



JOGESHWARI EDUCATION SOCIETY'S
COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY
(AFFILIATED TO UNIVERSITY OF MUMBAI)

JES Education Complex, Caves Road, Arvind Gandbhir Campus, Jogeshwari (East), Mumbai - 400 060.
Tel : 022 2824 5527 / 83568 67783 | Email : jescollegecom@gmail.com | Web : jescollege.edu.in

2022 - 2023

JES BEST PRACTICE – Har Ghar Dastak

1. *Title of the Practice: Har Ghar Dastak*

2. *Objectives of the Practice:*

The focus of the project is on empowerment of the residents of the neighborhood community. This will connect us to the community around our college and become a roadmap to latter do more social work activities in the neighborhood community.

a) On June 16, 2022, India Post Payment Bank introduced low-cost accidental insurance policy for the common man of India, at a very small premium amount of Rs. 399/-. The faculties of JES College saw the post office employees selling the low-cost insurance policy at Jogeshwari (East) railway station. The first objective of Har Ghar Dastak was to join hands with post office department and spread the message of risk coverage by convincing community people to buy accidental insurance policy.

b) The faculties after interacting with students realized that many girl students were facing financial crises at home and were unable to pay their fees. The second objective of the project was to help needy girls to get scholarship so as to be able to pursue graduation at JES College.

c) Older people experienced various challenges. The third objective of Har Ghar Dastak was knocking the doors of senior community neighbors and helping them by getting their senior citizen cards made.

d) The fourth objective was to train the trainer (students) by providing them financial literacy. They would than knock the doors of their illiterate neighbors and spread the message of financial literacy.

e) The fifth objective of Har Ghar Dastak is to sensitize the neighborhood community dwellers about the need to conserve energy, so as to reduce the carbon footprint.

3. The Context:

The JES College of Commerce Science and Information Technology, is in the area of Jogeshwari (East). The Senior College is an extension of Arvind Gandbhir High School, which is a municipal school. The trustees of Jogeshwari Education Society have a dream to economically and socially develop Jogeshwari (East). Jogeshwari (West) is a posh area, but in Jogeshwari (East), we have lot of slums and chawls. More than 70 percent of students come to JES College from the surrounding slums, inhabited by people doing small jobs like domestic servants, selling vegetables, working as class IV employees in different corporates. Many of the teaching faculties are also residing in the slums surrounding the college. A brainstorming among the teaching faculties made us realize, that why we don't do something for the families and neighbors of our college students living in the slums and chawls surrounding JES College. This is how this project 'Har Ghar Dastak' was fostered.

4. The Practice:

a) Accident Guard Policy- India Post Payment Bank(IPPB) & TATA AIG

India Post is a government operated postal system in India known popularly as post office.

They are spread in the remotest area of India and connected to the common man. Indians have always had a lot of trust on public sector. Recently they have diversified its services towards Insurance in association with TATA AIG for covering people against accident related hospitalization. On June 16 2022, India Post Payment Bank introduced low cost accidental insurance for the common man of India. IPPB offers a coverage of Rs. 10 lakhs at a very small premium of Rs 399 per year. It gives benefit of private medical treatment without any financial burden.

The teachers saw the post office employees selling the low-cost insurance policy on the railway station. They decided to join hands with them for betterment of the society.

b) Empowering Dream Program by helping needy girls to get scholarship so as to be able to pursue Graduation at JES College:

After a difficult phase of Corona, the students and teachers were back to the campus for offline teaching. The faculties after interacting with students realized that many girl students were facing financial crises at home and were unable to pay their fees. The faculties started exploring charitable institutions who could give helping hand to these girls by providing some financial help. Efforts made them reach AKSHARA CENTRE which is a non-profit organization working to empower young girls from low resource community of Mumbai. As per the instructions got from Akshara Centre the information of 28 low resource girls were forwarded to the center, which after scrutiny shortlisted 18 girls from which 7 girls were finally selected. This effort helped to change life of these 7 girls who could pursue higher education because of financial support provided to them.

c) Senior Citizen Card:

Getting older brings with it challenges like physical exhaustion, health problems, not being active etc. to cope up with this and to help people keep up with this difficult time, Social Welfare Department has come up with senior citizen card. It is recognised proof of age to elders to facilitate their access to concessions, discounts and priority services at different places. Helping senior citizens to get senior citizen card was an initiative taken by our JES students. Students provided them assistance to make senior citizens card. The objective of this effort was to make students interact with elderly and be sensitive and considerate towards them.

d) Efforts towards financial literacy among urban illiterate women.

A sharing with the students after returning back from a long break of Covid – 19, the faculty through a raise of hands in the class asked the students, how many of them knew how to fill up bank pay slips, cheques, KYC documentation, operation of debit and credit card and opening of bank account, around 40 percent of the students responded 'No'. This shocked the faculty. This is when the idea of financial literacy project was conceived.

The first step was to 'Train the Trainers'. Prof. Sunita Sharma took the initiative to train these trainers. 30 students were selected for this project.

These 30 students as a first step trained the 60 women who even did not know how to sign. This initiative was to mark the Women Day celebration on 8th March 2023. The efforts bore

fruits and the outcome was that these 60 women could now confidently sign. The next journey was now to explain them the basic documentation for the banking transactions. This was in confirmation with the objective of the institution that is to inspire students to meet the challenges of dynamic society and to fulfil their role as nation builders

e) Energy Conservation Drive

We use energy in our daily life. Countries development totally depends on production capability of energy. The irresponsible use of energy is causing environmental as well as economical loss. The objective of this project was to sensitize the youth about the fact that wastage of energy is going to increase the carbon footprint on environment which can cause environmental degradation. This may also lead to many natural disasters which have a negative impact on biological sphere on earth.

To sensitize masses for need and conservation of energy, the institution started with energy conservation drive in the nearby vicinity of college premises. Ms. Vaishali Trivedi trained the students on 'Tips for Energy Conservation' which included 10 ways to save electricity at home, 15 ways to save water.

5. Evidence of Success:

a) Accident Guard Policy: Low cost accidental insurance policies by INDIA POST were taken by 9 citizens, whom the JES students could succeed to convince.

b) Scholarships to Girl Child: As per the instructions got from Akshara Centre the information of 28 low resource girls was collected and sent to the center. After scrutiny they shortlisted 18 girls from which 7 girls were finally selected after conducting interviews with the girls and their family. All the seven girls in December 2022, got first instalment of ₹ 3,500/-. Each year every selected girl gets ₹ 7,000/- in two instalments. The financial support to these 7 girls has helped them to continue with their higher education studies.

c) Senior Citizen Card: The students tried their best, but could convince 6 elderlies to apply for senior citizen card.

d) Financial Literacy: 30 students were trained as 'Train the Trainer' who then taught 60 illiterate women to sign and handle banking transactions. The outcome was financial literacy of 90 citizens who could contribute towards nation building.

e) *Energy Conservation Drive: Ms. Vaishali Trivedi trained 30 students under 'Train the Trainer' on Tips for Energy Conservation. They were give practice on how to speak on ways to save electricity at home, save water and petrol. This team of 30 students was able to cover more than 100 houses, in this sensitization programme. Most of the people in neighbourhood co-operated. The volunteers gave a feedback that the project helped them.*

The two projects, financial literacy and energy conservation helped not only to sensitizing the students on these two issues faced by our Indian society but also helped to improve their communication and socialization skills.

This project Har Ghar Dastak empowered 243 citizens.

6. Problems Encountered and Resource Required:

a) *Accident Guard policy involved a payment and our students were working with a community which was earning very small income. Satisfying basic needs was most important for them.*

b) *Lack of awareness about importance of insurance is one of the biggest challenge faced with community residing in Jogeshwari (East).*

c) *The lengthy and tedious procedure of Akshara Centre for selection of girls for scholarship was one of the problem encountered.*

d) *The elderly had a block to share their Aadhar and PAN card number because of scare of online frauds. This was the challenge faced for making Senior Citizen Card.*

e) *In Financial literacy and Energy Conservation Drive the challenge faced was availability of people at home as they leave their home early and return home late in the evening. Many of them are self-employed (vegetable sellers) who are not available till late night.*