Even in the pandemic context, ANANDI is committed to its mission of breaking stereotypes. Majority of the stakeholders – women, disabled, transgender, and other marginalised groups have expressed the need for support and sharing and learning. For them, ANANDI has been a voice of hope and healing. "Ibtada Survey on PMJDY Scheme" highlights the critical gaps identified in the implementation of Jan Dhan Yojana (PMJDY) scheme.

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The organisation has distributed rations to more than 1.5 lakh families in Marathwada and Mumbai. The organisation has also distributed face masks to more than 1,600 beneficiaries. The organisation has also distributed masks to more than 1,600 beneficiaries. "COVID-19 relief update for May 2020" highlights the organisation's efforts in providing relief to the affected communities.

ANANDI has been organizing capacity building of internal staff through the networking platform. "Grassroot Leadership: Mdada Survey on PMJDY Scheme" highlights the critical gaps identified in the implementation of Jan Dhan Yojana (PMJDY) scheme. The survey conducted by Ibtada, that points out to the discernible gaps in implementation in 12 blocks of Alwar district respective to coverage.

Ibtada has conducted a rapid assessment survey to get more clarity on this regarding the situation on the ground. Below are some key highlights of the survey:

- **Reasons for not withdrawing cash from the bank**: 27% of those who received money in their bank, 33% of the Jan Dhan accounts are active. Of those who had active accounts, 57.7% of JD accounts have not withdrawn it. Of these, 34% were not able to go out owing to lockdown and 7% did not step out for fear of the pandemic. Crowded banks have recorded a decline in transactions. 5% of those who had active accounts mentioned it was through the SMS received on their mobile number, 23.4% by visiting their respective bank branch. 15% mentioned it was through the e-mitra centres while the rest through Banking Correspondents. Of those who knew that they have received the amount, 10% had not received any money. Over a quarter had no idea about it.

- **Knowledge on money transfer**: 0.7% of the Jan Dhan accounts are active. Of those who had active accounts, 57.7% of JD accounts have not withdrawn it. Of these, 34% were not able to go out owing to lockdown and 7% did not step out for fear of the pandemic. Crowded banks have recorded a decline in transactions. 5% of those who had active accounts mentioned it was through the SMS received on their mobile number, 23.4% by visiting their respective bank branch. 15% mentioned it was through the e-mitra centres while the rest through Banking Correspondents. Of those who knew that they have received the amount, 10% had not received any money. Over a quarter had no idea about it.

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