

**Report on One-Day Financial Awareness Cum Literacy Programme for neighbouring Communities under Flagship Intervention Project 'Kutumb'**



**Centre for Child Rights  
National Law University Odisha,  
Cuttack**

## National Law University-Centre for Child Rights Organised a Unique One-Day Financial Awareness Cum Literacy Programme for Neighbouring Communities as Part of Its Flagship Intervention Project 'Kutumb'

**Date: 8-4-2024, National Law University Cuttack**

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As part of National Law University Odisha, NLUO's flagship initiative 'Kutumb', in the neighbouring communities of Brajabeharipur, Baba Tilka Nagar, Valmiki Nagar, the Centre for Child Rights (CCR) of NLUO organised a one-day financial awareness cum literacy programme for the communities. This is with the view that child well-being and family well-being are inter-linked and family well-being needs financial security and growth, hence the awareness cum literacy programme on 1-0-1 of personal finance, budgeting, savings, livelihoods investments, small enterprises and social protection programmes for those rainy/difficult days.

The India Post and Payments Bank's Malay K Mohapatra and Lipun K Das, State Bank of India's Santosh K Dash and Anuradha Agarwal and Govt of Odisha's Mission Shakti's Swagatika Parida, Satyanarayan Rout and Khirod Chandra Patra kindly participated in the workshop as resource persons and took dedicated sessions to share 1-0-1 of personal finance, budgeting and investing and cautions around digital transactions and financial frauds these days. The resource persons also got an opportunity to share their special products targeted at low income/no income households, small entrepreneurs, SHG members and special social protection schemes.

At the outset, Dr. Swagatika Samal of CCR welcomed all the participants and resource persons on behalf of Hon'ble Vice-Chancellor Prof. Ved Kumari, Registrar Dr. Rangin P. Tripathy, faculties, staff and students of NLUO and set the agenda. Prof. Ved Kumari then put forth the genesis of project 'Kutumb' with the vision of transforming the neighbouring communities to Child-Friendly-Villages status per SDGs criteria and also building an empowered, active, legally literate citizenry that can effectively engage with the states. As one of the speakers Mr. Amulya Kumar Swain of CCR, NLUO highlighted the importance of money, keeping and managing savings and provided the idea of recording a detailed list of all family expenditures in a notebook on daily basis and at the end of the month, he suggested to identify the unnecessary expenditures which can be avoided and likewise the poor families and/or low-income families can start keeping it as saving for future needs. He emphasized that instead of saving whatever is left at the end of all the expenditure in a month, one, rather save a specific amount at the beginning of the month first and then spend whatever is left after the savings. He also explained how the saving of say - Rs. 3000 rupees per month for a period of 30 years would ultimately compound for them to be able to save large sums of money. The only thing matters is that of the habit of saving.

Resource persons from Mission Shakti-Cuttack emphasised on WSHGs to take utmost benefits of various schemes, while systematically repaying the loans that they have taken so that they can enjoy the relief on paying the interest of the loans and the mission would support them in creating and helping their micro-entrepreneurships. They explained the participants the vicious cycle of poverty and factors which has been leading to their poor conditions and how proper financial planning and saving can help in meeting the future actual and emergency needs. They urged the participants not to fall for scams and instead focus on safe institutions like banks or post offices for regular saving and opening recurring deposits because habit record of savings would enable them to have easy access to loans at the time of need. They informed that Mission Shakti is providing various vocational training such as tailoring and beauty salon etc. of which the interested persons can take benefit out of them. Resource persons from India Post Payments Bank alerted the bank users not to share any kind of account details to any stranger. They shared about the schemes and products of India Post such as post-office savings bank, recurring deposits, women specific schemes and various other saving schemes starting from Rs. 500.00 and

health and life insurance schemes etc. They also suggested that to have access to certain loan schemes the community members should maintain a good credit score.

Resource persons from State Bank of India ensured that the community members would be provided with all kinds of support they need from the bank while describing and clarifying about various saving schemes, Atal Pension accidental insurance schemes, health insurance schemes etc. targeting low-income/ no-income households, women and girl children of the communities. The community members also got an opportunity to flag the access barriers they faced and challenges they encountered in their daily interface & transactions/applications with these institutions. They also discussed the grievance redressal mechanisms and the role of the RBI's non-profit extension service for community outreach and facilitation.

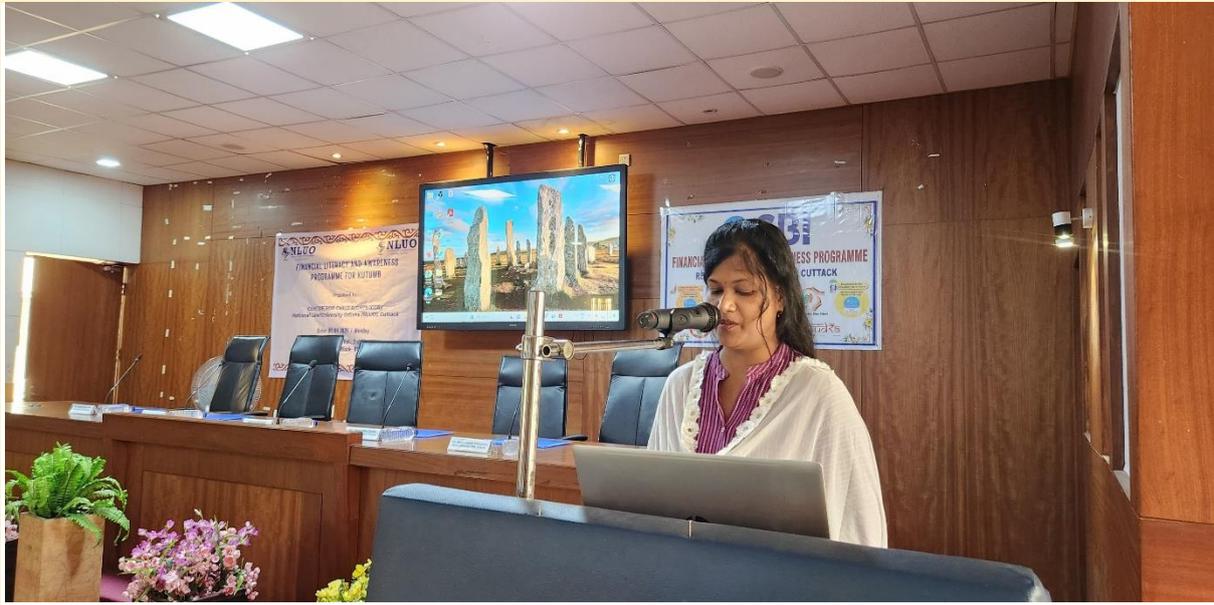
At the end, Mr. Durbadala Mantry proposed the vote of thanks. Mr. Mantry has been the frontline staff on behalf of NLUO engaging with the above-mentioned communities and made the high turn-out of the community people in the programme possible with his enthusiastic, active and well-structured communication with these communities.

The participation and learning of the women and parents was enabled, when in recognition of their important care responsibility, the Hon'ble Vice Chancellor, Prof. Ved Kumari, the lead conceptualiser of Project Kutumb, kept the children and toddlers engaged, baby-sat them in the University creche along with the faculty Rashmi R Baug and student volunteers Suraj Mishra, Bharat Bhusan Tyal, so that the parents, especially mothers can focus on the programme and take key learnings on thrift, credit, savings, social protection and targeted credit-savings programmes etc.

Over 85 members of the neighbouring communities of Project Kutumb and beyond also participated. Other than the Hon'ble VC, Registrar Dr. Rangin P. Tripathy and Finance Officer Ms. P. Mohanty, many faculty members and students engaged in various Kutumb initiatives and students engaged with the Centre for Child Rights and other initiatives also participated.

It was a one-of-a-kind programme bringing financial institutions and communities on a single platform facilitated by an elite University of NLUO's standing.

Dr. Swagatika Samal of CCR was the lead organiser ably supported by Mr. Amulya Kumar Swain of CCR, Mr. Durbadala Mantry of Legal Aid Clinic-cum-Kutumb and Prof. Biraj Swain of CCR.







## LIST OF PARTICIPANTS: THE DETAILS

**FINANCIAL LITERACY AND AWARENESS CAMP FOR KUTUMB  
COMMUNITIES**

**NLUO, CUTTACK**

**Date: 08.04.2024 / Monday**

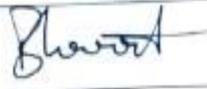
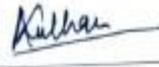
**ATTENDANCE SHEET**

Sl No	Name of the Participant	Community Name	Mobile Number	Signature
1	Laxmi Routia	Babatilaknagar		
2	Pinky soy (#ww)	"	9777948884	Pinky soy
3	Abanti Nayak	"	9348483163	
4	Suntha Mallik	"	9040 375117	
5	Suroi munda	"	93489831 26	
6	Mamina Soren	"	8170075927	mamina soren
7	ब्रज बिहारी शर्मा	Braj bihara	74010012008	
8	kamini mahakarna	"	97763059	k. mahakarna
9	कमिनी शर्मा		7735435 449	कमिनी शर्मा
10	Sowagini Rout	Braj bihara	9348738220	Sout
11	Kalpana Rath	Braj bihara	9437122745 8249427268	Kalpana
12	Sita mani marandi	Balmikinaagar	955659953	sita manimarandi
13	Yamuna murmu	Balmikinaagar	9938184805	Y. murmu
14	Purna murmu	Balmikinaagar	9938184805	P. murmu
15	R Jhara	Balmikinaagar		
16		Balmikinaagar		
17		Balmikinaagar		
18		Balmikinaagar		

Sl No	Name of the Participant	Community Name	Mobile Number	Signature
59	Dumbadala Maatry	NLUO, CTC	969200 4909	Maatry Joseph/21
60	Dipin Kumar Das	Post office	778807936	Dipin Kumar Das 2/4/21
61	Masuri Mundaya	Advocate	9337352072	2/4/21
62	Bined Keesulu	NLUO, JCT	9658021121	Bined Keesulu
63	Amya w. Swam	NLUO, CCR	9978801877	Amya Swam
64	Purnima Behera	Bubatika Nagar	845798 6526	Purnima Behera
65	Abhimanyu Pradhan	"	832890 4893	Abhimanyu Pradhan 8/4/21
66	Bined Sahoo	SBI, NLUO	9777128865	Bined Sahoo
67	Sumanvesh Das	SML, NLUO	865899 6809	Sumanvesh Das
68	Mallika Patnaik	CCR, NLUO	7735930 995	Mallika Patnaik
69	Madhulika Tripathy	CCR, NLUO	889576 7394	Madhulika Tripathy
70	Rishu Bandyopadhyay	Kutumb	26081232	Rishu Bandyopadhyay
71	Suryanshi Parida	Kutumb, CCR	700814472	Suryanshi Parida
72	SURAS KUMAR MISHRA	STUDENT, NLUO	940378867	Suras Kumar Mishra
73	DHRUV DHINGRA	Student, NLUO	9818866914	Dhruv Dhingra
74	AKSHAY VERMA	NLUO	9643743853	Akshay Verma
75	UDIT MISHRA	NLUO	882014208	Udit Mishra
76	Athens Solomoni	NLUO	9045706967	Athens Solomoni
77	KRITI SRIVASTAVA	NLUO	8130739644	Kriti Srivastava
78	Ayushi Srivastava	NLUO	9915676858	Ayushi Srivastava

Sl No	Name of the Participant	Community Name	Mobile Number	Signature
19	Chandrakanti Suain	Tangi	9040760483	chandra kanti suain
20	Bindulata Suain	Brajbehari pur	9178696740	Bindulata Suain
21	Abhijit Das	Brajabihari pur	8144672024	Abhijit Das
22	Laxmi Das	Brajabihari pur	6370817829	Laxmi Das
23	Pratima Behera	Brajabihari pur	8917270466	Pratima Behera
24	Jhunjulata Behera	Brajabihari pur	6321599759	Jhunjulata Behera
25	Mami Das	Brajabihari pur		
26	ସୁନିତା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର	7750918920	
27	ସୁଜାତା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର	9342707012	
28	Puspa Laksh Das	Brajabihari pur	8458049603	
29	ସୁଜାତା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର		
30	ପ୍ରମିଳା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର	9778002344	
31	ବିଜୟା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର		
32	ସୁଜାତା ଦାସ	କ୍ରମ ବିହାରୀ ପୁର		
33	ଶ୍ରୀମତୀ ସୁଜାତା ଦାସ	)		
34	ନିର୍ମଳା ଦାସ	)		
35	RITHUNA ROUE	)		
36	Sabita Das	Brajabihari pur	9861704297	
37	Mami Das	)		
38	Sarajine Beera	)	7854915588	

Sl No	Name of the Participant	Community Name	Mobile Number	Signature
39	Mamali Das	Brajabiharipur	6371610 029	
40	Pratima Das	"	96921747 10	
41	Subhashree Behara	"	7854155 88	
42	Tiki Das	Cda-13	809355 3677	Tiki Das
43	Trilochan Nayak	Cda-13	9556595 056	Trilochan Nayak
44	Sushma Rani Subudhi	Cda-12	63729987 99	Sushma Rani Subudhi
45	Nalini Mohapatra	Dhabalewar Grade, cda-11	9078677 549	Nalini Mohapatra
46	Sesadeba Amanta			
47	Jitrai Soren	Cda-12		
48	Adv. Sushma Prabha Sahoo	Brajabiharipur	7978847 517	Sushma
49	Payal Priyanka Sahoo			
50	Mangal Munni	Tilka Nagar	977721 7854	M
51	Subodha K. Sena.		986128 1428	Subodha
52	Prady Rathi.	Brajabiharipur	9040131213	
53	Babita kumar Sena	Brajabiharipur	9853503559	Babita
54	Nishkar Das	Brajabiharipur	977857575	
55	Mukesh Kumar Mishra	Brajabiharipur	7978727469	Mukesh
56	Debaraj Sahoo.	Brajabiharipur	9437271677	Debaraj
57	Nayendra K. Rath	- do -	9090358990	Nayendra
58	Muni charan Das	daga B. B. J. Pura	974217170	

Sl No	Name of the Participant	Community Name	Mobile Number	Signature
79	Anvesh. Kherundu	Premhubs	9078909529	
80	Santosh D			
81	BHARAT BHUSHAN TRAYAL	CCR, NLUO	8708195845	
82	Anuj Kulhar	Student, NLUO	9479364412	
83	Adevait Panda	student, NLUO		
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