इत्यादि

अनियमित खर्च






## Slide 10:

### खर्च के प्रकार (क्रमशः)

<p>परिवर्तनशील खर्च</p>	<p>अगर हर बार कीमत अलग होती है। उदाहरण: सब्जियां, फल, अनाज, पेट्रोल, इत्यादि</p>	<p>अगर खर्च हर महीने कमोबेश एक ही होता है। उदाहरण: घर का किराया, केबल शुल्क इत्यादि</p>	<p>तयशुदा खर्च</p>
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## Slide 11:

### पारिवारिक बजट



- अपने खर्च की योजना बनाएं।
- मदद मिलती है:
  - बेहतर विकल्प तलाशने में
  - बचत करने में
  - प्राथमिकता तय करने में

## Slide 12:

### आंकड़ों का नमूना

Date	Income in Rs.	Item Purchased	Quantity	Rate	Amount Spent in Rs.	Balance
1.8.14	5000	Rice	15 kg	Rs 10/kg	150	4522
		Atta	20 kg	Rs 10/kg	200	
		Sugar	5kg	Rs 15/kg	75	
		Butter	1/2 kg	Rs 106/kg	53	
2.8.14		Rajmah	3kg	Rs 30/kg	90	3877
		Oil	5 Litres	Rs 52/lt.	260	
		Soap powder	1/2 kg.	Rs 110/kg	55	
		Dress piece	2m.	Rs 60/m	120	
		Ghee	2kg	Rs 60/kg	120	

## Slide 13:

### दैनिक आंकड़ों के लाभ

आमदनी और दैनिक खर्च से आपको मदद मिलेगी:

- हर सामान पर आपने कितना खर्च किया।
- पिछले महीने की तुलना में कुछ सामानों पर अधिक या कम खर्च की जानकारी।
- गैरजरूरी सामानों पर खर्च में कटौती कर खर्च पर नियंत्रण।
- भविष्य की जरूरतों के लिए योजना
- धन की बचत
- पुरानी कीमतों की नए कीमतों से तुलना
- ठगे जाने से बचें



## Slide 14:

### बचत क्यों?



- वित्तीय रूप से स्वतंत्र हों
- कर्ज खत्म करें
- अनिश्चित खर्च का सामना
- आपातकालीन खर्च
- रोजगार खोने या घायल होने की स्थिति में मदद

## Slide 15:

### बचत कैसे करें?

- तय करें कि आपातकालीन खर्च के लिए हर दिन, हर महीने आप कितना खर्च कर सकते हैं और अपनी योजना पर टिके रहें।
- धन को सुरक्षित जगह पर, और हो सके तो घर से बाहर रखें, ताकि ये पहुंच से परे हो।
- सबसे खर्चीला कर्ज पहले अदा करने की योजना तैयार करें।



## Slide 16:

### बचत के लिए सुरक्षित जगह

- बैंकों में बचत खाता
- बैंकों में चालू खाता



## Slide 17:

### बैंक खाता खोलना

- 'रमेश बैंक खाता खोलता है' नाम से चिंतन की प्रशिक्षण फिल्म

(विडियो चलाया जाएगा)





## Slide 18:



## Slide 19:

### चेक जारी करना

- 'OR BEARER' शब्द को काटें और चेक के ऊपर बाएं कोने पर 'A/C PAYEE' लिखें।
- प्राप्त करनेवाले के नाम के बीच कोई जगह न छोड़ें। नाम के बाद खाली जगह न छोड़ें, अन्यथा कोई नाम बदल सकता है।
- 'RUPEES' भरने वाली जगह पर रकम के अंत में 'ONLY' शब्द अवश्य लिखें। 'Rupees in Number' वाली जगह पर /- निशान दें। कहीं भी शब्दों के बीच जगह न छोड़ें।
- हमेशा 'Authorized Signatory' के ऊपर दस्तखत करें, ना कि नीचे।

## Slide 20:

# चेक का नमूना

**HDFC BANK** PAYABLE AT PAR THROUGH CLEARING/TRANSFER AT ALL BRANCHES OF HDFC BANK LTD  
एचडीएफसी बैंक लि. के सभी शाखाओं में समतुल्य / समतुल्य करीब रूप का (एनोडस) का

Weekly Holiday on SUNDAY  
Date / दिनांक .....

PAY \_\_\_\_\_ OR BEARER / या धारक को

RUPEES / रुपये \_\_\_\_\_ अदा करे Rs. / रु.

A/c No.  CA For \_\_\_\_\_

HDFC BANK LTD. / एचडीएफसी बैंक लि.  
BAGHURANJAN CO-OP HSG SOCIETY, JAMSHI ROAD, OPP PRAKASH TALKIES,  
PRAKASH WEST, DIST:THANE, MUMBAI-401104, MAHARASHTRA  
मुंबई ऑफिस: एच.डी.सी. रोड, प्रकाश वेस्ट, जामशी रोड के समीप,  
बगहुरानजन, ठाणे - 401104, महाराष्ट्र

RTGS / NEFT IFSC : HDFC0000663

Authorized Signatories



## Slide 21:

### एटीएम



- चेक का प्लास्टिक प्रारूप।
- खाते से धन निकालने या ऑनलाइन अदा करने के काम आता है।
- कैश ले जाने की जरूरत नहीं।
- एटीएम मशीन के जरिये अपने खाते से किसी भी वक्त रकम निकाल सकते हैं। बैंक खुलने का इंतजार करने की आवश्यकता नहीं।

## Slide 22:

### याद रखने योग्य बातें

- अगर आपका डेबिट कार्ड खो जाए या चोरी हो जाए, तो फौरन बैंक को सूचित करें।
- पुलिस में रिपोर्ट दर्ज कराएं और पुलिस रिपोर्ट को कर्जदाताओं से विवाद सुलझाने में इस्तेमाल करें।
- अपने सभी क्रेडिट और डेबिट कार्ड खाता नम्बर किसी सुरक्षित जगह में रखें, साथ में हर कार्ड की कम्पनी का फोन नम्बर भी हो।



## Slide 23:

### पिन

- पिन गोपनीय अंकों का पासवर्ड होता है, जो कार्य सम्पादन के वक्त कार्ड के वैध मालिक होने का प्रमाण है।
- सही पिन के बिना डेबिट कार्ड का इस्तेमाल नहीं किया जा सकता, और अपने क्रेडिट कार्ड पर आपको अग्रिम रकम नहीं मिल सकती।
- कोई भी क्रमरहित संख्या, जो आपको याद रहे, चुनना आवश्यक है। लेकिन वो व्यक्तिगत जानकारी से जुड़ी नहीं होनी चाहिए, जैसे जन्मदिन या पता।
- कार्ड के पीछे अपना पिन कभी ना लिखें, या अपने बटुए में रखें।

## Slide 24:

### विडियो

- [https://www.youtube.com/watch?v=0iv-F\\_5X6dQ](https://www.youtube.com/watch?v=0iv-F_5X6dQ)



## Slide 25:

### प्रधानमंत्री जन धन योजना (PMJDY)



- हर भारतीय परिवार एक जीरो बैलेंस अकाउंट खोलने का हकदार होगा।
- आर्थिक समानता सुनिश्चित करने की दिशा में पहला कदम।
- गरीब परिवारों को कई फायदे।



## Slide 26:

### PMJDY से फायदे

- जीरो बैलेंस बचत खाता।
- चेक बुक, वित्तीय जानकारी और पास बुक के साथ एक किट।
- रु पे डेबिट कार्ड।
- उचित जगह पर आधार नम्बर।
- खाताधारी के परिवार का 1,00,000/- रु. का दुर्घटना बीमा।
- 26 जनवरी 2015 तक खाता खोलनेवालों को 30,000/- रु. का जीवन बीमा (LIC)।
- 100/- रु. से 500/- रु. की अतिरिक्त अदायगी पर कुछ बैंक पासबुक और चेक जारी करते हैं।
- खाताधारी के 6 महीने पूरे करने और इस दौरान खाता जारी रहने पर 5,000/- रु. ओवरड्राफ्ट (कर्ज) की सुविधा।
- सही वक्त पर कर्ज लौटाने पर कर्ज की राशि 15,000/- रु. तक बढ़ जाएगी।
- मोबाइल बैंकिंग
- जमा राशि पर ब्याज (अधिकतर बैंकों में फिलहाल @ 4 %)
- पेंशन और बीमा उत्पादों तक पहुंच
- डायरेक्ट बेनिफिट ट्रांसफर



## Slide 27:

### PMJDY के लिए जरूरी कागजात

वैध कागजात ना होने पर →  
“छोटा खाता” खोलें

- भारतीय पासपोर्ट
- डाइविंग लाइसेंस
- स्थाई खाता नम्बर (PAN) कार्ड
- मतदाता पहचान पत्र
- आधार कार्ड
- राशन कार्ड
- नरेगा रोजगार कार्ड
- पासपोर्ट आकार के 2 फोटो
- स्वप्रमाणित फोटो अपने दस्तखत या अंगूठे के निशान के साथ
- खाता खोलने के 6 महीने के भीतर पता का सबूत जमा करना अनिवार्य
- निम्नलिखित लाभ नहीं मिलेंगे:
  - चेक बुक नहीं जारी होगा
  - अधिकतम मासिक निकासी 10,000/- रु. पर सीमित
  - सिर्फ एक साल तक खाता जारी

## Slide 28:

### हेल्पलाइन नम्बर

- इस योजना से जुड़ी सूचनाएं और जानकारियां हासिल करने के लिए भारत सरकार ने दो हेल्पलाइन नम्बर स्थापित किये हैं 1800-180-111 और 1800-110-001



## Slide 29:

### सम्पत्ति



- जिस वस्तु का दीर्घकालीन मूल्य हो, उसे सम्पत्ति कहते हैं। वो सोना या घर जैसे भौतिक सामान भी हो सकते हैं।
- वो अधिक आमदनी के लिए व्यक्तिगत कौशल और गुण भी हो सकते हैं, जैसे शिक्षा।
- सम्पत्ति सिर्फ वस्तु नहीं हैं, बल्कि वो लोग भी हैं, जो परिवार की आमदनी बढ़ाने में योगदान देते हैं।

## Slide 30:

### बीमा



- जोखिम प्रबंधन उपकरण
- सम्पत्ति खोने के जोखिम से बचने के लिए हम जो उत्पाद खरीद सकते हैं।
- हम नियमित तौर पर एक छोटी रकम (किस्त) अदा करते हैं।
- ऐसा ही बीमा खरीदनेवाला हर ग्राहक करता है। इससे एक वित्तीय श्रृंखला पैदा होती है और कम्पनी उन ग्राहकों को रकम देती है जो सम्पत्ति खो देते हैं या दुर्घटना का शिकार हो जाते हैं।

## Slide 31:

### बीमा के प्रकार



मुख्य रूप से चार तरह के बीमा –

- जीवन बीमा,
- स्वास्थ्य बीमा,
- वाहन बीमा और,
- सम्पत्ति बीमा।

इनके अलावा और भी कई तरह के बीमा हैं। लेकिन ये सबसे अधिक महत्वपूर्ण हैं।

## Slide 32:



## Slide 33:

### 1. राष्ट्रीय स्वास्थ्य बीमा योजना (RSBY)



- श्रम एवं रोजगार मंत्रालय द्वारा जारी।
- गरीबी रेखा से नीचे (BPL) परिवारों (प्रति परिवार 5 व्यक्ति तक) को स्वास्थ्य बीमा प्रदान करता है।
- BPL परिवारों को अस्पताल में भर्ती होने से उत्पन्न वित्तीय देनदारियों से संरक्षण देता है।



## Slide 34:

### RSBY के फायदे



- सरकारी तथा निजी अस्पतालों में भर्ती होने पर रकम रहित बीमा सुविधा।
- 5 व्यक्तियों के एक परिवार को फ्लोटर आधार पर 30,000/- रु. तक अस्पताल में भर्ती होने का खर्च वहन करता है।
- प्रति आमद 100/- रु. की दर से अधिकतम 1,000/- रु. तक का आवागमन शुल्क भी अदा करता है।
- सरकार किस्त अदा करती है।
- दिल्ली में 78 अस्पताल

## Slide 35:

### RSBY की प्रक्रिया

GRC\* कार्यकर्ताओं द्वारा लाभकर्ताओं की पहचान के लिए घर-घर सर्वे, लाभकर्ताओं को पीली पर्ची जारी।

GRC कर्मचारियों के बताए सुनिश्चित स्थान पर लाभकर्ता तय तारीख को नामांकन शुल्क और पीली पर्ची के साथ पहुंचता है।

पहचान सुनिश्चित की जाती है, नामांकन शुल्क के साथ उंगलियों के निशान और तस्वीरें ली जाती हैं।

“स्मार्ट कार्ड” उत्पन्न किया जाता है। नामांकन की तारीख के 15 दिनों के बाद लाभार्थी परिवारों को जानकारी पत्रिका और सूची में सम्मिलित अस्पतालों के नाम के साथ पहुंचाया जाता है।

GRC\*- Gender Resource Centre



## Slide 36:

### RSBY फायदों का विभाजन

- परिवार के सदस्यों द्वारा RSBY सेवाओं का इस्तेमाल, जब परिवार से अलग जिले/शहर की यात्रा कर रहे हों।
- लागत = 125/- रु. (लाभार्थी द्वारा देय)।
- दो से अधिक विभाजन नहीं। TPA\* के जिला बूथ द्वारा विभाजन तय किया जाता है।
- दोनों कार्ड के सम्मिलित फायदे की सीमा प्रति लाभार्थी परिवार को 30,000/- रु. तक रहता है।
- हर विभाजित कार्ड की फायदा सीमा लाभार्थी परिवार का मुखिया विभाजन के वक्त तय करता है।



## Slide 37:

### RSBY अतिरिक्त जानकारीयां

- खो जाने या नुकसान होने पर 125/- रु. देकर नया कार्ड बनवाया जा सकता है।
- कॉल सेन्टर पूरे साल, हफ्ते के सातों दिन, चौबीसों घंटे कार्य करते हैं।
  - **कॉल सेन्टर**
  - टोल फ्री नं.: 1800 11 3300 (24 घंटे कार्यरत)
  - **जेनिन्स इंडिया TPA लिमिटेड कॉल सेन्टर**  
(दक्षिण जिले के RSBY स्मार्ट कार्ड धारकों के लिए)
  - टॉल फ्री नं.: 1800 345 3323 (24 घंटे कार्यरत)

## Slide 38:

### 2. आम आदमी बीमा योजना



- BPL और उससे थोड़ा ऊपर परिवारों के लिए जीवन बीमा, 18-60 साल उम्र के ग्रामीण और शहरी व्यक्तियों के लिए लागू
- 200/- रु. सालाना बीमा किस्त सरकार द्वारा पेय
- LIC के सहयोग से लागू। रोजमर्रे के कार्यों का सम्पादन सामाजिक कल्याण विभाग द्वारा सम्पन्न।

## Slide 39:

### AABY के तहत फायदे

- आखिरी तारीख से पहले किसी सदस्य की मृत्यु पर नामित को 30,000/- रु. की सुनिश्चित रकम देय।
- सदस्यों को निम्नलिखित अन्य फायदे दिये जाते हैं:
  - दुर्घटना में मृत्यु होने पर\* = 75,000/- रु.
  - दुर्घटना की वजह से स्थाई दिव्यांगता\*\* = 75,000/- रु.
  - दुर्घटना में एक आंख और एक अंग खोने पर = 75,000/- रु.
  - दुर्घटना में एक आंख या एक अंग खोने पर = 37,500/- रु.

Death\*/disability\*\* means that occurred within 120 days of accident resulting solely and directly from the accident caused by violent, external and visible means, independently of any other cause.



## Slide 40:

### AABY की प्रक्रिया

राज्य / केन्द्र शासित प्रदेश सरकार पंचायतों की सलाह से योजना में शामिल होनेवाले व्यक्तियों की पहचान करेगी।



सभी सदस्यों को विशिष्ट पहचान संख्या के साथ LIC पहचान पत्र दिया जाएगा।

OR

18-59 उम्र के 25 सदस्यों का गुट (परिवार का मुखिया या परिवार का कमानेवाला सदस्य) दिल्ली सरकार के SWD\*\* के DO\* में सम्पर्क करता है, प्रार्थना पत्र, उम्र का सबूत, BPL का सबूत और सभी सदस्यों के कामकाज का विवरण प्रस्तुत करता है।



SWD का DO प्रार्थना पत्र और कागजात 50% किस्त के साथ LIC को पेश करता है।

DO\* - जिला दफ्तर

SWD\*\* - सामाजिक कल्याण कार्यक्रम (SWD) दिल्ली



## Slide 41:

### AABY के लिए जरूरी कागजात

#### उम्र के प्रमाण के लिए:

- राशन कार्ड
- जन्म प्रमाणपत्र
- स्कूल प्रमाणपत्र
- मतदाता पहचान पत्र
- सरकारी पहचान पत्र



## Slide 42:

## खाद्य सुरक्षा



- खाद्य सुरक्षा का अर्थ है, हर किसी को हर वक्त एक सक्रिय और स्वस्थ जीवन के लिए जरूरी खाद्य उपलब्ध कराना।
- खाद्य सुरक्षा के लिए जरूरी कारक हैं:
  - खाद्य की पर्याप्त आपूर्ति
  - व्यापार और या जन वितरण प्रणाली द्वारा पर्याप्त वितरण
  - नागरिकों को खरीदने की पर्याप्त ताकत देना



## Slide 43:

### 1. दिल्ली अन्नश्री योजना (डे)

- दिल्ली सरकार द्वारा शुरु।
- जन वितरण प्रणाली से बाहर और BPL तथा राशन कार्ड न रखनेवाले संवेदनशील परिवारों को कैश स्थानान्तरण के जरिये हर महीने 600/- रु. खाद्य सब्सिडी
- लाभार्थी परिवार की सबसे बुजुर्ग महिला को सशक्त करना।
- आधार/UID पहचान सबूत पर आधारित बैंक खाते में हर महीने सब्सिडी दी जाएगी।

## Slide 44:



## Slide 45:

### 2. राष्ट्रीय खाद्य सुरक्षा योजना



- भोजन का अधिकार अधिनियम-ये भारतीय संसद में पारित अधिनियम है।
- इस का लक्ष्य भारत की 1.2 बिलियन आबादी के दो तिहाई हिस्से को कम कीमत पर अनाज उपलब्ध कराना है।
- लाभार्थी हर महीने प्रति उपयुक्त व्यक्ति 5 किलोग्राम अनाज खरीद सकेंगे

## Slide 46:

### NFSS के लक्षण

- ये योजना दी जाएगी:
  - परिवार की बुजुर्ग महिला को।
  - झुग्गी-झोपड़ियों के निवासियों, पुनर्वास बस्तियों के निवासियों, ग्रामीणों, आवासहीनों, किन्नरों, दिव्यांगों, एकल महिलाओं, अनाथों, मजदूरों और कचरा बिननेवालों को।
  - जिनकी सालाना आमदनी 1 लाख रु. से कम हो।
- लाभार्थी हर महीने 5 किलो अनाज के हकदार हैं। चावल 3 रु., गेहूं 2 रु. और अन्य दानेदार अनाज (दाल) 1 रु. की कीमत पर।
- गर्भवती और बच्चों को दूध पिलानेवाली महिलाओं को स्वास्थ्यवर्धक 600 कैलोरी "टेक होम राशन" और कम से कम 6,000/- रु. का मातृत्व फायदा छह महीने तक।
- 6 महीने से 14 साल तक के बच्चों को मुफ्त गर्म खाना या "टेक होम राशन"।

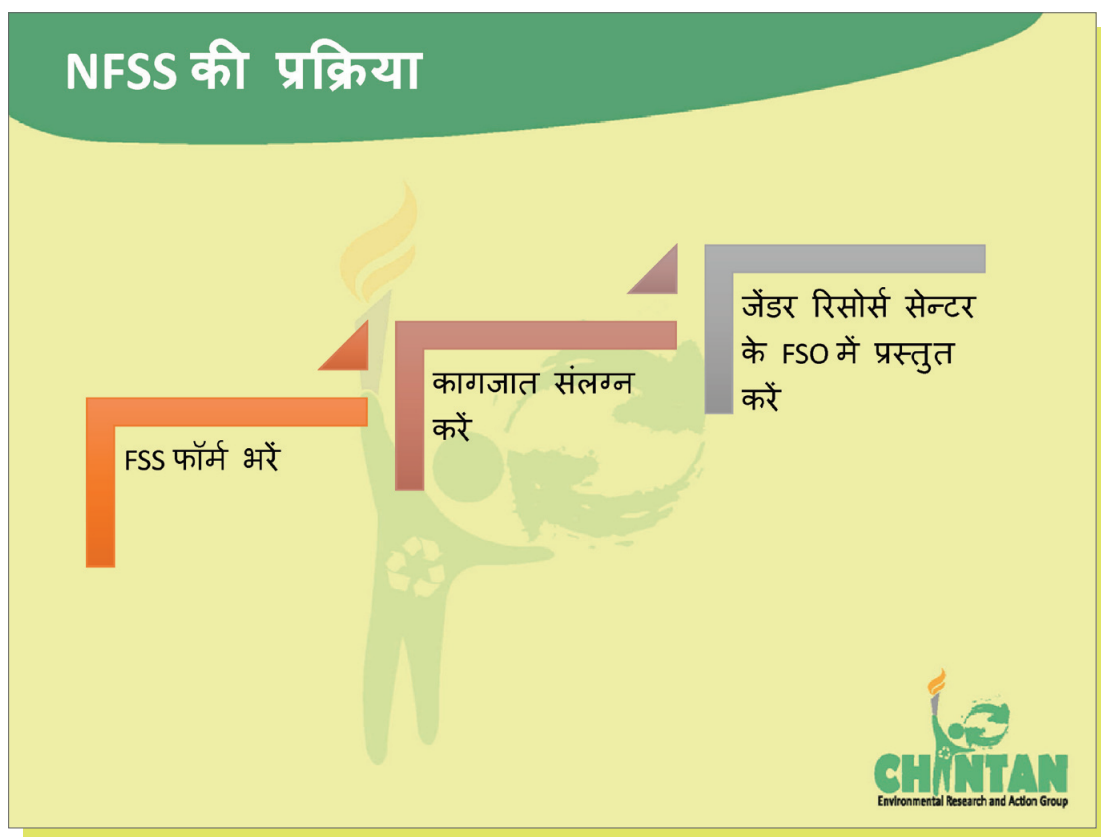


## Slide 47:

### NFSS के लिए जरूरी कागजात

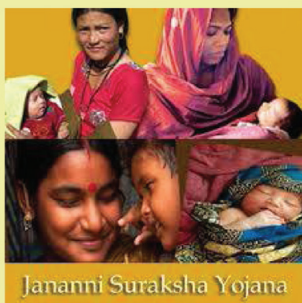
- आधार कार्ड/ UID पर्ची।
- आवास के पते का सबूत अगर आधार कार्ड के पते से भिन्न हो (आवासहीनों के लिए लागू नहीं)।
- आमदनी प्रमाणपत्र, अगर जरूरी हो।

## Slide 48:



## Slide 49:

### 1. जनानी सुरक्षा योजना (JSY)



- <https://www.youtube.com/watch?v=GEcRrB2QVuw>
- 2005 में शुरू, नेशनल रुरल हेल्थ मिशन (NRHM) के तहत एक सुरक्षित मातृत्व की शुरुआत।
- गरीब गर्भवती महिलाओं में संस्थागत जनन को प्रोत्साहन देकर माता और नवजात की मृत्यु कम करना।
- ये योजना संस्थागत जनन तक पहुंच के लिए गर्भवती महिलाओं को वित्तीय प्रोत्साहन पैकेज देती है।
- संस्थागत जनन के साथ धन देकर मदद



## Slide 50:

### JSY के लिए योग्यता

- LPS- सरकारी स्वास्थ्य केन्द्रों, जैसे SC, PHC/CHC/FRU/DH या SH के जनरल वार्ड या मान्यता प्राप्त निजी संस्थानों में जनन देनेवाली सभी गर्भवती महिलाएं
- 19 वर्ष या उससे अधिक उम्र की HPS- BPL गर्भवती महिलाएं
- LPS और HPS- सभी अनुसूचित जाति और जनजाति की महिलाएं
- फायदे के लिए योग्य महिलाओं को BPL कार्ड (HPS के लिए), ASHA/ANM/ MO से जारी पर्ची और JSY कार्ड

**Note:** BPL Certification is required in all HPS states. However, where BPL cards have not yet been issued or have not been updated, States/UTs would formulate a simple criterion for certification of poor and needy status of the expectant mother's family by empowering the gram pradhan or ward member.



## Slide 51:

### JSY और आशा



- आशा (मान्यता प्राप्त सामाजिक स्वास्थ्य कार्यकर्ता) और दूसरे कम्बन्धित कार्यकर्ता सरकार और गरीब महिलाओं के बीच प्रभावशाली कड़ी हैं।
  - LPS में आशा।
  - अन्य राज्यों और केन्द्र शासित प्रदेशों में AWW और TBAs या आशा जैसी कार्यकर्ताएं।

## Slide 52:

### JSY आशा की भूमिका

- लाभार्थी गर्भवती महिला की पहचान और पंजीकरण
- गर्भवती महिला को जरूरी प्रमाणपत्र हासिल करने में मदद करना
- कम से कम 3 ANC चेकअप उपलब्ध कराना/मदद देना -IT इंजेक्शंस, IFA
- जनन के लिए कार्य कर रहे सरकारी स्वास्थ्य केन्द्र की पहचान करना या मान्यता प्राप्त स्वास्थ्य संस्थान की पहचान करना,
- संस्थागत जनन के लिए सलाह देना,
- लाभार्थी महिला के साथ HC तक सहगमन\* और अस्पताल से निकलने तक उसके साथ रहना
- 14 हफ्ते की उम्र तक नवजात के असंक्रमीकरण की व्यवस्था करना,
- ANM/MO को बच्चे के जन्म या बच्चे अथवा माता की मृत्यु के बारे में सूचित करना,
- जनन के 7 दिनों के भीतर निरीक्षण
- नवजात के पैदा लेने से एक घंटे के भीतर मातृ दुग्धपान की सलाह देना, उसे 3-6 महीने तक जारी रखवाना और परिवार नियोजन की सलाह देना



## Slide 53:

### JSY: प्रोत्साहन पैकेज

#### Low performing states\*

##### संस्थागत जनन पैकेज

- ग्रामीण क्षेत्रों में माता को 1400/- रु.
- शहरी क्षेत्रों में 1000/- रु.
- आशा को 600/- रु.

##### घर पर जनन पैकेज

- BPL, 19 वर्ष से अधिक उम्र की अनुसूचित जाति/जनजाति की माताओं को 500/- रु.

#### High performing states\*\*

##### संस्थागत जनन पैकेज

- माताएं : ग्रामीण क्षेत्रों में 700/- रु.
- शहरी क्षेत्रों में 600/- रु.
- आशा को 200/- रु. और जनजातीय क्षेत्रों में 350/- रु.

##### घर पर जनन पैकेज

- BPL, 19 वर्ष से अधिक उम्र की अनुसूचित जाति/जनजाति की माताओं को 500/- रु.

\*बिहार, झारखंड, मध्य प्रदेश, छत्तीसगढ़, ओडिशा, राजस्थान, उत्तर प्रदेश और उत्तराखंड, असम, जम्मू और कश्मीर, और दूसरे उत्तर-पूर्व के राज्य

\*\* बचे हुए राज्य

## Slide 54:

## JSY: नगद राशि वितरण



सभी सुविधायें अस्पतालों,  
स्वास्थ्य केन्द्रों, उपकेन्द्रों में  
मुफ्त उपलब्ध हैं।

- संस्थानों में।
- सरकारी स्वास्थ्य केन्द्र जानेवाली गर्भवती महिलाओं को – स्वास्थ्य संस्थान में पूरी राशि एक बार में देय
- मान्यता प्राप्त निजी संस्थानों में ANC के लिए जानेवाली गर्भवती महिलाओं को – उन्हें कम से कम 3 ANC और कुछ IT इंजेक्शन के लिए थोड़ी वित्तीय मदद चाहिए। ऐसे मामलों में उन्हें कम से कम 3/4 राशि एक बार में, खासकर जनन के वक्त देनी चाहिए।

## Slide 55:

### JSY: घर पर जनन के लिए मदद



घर पर जनन चाहनेवाली गर्भवती महिलाओं के लिए

- JSY फायदा हासिल करने के लिए BPL प्रमाणपत्र होना चाहिए।
- हर जनन पर 500/- रु. की नकद मदद। सिर्फ 2 जीवित जनन के लिए।
- जनन के वक्त देय या जनन के करीब 7 दिन पहले ANM/आशा/ या किसी अन्य सम्बंधित कार्यकर्ता द्वारा।

## Slide 56:

### 2. राष्ट्रीय सामाजिक मदद कार्यक्रम

- 15 अगस्त 1995 को शुरु।
- पांच योजनाएं
  - इन्दिरा गांधी नेशनल ओल्ड एज पेंशन स्कीम (IGNOAPS)
  - इन्दिरा गांधी नेशनल विडो पेंशन स्कीम (IGNWPS)
  - इन्दिरा गांधी नेशनल फैमिली बेनिफिट स्कीम (IGNFBS)
  - इन्दिरा गांधी नेशनल डिसेबिलिटी पेंशन स्कीम (IGNDPS),
  - अन्नपूर्णा।
- राज्यों में सामाजिक कल्याण विभागों द्वारा शुरु।
- पात्रता: प्रार्थी गरीबी रेखा से नीचे (BPL) परिवार का होना चाहिए



## Slide 57:

### 3. इन्दिरा गांधी नेशनल ओल्ड एज पेशन स्कीम (IGNOAPS)

- गरीबों, वृद्धों और दिव्यांगों को वित्तीय मदद के जरिये सामाजिक सुरक्षा प्रदान करना, जिनके पास जीवनयापन का कोई जरिया नहीं है।
- पात्रता:
  - प्रार्थी की उम्र 60 वर्ष या अधिक होनी चाहिए।
  - प्रार्थी निश्चित रूप से BPL परिवार से होना चाहिए।





## Slide 58:

### IGNOAPS के फायदे

- 60-79 वर्ष उम्र के लाभार्थियों को प्रति लाभार्थी 200/- रु. प्रति महीने।
- 80 वर्ष या उससे अधिक उम्र के लाभार्थियों को प्रति लाभार्थी 500/-रु. प्रति महीने।
- फिलहाल राज्य के योगदान के आधार पर ओल्ड एज फायदे 200/- रु. से 1,000/- के बीच दिये जा रहे हैं।



## Slide 59:

### IGNOAPS की प्रक्रिया

क्षेत्र के विधायक/सांसद OAPS मामलों की सिफारिश करते हैं।

प्रार्थनापत्र (बैंक खातों के साथ) DC को दिये जाते हैं

GRC जांच कर DC को देते हैं

DC दफ्तर OAPS मामलों को विधायक/सांसद को सिफारिश के लिए भेजता है।

सिफारिश के बाद विधायक/सांसद मामलों को वापस DC दफ्तर को भेजता है।\*

अनुमोदन के बाद प्रार्थनापत्रों को DSW भेजा जाता है, जो लाभार्थी के बैंक खाते में पेंशन भेजने की संस्तुति करता है।



## Slide 60:

### 4. इन्दिरा गांधी नेशनल विडो पेंशन स्कीम (IGNWPS)



- राज्यों में लागू एक केन्द्र अनुमोदित योजना, जहां लाभार्थियों को योजना के तहत मासिक 300/- रु. मिलते हैं।

## Slide 61:

### IGNWPS के लिए पात्रता

18-60 साल उम्र की निम्नलिखित विधवा इस योजना का लाभ उठा सकती हैं:

- जो दिल्ली में रहती हैं और प्रार्थना पत्र देने के पांच साल पहले से दिल्ली में रह रही हैं।
- सभी स्रोतों से जिनकी सालाना आमदनी 60,000/- रु. से अधिक नहीं है।
- जो MCD और/या NDMC या किसी अन्य स्रोत से किसी तरह का पेंशन या वित्तीय मदद नहीं पा रही हैं।

## Slide 62:

### IGNWPS के लिए पात्रता (क्रमशः)

ऊपर बताई गई उम्र सीमाओं में निम्नलिखित विधवाएं पात्र नहीं हैं:

- सरकार/स्थानीय निकाय या स्वैच्छिक संस्थान द्वारा चलाए जा रहे किसी संस्थान/घर में रहनेवाली।
- जिन्होंने दोबारा शादी कर ली। पेंशन जारी रखने के लिए हर साल हर विधवा को अपनी वैवाहिक स्थिति की जानकारी अपने क्षेत्र के विधायक से प्रमाण पत्र लेकर देना होगा।
- जिन्हें पहले से सामाजिक कल्याण विभाग से विधवाओं को दी जानेवाली वित्तीय मदद मिल रही है।

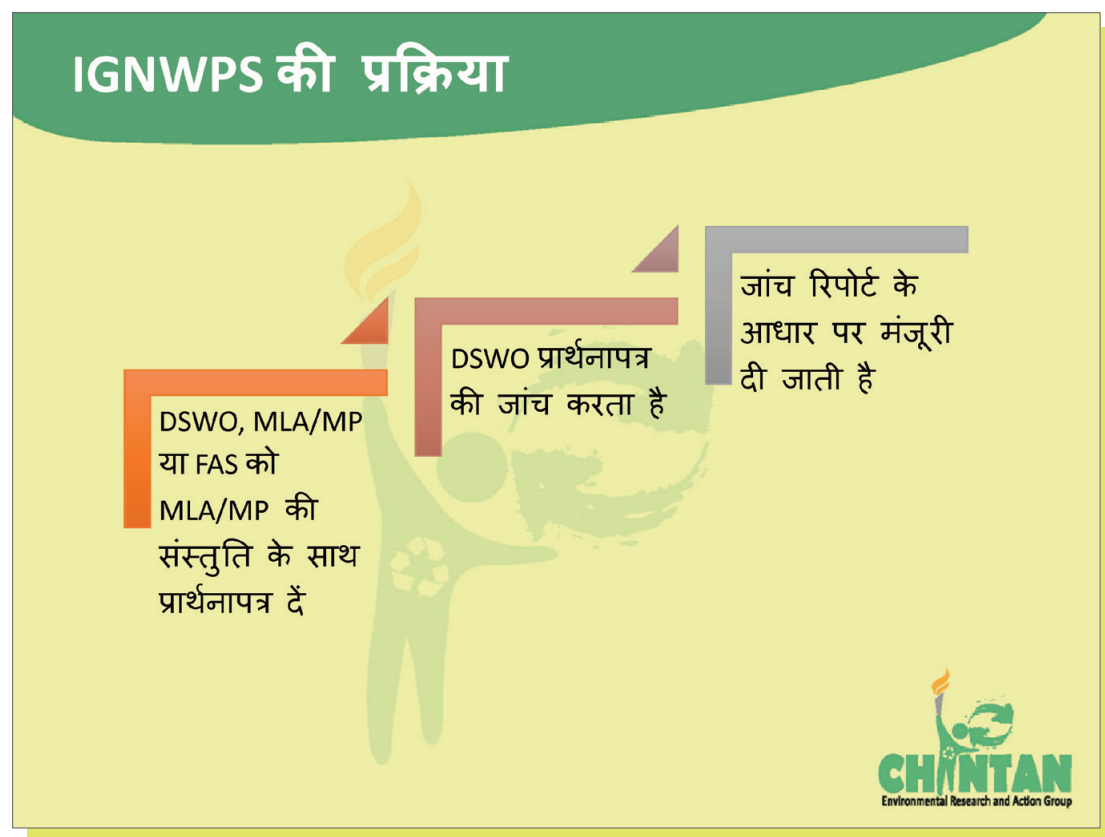


## Slide 63:

### IGNWPS के लिए जरूरी कागजात

- रजिस्ट्रार, जन्म और मृत्यु द्वारा जारी लाभार्थी के पति का मृत्यु प्रमाण पत्र;
- राशन कार्ड या मतदाता पहचान पत्र या आवास और उम्र की जानकारी के लिए कोई अन्य सबूत;
- वित्तीय अधिकारी द्वारा जारी आमदनी प्रमाण पत्र;
- किसी सरकारी संगठन, NGO, MCD या NDMC या किसी वैधानिक अथवा दूसरी संस्था द्वारा लाभार्थी को किसी तरह की वित्तीय मदद या पेंशन न दी जा रही हो – इससे जुड़ा हलफनामा।

## Slide 64:



## Slide 65:

### IGNWPS जानकारी योग्य बातें

- पेंशन
  - विधवा की मृत्यु पर रुक जाएगा।
  - 60 वर्ष की उम्र तक एक व्यक्ति के लिए मान्य होगा।
  - जिस महीने मंजूरी मिलेगी उसी महीने से पेय होगा। पेंशन की दर प्रति लाभार्थी प्रति महीने 1,500/- रु. होगी।
  - RBI के जरिये लाभार्थी के खाते में हर तिमाही साल के अंतिम महीने जमा किया जाएगा, यानि जून, सितम्बर, दिसम्बर, मार्च।
- विधवा पेंशन पानेवाली दिल्ली प्रशासन या किसी दूसरे स्रोत से दूसरी किसी वित्तीय मदद/पेंशन की हकदार नहीं होंगी।



## Slide 66:

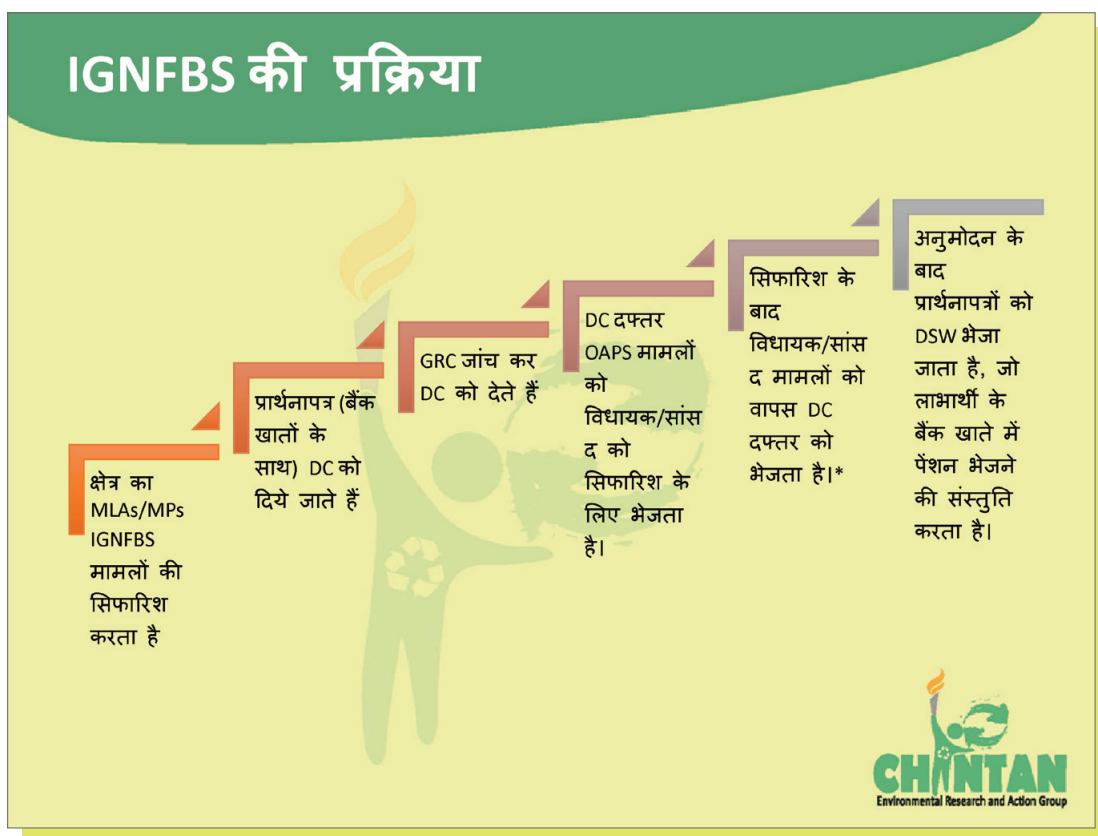
### 5. इन्दिरा गांधी नेशनल फैमिली बेनिफिट स्कीम (IGNFBS)

- मुख्य कमानेवाले की मृत्यु की स्थिति में गरीबी रेखा से नीचे रहनेवालों को मोटामोटी मदद, जैसा नेशनल कैपिटल टेरिटरी (NCT) दिल्ली के नियमों के मुताबिक है।
- पात्रता:
  - मुख्य कमानेवाला परिवार का सदस्य होना चाहिए जिसकी कमाई घर की पूरी आमदनी में अच्छा योगदान देती हो।
  - 18 साल से 59 साल के आयु वर्ग में रहते मुख्य कमानेवाले/कमानेवाली की मृत्यु हुई हो।

18.10.2012 से जारी: प्राकृतिक वजह या दुर्घटना की वजह से NBFS के तहत मदद की रकम बढ़ाकर 20,000/- रु. कर दी गई है।



## Slide 67:



## Slide 68:

### 6. दिल्ली परिवार लाभ योजना (DFBS)

- मुख्य कमानेवाले पुरुष अथवा स्त्री के परिवार को वित्तीय मदद पहुंचाना, जिसके घर में आमदनी का दूसरा मुख्य साधन न हो।



## Slide 69:

### DFBS के लिए पात्रता

- पात्रता:
  - 18-64 आयु वर्ग के मुख्य कमानेवाले/कमानेवाली की मृत्यु हो जाती है।
  - प्रार्थी की पारिवारिक आमदनी सालाना 60,000/- रु. से अधिक नहीं होनी चाहिए।
  - प्रार्थी को प्रार्थनापत्र देने की तारीख से कम से कम पांच साल पहले से राष्ट्रीय राजधानी दिल्ली का वासी होना चाहिए।
  - चेक के जरिये रकम लेने के लिए किसी बैंक या पोस्ट ऑफिस में एकल चालित खाता होना चाहिए।\*

This provision may be relaxed in the case of minors, mentally challenged applicants or those who come under the purview of Legal Guardianship as per rules of National Trust.

## Slide 70:

### DFBS के लिए कागजात

#### आवास का सबूत

- राशन कार्ड
- मतदाता पहचान पत्र
- पासपोर्ट
- ड्राइविंग लाइसेंस
- MCD/रजिस्ट्रार – जन्म और मृत्यु द्वारा जारी जन्म प्रमाण पत्र
- MCD/ रजिस्ट्रार – जन्म और मृत्यु द्वारा जारी मृत्यु प्रमाण पत्र
- बीमा योजना के कागज
- परिवार के किसी भी सदस्य का असंक्रमीकरण कार्ड
- दिल्ली में इलाज की मेडिकल पर्ची
- बिजली का बिल
- पानी का बिल
- टेलिफोन का बिल



## Slide 71:

### DFBS के लिए कागजात

#### आवास के सबूत

- स्वतंत्रता सेनानी पहचान पत्र
- पेंशन के कागज
- पूर्व-सैनिक पर निर्भरता प्रमाण पत्र
- सम्पत्ति के कागजात
- ऐसा कोई भी कागजात, जो दिल्ली में कम से कम 5 साल रहने का सबूत देता हो।
- गैस कनेक्शन की पर्ची
- बैंक पासबुक
- जाति प्रमाण पत्र
- विद्यार्थी परिचय पत्र
- सरकारी/निजी क्षेत्र की कम्पनी या संगठन में सेवा परिचय पत्र

## Slide 72:

### DFBS

#### मृतक के उम्र का सबूत

- MCD/ रजिस्ट्रार जन्म और मृत्यु द्वारा जारी जन्म प्रमाण पत्र
- अंतिम कक्षा तक पढ़नेवाले स्कूल छोड़ने का प्रमाण पत्र
- मैट्रिक प्रमाण पत्र
- बच्चे के जनन के समय अस्पताल से छुट्टी की पर्ची
- ड्राइविंग लाइसेंस
- पासपोर्ट
- पैन कार्ड
- राशन कार्ड
- मतदाता पहचान पत्र
- परिवार के सदस्य का असंक्रमणीकरण कार्ड
- उम्र की जांच करनेवाला मेडिकल प्रमाण पत्र
- सरकारी/सरकारी मान्यता प्राप्त संस्थान द्वारा जारी प्रमाण पत्र, जिसमें जन्म की तारीख और जगह का उल्लेख हो।



## Slide 73:

### DFBS के लिए कागजात

#### मृत्यु का सबूत

- रजिस्ट्रार जन्म और मृत्यु द्वारा जारी मृत्यु प्रमाण पत्र
- श्मशान घाट/कब्रिस्तान के अधिकारी द्वारा जारी पर्ची
- मृत्यु के पश्चात अस्पताल द्वारा जारी प्रमाण पत्र
- दिल्ली के बाहर या गांव में मृत्यु होने और अंतिम संस्कार की पर्ची न होने पर ब्लॉक विकास अधिकारी (BDO) द्वारा दिया गया प्रमाण पत्र भी स्वीकार्य
- पोस्ट मार्टम रिपोर्ट
- फॉर्म में परिवार की आमदनी बताये गए प्रार्थी का स्वप्रमाणित दस्तावेज
- फॉर्म तथा सम्बंधित कागजात को केन्द्रीय/राज्य राजपत्रित अधिकारी या सांसद/विधायक द्वारा अभिप्रमाणित



## Slide 74:

### DFBS के लिए कागजात

#### Proof of 'no documentary evidence' case

- अगर प्रार्थी के पास आवास से जुड़ा 'नो डॉक्यूमेंट एविडेंस' है तो उसे निम्नलिखित सूची में से किसी दो गवाहों का वक्तव्य प्रस्तुत करना होगा, जो प्रार्थी के दिल्ली में रहने के समय की गवाही देता हो:
  - नागरिक प्रतिनिधि जैसे क्षेत्र के सांसद या विधायक,
  - क्षेत्र के RWA के अध्यक्ष या महासचिव
  - प्रार्थी के दो पड़ोसी, अपने सम्पर्क विवरण के साथ
  - रजिस्टर्ड चिह्न SHGs, / महिला मंडल की अध्यक्ष या महासचिव
  - ICDS सुपरवाइजर्स/आशा कार्यकर्ता
  - केन्द्र/राज्य सरकार के राजपत्रित अधिकारी



## Slide 75:

### 7. वृद्धावस्था मदद OAS

#### पात्रता:

- >60 वर्ष आयु, जिसके जीवन यापन का कोई साधन न हो
- कम से कम 5 सालों से नेशनल कैपिटल टेरिटरी दिल्ली के निवासी हों
- सभी स्रोतों से परिवार की आमदनी सालाना 60,000/- रु. से अधिक न हो
- ECS के जरिये रकम पाने के लिए किसी बैंक या पोस्ट ऑफिस में एकल चालित खाता हो।
- केन्द्र/राज्य सरकार/MCD/NDMC या किसी अन्य स्रोत से किसी तरह का पेंशन या वित्तीय मदद न पाता हो।

## Slide 76:

## OAS के लिए कागजात

### निवास स्थान का सबूत

- राशन कार्ड
- मतदाता पहचान पत्र
- पासपोर्ट/ड्राइविंग लाइसेंस
- MCD/रजिस्ट्रार जन्म और मृत्यु द्वारा जारी जन्म प्रमाण पत्र
- MCD/रजिस्ट्रार जन्म और मृत्यु द्वारा जारी मृत्यु प्रमाण पत्र
- बीमा योजना के कागजात
- परिवार के किसी भी सदस्य का असंक्रमणीकरण कार्ड
- दिल्ली में इलाज की मेडिकल पर्ची
- बिजली का बिल
- पानी का बिल
- टेलिफोन बिल
- गैस कनेक्शन की पर्ची
- बैंक पासबुक
- दिल्ली में जारी जाति प्रमाण पत्र
- विद्यार्थी पहचान पत्र
- सरकारी/निजी क्षेत्र की कम्पनी/संस्थान द्वारा जारी सेवा परिचय पत्र
- दिल्ली में कम से कम 5 साल आवास दिखाता हुआ कोई अन्य कागजात



## Slide 77:

### OAS के लिए जरूरी कागजात

#### उम्र का सबूत

- MCD/जन्म मृत्यु पंजीकरण अधिकारी द्वारा जारी जन्म प्रमाण पत्र
- अंतिम कक्षा तक पढ़नेवाले स्कूल से जारी प्रमाण पत्र
- मैट्रिक प्रमाण पत्र
- बच्चे के जन्म के समय अस्पताल की डिस्चार्ज पर्ची
- डाइविंग लाइसेंस
- पासपोर्ट
- पैन कार्ड
- राशन कार्ड
- मतदाता पहचान पत्र
- परिवार के सदस्य का असंक्रमीकरण कार्ड
- उम्र की जांच करनेवाला मेडिकल प्रमाण पत्र
- सरकार/सरकार अधिकृत किसी संस्था द्वारा दिया गया दस्तावेज, जिसमें जन्म की तारीख और जगह का उल्लेख हो।

## Slide 78:

### OAS के फायदे

- 60-69 साल उम्र के ग्राहकों को 1,000/- रु. प्रति महीने
- 70 साल और अधिक उम्र के सभी ग्राहकों को 1,500/- रु. प्रति महीने
- R.B.I. की ECS व्यवस्था के जरिये सीधे ग्राहक के बैंक खाते में स्थानांतरित
- योजना के तहत DSW अधिकारी जांच करता है, मंजूरी देता है, और मदद देता है।
- सभी स्तरों पर प्रार्थना पत्र के मानक पूरे होने के अगले महीने से फायदे देय होंगे।



## Slide 79:

### 8. स्वावलम्बन योजना

- असंगठित क्षेत्र के सभी कामगारों (18-60 वर्ष) पर लागू, जो नई पेंशन योजना (NPS) में शामिल होते हैं।
- सरकार 2010-11 में खोले गए हर NPS खाते में हर साल 1,000/- रु. योगदान 3 साल तक देती है।
- जो ग्राहक न्यूनतम 1,000/- रु, सालाना और अधिकतम 12,000/- रु, सालाना योगदान देकर NPS खाता खोलते हैं, उन्हीं को फायदा मिलता है।

## Slide 80:

### स्वावलम्बन योजना : प्रक्रिया

#### योगदान:

- NPS Lite खाते के ग्राहक को पंजीकरण के समय एक समूहक के जरिये योगदान देना होता है।
- दिये गए योगदान की प्रक्रिया निम्नलिखित है:
  - पंजीकरण के वक्त न्यूनतम योगदान रकम- 100/- रु. सालाना न्यूनतम योगदान जरूरी नहीं। नए विंडो में खुलनेवाले स्वावलम्बन बाहरी वेबसाइट के फायदों के लिए न्यूनतम 1,000/- रु. सालाना की सिफारिश।
  - योगदान की रकम जितनी अधिक होगी, पेंशन उतना अधिक होगा।



## Slide 81:

### स्वावलम्बन योजना: प्रक्रिया

#### निकासी

- 60 वर्ष की उम्र में सामान्य निकासी।
  - वार्षिक भत्ता खरीदने के लिए कुल बचत का न्यूनतम 40% निवेश।
  - मासिक 1,000/- रु. देने की कोशिश। अगर 40% की रकम 1,000/- रु. मासिक देने के लिए पर्याप्त न हो तो उच्च प्रतिशत, उम्र या पेंशन की पूरी रकम वार्षिक भत्ता देने के लिए इस्तेमाल।
- जल्द निकासी अनुमति
  - कुल बचत का 80 % निवेश वार्षिक भत्ता खरीदने में इस्तेमाल।
  - बची हुई 20% रकम निकाली जा सकती है।
- ग्राहक की मृत्यु की स्थिति में पूरी रकम नामित/कानूनी वारिस\*\* को स्थानान्तरित कर दी जाएगी।
  - नामित/कानूनी वारिस जरूरी कागजात के साथ समूहक से सम्पर्क करेगा, जैसे, मृत्यु प्रमाण पत्र, नामित का पहचान पत्र इत्यादि।



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