



MoneyWise
Centre for Financial Literacy

CRISIL
Foundation

PART 1

SHEROES & HEROES

MoneyWise Prayas | September 2022



Welcome to the second edition of MoneyWise Prayaas – our newsletter for the RBI-CFL Project. Our 'Prayaas' is to continue bolstering the financial capabilities of rural communities through this prestigious programme.

It is with immense pride and gratitude that I call out team members like Anita Devi and Jeetu Shrivastava. Anita Devi, hails from Uttarakhand, is a one-woman army – having proactively facilitated over 150 awareness and linkage camps in her outreach areas. Jeetu, from Uttar Pradesh, has been called out as a “best performer” by the Sponsor Banks for his proactive support in driving linkages to numerous formal financial services.

Like Anita and Jeetu, the CFL project has seen numerous ‘sheroes and heroes’, who, despite hard-to-reach terrain and numerous other challenges, have left no stone unturned in reaching the last mile.

Here is a shout-out to our superstars. Like the North Star, they have been a beacon to their peers, and continue to support their communities in improving their lives.

This edition is a dedication to these superstars. May the force be with you!



Maya Vengurlekar,
Chief Operating Officer,
CRISIL Foundation



Laxman has been a part of the Gogunda CFL team, Rajasthan, since September 2021. His zeal to learn and willingness to serve has made him the go-to person in his town.

Over the past year, he has educated many villagers on how to bank and also helped with other financial aids.

In Dadiya village, he helped facilitate a claim of Rs 5 lakh under the Chiranjeevi health insurance scheme. The family has expressed their gratitude to Laxman and the CFL team for handholding them through the tough period.



Laxman Meghwal,
Centre Manger,
Gogunda CFL, Rajasthan



Manoj and his elder brother were raised by their mother in their humble dwelling after their father passed away.

Since his early teens, he has dreamt of becoming an IAS officer to help the needy. It is this need to help his community that initiated this journey with the CFL programme.

Manoj has assisted several people to get banked as well as educated them on various government schemes. In August this year, he facilitated over 580 linkages and enabled the maximum outreach in his region of Punjab, Haryana and Chandigarh.

His dedication and hard work have been admired and appreciated by many.



Manoj Kumar,
Centre Manger,
Talwandi Sabo CFL, Punjab



A homemaker, Dhankumari always wanted to support her family financially. She was encouraged to join the self-help group (SHG) movement after attending an awareness meeting in her village. With better resources to support her family, she aspired to do more for herself and the community, and soon became a part of the CFL project.

Today, she leads a team of three members at Jorethang CFL, which reaches out to over 2,500 communities.

With her hard work, motivation and work ethos, she has been able to establish good relationship with stakeholders, panchayat members, SHG groups in the community, banks, the agriculture department, etc.

She also has been guiding her team to widen their outreach and deepen the financial inclusion of the community by training and handholding them on stakeholder management and outreach strategies.



Dhankumari Rai,
Centre Manger,
Jorethang CFL, South Sikkim



Anita started her journey with CRISIL Foundation in December 2021 after noticing the lack of financial awareness in her village. Training sessions conducted by the CFL helped her understand various financial planning modules, the concept of saving, investments, and other banking services.

Since then, she has conducted over 150 linkage and awareness camps, covered 1,200+ people, and linked 710 people to numerous banking and social security schemes.

Over the past year, she has built rapport with people in and around her village and gained positive feedback from all.

"I am satisfied with my work, knowing that I have made a positive change in a family, which will secure their future financially. I truly enjoy working with CRISIL," she says.



Anita Devi,
Field coordinator,
Khanpur CFL, Uttarakhand



Moni is a civil engineer and was working as an assistant faculty in CMJ University. During the pandemic, she moved back to her hometown and decided to look for jobs in the vicinity. She came across the CFL project and was delighted to be a part of it.

She was quick to learn and has been very efficient in executing project responsibilities. Indeed, within a month, she was travelling to the CFL outreach locations to interact with different stakeholders and expanding reach.

To date, Moni has assisted over 6,900 people and linked over 600 community members.



Moni Kankana Das,
Field coordinator,
Titabor CFL, Assam



Most people in Nalchar block of Tripura are not educated and are generally averse to accepting any change in their lifestyle. The block has poor access to roads and other infrastructure facilities. In such trying conditions, Rubal travels more than 25 km to conduct trainings and camps.

The most challenging task for him was to forge a rapport with the heads of the communities and the panchayat secretaries. They were unwilling to know more about financial literacy and initially did not approve requests to conduct camps in their village.

However, Rubal was determined to mobilise and sensitise them. He has now built rapport with the community heads, who are helping him drive the outreach programme.



Rubal Miah,
Field coordinator,
Boxanagar CFL, Tripura



Nuh is the most backward block in the Penangwa district of Haryana and lacks facilities in education, health, banking services and other areas.

Sajid chose to work for his district as a field coordinator and helped educate and train women, farmers and youth in his block on various financial services. He has reached out to over 500 community members and even enabled over 60 of them to get linked through awareness camps.

"Through CFL, I have got an opportunity to help the people of my district get financial aid, and improve their lifestyle by educating them about core financial principles and services," he says.



Sajid Hussain,
Field coordinator,
Nagina CFL, Haryana



Sachin is a resident of Yerandi, a tribal village in Maharashtra. Growing up, he has seen the daily struggles of the marginalised sections of the society, and that has inspired him to work for the betterment of his community.

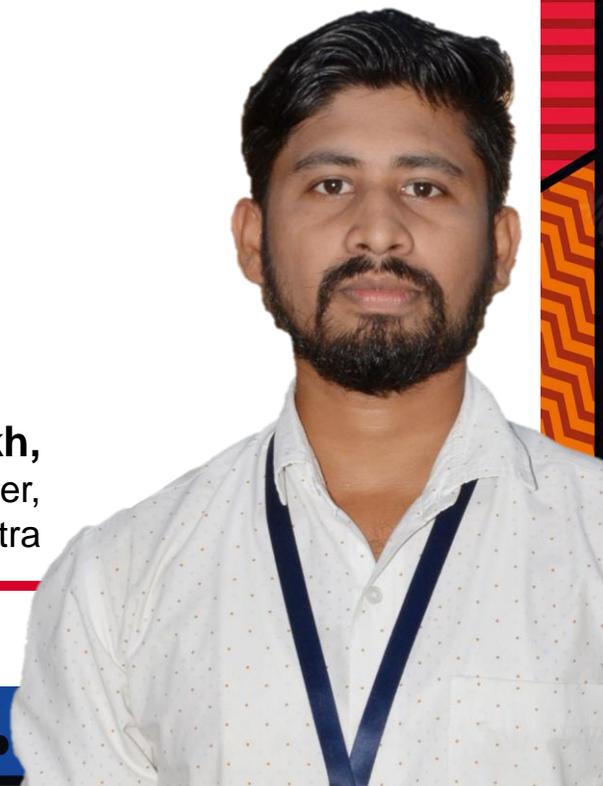
He joined CRISIL Foundation's CFL project so he could ensure social and economic justice for them.

Sachin is leading a team of four and has trained over 8,000 people. He and his team helped link 730 people to various government schemes and financial services.

Many have acknowledged the team's commitment and diligence and they were even featured in local newspapers for the good work.



Sachin Deshmukh,
Centre Manager,
Kurkheda CFL, Maharashtra



Ishtiyaq is one of our field staff in Jammu & Kashmir. He has been a true guide and motivator for numerous community members.

Take the case of Aashaq Hussain, a resident of Lurgam village, who was struggling to find a job. During one of the field visits of the CFL team, Aashaq met Ishtiyaq, who guided and educated him about the PMEGP Scheme and about starting his own business unit.

After getting documentary support from CFL, an amount of Rs 2.5 lakh was credited in Aashaq's account, which he used to start his own business unit. It is running successfully today.



Ishtiyaq Ahmad Reshi,
Field Coordinator,
Dadasara CFL, Jammu & Kashmir



Ekta pursued her post graduation and cleared the UPSC written exam in her very first attempt.

She joined one of the training sessions conducted by the CFL to gain exposure. The five-day training instilled confidence in her and made her understand the roles and responsibilities.

She has been quick to learn and has reached out to more than 50 villages and trained 6,000+ community members.

She is proud to have helped her fellow villagers through the programme and feels she has earned respect from her community.



Ekta Bhardwaj,
Field Coordinator,
Agra Zone CFL, Uttar Pradesh

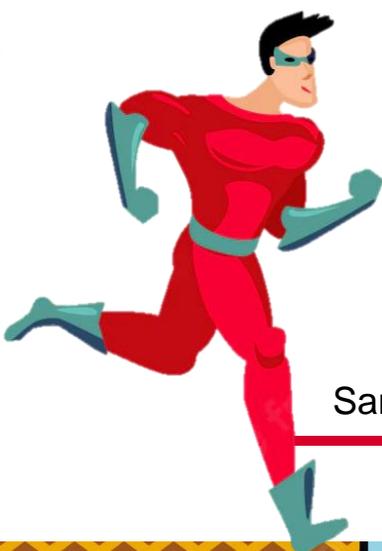


Jeetu hails from a small village in Ballia, Uttar Pradesh. After studying sociology, he worked for an NGO, but lost his job, like many others, during the Covid-19 pandemic.

He heard about the CFL intervention in his village and was excited to apply for the job.

Jeetu is ambitious and highly skilled. His supervisors and peers have taken note of his work and appreciated his efficiency. To date, he has completed over 700 insurance applications and linked 300 community members to the digital banking/ mobile app.

Key stakeholders have also called out Jeetu as one of the standout performers in his region.



Jeetu Srivastava,
Centre Manager,
Samrer CFL, Uttar Pradesh





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