

## BELSTAR CSR Project: 2023-2024

1. Fostering Women Empowerment Processes through Capacity Building of SHGs and JLGs towards Social & Economic Transformation...
2. Transforming 1200 non-power based Enterprises into power based Enterprises
3. Providing Quality Health Services for the under privileged through Health Help Desk and Battery-operated Car services at Chengalpattu Medical College & Hospital – Chengalpattu District, Tamil Nadu



# ANNUAL REPORT

### Programme Execution

**HIH – SHGS & WOMEN EMPOWERMENT**

**HIH – SHGS & ENTERPRISE DEVELOPMENT**

**HIH- HEALTH PILLAR**

## 1. Fostering Women Empowerment Processes through Capacity Building of SHGs and JLGs towards Social and Economic Transformation

### I. Project Outline:

<b>Project name</b>	Fostering Women Empowerment Processes through Capacity Building of SHGs and JLGs towards Social and Economic Transformation
<b>Target area</b>	Tamil Nadu, Kerala, Karnataka, Maharashtra, Madhya Pradesh and Rajasthan
<b>Target</b>	Direct Participants : 3,00,000 Women from SHGs & JLGs Indirect Participants : 5,00,000 Women from SHGs & JLGs
<b>Starting date</b>	1 <sup>st</sup> June' 2023
<b>Closing date</b>	30 <sup>th</sup> March 2024
<b>Total budget</b>	<b>INR. 1,30,00,000/-</b>
<b>Project Responsible</b>	Hand in Hand India - SHGs and Sustainable Livelihood Pillar - Social Mobilization

### II. Background

Self-Help Groups (SHGs) and Joint Liability Groups (JLG) have emerged as a powerful tool for poverty alleviation and empowerment in India. These voluntary associations bring together economically disadvantaged individuals from similar socio-economic backgrounds to address common issues through self-help and community action. Moreover, Women recognize the importance of social connections that the SHGs / JLGs enable and the support that it provides during the times of crisis. The spirit of self-reliance and self-sustenance is developed through these SHGs / JLGs towards inclusive empowerment. Capacity building of SHG / JLGs women is all about advancing and equipping women to make life-determining choices. Presently, the Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) have become the vehicle of change, transforming the lives of the marginalized and instrumental in providing a major impetus to sustainable growth of women. Hence, it is necessary to build capacities of women in Group Dynamics, Leadership Qualities, Financial and Digital Inclusion, Enterprise Development towards Inclusive Women empowerment and

create strong networks among SHGs for Sustainable action and Self-reliance. The Capacity Building efforts of Hand in India is positively continuing with 3.50 lakhs women SHGs and yielding lot of social and economic upshots among 34.6 lakhs of women from 17 States. Besides, Hand in Hand India is constantly trialing lot of innovations for up scaling up the 'Self-help' concept to more powerful for reaping higher productivity.

### III. Problem Statement:

Eventhough, lot of efforts have been taken from different sources for capacitating women for accomplishing Social and Economic transformation, still there are many issues and challenges faced by the women for ensuring proper Financial and Digital inclusion, Awareness on Govt. Schemes and the expected level of Economic outcomes. Consequently, the Women SHGs / JLGs could be given perpetual support for women in breaking the following key obstacles towards stepping up to the ladder of sustainable action and empowerment.

- ❖ **Descending participation and ownership of SHG / JLG Members** - Due to continual ignorance, change of social and economic climate and the busy schedule of SHG / JLG members, considerable number of members are not giving priority to participate in their regular SHG meetings and Trainings. Moreover, nowadays the single SHGs needs lot of external backup to fulfil the want of all SHG Members and access support from the potential private and Govt. Institutions
- ❖ **Dilution of Group Dynamics and Uncertainties in SHG's / JLGs function** – Owing to the large coverage of SHGs, insufficient individual SHGs and other disturbing factors, the habit of irregular meeting, savings and book keeping system of SHGs has faded the group dynamics in many SHGs. Moreover, Domination of SHGs animators / ring leaders in SHGs / JLGs are degrading and pulling down the self-interest of members in many SHGs. Eventually, it will affect the interpersonal relationship among group members and crack the pathway of SHG's autonomous function.
- ❖ **No effective common platform for SHGs /JLGs for Joint decision and action-** To share the information related to business, development, Govt. schemes and other opportunities, access to ontime financial & technical guidance and provide one to one support from the likeminded SHGs, a common platform or coordinating body is essential to advance the process. Absence of such coordination and common platform may hamper the growth of individual SHGs and their members

- ❖ **Lack of opportunities to create appropriate enterprises** - By utilizing local resources and promoting family based / microenterprises, effective trainings, support services and marketing linkages are inevitable. Besides, the women involving enterprise activities or intend to ignite suitable enterprises having limited knowledge and experience about procedural requirements and other start-up guidance for advancing the economic empowerment.
- ❖ **Inadequate linkages and networking with Resource Agencies and Govt. Departments and access to Govt. Schemes** – Building relationship with potential resource agencies will backup the SHGs and their members to access trainings, Govt. schemes, technical guidance and marketing support for enterprise development etc., towards fulfilling the individual as well as common needs. Hence, lacking of relationship with resource agencies is becoming a barrier for many development initiatives. Realizing that, it is necessary to nurture common platform, providing the constant capacity building Trainings including Leadership, Financial and Digital Inclusion and Enterprise motivation Training is required for advancing the expected social and economic growth.

#### IV. Project Goal:

Build Capabilities of SHGs / JLGs belonging to the selected 2,004 Clusters of Villages in 6 States through various proven Capacity building interventions, joint action, and inclusive empowerment processes.

#### V. Key Objectives:

To capacitate and augment the participation of 3,00,000 nos. of women - who are in the fold of SHGs & JLGs in 2004 nos. of selected Clusters of Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Maharashtra and Rajasthan through imparting trainings on Leadership, Financial and Digital Literacy and the mechanism of nurturing horizontal and vertical Networks for achieving their Social and Economic Goals.

#### VI. Programme Key Focus:

- a. *Building and strengthening relationships among SHGs and JLGs with the framework of structural women connect opportunities.*
- b. *Capacity Building Trainings on Leadership Development, Financial and Digital Literacy and Enterprise Motivation Training*
- c. *Inculcate the habit of Financial Discipline – Family Budgeting, Smart Savings, Wise Lending and On Time Repayment (OTR), Digital Payment etc.,*
- d. *Facilitate access to affordable Govt. Schemes – Coverage with Social*

Security Schemes and other Non-Financial and Welfare Schemes

**VII. Project Location and Coverage – Plan Vs Actual**



As per the plan and the approval of Senior Management, it was decided to cover 2,000 Clusters from 6 States i.e., **Maharashtra, Madhya Pradesh, Rajasthan, Karnataka, Kerala and Tamilnadu**. In this regard, as per the initial Rapid Assessment Exercise and the consultation of Opinion Leaders, the team has fixed 4 Regions in Maharashtra, Madhya Pradesh, Rajasthan and Karnataka and 3 Regions in Kerala and 6 Regions in TN– In total 28 Regions. But, due to the need and bifurcation of regions, the team has

extended 2 Regions in MP and 1 Region in Karnataka. Moreover, due to the ripple effect in the past intervention, the team has executed the planned activities in additional 41 Regions of TN.

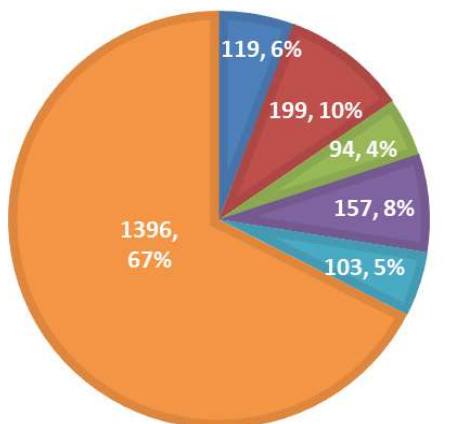
**Region, Branch, Cluster, Beneficiaries coverage – Plan Vs. Achievement:**

**Cluster coverage - Particulars:**



As per the plan, it was decided to reach 2,000 Clusters in all the 6 States- i.e., from

	No. of Branches		No. of Cluster		No. of Customers			
	Plan	Achieved	Plan	Achieved	Plan	Achieved		
	22	23	111	119	50,000	54,404		
	25	32	161	199	60,000	76,465		
	18	18	101	94	30,000	36,854		
	25	21	167	157	60,000	73,167		
	14	13	91	103	30,000	36,921		
	33	36	235	254	70,000	88,956		
	137	143	866	926	3,00,000	3,66,767		
<b>Tamilnadu – Existing and New (C+ &amp; HiH)</b>	<b>23</b>	<b>41</b>	<b>230</b>	<b>205</b>	<b>1138</b>	<b>1142</b>	<b>2,00,000</b>	<b>2,24,450</b>
<b>Grand Total</b>	<b>48</b>	<b>69</b>	<b>367</b>	<b>348</b>	<b>2004</b>	<b>2,068</b>	<b>5,00,000</b>	<b>5,91,217</b>



BELSTAR CSR Project Regions – 866 Nos. in the existing and new Regions of TN – 1,138 Nos. With this aim, the team has strived and reached **2,068 Nos.** of Clusters – i.e., 926 Clusters from BELSTAR CSR Project Regions & 1,142 Nos. in the existing and new Regions of **TN**. Due to Staff attrition in the interior locations of Rajasthan and Region bifurcation the reach of Clusters is lesser than the planned nos. of Clusters.

Likewise, the team has reached **5,91,217** Nos. of Beneficiaries through Awareness creation and other interventions– i.e., 3,66,767 in the BELSTAR CSR locations and 2,24,450 in the existing and new locations of TN - it is 91,217 higher than the plan (i.e., 5 lakhs)

### VIII. Reach of Participants:

- Direct coverage : Plan : 3, 00,000 Women & Achieved : 3,66,767 Nos.
- Indirect coverage : Plan : 5, 00,000 Women & Achieved : 5,91, 217 Nos.

## IX. Key Interventions:

- ▲ **ToT for the identified State Coordinators, Regional Coordinators and Field Team**  
– Training on Project Interventions and Execution Strategies to be given for the Identified State, Regional Coordinators and Block Trainers. In turn, the trained Staff will have to provide Training for their Knowledge Volunteers from the respective Clusters.
- ▲ **Execute Rapid Need Assessment and Potential Appraisal Exercise** in all the selected 830 Clusters of 25 Regions in 6 States for understanding the qualities and status of SHGs / JLGs and the Socio-economic needs of Individual women and Knowledge and Participation needs of PRIs and the prevailing opportunities from the external Stakeholders.
- ▲ **Sensitization of SHGs / JLGs of the identified Clusters in the planned Branches** (may be in 2 phases) about the Project Goal and the expected level of growth by using the surrounding opportunities and the importance of joint action, building relationship practises and the process of nurturing horizontal and vertical network towards sustainable action.
- ▲ **Nurture and build capacities of Women's Affinity Network** Forums (minimum 2-3 per Cluster) in the identified Clusters and forming and strengthening Cluster Level Networks in the existing and proposed close by Clusters / Branches and Regions towards providing support to the planned target Women / Beneficiaries.
- ▲ **Create awareness on suitable Govt. Schemes** (State and Union Govt. Schemes) and cover target Beneficiaries. Subsequently, the team facilitate them to access the same with the support of Women's Network and the trained Knowledge Volunteers.
- ▲ **Provide Leadership, Relationship & Team Building Trainings** for the Representatives of CLN / SHGs / JLG Members towards strengthening their own SHGs / JLGs and Networks

- ▲ **Provide Financial & Digital Inclusion and Enterprise Motivation Training** for the target Women – in turn it will reach to the planned target beneficiaries through

S#	Name of the State	No. of Staff Appointed		No. of Trainings		No. of Need Assessment		Sensitization Meeting	
		Plan	Achieved	Plan	Achieved	Plan	Achieved	Plan	Achieved
1	Maharashtra	12	12	2	3	111	119	111	248
2	Madhya Pradesh	15	15	2	4	161	199	161	374
3	Rajasthan	11	11	2	3	101	94	101	276
4	Karnataka	13	13	2	5	167	157	167	342
5	Kerala	09	09	2	5	91	103	91	208
6	Tamilnadu	10	10	2	6	235	254	235	504
<b>Total</b>		<b>70</b>	<b>70</b>	<b>12</b>	<b>26</b>	<b>866</b>	<b>926</b>	<b>866</b>	<b>1,952</b>

Mass Awareness towards ensuring Financial Discipline as well as inputs for their Livelihood up-gradation.

- ▲ **Nurture and build capacity of Knowledge Volunteers, Digital Champions and FL & DL Trainers** etc., from SHGs / JLGs for providing intensive services to all their SHG/ JLG Members towards ensuring vibrant and sustainable action.
- ▲ **Facilitate to organize atleast One Women Connect Meeting** per month (after the 3<sup>rd</sup> Month of Project initiation) in each Cluster for advancing Ownership, Participation and Accountability.
- ▲ **Document the Best Practices / Best Case studies** to be developed in all the 137 Branches (One highly commendable story per Branch)

**X. A. Key Outputs: Plan Vs Achievement – Spade work** (Staff Appointment, Capacity Building Training for Staff, Need Assessment and Sensitization Meeting)

#### **i. Practiced Strategies & Challenges:**

- ★ Due to Industrial area / long distance from one Branch to another Branch / one Cluster to another Cluster and non-availability of graduates or the experienced



candidates, frequent Staff attrition had happened in Karnataka, Madhya Pradesh, and Maharashtra. In this regard, HiH has revised the Salary for the graduate Block Trainer. Moreover, the team has developed and capacitated minimum 2-3 Knowledge Volunteers for supporting the Staff to achieve the planned task as well as fill the gaps of Block Trainers vacancies.

- ★ Towards successful start of the Programme intervention, the Senior Staff of Social Mobilization Team has given Induction Training and ToT to the State Coordinators (1 per State) and Regional Coordinators (2 per State) – 18 Nos. at HiH Head Office. After the successful completion of the TOT the trained SCOs and RCOs has given Training to the Block Trainers in their respective States. Moreover, the CGM has visited each States and provided 2-3 Nos. of Training to the Field Team. Likewise, the Portfolio holders of Financial Literacy, Digital Literacy and nurturing CLNs has visited Kerala, Karnataka, Madhya Pradesh and provided on spot practical Trainings to the Field Staff and Knowledge Volunteers in their subject towards executing the planned intervention efficiently. Besides, the team has conducted many virtual Trainings to the entire team of all the States.

S #	Name of the State	Nurturing SHGs & JLGs common platforms (CLN)		No. of Women received Awareness on Govt. Schemes		Training on Leadership & Relationship Building		Women connect Meeting	
		Plan	Achieved	Plan	Achieved	Plan	Achieved	Plan	Achieved
1	Maharashtra	111	77	10,500	36,040	3,330	3,465	111	275
2	Madya Pradesh	161	203	12,500	50,360	4,830	10,556	161	386
3	Rajasthan	101	85	9,000	49,826	3,030	3230	101	242
4	Karnataka	167	81	17,500	34,666	5,010	5,536	167	400
5	Kerala	91	115	7,000	29,371	2,730	5,175	91	218
6	Tamilnadu	235	236	33,000	58,854	7,858	18,500	235	564
<b>Total</b>		<b>866</b>	<b>797</b>	<b>89,500</b>	<b>2,59,117</b>	<b>26,788</b>	<b>41,287</b>	<b>866</b>	<b>2,085</b>
<b>Tamilnadu – Existing and New (C+ &amp; HiH)</b>		<b>1,500</b>	<b>1,839</b>	<b>4,00,000</b>	<b>4,56,475</b>	<b>16,500</b>	<b>17,286</b>	<b>1138</b>	<b>2,505</b>
<b>Grand Total</b>		<b>2,366</b>	<b>2,636</b>	<b>4,89,500</b>	<b>7,15,592</b>	<b>43,288</b>	<b>58,573</b>	<b>2004</b>	<b>4,590</b>

- ★ Towards understanding the field realities and the gaps and opportunities, the team

has conducted Need Assessment Exercise at the Branch, SHGs / JLGs, PRI and Individual level with the backup of mWater Survey – it has supported the team to provide appropriate support and on time facilitation for executing all the planned interventions.

- ✦ With aim of smooth start of programme intervention, the team has sensitized all the SHGs / JLGs in the target Clusters on the Project Aim / Objectives, Planned activities and the appropriate Strategies through guided dialogue and participatory training methodologies.

## **B. Key Outputs: Plan Vs Achievement – Nurturing SHGs Common Platform (CLN), Awareness on Govt. schemes, Leadership Training and Women connect Meetings**

### **ii. Practiced Strategies & Challenges:**

- ✦ With the support of SAHASANKHA, the team facilitated Awareness Programme on Govt. Schemes and Insurance to the large level beneficiaries and more than the planned target. Moreover, it has supported the Project Team to reach the planned Clusters within the short time.
- ✦ The team faced lot of external disturbances for Organizing women for Awareness Programmes at the initial stage – it has been tackled with the support of SHG Members and the PRI Members
- ✦ It was found that, more than 60% of SHGs / JLGs are not properly function due to the intrusion of many MFIs and multiple Govt. Programmes. Hence the team faced difficulties to organize the quality SHGs for nurturing the SHGs common platform.
- ✦ Towards capacitating SHGs common platforms (CLNs), Leadership & CLN Management Training has been given to the CLN members.
- ✦ Likewise, the team has struggled to organize Women connect meetings as well as Relationship building meetings due to interruption of Govt. formed CLNs. With the support of local authorities, PLF leaders and PRI Members the said problem has been solved.

Total SHGs in the CLN : 18,521    Total Members : 241,289

Total JLGs in the CLN : 4,066    Total Members: 25,653

Total SHGs & JLGs in the CLN: 22,587

Total Members covered : 2,66,942

**C. Key Outputs: Plan Vs Achievements: Capacity Building Trainings (Financial Literacy, Digital Literacy and Business Motivation Training)**

S#	Name of the State	Capacity Building Trainings							
		Financial Literacy Training		Digital Literacy Training		Business Motivation Training		Total Capacity Building Trainings	
		Plan	Achieved	Plan	Achieved	Plan	Achieved	Plan	Achieved
1	Maharashtra	6,500	9,637	3,800	3099	700	789	11,000	13,525
2	Madya Pradesh	9,500	13,485	5,000	9990	900	1,200	15,400	24,675
3	Rajasthan	6,000	8,722	3,500	4923	600	896	10,100	14,541
4	Karnataka	10,500	14,686	5,500	3,857	700	826	16,700	19,369
5	Kerala	5,500	7,327	3,000	2900	600	728	9,100	10,955
6	Tamilnadu	12,000	15,368	9,200	19944	2,500	3,834	23,700	39,146
Total		50,000	69,225	30,000	44,713	6,000	8,273	86,000	1,22,211
Tamilnadu – Existing and New (C+ & HiH)		15,000	17,052	30,000	36,987	10,000	10,693	55,000	64,732
Grand Total		65,000	86,277	60,000	81,700	16,000	18,966	1,41,000	1,86,943

**a. Highlights \_ Capacity Building Training Achievements:**

1. Conducted Financial Literacy Training for 86,277 Women
2. Conducted Digital Literacy Training for 81,700 Women
3. Conducted Business Motivation Training for 18,966 women.
4. Totally 1,86,943 Women has participated in Capacity Building

**D. Key Outputs: Plan Vs Achievements – Nurturing Knowledge Volunteers, Relationship Building Camps /Relationship Building Camps, Reach the Un-reached Campaign and 100 % Social Security Campaign etc.,**

S#	Name of the State	Nurturing KVs		Relationship Building Programmes		Reach the unreach ed Campai gns	100% SSS Camp / CSM	Case Studies	
		Plan	Achi eved	Plan	Achie ved	Achieve d	Achieve d	Plan	Achie ved
1	Maharashtr a	126	140	777	665	637	4,238	22	25
2	Madya Pradesh	150	319	1,127	1369	3,965	5,486	25	27
3	Rajasthan	108	175	707	786	2,854	5,751	18	21
4	Karnataka	150	238	1,169	1637	3,164	5,751	25	26
5	Kerala	84	116	637	645	2,496	4,486	14	16
6	Tamilnadu	204	267	1,645	2032	5,385	12,878	33	35
<b>Total</b>		<b>822</b>	<b>1,255</b>	<b>6,062</b>	<b>7104</b>	<b>10,258</b>	<b>32,839</b>	<b>137</b>	<b>150</b>
Tamilnadu – Existing and New (C+ & HiH)		300	333	21,208	24,105	76,423	69,894		
<b>Grand Total</b>		<b>1,122</b>	<b>1,591</b>	<b>33,332</b>	<b>38,343</b>	<b>86,681</b>	<b>1,02,733</b>		

**b. Highlights \_ Relationship building and Reach the unreach ed Achievements:**

1. Nurtured 1,591 Nos. of Knowledge Volunteers for providing Training, conducting Awareness Programmes and Facilitation of SHGs- CLNs towards sustainable action.

- 2. Organized 38,343 Nos. of Relationship Building Campaigns for strengthening relationship with SHGs and the external Stakeholders.**
- 3. Facilitated Reach the un-reached campaign and reached 86,681 women and facilitated them to join in SHGs / JLGs and their Common platform.**
- 4. The team organized 100% Social Security campaign for 1,02,733 Women towards supporting to access Govt. Schemes.**

### iii. Practiced Strategies:

- a. Project location and Clusters has been delineated with the backup of Senior Officials of HIH and BELSTAR based on the prevailing need and potentials.
- b. The Social Mobilization Team of HIH – SHG and Livelihood Pillar has executed all the planned activities and Outputs with the back-up of well qualified and experienced Staff (as per the given structure) and the respective BELSTAR Branch Team
- c. The trained Block Trainer has conducted Training for SHG / JLG Members as per the given Training design and forming and strengthening Women's Network at the Cluster level.
- d. SHGs- Cluster Level Network has nurtured and capacitated to provide continuous services and support to access Govt. Schemes for the members of the associated SHGs / JLGs
- e. A set of Knowledge Volunteers (Graduates and Experienced) from the respective CLN / Cluster/Branch has been developed and utilized for delivering Trainings, facilitating Digital and Business, nurturing Women Network etc., with the sense of ownership towards sustainable action.
- f. Creating awareness on Govt. Social Security Schemes and facilitating each SHG / JLG Members to enrol in Govt. subsidized Insurance has been prioritized for ensuring the economic resilience.
- g. Capacity building Trainings on Financial and Digital Inclusion and Business motivation Training has been given through Mass Programmes and Peer education method for reaching the maximum women in the Member SHG and JLGs towards ensuring Financial Disciplines as well as captivating suitable enterprise and Livelihood promotional activities.
- h. Women's connect meeting / programme has been conducted and facilitated

by the SHGs Network / Women's JLG - Affinity Network in every month for ensuring ownership and participation towards ensuring financial discipline of their SHG Members as well as continuous action.

- i. Facilitated the SHG / JLG members to participate in Gramasabha Meetings and facilitated the women to fulfil the basic needs of their Village / Cluster
- j. Created linkages with Govt. and other potential Resource Institutions to trigger Social and Economic outcomes towards sustainable action.
- k. Provided special focus on Reaching the Unreached, Digital Payment, Financial Discipline, Business motivation, covering with 100% Social security Schemes and support the women to access various Govt. Schemes and benefits etc.,

#### **XI. MIS and Monitoring Strategies:**

*The team comprise of activity focussed (CLN, Financial Literacy, Digital Literacy and Business Motivation) Senior Staff of HiH SHG- Social mobilization has routinely monitored the expected outputs / outcomes on monthly basis pertaining to the deliverables by conducting regular review meeting (directly or through virtual mode) and field visits. The information along with monitoring indicators included the output related (for example, number of persons trained, number of awareness meeting conducted), etc., and the process related (example, number of women accessed to Govt. Schemes etc.,) has been collected in every month and given immediate follow-ups. Moreover, the team has maintained proper MIS by capturing all the key indicators. The information related to the progress in outputs and the Process related analysis has been done for understanding the trends / gaps in each quarter as well as developing appropriate strategies for executing the programme activities much efficiently. Besides, the team has submitted Quarterly Reports to BELSTAR with the indicators of key achievements.*

#### **XII. Key Outcomes:**

Due to the various set of planned interventions and continuous follow-up action, the Project has been yielded lot of tangible results in terms of relationship building, access to information about Govt. Schemes, Digital Payment, Reaching the unreached and financial discipline.

- ▲ Increased Group dynamics, cohesiveness, participation, and the sense of ownership in and among the SHGs / JLGs
- ▲ Increased Women connect and participation at the Cluster / Branch and Regional level towards augmenting shared vision and joint responsibilities.



- ▲ Increased Awareness on Govt. Programmes (State and Union Govt.) among SHG / JLG Members and their Representatives
- ▲ Increased access to Govt. Programme by the SHGs / JLGs Members with the support of their own Networks
- ▲ Increased coverage of SHG / JLG women to enrol in Govt. Social Security Schemes
- ▲ Increased financial discipline among SHGs / JLG Members in the aspect of Smart Savings, Wise lending and On Time Repayment, Social Security, Family Budgeting and Digital Payment and transactions through Financial and Digital Inclusion Trainings & follow-ups.
- ▲ Increased results in each FL & DL Training inputs to maximum members (each trained SHGs / JLGs Members through Mass Programme and peer education method.
- ▲ Increased capabilities and capacities of knowledge Volunteers in each Clusters of all the planned 6 States in conducting Training Programmes, facilitating members to access Govt. Schemes, Facilitating Cluster / Village level women' connect meetings / awareness programmes towards sustainable action.

### **Tangible Results from the Outputs**

1. **1,97,543** Nos. of women have been facilitated for accessing various Govt. Schemes through Capacity Building Trainings (Maharashtra – 3,914 Nos., Madya Pradesh - 42,599 Nos. Rajasthan- 56,817 Nos. Karnataka- 2,166 Nos. Kerala 6,969 Nos. and Tamilnadu 85,078 Nos.)
2. **19,450** Nos. of women have accessed various Govt. Schemes (Maharashtra -226 Nos., Madya Pradesh- 185 Nos. Rajasthan- 112 Nos. Karnataka- 234 Nos. Kerala- 1,157 Nos. and Tamilnadu14,675 Nos.)
3. **19,490** Nos. women have been facilitated for accessing Govt. Health Insurance Scheme (Maharashtra – 2,231 Nos., Madya Pradesh – 4,007 Nos.

- Rajasthan – 929 Nos. Karnataka- 2,6841 Nos. Kerala 1,157 Nos. and Tamilnadu - 8,482 Nos.)
4. **96,019** Nos. of women have got various Skill Trainings – mobilized through various sources (Maharashtra - 266 Nos., Madya Pradesh -185 Nos., Rajasthan -112 Nos., Karnataka- 234 Nos., Kerala-156 Nos. and Tamilnadu – 96,066 Nos.)
  5. **20,521** Nos. of women have got benefits through Medical Camp, Veterinary Camp and Agriculture Trainings and Campaigns (Maharashtra -113 Nos., Madya Pradesh 263 Nos. Rajasthan- 221Nos. Karnataka – 98 Nos. Kerala – 532 Nos. and Tamilnadu - 19,294 Nos.)
  6. **1,16,173** Nos. of women have been trained in Digital Payment methods and are practicing Digital Payment (Maharashtra -3,290 Nos., Madya Pradesh- 3,835 Nos. Rajasthan – 3,023 Nos. Karnataka- 2,124 Nos. Kerala 1,752 Nos. and Tamilnadu- 1,02,099 Nos.)
  7. **42,831** Nos. of women have been identified and joined in SHGs / JLGs and prepared for smart savings and loan support (Maharashtra – 459 Nos., Madya Pradesh 2,476 Nos. Rajasthan- 1,436 Nos. Karnataka – 1,384 Nos. Kerala- 3,391 Nos. and Tamilnadu 32,573 Nos.)
  8. **30,270** Nos. of SHGs / JLGs women have been trained on Financial Discipline and facilitated for following proper financial / loan management (Maharashtra – 3,573 Nos. Madyapradesh – 3,028, Rajasthan- 2,486, Karnataka – 1,654 Nos. Kerala-1,457 Nos. and Tamilnadu- 14,895 Nos.)
  9. **5,006** Nos. Women have been given intensive training on Enterprise Enhancement and strengthened their current enterprise with the support of potential stakeholders (Maharashtra – 550 Nos., Madya Pradesh- 91 Nos. Rajasthan- 437 Nos. Karnataka- 367 Nos. Kerala 217 Nos. and Tamilnadu- 1,773 Nos.)
  10. **22,587** Nos. of Women SHGs / JLGs with the membership of **2,66,942** women to form and strengthen **2,366** Nos. of Common platform towards building up strong relationship among them for reaching Social and Economic transformation. (Maharashtra - 77 Nos., Madya Pradesh- 203 Nos. Rajasthan- 85 Nos. Karnataka- 81 Nos. Kerala -115 Nos. and Tamilnadu - 2,075 Nos.)

### XIII. Practice of Sustainability Mechanism:

Participation and ownership of SHGs / JLGs members has been increased through Group dynamics, Leadership and Team building Trainings – it has boosted the shared Vision and Joint responsibilities. In continuous, SHGs- CLN / JLGs have been formed and strengthened for amplifying solid women connects, creating linkages and networking with Govt. and other potential Resource Institutions towards amplifying Joint actions for fulfilling the need of the Individual Members and their families as well as the basic needs of their own Villages – this will ultimately boost Women leadership, Accountability, Skill development, Digital inclusion, Business opportunities and Financial Discipline. The Capacity Building Trainings for CLNs have been increased the capabilities and capacities of SHGs/ JLGs Network to access support from Govt. and other potential resource Institutions. Moreover, their relationship with PRI Members has been strengthened through effective participation of women in the Gramasabha meetings. The well-trained Knowledge Volunteers and Digital / Business Champions has become the resource or mentors for providing continuous support and facilitation to the SHGs / JLGs.

### XIV. Major Challenges:

- ▲ **The interventions of NRLM** (Govt. Project) have hindered the team to facilitate and nurture SHGs / JLGs Cluster Level Network and execute the planned interventions. Hence, the team has taken time to form CLN and create relationship with the target women. In this regard, the team has approached PRI Members and the social SHG Representatives and found solutions in most of the locations.
- ▲ **Dilution of Group Dynamics and SHGs / JLGs concept and Uncertainties in SHG's / JLGs function** Due to intrusion of many MFIs, the membership of most of the SHGs has become defunct - eventually, it has affected the Group dynamics as well as the active function of the SHGs / JLGs. Hence, bringing them into the normal stage has taken long time.
- ▲ **Distance between One Branch to another Branch / One Cluster to another Cluster** in most of the Branches in Rajasthan, Maharashtra and Karnataka has faced lot of Staff attrition – Ultimately, it has slowdown the activity progress. – In this regard, we've developed a set of Knowledge volunteers at the Cluster / Branch level for replacing the resigned Staff immediately.

**XV. Plan for next Phase:**

- ▶ Planned to cover all the Regions intensively in the currently working States. Accelerate CLN formation and strengthen processes in North – aiming at least 2 Nos. per Cluster. Also, advance Reaching the Un-reached Campaigns in all the 6 States – aiming at least to reach 50,000 Nos. of new Beneficiaries.
- ▶ Facilitate 100% SSS Campaigns – aiming at least 1,00,000 enrolments of women and their family per month in any suitable Social Security Schemes
- ▶ Facilitate Village Level Digital Literacy Campaign and Digital Help Desk at the Cluster level– aiming at least 50,000 women per State to practice Digital Payment.
- ▶ Initiate Financial Literacy Training (focusing on Financial Vision, Discipline and Productive investment of BELSTAR Loan) – at least 20,000 Women per State
- ▶ Initiate Business Motivation Training for Customers – at least 5,000 per State
- ▶ Ensure regular Women connect Programs for building and strengthening relationship.

## XVI. Case Studies:

### "Sustainable Livelihoods: Mrs. Asha's Journey with Hand in Hand India"

**Name: Asha, Branch: Maksi, State: Madhya Pradesh**

Asha and her husband in Maksi, Dewas, Madhya Pradesh, rely on farming and labor work for income. Despite their hard work, financial struggles persisted, leading Asha to seek additional income sources. Through the Belstar CSR project, Hand in Hand India's "Reaching the Unreached" program introduced Asha received Rs. 50,000 loan, learned about the Social Security Scheme, and enrolled herself. Empowered by the loan, Asha invested in a Dona Pattal making machine, boosting the family's income and Entrepreneurial journey.



**In her own words:** "I'm thrilled to partner with HiH, who not only provided supported for loan but also offers support for my business. Huge thanks to Hand in Hand for their guidance. Starting my own business has been possible because of them. I'm eager for more learning and growth opportunities and believe in the power of ongoing support and networking for rural entrepreneurship, like connecting with the CLN group".

### "Samrithi Success: Digital Empowerment Transforms Lives in Maharashtra"

Before our intervention, Maharashtra struggled to engage Belstar loan holders in digital repayment methods. Our HiH India-Belstar CSR initiative targeted this issue by promoting the Samrithi App through awareness campaigns and educational programs. These efforts aimed to boost confidence in digital transactions and provide necessary skills. Pre-intervention, 42% used digital repayments. Post-intervention, it rose to 48%, a 6% increase. This growth, achieved through addressing fraud concerns and building trust, signifies tangible improvements in convenience and financial empowerment for loan holders.



"Samrithi Success" heralds a digitally empowered future for Maharashtra's community.



**One of the beneficiaries:** "The impact of this initiative on my financial journey is profound. Digital repayment of my Belstar loan has made managing finances much easier. Initially wary of fraud, the HiH India-Belstar CSR initiative addressed my concerns directly. Their support instilled confidence in using the Samrithi App, transforming my attitude towards digital finance. I now feel empowered and in control of my financial future."

### **"Turning Challenges into Opportunities: Kavitha's Entrepreneurial Endeavor"**

**Name: Mrs. Kavitha Santhosh, Age: 38, Branch: Lonavala, State: Maharashtra**

Kavitha Santhosh Waghmare, 38, residing in Bhaje Panchayat, Maval block, faced financial hardship due to her husband's illness. Participating in the 'Reaching the Unreached' program by Hand in Hand India changed her life. With a Rs. 45,000 loan from Belstar, she started an Ice Cola Making Machine business, now earning Rs. 15,000 monthly, stabilizing their finances. Encouraged by Hand in Hand in India, she enrolled in government social security schemes and attended Digital Literacy training, embracing modern solutions like the Belstar-Samrithi app for loan repayments, ensuring timely transactions.



**In her own words:** "The 'Reaching the Unreached' program was a lifeline during tough times. Belstar's loan helped start my enterprise, now a stable income source. Enrolling in government schemes and using digital solutions for loan repayment boosted our financial security. Grateful to HiH India for guiding us towards a brighter future."



### **“From Awareness to Assurance: Reshma's Family Finds Security”**

**Name: Reshma, Age: 36, Branch: Honnali, State: Karnataka**

Reshma, from a village, lived with uncertainty about her family's financial future, lacking detailed knowledge about government schemes. Worries about accidents or loss of life plagued her due to the lack of insurance. Engaging with Hand in Hand India's Belstar CSR project in a 100% SSS Awareness program changed her perspective. Learning about schemes like PMJJY and PMSBY, she actively participated in the enrollment camp, ensuring her family's registration. Recognizing the schemes' value, Reshma now feels confident in safeguarding her family's well-being during challenging times.



**In her own words:** "I'm deeply grateful for the government's social security schemes, providing immense relief and security for my family without financial strain. Thanks to Hand in Hand India's awareness program, we're beneficiaries. Now, I'm committed to spreading awareness and encouraging others to register. Let's ensure more families access the protection they need."

### **"Threads of Success: Rajeshwari's Journey from Weaver to Entrepreneur"**

**Name: Rajeshwari, CLN name: Gandhi CLN, Branch: Rasipuram. State: Tamilnadu**

Before intervention, Rajeshwari faced financial struggles and lacked capital for her weaving business. However, Hand in Hand India's support changed her life. A Rs. 60,000 loan enabled her to start her business, boosting her monthly earnings to 50,000 rupees. This uplift not only improved her family's stability but also enhanced their quality of life, providing better access to necessities and opportunities. Rajeshwari's success inspires her community and the Gandhi CLN members.



**In her own words:** "I am incredibly grateful for the invaluable support and assistance provided by Hand in Hand India and Belstar Microfinance. Their belief in my potential and the opportunity they gave me to start my own business has truly transformed my life. I cannot express enough how much this means to me and my family. With their help, I have been able to turn my dream of owning a weaving business into a reality, and the impact on our financial situation has been remarkable. Thank you from the bottom of my heart for believing in me and for helping us achieve a better future."

### **"Footsteps to Prosperity: Supporting SHGs' Entrepreneurial Dreams"**

Before forming the Cluster Level Network (CLN), 62 Self-Help Group (SHG) members faced typical rural challenges like limited access to finance and opportunities for growth. Under the collective identity of Sembaruthi, Samanthi, Jathimalli, and Sambanki, they joined forces to establish the CLN with Hand in Hand India's support. These 62 members, part of a larger CLN with 104 members began their journey through the 'Reach the Un-reach' campaign. Inspired by Belstar's support for women entrepreneurs, they collectively opted for individual loans of 50,000 rupees each to start a shoe-making business. They source raw materials locally and skillfully craft sandals for men, women, and children, supplying them to local shops.



**In their own words:** "It is worth noting that these SHGs only learned about Belstar Microfinance after together joining in the CLN. We express our gratitude to Hand in Hand India-Belstar for enabling this opportunity. With the launch of our shoe-making businesses and the financial support from Belstar, we believe that our lives will undergo a remarkable transformation. The confidence in our businesses growing and generating increased income has filled us with hope for a brighter future".

### "Harnessing Opportunity: NR Gangamma's Path to Prosperity"

**Name: NR Gangamma, Branch: Harihara, State: Karnataka**

Gangamma from Bevinahalli, Harihara Taluk, Davangere District, had a transformative experience with Hand in Hand India's 'Reaching the Unreached' campaign. Investing in a cow with a loan Belstar Microfinance 5-6 years ago, she now owns a thriving herd of 8 cows. Another loan of 3 lakhs further boosted her cattle-rearing business, ensuring a stable financial future. Impressed, she recommended HiH to 5 new members in her community. The Belstar-Samrithi App has made loan repayments effortless, while Digital Literacy 2 training empowered her to navigate modern finances confidently.



**In her own words:** "In my journey with Hand in Hand India, I've witnessed remarkable transformations. Starting with just one cow, I've built a thriving business with eight cows today, thanks to the support and guidance I received. Availing another loan allowed me to further expand my business, securing a brighter future for my family. The convenience of the Belstar-Samrithi App for loan repayments has been a game-changer, making it easier for me to manage my finances. The digital literacy training provided by Hand in Hand India empowered me to navigate the digital landscape confidently."

### "Alandi's Journey to Financial Empowerment: Hand in Hand India's CSR Initiative" - MH

Under the Belstar CSR project, Hand in Hand India organized a Social Security Schemes awareness program in Alandi, Pune. The aim was to educate villagers, particularly women, about schemes like Pradhan Mantri Suraksha Bima Yojana and others. With 253 women participating, the program empowered them with knowledge. A Customer Relationship meeting with Belstar Microfinance further engaged the community. Key figures including Belstar's Senior Zonal Head and Pune Region Manager highlighted the commitment to women's empowerment. The program's impact was evident as many enrolled in schemes like



Sukanya Samriddhi Yojana and ABHA card, signaling progress towards financial security and empowerment.

**One of the beneficiaries:** "The Hand in Hand India awareness program was a turning point for me and my family. Previously unaware of government schemes, the informative sessions enlightened me about PMSBY, PMJJBY, and more. I enrolled my daughter in Sukanya Samriddhi Yojana and obtained the ABHA card for myself, ensuring our financial security. This newfound knowledge brings peace of mind and confidence for our future. Grateful for this opportunity."

### **"From Overdue to Overcoming: Krishna Dasora's Path to Financial Independence"**

**Name: Krishna Dasora, Age: 40, Branch: Chittorgarh, State: Rajasthan**

Before intervention, Krishna faced challenges due to overdue loan installments, unaware of Financial Discipline and implications of OD. Hand in Hand India's (Overdue) OD campaign enlightened her on the consequences and importance of settling overdue payments. She swiftly cleared the entire amount within 2 days, allowing her to secure a new Rs 50,000 business loan. With the funds, she invested in her tailoring business, showcasing her commitment to financial responsibility and her own growth.



**In her own words:** "The OD campaign conducted by Hand in Hand India truly opened my eyes to the critical importance of maintaining financial health and ensuring a clean civil record. Understanding the consequences of overdue payments empowered me to take swift action in clearing my outstanding amount. This proactive step not only enabled me to secure a new loan but also provided me with the opportunity to invest in the growth of my tailoring business, ultimately paving the way for a brighter financial future."



### **“Securing a Brighter Future: Prem Devi Regar's Journey”**

**Name: Prem Devi Regar, Age: 40, Branch: Chittorgarh, State: Rajasthan**

Prem Devi, from Segwa Housing Board, Chittorgarh, faced financial constraints hindering her dreams of starting a business. Participating in Hand in Hand India's "Reaching the Unreached" program under Belstar CSR project, she secured an Rs. 80,000 loan. Additionally, she gained essential knowledge about social security schemes through HiH India's 100% SSS Awareness Program. With determination, she established a successful fruit and vegetable shop, becoming her family's primary income source with an annual income of 2, 00,000 rupees. She exhibited exemplary financial discipline, repaying the loan on time and registering for the Pradhan Mantri Suraksha Bima Yojana (PMSBY), enhancing her family's financial security.



**In her own words:** "I am grateful for the support from HiH India. By availing a loan and registering for insurance schemes like PMSBY, I have been able to secure my family's future and ensure their financial well-being. This experience has taught me the importance of proactive financial management and utilizing available resources to build a stable and prosperous future."

### **"The Evolution of Lips: Asha's Path to Business Success"**

**Name: Asha, Age: 43, Branch: Chowannur, State: Kerala**

Asha, a 43-year-old entrepreneur from Thrissur, Kerala, India, has dedicated herself to her beauty parlor shop, 'Lips,' for the past 17 years. With a loan of Rs. 75,000 she transformed her shop, offering a wider range of services and products. 'Lips' now provides beauty training sessions alongside selling beauty products, empowering women with essential skills. Employing other women to assist her, Asha's income has surged to around Rs. 60,000 per month, showcasing the power of persistence and hard work in achieving success.



**In her own words:** Hand in Hand's support has transformed my beauty parlor into a thriving hub for women's empowerment. With their help, I expanded my services and started offering training sessions alongside selling beauty products. It's amazing to see the impact we're making in our community, and I'm grateful for the opportunity to pursue my passion while uplifting others."

### **"Building Resilience: Saritha's Triumph Over Financial Struggles"**

**Name: Mrs. Saritha, Age: 38, Branch: Enathu, State: Kerala**

Saritha, from Kulakkada, embarked on a journey towards financial independence by establishing a Common Service Centre with her husband. Despite challenges, her determination led to a successful business venture. With Hand in Hand India's guidance, she prioritized financial records and secured insurances like Sukanya Samridhi Yojana and Pradhan Mantri Suraksha Bima Yojana, ensuring a secure future for her family. Her story showcases resilience, determination, and the transformative impact of initiatives like CSC ownership and financial literacy programs.



**In her own words:** "I am incredibly grateful for the opportunity to partner with my husband and establish our Common Service Centre. Despite the challenges we faced, including the impact of the pandemic, our determination never wavered. With the support and guidance from Hand in Hand India, I learned the importance of financial literacy and securing my family's future through various government schemes. Today, I am proud of what we have accomplished and excited for what the future holds."

## **XVII. Photo Gallery:**



**BELSTAR CSR PROJECT @ MADHYA PRADESH - 2023-24 : PHOTO**



**Interface meeting**



**Sensitization on CLN**



**Meeting with the CLN**



**Staff Training**



**Financial Literacy Training**



**100% Enrollment on SSS**



**Digital Payment**



**Reaching the Unreached**



**OD camp meeting**



**Oath – Swachh Bharath**



**Awareness on Insurance**



**Customer Relationship Meeting**



**BELSTAR CSR PROJECT @ MAHARASTRA - 2023-24 : PHOTO**



**Interface Meeting with Belstar**



**Sensitization on Deliverables**



**Sensitization on CLN**



**Awareness Programme**



**Awareness on SSS**



**Enrollment campaign on SSS**



**Customer Relationship Meeting**



**Reaching the Unreached**



**Training on Digital Payent**



**Digital Payment - Samruddhi**



**Dital payment - Customer**



**Tree Sampling**



**BELSTAR CSR PROJECT @ RAJSTHAN - 2023-24 : PHOTO**



**Awareness Programme**



**Awareness on SSS**



**Enrollment Campaign**



**Financial Literacy Training**



**Digital Literacy Training**



**Digital Payment**



**Grama Sabha Meeting**



**International Women's Day**



**Polio Drops**



**General Medical Camp**



**Meeting with KVK staff**



**Customer Relationship Meeting**



**BELSTAR CSR PROJECT @ KARNATAKA - 2023-24 : PHOTO**



**Interface Meeting with Belstar**



**Sensitization on CLN**



**Staff Training**



**Meeting with CLN members**



**Awareness on Insurance**



**Awareness on SSS**



**Digital payment training**



**Screening for SMO Training**



**World Environment Day**



**Sapling planting**



**International Women's Day**



**Field training - Honey bee**



**BELSTAR CSR PROJECT @ KERALA - 2023-24 : PHOTO GALLERY**



**Interface meeting**



**Sensitization on CLN**



**Meeting with the CLN**



**Staff Training**



**New Customer sourcing**



**OD camp meeting**



**Digital Payment**



**Reaching the Unreached**



**Awareness on women rights**



**Meeting with Agri Dept.**



**Awareness on Insurance**



**Customer Relationship Meeting**



**BELSTAR CSR PROJECT @ TAMILNADU - 2023-24 : PHOTO**



**Interface Meeting with Belstar**



**CLN Meeting**



**Awareness Programs**



**Reaching the Unreached**



**Foot wear Training**



**Driving Training**



**M water Survey-Branch team**



**Awareness on SSS**



**Enrollment campaign on SSS**



**Digital payment training**



**Health camp LAG - Foot**



**General Medical camp**

## 2. Transforming 1200 non-Power Enterprises into Power-based Enterprises

<b>Project Title</b>	Transforming 1200 Non-power-based enterprise into Power-based Enterprises
<b>Target Group</b>	Rural and semi-urban enterprises
<b>Project Location</b>	Kanchipuram, Chengalpattu, Virudhunagar and Tiruvallur
<b>Target Population</b>	1200 non-power-based enterprises
<b>Intervention</b>	<ul style="list-style-type: none"> <li>• To conduct the assessment of enterprises that are related non-power-based and sensitizing the target group on power-based enterprises.</li> <li>• To assess the skill gap of the entrepreneurs and their enterprises.</li> <li>• Training on importance on power-based enterprises and its special features along with business development concepts.</li> <li>• Handholding follow-up support to the trained entrepreneurs to reach the stage of power-based level and ensuring its effective utilization.</li> </ul>
<b>Project Output /Outcome /Impact</b>	<ul style="list-style-type: none"> <li>• 90% of the entrepreneurs (1,080 members) will gain knowledge on the power-based enterprises and its features.</li> <li>• Entrepreneurs will gain 20 % additional income from their base income during the baseline survey.</li> <li>• The entrepreneurs will spend quality time with their family.</li> <li>• 50% of the non-power-based enterprises (600 members) will be converted to power-based enterprises.</li> <li>• 50% of the entrepreneurs will start using digital platforms for their enterprises.</li> <li>• 75% of the entrepreneurs will be at the stage of using digital payment tools for their enterprises within the project period.</li> <li>• 100% of the entrepreneurs will follow credit discipline.</li> </ul>

<b>Timeline</b>	June 2023 to March 2024
<b>Proposed Budget</b>	Total Project Cost: INR 30,00,000
<b>Proposal Submitted To</b>	Belstar Microfinance Limited
<b>Proposal Submitted By</b>	Hand in Hand India
<b>Proposal Submitted on</b>	May 2023

### **Executive Summary:**

Women entrepreneurs in rural Tamil Nadu face significant challenges that hinder their economic empowerment and hinder overall socio-economic development. Gender disparities, cultural norms, limited access to finance, resources, and education, coupled with inadequate support networks, create barriers to their success. Addressing these challenges is crucial for fostering gender equality, promoting women's entrepreneurship, and unlocking the full potential of Tamil Nadu's rural economy. Implementing targeted initiatives such as providing access to finance, mentorship, capacity-building programs, and networking opportunities can support women entrepreneurs in overcoming these barriers and thriving in their business ventures. Furthermore, creating an enabling environment that recognizes and values the contributions of women entrepreneurs, dismantling gender stereotypes, and promoting inclusive policies are essential steps toward creating a more equitable and vibrant entrepreneurial ecosystem in rural Tamil Nadu.

### **Problem Statement:**

Elevating rural entrepreneurs is essential for inclusive economic growth and sustainable development. Despite being the backbone of many rural economies, these entrepreneurs often face numerous challenges that impede their ability to thrive. Limited access to resources, markets, and education, coupled with inadequate infrastructure and support systems, inhibit their potential for growth and innovation. In regions such as Kanchipuram, Chengalpattu, Virudhunagar, and Tiruvallur, where entrepreneurial activity forms a significant part of the local economy, the aforementioned challenges are particularly pronounced. Despite the presence of a vibrant entrepreneurial ecosystem, many enterprises in these areas remain non-power-based, thereby limiting their growth potential and economic impact. Moreover, the lack of awareness and skills related to power-based enterprises and digital tools disproportionately affects entrepreneurs in these regions, exacerbating the



income gap and hindering socio-economic development.

Despite the potential benefits of transitioning to power-based enterprises and adopting digital tools, entrepreneurs within the target group lack awareness and necessary skills, resulting in a significant gap in their ability to capitalize on these opportunities. This knowledge deficit not only hinders their income growth but also affects their work-life balance, as evidenced by limited time spent with their families. Moreover, the lack of familiarity with digital platforms and payment tools presents a barrier to scaling their enterprises effectively. Additionally, there is a notable absence of credit discipline among entrepreneurs, further impeding their growth potential. Addressing these challenges is crucial to empowering entrepreneurs, enhancing their income, promoting work-life balance, and fostering sustainable business development within the community.

### **Project Introduction:**

The annual report narrates the transformative journey of 1,200 entrepreneurs and their enterprises, with a singular mission of empowerment and upliftment. From the onset of the project, we aimed at bridging the knowledge gaps, enhancing the income streams and propelling the entrepreneurs from non-power-based enterprises to power-based enterprises. The project interventions have enabled them to save time, money and resources as they have gained knowledge on the benefits of using power-based tools for strengthening their businesses. The transition of a substantial portion of non-power-based enterprises to power-based models signifies a fundamental shift towards more sustainable, resilient, and profitable business practices. This transformation has unlocked new avenues for growth, innovation, and market relevance, positioning the entrepreneurs and their enterprises for long-term success and impact. By bridging knowledge gaps and facilitating the adoption of power-based tools, the project has paved the way for sustainable growth and prosperity for the entrepreneurs and their enterprises.

### **Project Objective:**

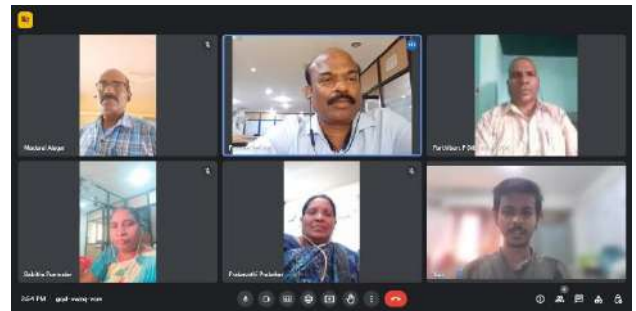
Transforming 1200 non-power-based enterprise into Power-based Enterprises

### Overall Project Activities at a Glance:

- ✓ On the 6<sup>th</sup> of June 2023, the project team, together with Mr. Srinivas, the president of HIH, conducted a comprehensive orientation session. The meeting aimed to familiarize the team members with the project's objectives, strategies, and expected outcomes. Mr. Srinivas provided valuable insights and guidance, emphasizing the significance of empowering entrepreneurs and transforming non-power-based enterprises. This session laid the foundation for a shared understanding and commitment among the project team, setting the stage for successful implementation.



- ✓ A virtual meeting was held on the 13<sup>th</sup> of June 2023, bringing together the project team for target planning. During the session, the team collaboratively discussed and formulated specific targets and milestones to be achieved throughout the project's duration. By defining clear and measurable goals, the team aimed to enhance their focus and streamline their efforts towards empowering entrepreneurs and converting non-power-based enterprises. This proactive planning exercise fostered a sense of unity and collective responsibility within the team, paving the way for effective implementation.





- ✓ On the 17<sup>th</sup> of June 2023, a significant assessment meeting was conducted with the entrepreneurs of Kanchipuram. The meeting provided a platform to evaluate the skill gaps and needs of the entrepreneurs, facilitating a tailored approach to their empowerment. Through interactive discussions and assessments, valuable insights were gathered, enabling the project team to design customized interventions and training programs. This meeting marked a crucial step towards understanding the entrepreneurs' current status and creating a roadmap for their progress.



**Screenshot of Virtual ToT Training**

- ✓ By the end of June, a significant milestone was achieved as the baseline G-Form was developed and shared with the project team. This form serves as a structured tool for collecting baseline data, enabling the team to assess the initial conditions and parameters of the entrepreneurs and their enterprises. By systematically capturing relevant information, the team can effectively track and measure progress throughout the project's implementation. This development signifies the project's readiness to commence data collection activities, laying the groundwork for evidence-based decision-making and monitoring.
- ✓ On 14<sup>th</sup> & 15<sup>th</sup> July 2023, a virtual TOT training was organized for the project team. Ms. Priyanka, and Mr. Devendra, who had previous experience in such energy-based intervention in North India have shared their insights and experience in the field and enlightened the participants about the various possible activities and strategies to use on field under this project.
- ✓ A Baseline Assessment Form was prepared and shared with the team for data collection. The assessment forms contain questions related the power consumption, machineries used in their enterprises, enterprise details, etc.
- ✓ An electricity consumption and charges working sheet was prepared to minimize the false data inputs on individual electricity consumptions and the amount spent on EB charges. The working will also help the data collectors to cross check the differences while collecting the data. However, the worksheet is limited to domestic connection only. Similar worksheet for commercial EB connections is under progress.

### Sample of the Prepared Chart

Units Consumed	Cost
Upto 100 Units	No cost
101	2.25
102	4.5
103	6.75
104	9
105	11.25
106	13.5
107	15.75
108	18
109	20.25
110	22.5
150	112.5
200	225
250	450
300	675
350	900
400	1125
450	1425
500	1725
550	2350
600	2750

**EB Bill Calculation Chart**

TAMILNADU ELECTRICITY BILL - NEW TARIFF		
Units From	To Units	Unit Cost / KWH
<b>Consumption Upto 500 Unit</b>		
1	100	0
101	200	₹ 2.25
201	400	₹ 4.50
401	500	₹ 6.00
<b>Consumption Above 500 Unit</b>		
1	100	0
101	400	₹ 4.50
401	500	₹ 6.00
501	600	₹ 8.00
601	800	₹ 9.00
801	1000	₹ 10.00
Above 1000 Units		₹ 11.00

- ✓ Mr. Panneerselvam – AGM, and Ms. Uma Maheswari - Chief Manager, had visited the members while baseline data collection and ensured the effectiveness of the data collection process, staff & members understanding on the questions.

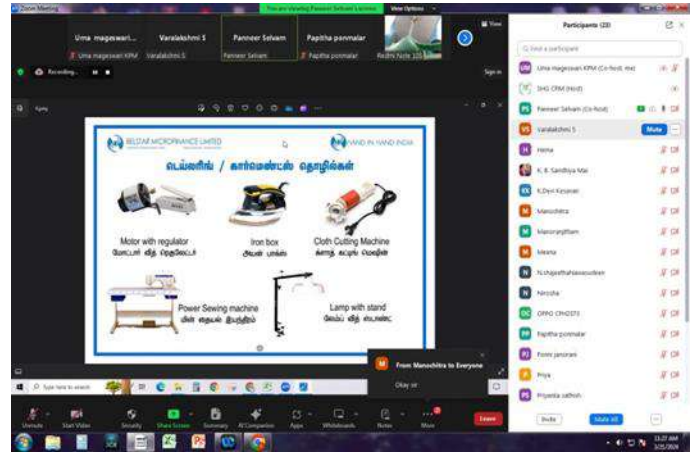


**“Training of Trainers” Program**

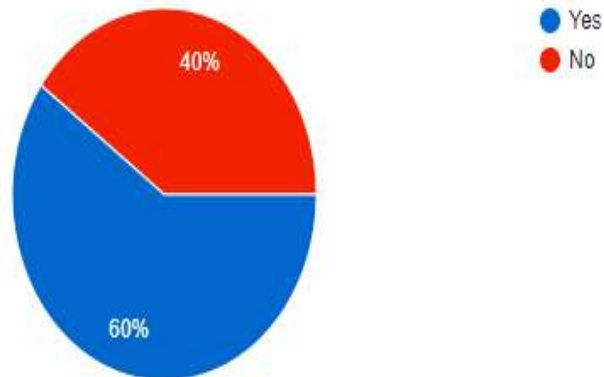
- ✓ Conducted a successful and comprehensive two-day "Training of Trainers" program for 16 trainers involved in diverse enterprises hailing from the districts of Kanchipuram, Thiruvallur, Ranipet, Chengalpattu, and Virudhunagar in Tamil Nadu. The program included insightful sessions aimed at enhancing their skills and expertise.
- ✓ Two representatives, Mr. Elumalai (Assistant Executive Engineer) and Mr. Kamalakannan (Assistant Engineer) from TNEB, Kanchipuram district, delivered informative sessions covering topics such as electrical safety, the selection of products with low power consumption, and strategies to reduce electricity usage. During the training, a pledge was taken on energy efficiency and conservation
- ✓ Mr. Joseph Raj imparted valuable insights and guidance, highlighting the importance of empowering entrepreneurs and transitioning non-power-based enterprises. This session established a common understanding and commitment among the training team, serving as the cornerstone for the successful implementation ahead.
- ✓ In the second phase, the team interacted with 495 entrepreneurs, engaging in discussions about the potential adoption of power-based appliances and highlighting the associated benefits. During this phase, the team explored the possibilities of integrating power-based appliances tailored to each entrepreneur's enterprise. The benefits of incorporating these appliances into both their business and family life were also addressed. The aim of the discussion was to generate significant interest among entrepreneurs in the widespread adoption of power-based appliances.
- ✓ A Baseline Assessment Form was created and distributed to the team for data collection. The assessment forms include questions pertaining to power consumption, machinery utilized in their enterprises, enterprise details, and

more. Currently, 1248 data has been collected

- ✓ So far 1252 enterprises have been directly visited. The members are enrolled in the project, based on the energy sources they use for their production/ service activities.
- ✓ Successfully hosted the 2nd level “Training of Trainers” program for 33 trainers from various districts of Tamil Nadu, featuring insightful sessions through virtual meet.
- ✓ 599 entrepreneurs received orientation sessions on power-based enterprises and their features. These sessions involved engaging discussions on the potential adoption of power-based appliances, emphasizing the associated benefits. The advantages of integrating these appliances into both their business and personal lives were also addressed.



- ✓ 149 entrepreneurs participated in awareness sessions conducted in person, while an additional 124 entrepreneurs attended sessions virtually, focusing on power-based enterprises and their characteristics. These interactive sessions included discussions on the potential adoption of power-based appliances, highlighting their associated benefits. Moreover, the sessions addressed the advantages of incorporating these appliances into both business operations and personal lifestyles.

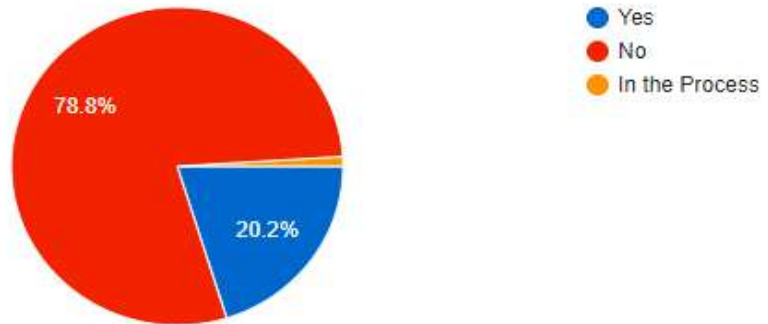


**Outcome:**

- ✓ **20.2% (185 members) have registered for Udyam Aadhar.**

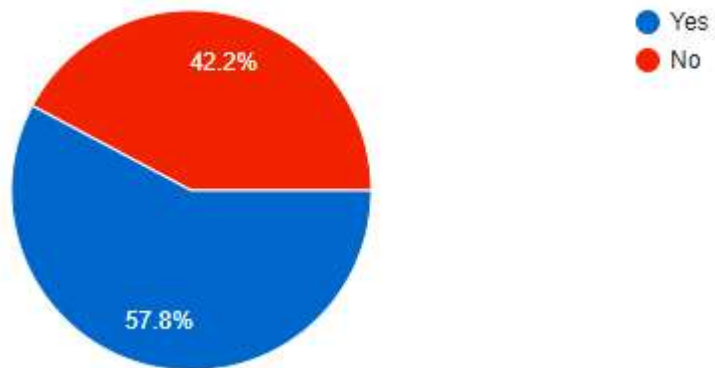
Registration under Udyam Aadhaar allows the members to avail various government schemes,

incentives, subsidies, and support programs aimed at fostering their growth and development. Further, it simplifies the process of obtaining loans and credit facilities from banks and financial institutions.



- ✓ **60% (550 members) have introduced online transaction process (OLTP) with online payment apps in their enterprises.** The adoption of OLTP has significantly enhanced the efficiency and convenience of transactions, allowing for seamless and secure exchanges of goods and services between

businesses and the entrepreneurs. This has not only streamlined the payment process but has also minimized the reliance on cash transactions, thereby reducing associated risks such as theft and fraud.

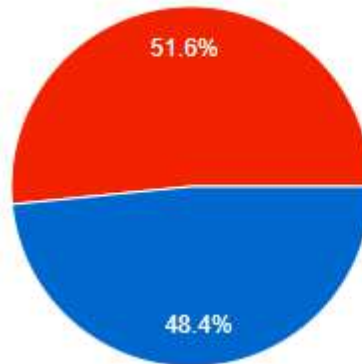


- ✓ **57.8% (530 members) have utilized social media platforms to promote their enterprises.** By leveraging social media platforms, the entrepreneurs have enhanced their visibility and brand awareness, reaching a vast audience of potential customers who might not have been accessible through traditional marketing channels.



- ✓ **48.4% (444 members) have mentioned that after implementing electric power sources, social media and OLTP in their business, the daily production quantity of their products/services have increased.**

The adoption of electric power sources has enabled these enterprises to overcome

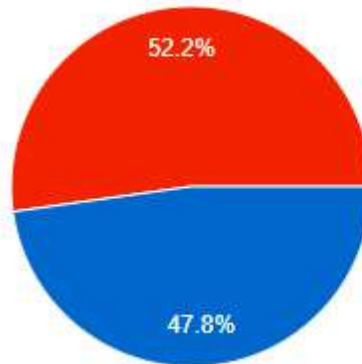


● Yes  
● No

limitations associated with traditional power sources, such as unreliable supply, fluctuating costs, and limited capacity. With a stable and sustainable source of energy, businesses can operate machinery and equipment efficiently, reducing downtime and optimizing production processes. The integration of social media platforms into their marketing strategies has facilitated enhanced visibility, customer engagement, and market reach.

- ✓ **47.8% (438 members) have mentioned that there is an increase in income of the product or service offered, since implementing**

**electric power sources, social media and OLTP in their businesses.** The adoption of electric power sources has enabled enterprises to optimize their production processes, reduce operational costs, and enhance overall efficiency, resulting in higher profit margins and increased revenue generation. The synergistic combination of electric power sources, social media marketing, and OLTP has likely created a positive environment for business growth and financial success.



● Yes  
● No

- ✓ **52.7% (483 members) have mentioned that implementing electric power sources, social media and OLTP in their business, the average daily working**

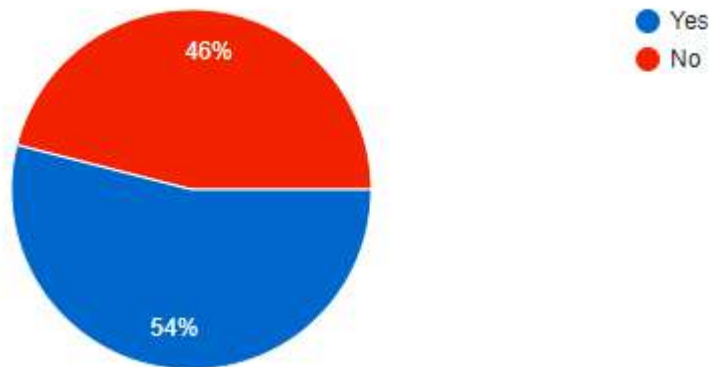
hours for the enterprise has improved. By embracing technology and digital tools, businesses were able to streamline their operations, empower their workforce, and drive growth effectively. The improvement in average daily working hours served as a tangible manifestation of the transformative impact of these integrated strategies, enabling businesses to thrive in the competitive landscape while delivering value to customers and stakeholders alike.

**Project Impact:**

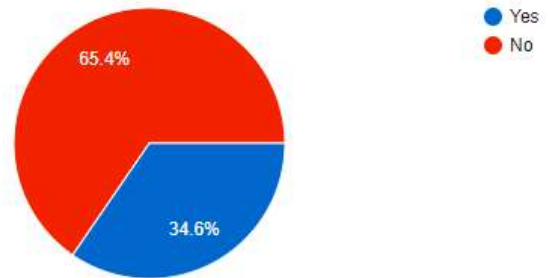
- ✓ **1360 entrepreneurs** have **gained knowledge on the power-based enterprises** and its features.
- ✓ **54% (495 entrepreneurs)** have mentioned that the average time spent with their family has increased, since implementing electric power sources, social media and OLTP in their businesses. This highlights a significant positive impact on work-life balance and familial relationships.

Through the integration of electric power sources, entrepreneurs have been able to optimize their work

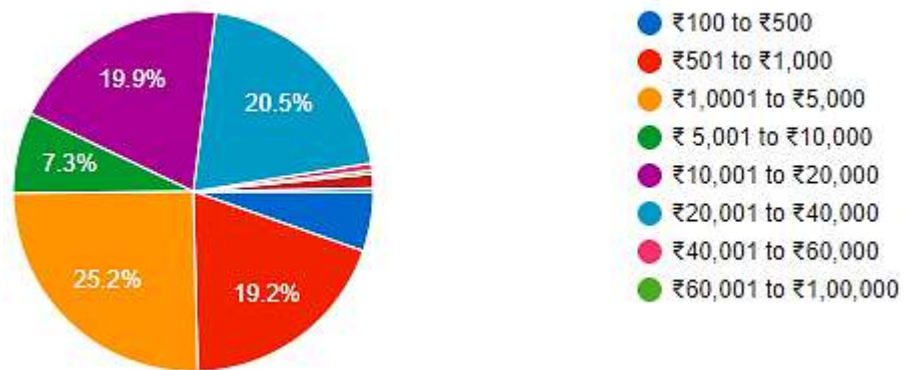
schedules and minimize disruptions, allowing them to allocate more time towards family activities and bonding. With a reliable and uninterrupted power supply, entrepreneurs can efficiently manage their work commitments within designated hours, freeing up additional time to engage with their families.



✓ **34.6% (317 entrepreneurs) have started using new electric energy source in their enterprise to enhance its development.** These include usage of LED lights, Power Machines, Electric Motors, Photocopying Machine, Induction Stove, and Weighing Machine, among others. By incorporating modern electric technologies,



these entrepreneurs have taken proactive steps towards optimizing their energy usage and improving productivity. The adoption of new electric energy sources by entrepreneurs signifies a transformative shift towards modernization, efficiency, and sustainability in business operations. The total expenses for purchasing new power-based machines in the enterprise, is shown below.



### Budget Utilization:

As per the statement received from the Accounts Department, we have spent an overall amount of INR 29,65,216/- as on April 23 to March 24.

## Case Studies:

### Sangeetha, Kanchipuram

**Sangeetha**, a 29-year-old resident of Ranipet, diligently used a pedal machine to stitch clothes. She has been engaged in this profession for about ten years. Despite her dedication, she often suffered from leg pain, limiting her ability to stitch more than **3 to 4 blouses or 1 to 2 chudhidhars per day**. This not only affected her productivity but also took away precious time she could have spent with her family. After participating in the Power to Empower Training, Sangeetha's life took a positive turn. As she gained knowledge about power-based enterprises, **she invested in a power machine that revolutionized her stitching process**. Now, she can effortlessly stitch approximately 8 blouses and **3 to 4 chudhidhars daily**, effectively **doubling her income from INR 7000 to INR 15000/- per month**. With improved health and increased productivity, she enjoys more quality time with her family, fulfilling her role as the sole breadwinner with newfound confidence and joy.



*Before*



*After*

Selvi,

## Kanchipuram:

**Selvi**, a thriving entrepreneur from Kanchipuram is engaged in the snacks making business. She faced limitations in her work due to using **a small weighing machine, restricting her ability to handle large quantities efficiently**. As her business expanded, she hired additional support but still struggled with productivity. However, after participating in the Power to Empower training by Hand in Hand India, Selvi recognized the need for change and invested in a large digital weighing machine. This transformative decision enabled her to weigh more than **20 kilograms of snacks at a time (previously only 5kgs of snacks)**, significantly **increasing efficiency and productivity**. The **upgrade not only saved time but also reduced operational costs** by eliminating the need for extra manpower. Selvi's journey exemplifies the tangible benefits of power-based enterprises, showcasing how innovation and training can empower entrepreneurs to overcome challenges and achieve business growth.



**Ponni, Kanchipuram:** Ponni, a 42-year-old budding beautician from Walajabad, Kanchipuram, relied on traditional manual methods for providing facial treatments at her parlor. This labor-intensive process caused Ponni significant hand pain, limiting her ability to serve more customers efficiently. Recognizing the need to **optimize her time and enhance her service offerings**, Ponni attended the Power to Empower training provided by Hand in Hand India. Empowered with new knowledge and skills, Ponni made the decision to invest in a Hydra Facial Machine. This transformative technology promised immediate results, reduced cell damage, enhanced product penetration, and improved blood circulation. **When it comes to traditional facial, Ponni used to charge her client INR 500, however, she is able to charge about 1500 for Hydra Facial**. The introduction of Hydra Facial treatments not only allowed Ponni to diversify her service offerings but also





contributed to a significant boost in her income. Moreover, the superior results offered by the Hydra Facial Machine attracted **a steady stream of new customers, further expanding Ponni's clientele base.**

#### **Prema, Kanchipuram:**

Ms. Prema embarked on a life journey as a single mother of two children, facing the daunting task of building a better life for her family. Starting with a modest tailoring unit, she tackled small orders with determination and resilience. Every day was a battle as she fought to make ends meet and provide for her children. Ms. Prema's extensive experience has enabled her to start a garment store that sells a variety of items ranging from bags to salwar, cloth materials to sarees, and more. However, due to frequent traveling, **Prema was unable to be physically present in the store and monitor the activities.** It was at this time, she took part in the Power to Empower training given by Hand in Hand India. Currently, she has installed a CCTV, which enables her to have enhanced safety, real-time monitoring, and improved operational efficiency. The installation of these cameras allowed her to monitor her store in real-time, enabling her to keep a watchful eye on activities both inside and outside the premises. Additionally, the CCTV system provided recorded footage that could be reviewed in case of any incidents or disputes.



### **Sameena, Kanchipuram:**

Sameena, a beautician, faced challenges in her parlor due to the absence of essential amenities like air conditioning and proper lighting. This resulted in a limited customer base and low income. However, her participation in the Power to Empower training program proved to be a turning point in her career, leading to significant improvements in her business.



Prior to the training, she served only five customers per month and earned a modest income of Rs. 10,000. Through the Power to Empower training, Sameena gained valuable knowledge and skills to enhance her business through introduction of power-based equipment. Encouraged by the insights gained, Sameena decided to invest in her parlor by installing an air conditioner and round light, essential for providing a comfortable and well-lit environment for her customers. This proved to be a game-changer for Sameena's business. With improved comfort and ambiance, her customer base expanded from five to fifteen per month. Additionally, her income tripled, rising from Rs. 10,000 to Rs. 30,000 per month. Happy with the comfortable environment and quality service, Sameena's customers became regulars, contributing to the steady growth of her business. Furthermore, the increase in income empowered Sameena to reinvest in her parlor and explore further opportunities for expansion.

### **A Few Snapshots:**









### 3. Providing Quality Health Services for the Underprivileged through Health Help Desk Government - District Hospital: Sirohi And Jodhpur (Rajasthan)

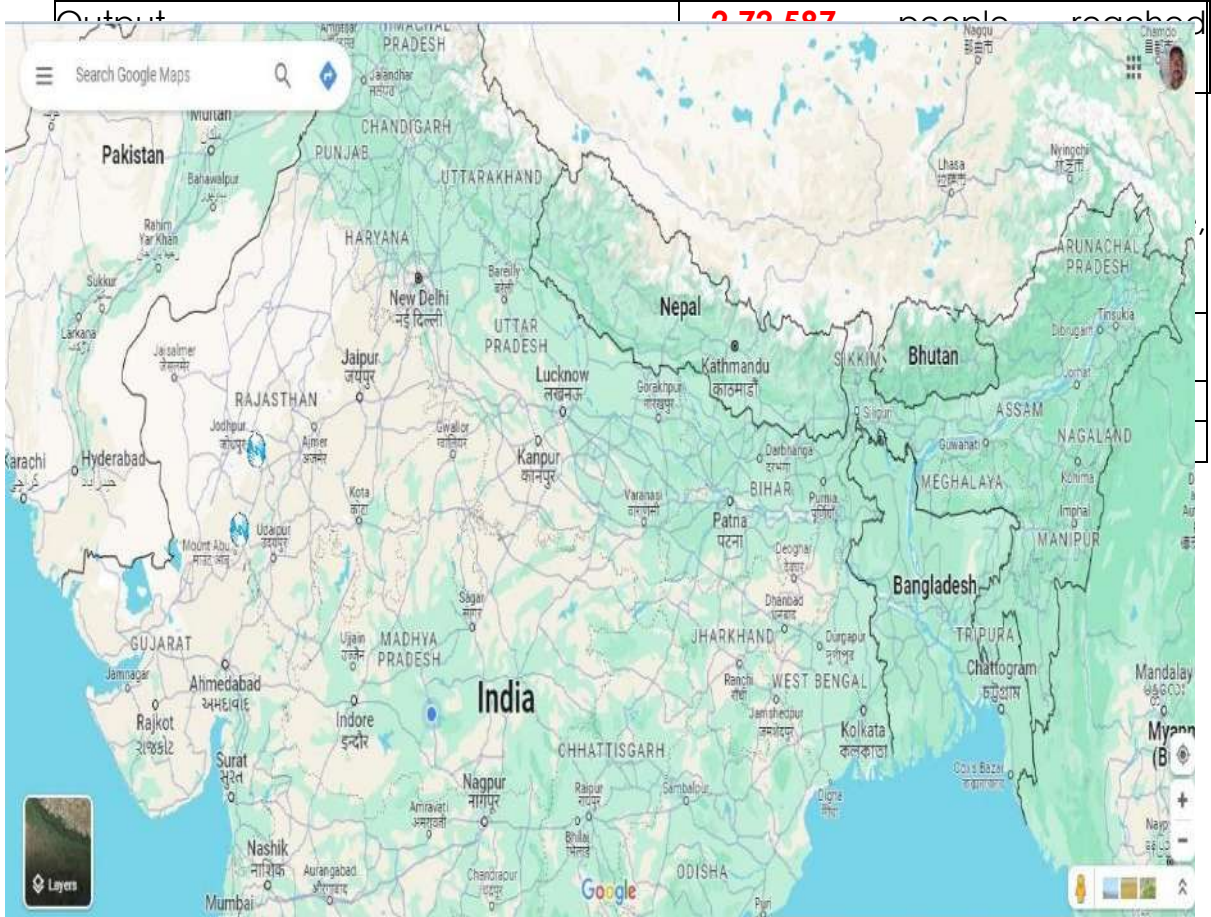
#### Project Introduction

In Government hospitals, navigating through the multitude of services can be challenging for visitors, especially those from rural areas. Daily wage workers, women, farmers, and laborers, who form a significant portion of the hospital's patrons, often struggle to locate the necessary services amidst the complexity of the hospital's layout. Consequently, many people, particularly from rural communities, hesitate to seek medical care due to the potential loss of income incurred during their hospital visits.

To address these issues, under the CSR funding of Belstar Microfinance Limited, Hand in Hand India has established a “**Health Help Desk**” at Government District Hospital, **Sirohi (Sirohi) and Luni (Jodhpur ) District Rajasthan** from **15<sup>th</sup> July 2022**.

Title	<b>Sirohi Health help Desk</b>	<b>Jodhpur Health help Desk</b>
Beneficiaries	<b>2,12,232</b>	<b>60,355</b>
Location(s)	<b>Sirohi District Hospital</b>	<b>Luni Block Hospital</b>
Project Key Activities	<ul style="list-style-type: none"> <li>➤ Assist patrons of Government District Headquarters' hospital</li> <li>➤ Create awareness on insurance</li> <li>➤ Create awareness on immunization</li> <li>➤ Create awareness on Government health related</li> </ul>	

	<p>helplines</p> <ul style="list-style-type: none"> <li>➤ Support hospital management in crowd management, announcing RTPCR results, direction of people to Vaccination and testing wards etc</li> <li>➤ Supporting referral patients..</li> </ul>
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## Project Implemented Location(s)

1. Sirohi
2. Luni (Jodhpur)

## Project Achievements

### Output/Outcome/Impact of the project activities

*Write the major outcome/impact created during implementation/ completion of this project by referring project outcome/impact of proposal submitted to donor*

#### 1. Assistance to Individuals:

Our five counselors provided support to a total of 272,587 individuals directly or indirectly through the help desk services.

#### 2. Awareness Programs:

Conducted awareness programs on various health-related topics such as vasectomy for birth control, eye check-up camps, healthy diet, heart disease, and anemia, benefiting over 5,000 individuals.

#### 3. Ayushman Card Distribution:

Facilitated the issuance of more than 500 Ayushman cards and their distribution to eligible beneficiaries.

#### 4. Child Vaccination Support:

Supported the vaccination of over 5,000 children through the help desk services in both districts.

#### 5. Provision of IT Assets:

Procured and placed IT assets worth more than 60,000 rupees at both help desks, benefiting marginalized beneficiaries.

#### 6. Infrastructure Enhancement:

Constructed two help desk cabins and provided two wheelchairs at each help desk to enhance patient support services.

#### 7. Social Awareness Initiatives:

Created over 10 wall paintings at both help desks to raise awareness about government helplines, schemes, and social issues.

**8. Recognition and Appreciation:**

Received recognition and praise from respected dignitaries, government officials, and district administration for the commendable work done at the help desks.

**Baseline & Endline**

#	Parameters	Baseline %	Endline %
	NA.		
			2aw

**Overall Strategy adopted for implementation of the project**

*Write about how the above activities will be implemented to achieve the project objective by narrating in detail. You can mention about scoping study, stakeholder participation, social mobilization, selection process of right beneficiaries, establishment of project centre, formation of project team, orientation to project team about project, compliance measures, covid-19 protocol to be followed, programme detail (i.e., batch size, no. of participants per batch, working hours, syllabus/content, attendance, etc.), procurement, installation, commissioning, functions, workshops, supervision, course correction, etc.*

Overall Strategy for Operationalizing Health Desks in Sirohi and Jodhpur Government Offices:

- i. **Assisting Hospital Patrons:** The primary objective of the health desks is to assist patrons of the Government District Headquarters' hospitals by providing them with necessary information and guidance regarding healthcare services.
- ii. **Creating Awareness on Insurance:** Health desk staff will actively engage in creating awareness about health insurance schemes available to the public, emphasizing the importance of coverage for medical emergencies and regular healthcare needs.



- iii. **Promoting Immunization:** Another crucial aspect of the health desks' function is to promote immunization among the community, highlighting the significance of vaccinations in preventing various diseases and maintaining public health.
- iv. **Informing about Government Health Helplines:** Health desk personnel will educate individuals about government health-related helplines, ensuring that people know where to seek assistance and information during medical emergencies or health-related queries.
- v. **Supporting Hospital Management during Pandemic:** During pandemics or health crises, the health desks will play a vital role in supporting hospital management by assisting in crowd management, providing information on COVID-19 testing and vaccination centers, and disseminating important announcements and updates.
- vi. **Facilitating Referral Services:** The health desks will facilitate the referral of patients to specialized healthcare services or facilities as needed, ensuring seamless access to appropriate medical care for individuals requiring specialized treatment.
- vii. **Monitoring Outreach and Impact:** Regular monitoring and evaluation will be conducted to track the number of people reached through the health desks and assess the impact of their services on improving healthcare access and awareness in the community.
- viii. **Enhancing Hospital Services:** By providing support and assistance to hospital management, the health desks aim to contribute to the overall improvement of services in government hospitals, enhancing efficiency and patient satisfaction.
- ix. **Empowering the Underprivileged:** Through targeted awareness campaigns and information dissemination, the health desks will empower underprivileged individuals by making them aware of available insurance schemes, immunization programs, government health helplines, and other healthcare-related schemes and services.
- x. **Collaboration and Partnerships:** Collaboration with government health authorities, NGOs, and other stakeholders will be essential for the success of the health desks, enabling resource-sharing, coordination of efforts, and leveraging of expertise to maximize impact and reach.

## Measures taken for the sustainability of the project initiatives

- i. **Capacity Building and Local Engagement:** Invest in capacity building programs for local community members to ensure continuity of operations even in the absence of external support. Engaged local volunteers or community health workers who can be trained to manage the health desks, thereby fostering community ownership and sustainability.
- ii. **Integration with Existing Healthcare Systems:** Ensure the integration of health desk activities with existing healthcare systems and government health initiatives. By aligning with broader healthcare infrastructure and programs, the health desks can become an integral part of the healthcare delivery system, ensuring their sustainability beyond the project duration.
- iii. **Public-Private Partnerships (PPP):** Explore opportunities for establishing public-private partnerships to sustain the health desk project. Collaborate with private healthcare providers, corporate sponsors, or philanthropic organizations to secure funding, resources, and technical expertise for the continued operation and expansion of the health desks. Additionally, PPPs can facilitate knowledge sharing and innovation, enhancing the project's long-term viability.

## Overall Challenges / difficulties

### 1. Infrastructure Limitations:

The need for further infrastructure development to accommodate growing demands and enhance service delivery.

### 2. Coordination with Authorities:

Streamlining coordination with government authorities and other stakeholders to maximize the impact of interventions and overcome bureaucratic hurdles.

## Good Practices

- a. **Utilization of Technology:** Leveraging IT assets such as computers and digital devices at the help desk facilitates smoother operations, improves record-keeping, and enhances service delivery efficiency.
- b. **Partnership and Collaboration:** Collaborating with government agencies, NGOs, and other stakeholders strengthens the project's reach and effectiveness by pooling resources, expertise, and networks

## Lessons Learnt

- a. **Importance of Accessibility:** The presence of a help desk within the government hospitals premises significantly enhances accessibility to healthcare services for the community, particularly for those who may face barriers to access.
- b. **Community Engagement:** Actively involving the local community in the operation and utilization of the help desks fosters trust and ensures that the services provided align with the community's needs and expectations.
- c. **Holistic Health Awareness:** Conducting awareness programs on various health-related topics not only educates individuals but also empowers them to make informed decisions about their health and well-being.
- d. **Infrastructure Enhancement:** Investing in infrastructure improvements, such as constructing dedicated help desk cabins and providing essential equipment like wheelchairs, enhances the overall quality and accessibility of healthcare services.
- e. **Recognition and Appreciation:** Recognition and praise from government officials and community leaders not only validate the efforts of the project team but also serve as a motivator for continued dedication and commitment.
- f. **Resource Management:** Managing limited resources effectively is crucial for sustaining the project's operations and maximizing its impact on the target population.
- g. **Flexibility and Adaptability:** Remaining flexible and adaptable to changing circumstances, such as community needs or resource availability, ensures the project can evolve and continue to meet the dynamic requirements of the healthcare environment.

- h. Continuous Evaluation and Improvement:** Regular monitoring and evaluation of the project's activities and outcomes enable the identification of areas for improvement and the implementation of corrective measures to enhance overall effectiveness and impact.

### **Branding and Visibility**

HiH team advertising through IEC material , pamphlet's , wall painting (in which mentioned government schemes) and Banners etc.



Project Photographs







**Project Testimonial/ Success Stories**

**1. Case of Ms Mamta who was suffering a disease of Anemia**

A 40 years women Ms Mamta, visited a Sirohi government hospital with her husband . In the emergency case of her first she consulted Dr Virendra Mahatama at his house then he suggested to admit to hospital as she was suffering from a lack of Fever and high weakness. After coming to the hospital they asked the Help desk counsellors for the checkup process and the other facilities. Our team fully supported them.



Our counselor took them to the Emergency Department and gave them a slip for show to the doctor. Then they showed Ms Mamta to Dr. Ratan (Physician) then after consultation with the Doctor and his advice Mamta was admitted to the general ward. Immediately, As per doctor's suggestion Ms Mamta blood test was taken and found she was suffering from Anemia diseases. Our counselor contacted the blood bank and after a while they arranged a Blood. She was admitted for 2 days while receiving good services from the hospital . Ms Mamta feels thankful to the Help desk team and also her husband praised them for their services.



**2. Case of Kushvit Singh**

Kushvit singh , 3 years old boy came with his parents to the Sirohi Government hospital. His parents came to the Help desk team and asked for suggestions regarding



better treatment and for showing Khushvit to the Doctor they took him to the Dr Mukesh meena (Child specialist ) . After consultation with the doctor Khushvit got all the tests which were easy to find the solution. When the doctor saw the reports he was advised to get admission because of his age for proper treatment as he was suffering severe fever. Help desk counsellor team helped them to make their submission slip and got admitted . Now Khushvit is fine. Her parents are feeling good to see Khushvit health. They are thankful to the Help desk team.

- 3. Case of Inspection in Luni Hospital** - Dr. Kamlesh Chaudhary (Joint Director Health Department, Jodhpur) . He did a sudden inspection of Community Health Center Luni, Dr. Dinesh Kumar Soni got the CHC Luni inspected, during this time Director came to his help desk and asked me through the help desk. Received information about the facilities provided to the patients by the Health Department, asked about the medical department schemes run by the Government of Rajasthan and the Government of India, in which information was received about Ayushman Chief Minister Chiranjeevi Health Insurance Scheme, Ayushman Card, in which the help desk Counsellor, I got 226 Ayushman Card cards made for patients and villagers, through which they can get treatment, investigation, operation, and other health facilities in any hospital of any state in India, and distributed it to them through the help desk only, which was All Block and Jodhpur district's achievement. Hearing this, Joint Director Dr. Kamlesh Choudhary thanked the Help Desk hih team. During the inspection of the premises, he seen the wall painting related to health made by his institute and appreciated it. Yes, indeed, by providing a Health Help Desk facility in Luni, thousands of patients and villagers get benefits and facilities, and also expressed gratitude in the visit diary for excellent work, patient good sports, etc., Dr. Kamlesh Choudhary, Joint Director. Health Department, Jodhpur, Luni CHC Incharge, Dr. Dinesh praised our help desk work and happy to see every type of facility for the support of the patients.



#### 4. Luni, Jodhpur (Rajasthan): Train accident case

Our Counselor was busy with the patients at Health Help Desk in giving information about the schemes and facilities available at the Community Health Center, Luni. Suddenly there was an alarm of ambulance (i.e. 108 number vehicle). Hearing the sound the counselor immediately went to the front gate of the hospital.

He saw there was an accident case. A man has come with serious injury. He enquired that name of the person was Mr. Manoj Vishwakarma. He was 37 years old and was resident of Ghazipur, Uttar Pradesh. While travelling by train



(Rishikesh-Barmer Express), the man fell down from moving train at Satlana railway station. Satlana was near to Luni, so people brought him to Luni hospital. The passenger was seriously injured due to head injury. Our counselor immediacy informed to Dr. Arjun Ram Patel and arranged to shift the patient to Mini Operation Theater. The patient was very serious, so the doctors advised

to refer the Jaipur city hospital. The counselor called emergency 108 and immediately ambulance



patient to hospital. called to service of

After a first aid was sent to hospital. The people our counselor immediate act



the has come. the patient Jaipur city local thanked for his and

support to refer the patient to Jaipur.

### **5. Sirohi (Rajasthan): Ganga Devi (Krishnaganj, Sirohi, Rajasthan)**

Ganga Devi (26 year) from village Krishnaganj of Sirohi district had come to the district hospital, Sirohi with her mother and relative and her condition was very serious. She was pregnant of 9 months. Along with mild pain and burning sensation in the chest, she was also feeling labor pain. When she reached hospital was not even able to walk. His mother came to our counselor and requested her to meet the doctor soon as she was not aware of the further procedure in the hospital. So our counselor took her to the emergency department and also gave her a prescription to consult a doctor. Then they took Ganga Devi to Dr. Vishnu Borana (Gynecologist). On the advice of Dr. Vishnu Borana, she was asked to be admitted in the general ward.

Ganga Devi began to feel pressure and prickling in her chest and was feeling labor pains. Nausea and vomiting in pregnancy (NVP) is the most common medical condition of pregnancy. On the advice of the doctor, Ganga Devi's blood report, Ultrasound, BP, and HIV report were done immediately. HIV report was negative. She didn't have any serious problems. After the report, the doctor advised for cesarean as there was difficulty in normal delivery. Dr. Vishnu Borana operated on Ganga Devi. She gave birth to a healthy and beautiful male baby. Both mother and baby were healthy. On doctor's advice she was admitted in the hospital for 7 days. During treatment, the doctor also advised to stay away from mental stress and take nutritious and healthy diet. Our counselor was meeting her family members regularly during her stay in hospital and was providing constant support to them. When Ganga Devi's condition started improving, she was sent home after 7 days after the doctor's advice. Ganga Devi and her family thanked our counselor for her unforgettable help during her stay in the hospital.

### **6. Sirohi (Rajasthan): Pradhyuman ( Adarsh Nagar, Sirohi, Rajasthan)**



A 24-year-old youth named Pradhyuman had come from Adarsh Nagar to Sirohi Government District Hospital with his father. He was not even able to walk and his condition was very serious. His father went to our counsellor and asked for advice. The counselor took him to the emergency department and gave him a prescription to consult the doctor. Then he took Pradhyuman to Dr. Ratan Lal Choudhary (Physician). On the advice of doctor, Pradhyuman was admitted to the general ward.

Suddenly after 2 days, Pradhyuman suddenly started feeling severe chest pain and burning sensation. Waves of pain were also felt in the waist and arms. On the doctor's advice, immediate X-ray and blood tests for pulmonary edema, stress test (measures the heart's ability to function after strenuous physical exertion) were done. So it was found that he had no serious problem, but due to excessive stress and discomfort, he started feeling chest pain. Blood tests showed that he had common symptoms of GERD (GERD is a common condition in which acidic substances build up in the stomach) comes back to the esophagus (food pipe) from mouth, which causes heartburn and bad taste in the mouth. So according to the advice of Dr. Ratan Lal Choudhary (Physician), he was admitted in the hospital for another 2 - 3 days. Anti-anxiety medication was prescribed (which is used to treat pain associated with panic attacks). Also, Dr. Sumit advised him not to take too much stress and to take rest as much as possible. Do not participate in any activity when you are tired. Sleep in a well-ventilated room. Spend less time in crowded places as much as possible.

Our counselors were meeting their family members regularly and supporting them continuously. Pradhyuman's condition started improving and after consultation with the doctor he was sent home after 5 days. Pradhyuman and his family thanked our counselors for their unforgettable help during his hospital stay.





## 7. Health checkup camp organized at Luni Hospital

A Health Checkup Camp was organized for pregnant women which was organized at Luni Hospital. This was done in collaboration with Jeet Hospital, Jodhpur. The aim of the camp was - to educate pregnant women about the precautions to be taken during pregnancy and good nutrition.



Dr. Jyoti and her team from Jeet Hospital participated in the camp. They examined **more than 70 pregnant women**. During the camp examination of BP and weight measurement of all the women were done. Doctor counseled the women to get vaccination and to the check up regularly. Dr. Jyoti also gave nutritional information to all the women about what they should take and should not take.

After the camp, Dr. Jyoti and Dr. Dinesh Soni ensured that that such camps will be organized regularly. Dr. Jyoti thanked Health Help Desk staff and HiH India team for all supports provided during the camp.

## Media Coverage

### शिविर 150 नेत्र मरीजों की जांच

**सवेरा राजस्थान/जोधपुर।** लूणी ग्राम पंचायत भवन में एएसजी नेत्र चिकित्सालय द्वारा निशुल्क नेत्र जांच एवं परामर्श शिविर आयोजित किया गया। शिविर में 150 मरीजों की आंखों की जांच कर आवश्यक परामर्श दिया गया। राजकीय चिकित्सालय एवं हेल्थ हेल्प डेस्क (हेंड इन हेंड इंडिया) व ग्राम पंचायत लूणी के माध्यम से शिविर का आयोजन किया गया। लूणी सरपंच हर्षिया देवी, प्रतिनिधि भानाराम बिस्नोई, अशोक बिस्नोई, सावल राम (हेल्थ हेल्प डेस्क काउंसलर) प्रोजेक्ट मैनेजर सपना विश्वकर्मा, दिनेश, व मीरा ने ग्रामीण एवं महिलाओं को जांच शिविर की खेर टू खेर जानकारी दी। ए एस जी से महेश चंद्र सोनियर काउंसलर, सवाई सिंह, राम किशोर चौधरी, दिनेश कुमार ने अपनी सेवाएं दी।





## दैनिक जलते दीप

### लूणी कस्बे में हैंड इन हैंड इंडिया संस्थान द्वारा जागरूकता शिविर आयोजित

लूणी, 8 अप्रैल (निसं)। कस्बे के सामुदायिक स्वास्थ्य केंद्र पर शनिवार को हैंड इन हैंड इंडिया संस्थान द्वारा विश्व स्वास्थ्य दिवस के उपलक्ष्य में




जागरूकता कार्यक्रम रखा गया। सावल राम देवासी ने बताया कि लूणी सीएचसी केंद्र पर विगत एक साल से

बेल स्टार माइक्रो फाइनेंस की ओर से स्वास्थ्य सहायता केंद्र का संचालन किया जा रहा है। इसी क्रम में जागरूकता शिविर आयोजित कर कोरोना की रोकथाम हेतु मास्क वितरण किए गए। कार्यक्रम में संस्थान के मैनेजर सपना विश्वकर्मा द्वारा मास्क का उपयोग करने की जानकारी बताई। सामुदायिक स्वास्थ्य केंद्र के प्रभारी डॉ. दिनेश सोनी द्वारा लोगों को स्वास्थ्य के प्रति जागरूक रहने का संदेश देते हुए कोविड गाइडलाइन की पालना करने की बात कही।

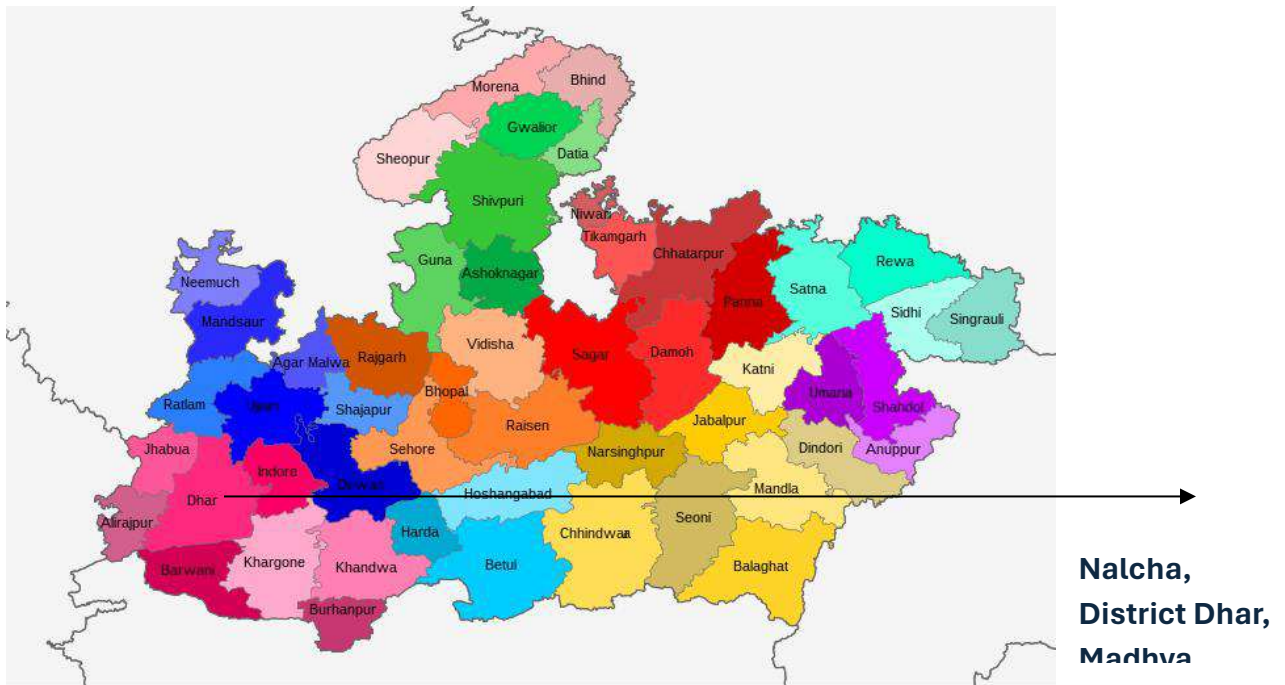
इस अवसर पर डॉ. वीरेन्द्र सोलंकी, नर्सिंग स्टाफ- बीनू वी, वीरेन्द्र सिंह राजपुरोहित, मंजू वैष्णव, शर्मिला, गुड्डी प्रजापत, भगवती, कैलाश, दीपा, बंशीलाल, सीमा, प्रदीप, सहित आंगनवाड़ी कार्यकर्ताओं उपस्थित रही।

### 3 Providing Quality Health Services for the Underprivileged through Help Desk at Primary Health Center Nalcha Block, Dhar District, Madhya Pradesh

#### Project Introduction

<b>Title</b>	<b>Providing Quality Health Services for the Underprivileged through Help Desk at Primary Health Center</b>
<b>Beneficiaries</b>	7000
<b>Location(s)</b>	Nalcha Block, District Dhar, Madhya Pradesh
	<ul style="list-style-type: none"> <li>✓ General Assistance to the Patients</li> <li>✓ Sensitization on Insurance</li> </ul>
<b>Project Activities</b>	
<b>Objectives</b>	
<b>Outcomes</b>	
<b>Impact</b>	
<b>Benefits</b>	

#### Project Implemented Location



(Nalchha is a large village located in Dhar Tehsil of Dhar district, Madhya Pradesh with total 1141 families residing. The Nalchha village has population of 6186 of which 3163 are males while 3023 are females as per the records.)

### **Project Achievements**

Generally people visiting Government Hospitals often find it difficult to locate the services they need. Since GH has many wings for diagnosis and treatment of various health issues, common people quite easily get confused and lost. The general patrons of any government hospital are daily wagers, farmers, laborers, etc. who often lose their daily wages just visiting the hospital. That's one of the main reason, poor rural people generally avoid going to hospitals.

To address these issues, under the CSR funding of Belstar Microfinance Limited, Hand in Hand India has established a **“Health Help Desk”** at **Primary Health Center, Nalcha Block, Dhar District, and Madhya Pradesh** from **21<sup>st</sup> July 2022**.

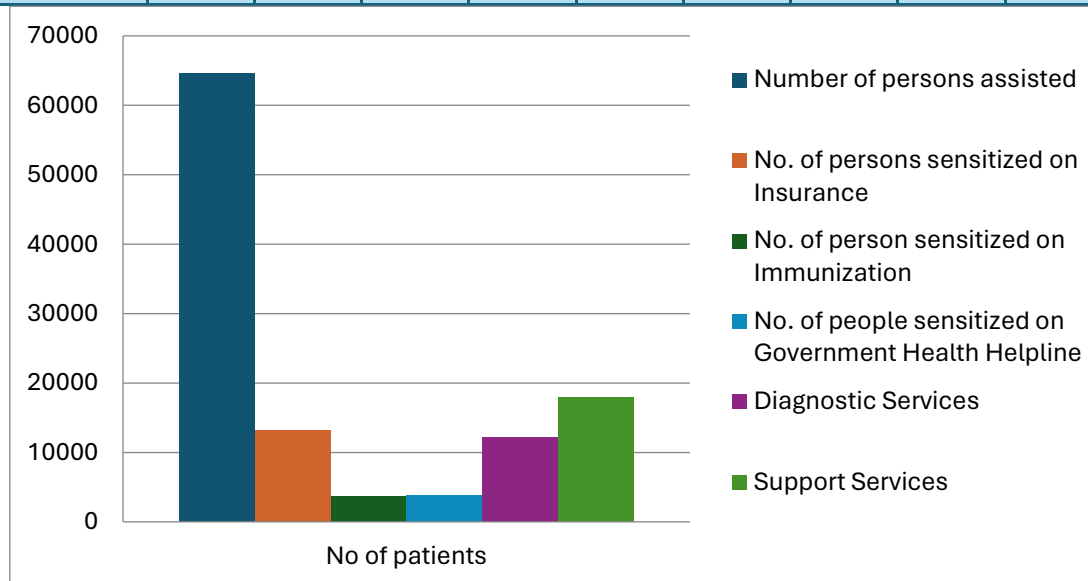
Serving the block 7,000 populations and beyond, at the Primary Health Center on a daily basis, there are hundreds of patients who need support and assistance to reach the concerned departments, locate the exact facility and

do not know where to go. This service will reach out to hundreds of such vulnerable community people visiting the premises during times of agony. The team will not only assist the patients to ensure timely treatment but also support vaccination drive and health camps etc.





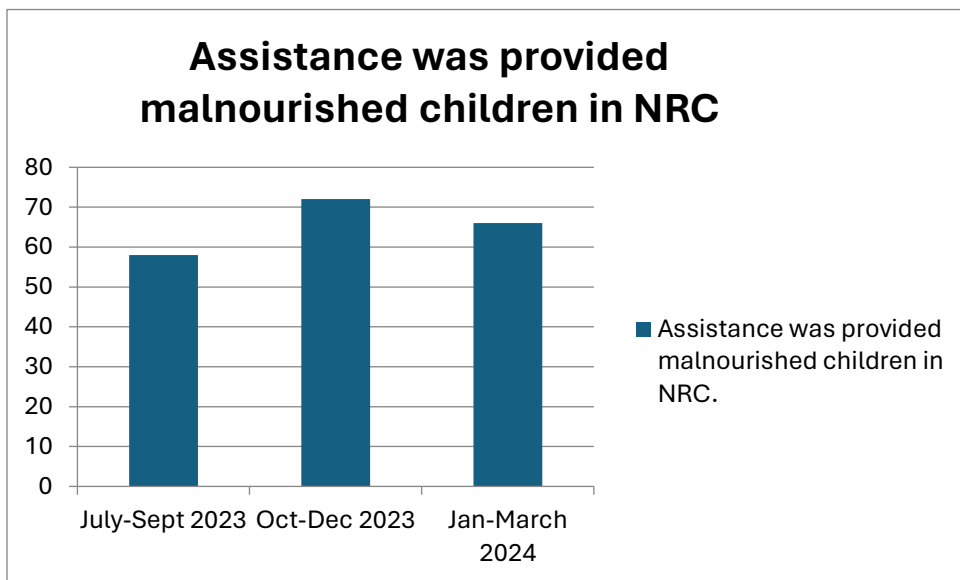
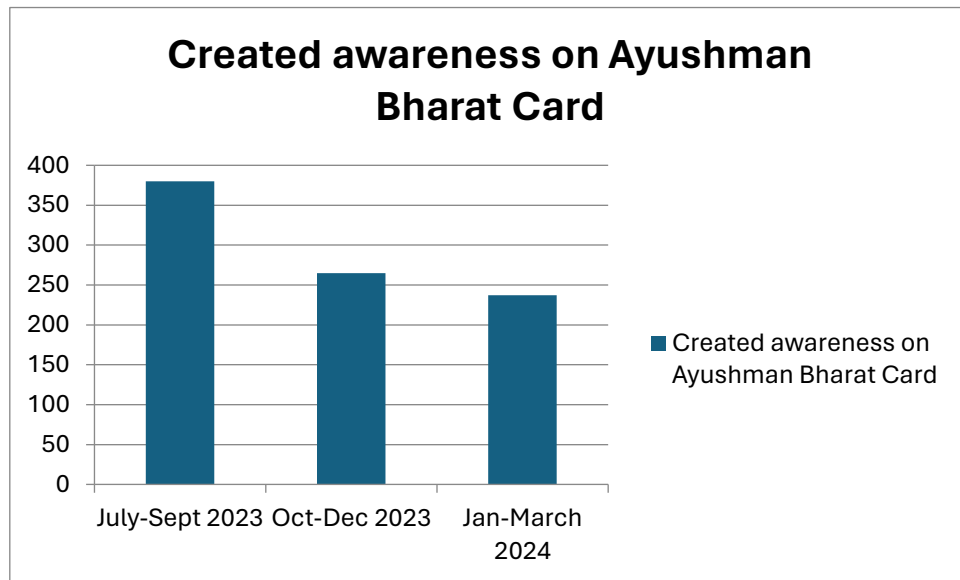
Progress Indicators	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Total
Number of persons assisted	2068	3042	4333	4394	6277	6420	6196	6147	5962	6560	6502	6737	64638
No. of persons sensitized on Insurance	2211	2016	2223	1727	673	675	475	411	401	799	742	802	13155
No. of person sensitized on Immunization	279	269	285	295	275	272	272	243	317	359	342	401	3609
No. of people sensitized on Government Health Helpline	436	431	475	485	315	317	371	317	157	155	149	189	3797
Diagnostic Services	-	-	-	-	1680	1685	1481	656	618	1972	1999	2068	12159
Support Services	-	-	-	-	5335	5337	2639	1676	1679	427	413	436	17942
<b>Total</b>	<b>4994</b>	<b>5758</b>	<b>7316</b>	<b>6901</b>	<b>14555</b>	<b>14706</b>	<b>11434</b>	<b>9450</b>	<b>9134</b>	<b>10272</b>	<b>10147</b>	<b>10633</b>	<b>115300</b>



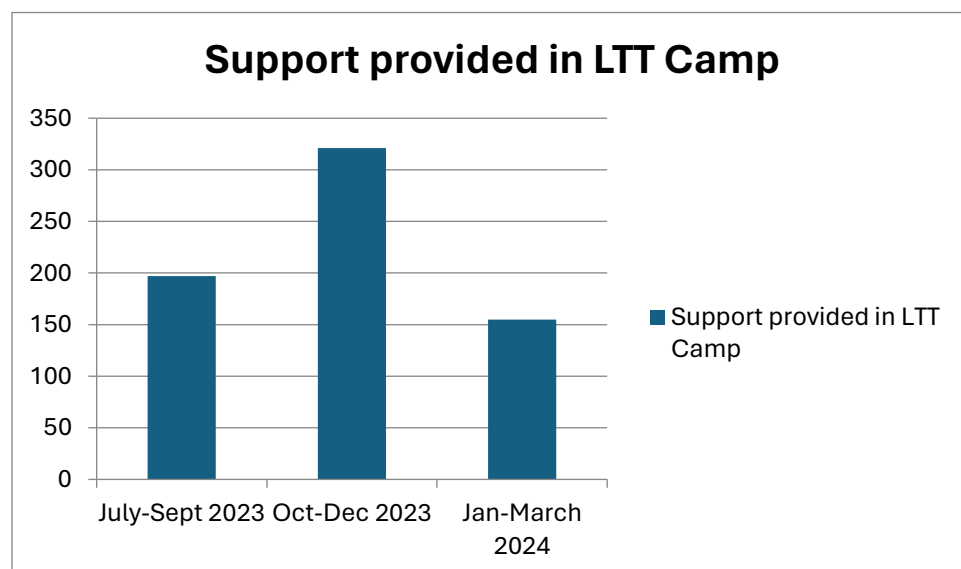
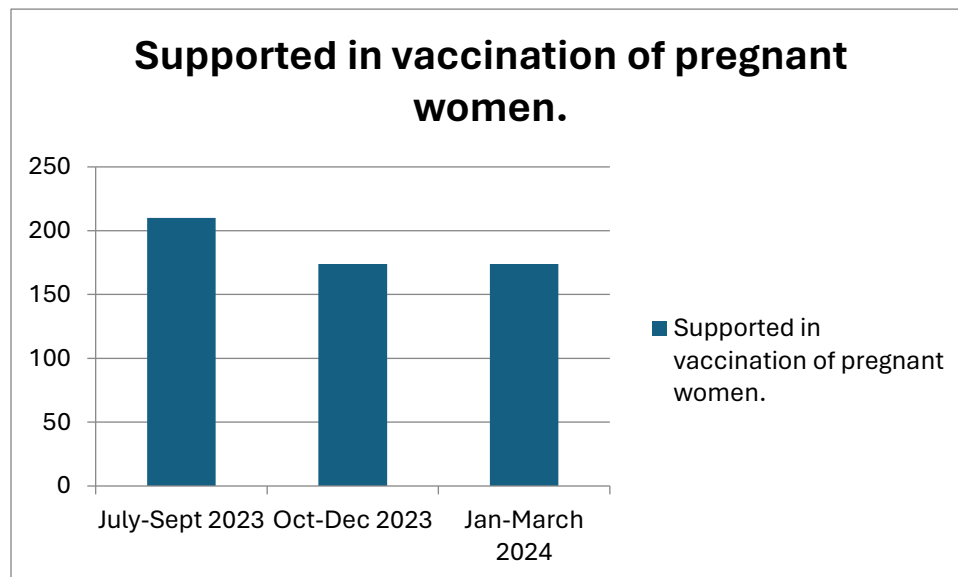
### Key Highlights –

- Created awareness on Ayushman Bharat Card benefitting 882 people.
- Assistance was provided to 196 malnourished children in NRC.
- Support provided in LTT Camp which benefitted 673 families.
- Support provided in Eye Camp which benefitted 155 people.
- Supported in vaccination of 558 pregnant women.
- Supported in vaccination of 1161 children.
- Support provided in Health Camps organized at village, school and hostel at block level.
- Created awareness on government schemes through IEC material during village level camps, monthly meetings and paramedical staff training.
- Assistance provided in identifying malnourished children in government schools & hostels and anganwadi centers at block level.
- Helped 999 people in getting X-ray done.
- Assistance provided to the families for applying for birth & death certificates.
- Made 248 people aware to use toll free number.
- Supported in Blood Donation Camp and Eye Camp

<b>Activities</b>	<b>July-Sept 2023</b>	<b>Oct-Dec 2023</b>	<b>Jan-March 2024</b>
Created awareness on Ayushman Bharat Card	380	265	237
Assistance was provided to malnourished children in NRC.	58	72	66
Support provided in LTT Camp	197	321	155
Supported in vaccination of children	500	297	364



Supported in vaccination of pregnant women.	210	174	174
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PHOTOS:







3. Providing Quality Health services for the Underprivileged through Hospital Help Desk and Battery-Operated Car Service at Chengalpattu Government Medical College and Hospital, Tamil Nadu



**Project Introduction**

<p><b>Title</b></p>	<p>Providing Quality Health services for the Underprivileged through Hospital Help Desk and Battery-Operated Car Service at Chengalpattu Government Medical College and Hospital, Tamil Nadu.</p>
<p><b>Beneficiaries</b></p>	<p>Vulnerable Rural people - Senior citizens, Mothers, Pregnant women, and differently abled, visiting Government Medical College Hospital.</p>



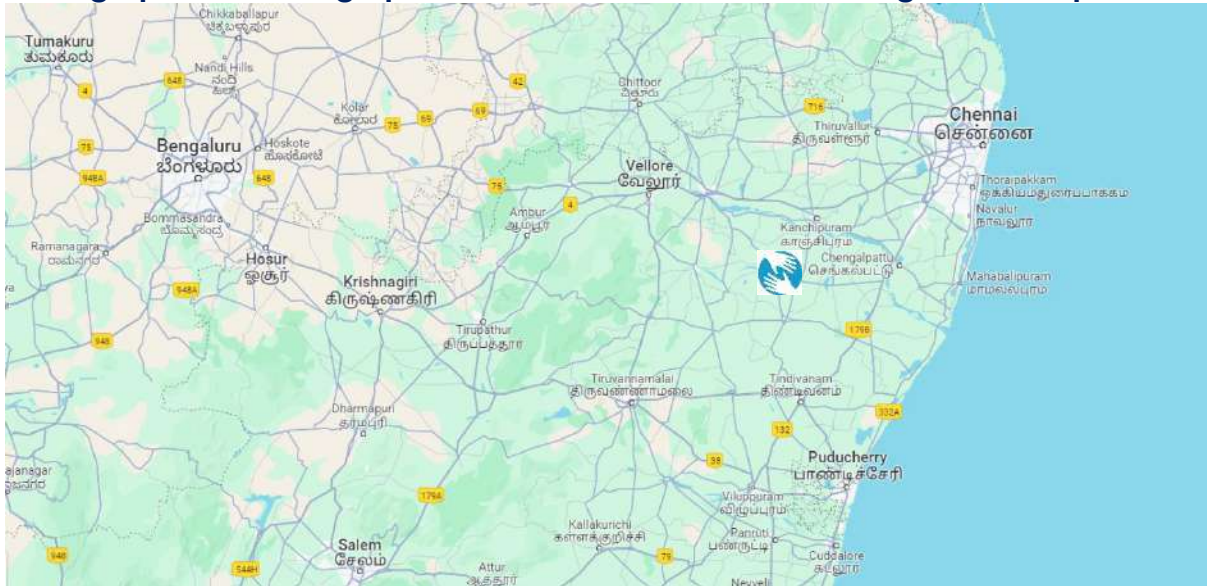
<b>Location</b>	Chengalpattu Government Medical College Hospital, Tamil Nadu
<b>Project Team</b>	Chief manager: Mr Jebastein, Project manager: Mrs Shalini
<b>Project Activities</b>	<p><b>Key</b></p> <p><b>Hospital Help desk</b></p> <ul style="list-style-type: none"> <li>• Assist patrons of Chengalpattu GMCH</li> <li>• Create Awareness / Facilitate on Government Health Insurance</li> <li>• Create Awareness on Immunization</li> <li>• Create Awareness on Government schemes, Facilitate Birth / Death certificates</li> <li>• Support on Blood Donation</li> </ul> <p><b>Battery operated Care service</b></p> <ul style="list-style-type: none"> <li>• Assist vulnerable group including mothers with young children, specially challenged, elderly peoples in Chengalpattu Government Medical College and Hospital</li> </ul>
<b>Output</b>	<ul style="list-style-type: none"> <li>• <b>1,56,554</b> people were assisted through Help Desk</li> <li>• <b>74,852</b> people were assisted through Battery operated Care service</li> </ul>
<b>Outcome</b>	<ul style="list-style-type: none"> <li>• Enhanced patient satisfaction and trust in the hospital's services</li> <li>• Timely assistance for the patients, ensuring smooth operations and efficient patient care.</li> <li>• Optimal utilization of hospital resources, minimizing disruptions and maximizing efficiency in delivering healthcare services.</li> </ul>
<b>Impact</b>	<ul style="list-style-type: none"> <li>• Enhanced Operational Efficiency of the Hospital</li> <li>• Improved patient care</li> </ul>



<b>Project Period</b>	April 2023 to March 2024
<b>Budget (INR)</b>	INR 7,32,685/-

### Project Implemented Location

#### Chengalpattu - Chengalpattu Government Medical College and Hospital



### Executive Summary

Countless statistics plumb the depth of the health care divide in India – it is deep and it costs lives. The most affected are the rural poor, semi-urban & urban-slums. While the urban areas have greater access to high-class tertiary health services and even act as hubs of medical tourism, basic health care facilities in rural areas remain limited in terms of accessibility. With the public spend on health care is decreasing; health care is often an out-of-pocket burden for the poor. Studies show healthcare can use up to 40% of a poor family's budget.

### Background and Gap finding

Generally people visiting Government hospitals often find it difficult to locate the services they need. Since GH has many wings for diagnosis and treatment of various health issues, common people quite easily get confused and lost. The general patrons of any government hospital are daily wagers, farmers,

laborers, etc. who often lose their daily wages just visiting the hospital. That's one of the main reason, poor rural people generally avoid going to hospitals.

To address these issues, we proposed and promoted **Help desk** and **Battery operated car service** at **Chengalpattu Government Medical College and Hospital**. This GMCH is flooded by thousands of people from in and around Chengalpattu District. Therefore the help desk and Battery operated car service offers assistance and help to patients, attenders, visitors and general public visiting GMCH through a team of social work professionals and health frontline workers.

### Hospital Profile

The history of the Chengalpattu Medical College dates back to days before 1965 when this was a District Head Quarters hospital with its building in the town. In 1965, the Government of Tamil Nadu upgraded this District Headquarters hospital as a teaching institution with 250 beds for clinical training. Vedachalam Mudaliar, the then Chairman of Chengalpattu Municipality, donated a vast area, which is in possession of this institution. Today the college is under the affiliation of The TN Dr. MGR Medical University, Chennai, State of Tamil Nadu, India, and is wholly administered by the Government of State of Tamil Nadu. The Institute is a Medical Teaching Institute Recognised by the Medical Council of India, New Delhi, India. The College, Hospital Buildings and its hostels are located in a sprawling campus of **240 acres** at High grounds in Chengalpattu, Tamil Nadu. The Hospital campus is located within two kms of the Chengalpattu Railway Station junction, Intercity Bus Station and 30 KM from International Airport.

Serving the district 25+ lakh population and beyond, the hospital, at its dawn, was functioning with the basic departments which included medicine, surgery,

obstetrics and gynecology, pediatrics, orthopedics, ophthalmology, otolaryngology, psychiatry and chest clinic. As days went by, other departments started functioning one by one, thus, making the hospital a tertiary care center. The College and Hospital have well attended OP Departments and Indoors with an average of nearly **3000-3500 OPD on per day. Average Bed strength and Bed Occupancy rate or 600 to 700 per month and 90-110% per month** respectively.

Super specialty departments include neurology, cardiology, nephrology, pediatric surgery, and plastic surgery, and urology, neuro surgery cadres to the need of patients requiring hemodialysis, fully functioning automatic analyser, Radiology Department and fully functioning super specialty departments. 12 Broad Specialty and Super Specialty Departments - General Medicine, General Surgery, O&G, Paediatrics, Anaesthesia, DVL, Pathology, Physiology, Pharmacology, Microbiology, Plastic Surgery, Psychiatry available.

Source: <https://www.cmccpt.ac.in/>

### Objectives – Hospital Help Desk

1. **Enhance Accessibility** - Ensure the help desk is easily accessible for the patients and attendants. This could involve having multiple help desk locations within the hospital and providing support.
2. **Improve Response Time** - Promptly response the patients and beneficiaries to reach the destination on time without delay.
3. **Provide Clear Information** - Ensure that information provided by the help desk is accurate easy to understand, and relevant to the patient's needs. This includes information about hospital services, visiting hours and departments, screening locations, birth certificate, blood requirements etc
4. **Improving quality in patient care services** coordination in Government

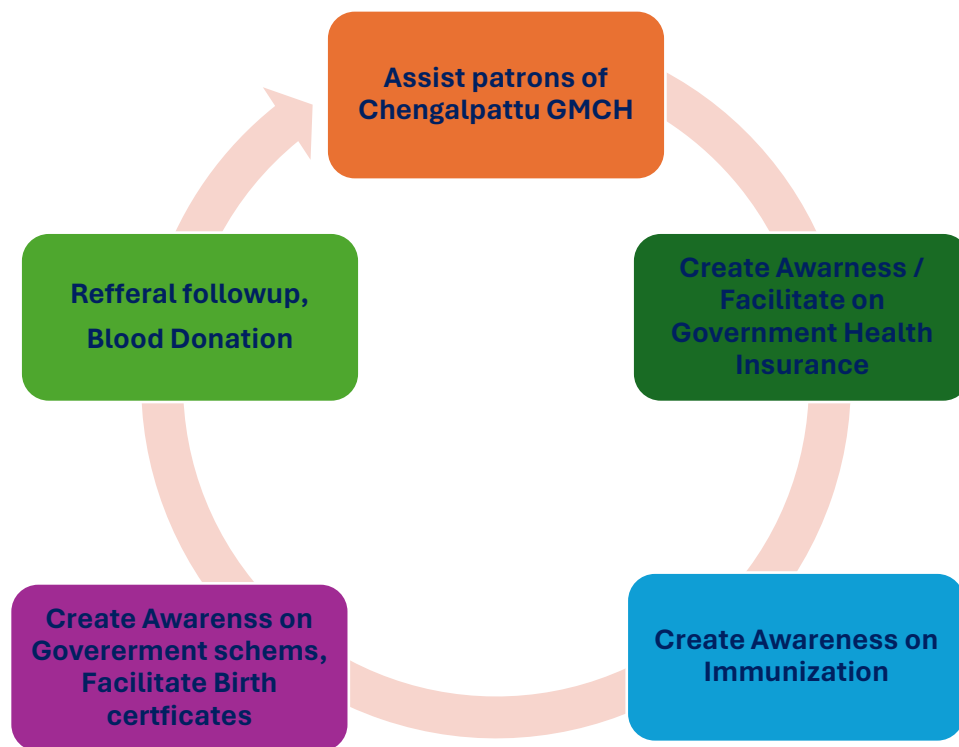
Medical College and Hospital

5. **Providing health education** on CM Health Insurance, immunization etc

### Objectives – Battery Operated Cars

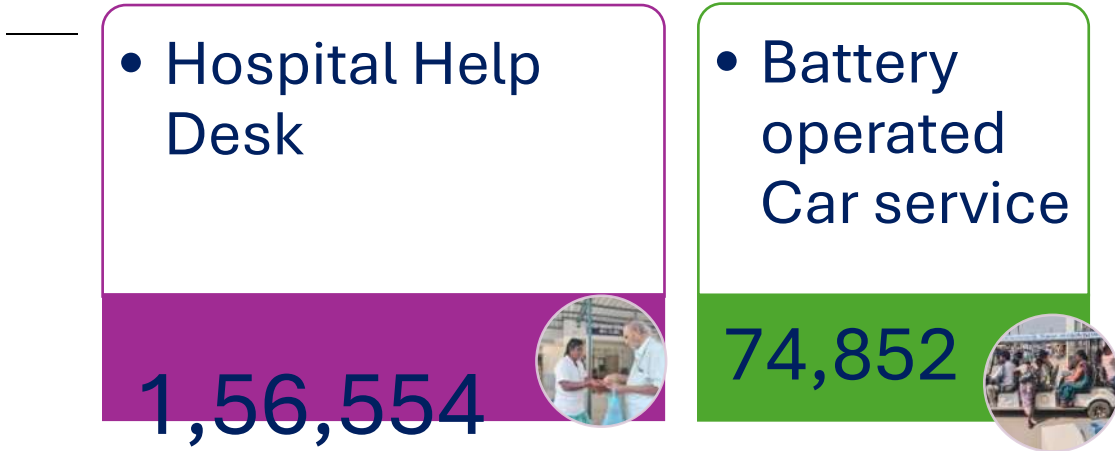
1. To implement a battery-operated car service to enhance accessibility and convenience for patients, visitors, and staff, while also promoting sustainability and reducing carbon emissions.

### Key activities





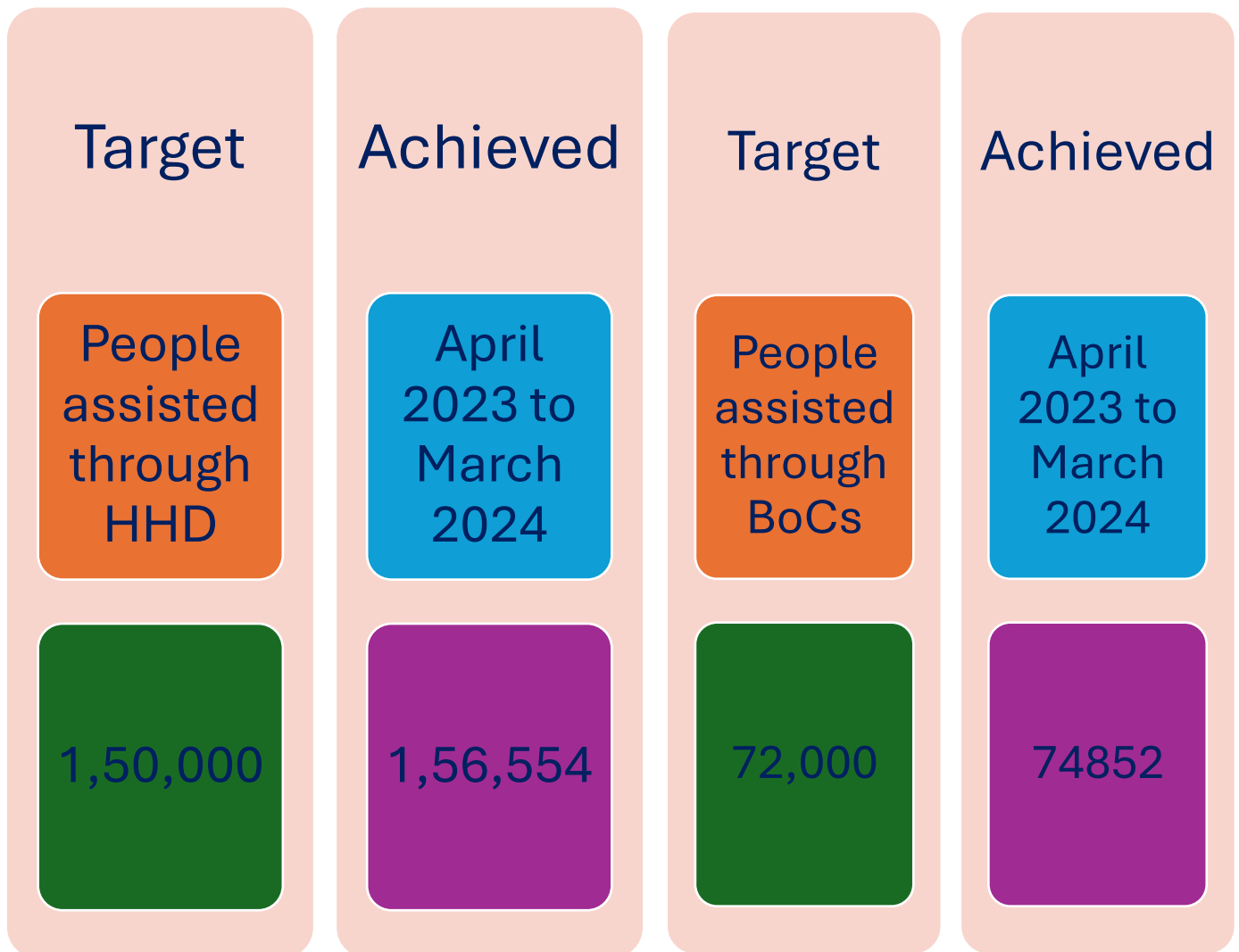
Output 2023 - 2024



Target Vs Achievements 2023 - 2024

Hospital Help Desk (HHD)

Battery operated Car service



## Project Achievements

### Hospital Help Desk

Through Hospital Help Desk **1,56,554** were assisted to get their treatment on time without delay and confusion.

**Table: 1 - "No of people assisted April 2023 to June 2023"**

S. No	Particular	April'2023	May'2023	June'2023	Total
1	No. of people supported	28609	25802	6291	60702

**Table: 2 - "No of people assisted July 2023 to Dec 2023"**

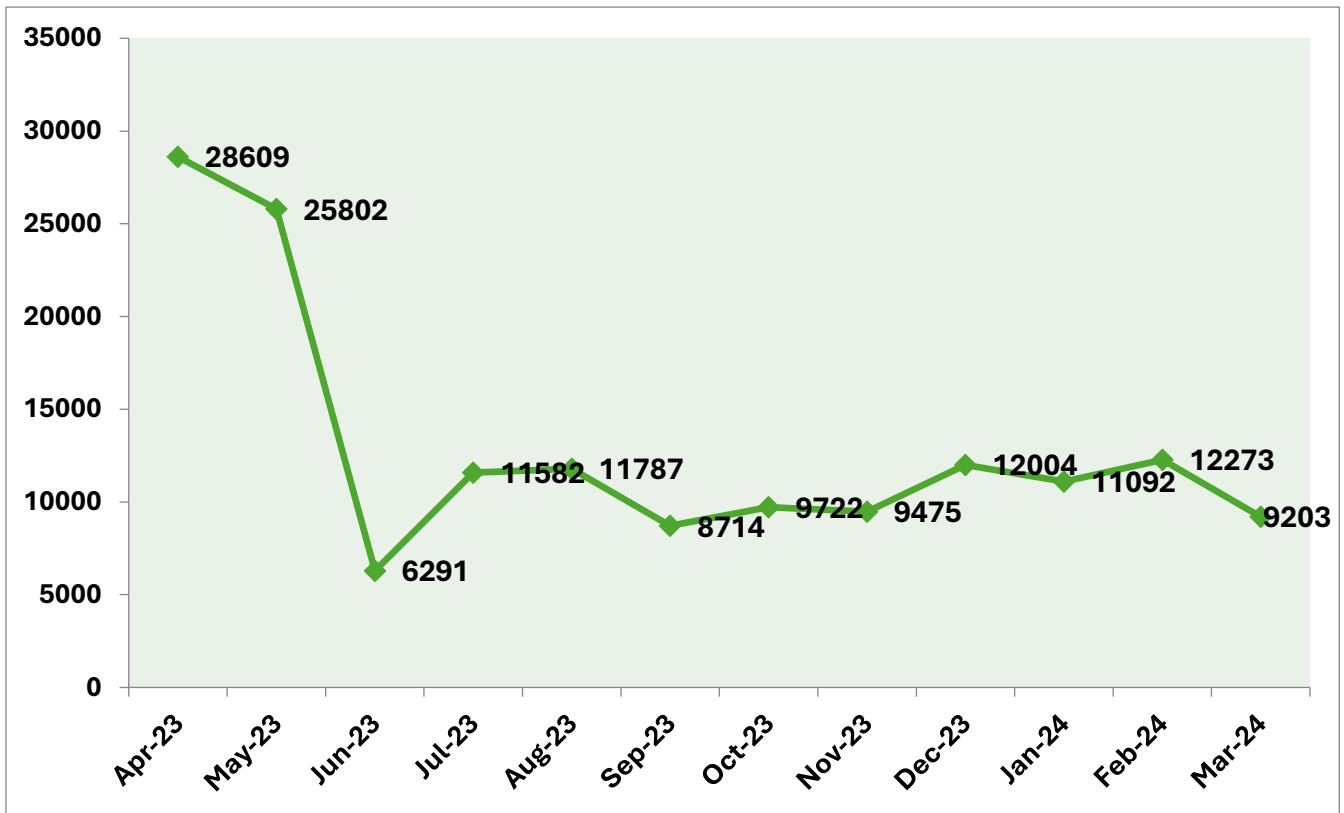
S. No	Category of Services	July'23	Aug'23	Sept'23	Oct-23	Nov-23	Dec-23
1	Emergency & ICU	95	32	47	30	24	19
2	ANC	806	777	451	381	655	725
3	Child <12yrs	603	614	452	439	308	422
4	Geriatric >65Yrs	1,330	1,224	769	598	551	838
5	Differently abled	130	80	73	42	75	115
6	OP services	3,713	3,695	2,457	2479	2132	2836
7	IP services	557	684	657	603	625	685
8	Diagnostic Services	740	942	919	946	1218	1527
9	Support Services	3,608	3,739	2,889	4204	3887	4837
<b>Total</b>		<b>11,582</b>	<b>11,787</b>	<b>8,714</b>	<b>9722</b>	<b>9475</b>	<b>12004</b>

**Table: 3 – No of people assisted “Jan 2024 to Mar 24”**

<b>S. No</b>	<b>Category of Services</b>	<b>Total Beneficiaries' January'24</b>	<b>Total Beneficiaries February'24</b>	<b>Total Beneficiaries March'24</b>
<b>1</b>	<b>Emergency &amp; ICU</b>	10	14	12
<b>2</b>	<b>OP services</b>	5394	1636	4902
<b>3</b>	<b>IP services</b>	542	6053	320
<b>4</b>	<b>Diagnostic Services</b>	1718	704	907
<b>5</b>	<b>Support Services</b>	3428	3866	3062
<b>Total</b>		<b>11092</b>	<b>12273</b>	<b>9203</b>



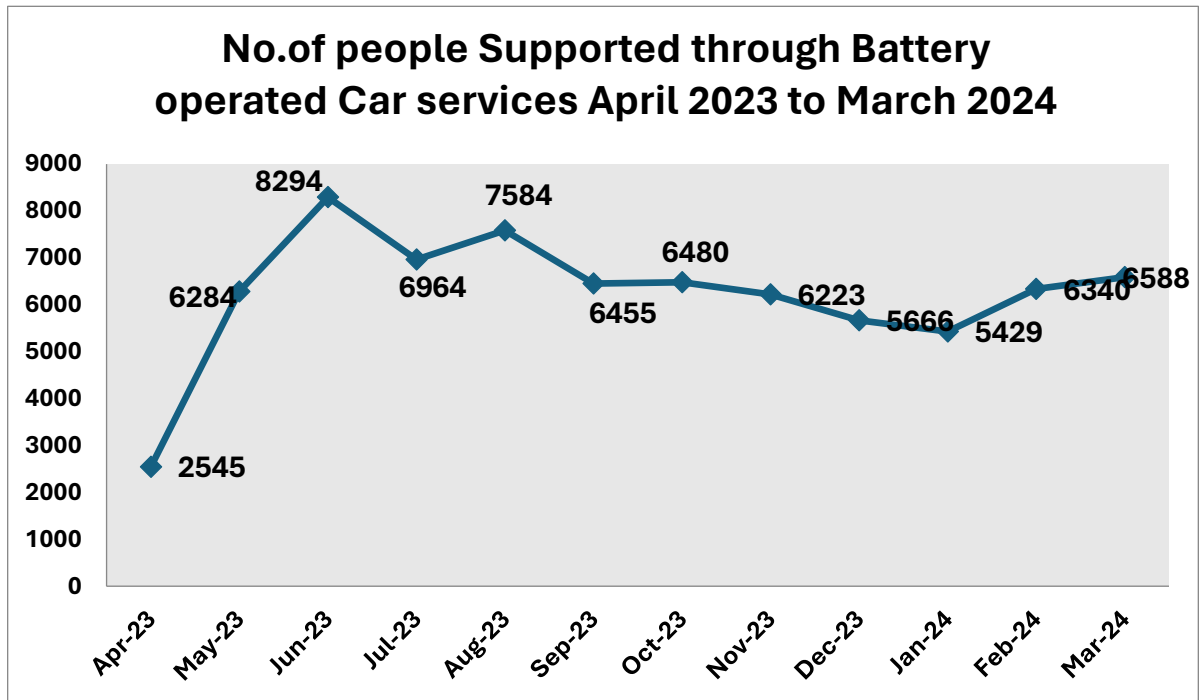
**Graphical representation of above mentioned table**



**Note:** We've boosted project assisting initially, yet tapered due to increased clinical input for enhanced patient care. Despite time-consuming PO machine use, we're actively pursuing faster care methods, ensuring efficiency and better outcomes.

**Battery operated Car service**

Through Battery operated Car service **74,852** people were assisted to reach their destination on time through the battery operated car.



#### Key support to the patrons

- Provision of timely responses to inquiries, troubleshooting technical issues, and guiding users through hospital systems and processes are done to support the patient.
- This helps in reducing downtime for hospital staff, ensuring smooth operations and efficient patient care.
- Assisting patients with general inquiries about hospital services and guiding them through the various departments within the facility.
- Enhanced patient satisfaction and trust in the hospital's services, leading to positive word-of-mouth referrals and repeat visits.
- Maximizing healthcare service efficiency by minimizing disruptions and ensuring optimal use of hospital resources.
- Upholding patient privacy and confidentiality to uphold the hospital's esteemed reputation and integrity, prioritizing the security of patient information.

## Key Highlights

- Arrangement of 26 blood donors during the critical time of need.
- 46 people were facilitated and got the Chief Minister's Comprehensive Health Insurance Scheme card through by the Help desk staff.
- 806 people were given awareness about immunization to the ANC and children parents
- 1040 people were facilitated to get birth certificate.

## Outputs

- Enhanced patient satisfaction and trust in the hospital's services
- Timely assistance for the patients, ensuring smooth operations and efficient patient care
- Optimal utilization of hospital resources, minimizing disruptions and maximizing efficiency in delivering healthcare services.

## Impact

- Enhanced Operational Efficiency of the Hospital
- Improved patient care

## Awards Received

- ❖ Our Service in Chengalpattu Government Hospital was honored during Doctors Day July 2023 at Chengalpattu Government Hospital.

### Glimpses of Award received by officials:



- ❖ Our services were honored by the hospital management on the occasion of 76th Independence Day celebrations at Chengalpattu Medical College Government Hospital.

**Glimpses of Award received by officials:**



- ❖ On National Voluntary Blood Donation Day Oct'23, we honored an award for our service.



### Glimpses of Award received by officials:



### Measures taken for the sustainability of the project initiatives

- ❖ Discussed with the hospital management to utilise the CM insurance scheme fund or "Rogi Kalyan Samiti" fund for the Hospital Help Desk and Battery operated Car service staff salary and other contingencies.

### Overall Challenges / Difficulties

- ❖ Frequent change in authorized personnel makes it difficult to build the rapport with them which affects the day to day work.
- ❖ During summer time, staff members were exhausted due to heat which disrupted the work.

### Good Practices

- ❖ Service assistance was extended to vulnerable individuals, including the elderly, pregnant mothers, children, persons with disabilities,
- ❖ Support provided to individuals who do not have a caregiver accompanying them during their hospital visit.
- ❖ Priority treatment was given to individuals in urgent care, ensuring

they received immediate assistance and attention.

- ❖ During critical moments of need, assistance was provided by coordinating blood donors, offering support during times of crisis.

### Lessons Learnt

- ❖ We discovered the significance of the Help desk, especially in the sprawling layout of hospitals.
- ❖ Visitors, often from low-income or daily wage-earning families, benefit from time saved navigating with assistance.
- ❖ The Help desk proves invaluable for illiterate individuals, offering guidance beyond written directions.
- ❖ Additionally, we recognized the critical importance of timely treatment provision.

**Success Stories - Hospital Help Desk & Battery operated Car service****Case study: 1****Name: Sanmugam/ Pathmanaban****Age: 45****Place: Bedi Nagar, chengalpattu****Ph. No: 8148245644**

"On August 28, 2023, our Chengalpattu help desk staff performed a commendable act of kindness towards a needy individual. Our counsellor facilitated the provision of a handicapped tricycle to Mr. Pathmanaban, who had lost both legs due to diabetes. Despite his disability, Pathmanaban was operating a small vegetable shop. When he and his wife visited our help desk seeking assistance for a skin issue, they also shared Pathmanaban's plight and requested a tricycle. Upon assessing the situation, our counsellor took proactive steps and coordinated with hospital staff, who then referred the case to the Red Cross Society. Thanks to the efforts of our help desk staff, the International Red Cross Society provided the tricycle to Pathmanaban. Overwhelmed with gratitude, Pathmanaban expressed his happiness to our Hand in Hand India Help Desk staff, acknowledging that this support would significantly improve their livelihood."

### Case study: 2

**Name: Veni**

**Age: 46**

**Date: 02.06.2023**



Ms. Veni's husband, visibly confused, approached our Health Help Desk seeking assistance in obtaining B+ve blood for his wife, who required amputation due to diabetes. Upon receiving the request, our Health Help Desk staff promptly alerted blood donors and arranged for a donor. The following day, the blood was provided, enabling the surgery to proceed as planned. Veni and her husband expressed heartfelt gratitude to our Health Help Desk staff and Hand in Hand India for the timely and crucial support.

### Case study:3

**Name: Mr Rajan**

**Age: 36**

**Address: Orrapakkam**



Rajan from Urappakkam arrived at Chengalpattu Government Medical College Hospital and collapsed in front of the Health Help Desk, vomiting blood. Our Health Help Desk staff promptly transported him to the emergency ward via battery car. Rajan, who suffers from psychiatric issues, His condition prevents him from pursuing employment. He visited the hospital today for treatment and wound dressing on his leg. His condition prevents him from pursuing employment. He was alone,



Despite our attempts, we were unable to contact his family due to he is not having a mobile phone. Our counsellor briefed the doctor on Rajan's medical history, leading to a recommendation for ECG, blood tests, USG scan, and X-rays. Our staff facilitated all screening tests, wound dressing, and medication procurement. The doctor advised Rajan to return for a follow-up appointment in a week. Rajan expressed gratitude for our timely assistance during the emergency.

**Case study: 4**

<b>Name</b>	:	Padma Priya
<b>Age</b>	:	16
<b>Place</b>	:	Acharapakkam
<b>Ph. No</b>	:	8675026179



On the morning of December 16, 2023, a 16-year-old girl, accompanied by her mother, arrived at the hospital, experiencing a fainting episode while obtaining the OP slip. Promptly, our staff

intervened, swiftly transporting her to the emergency department for immediate attention from the doctor. Upon examination, the doctor diagnosed her with significantly low blood levels, necessitating an A+ve blood transfusion. Our dedicated staff promptly facilitated the procurement of A+ve blood. After three days of comprehensive care, she was successfully discharged. Our staff also provided guidance on maintaining her health, emphasizing the importance of a nutritious and iron rich diet. Her mother extended her gratitude for the service in their critical.

### Case study: 5

**Name: Venda**

**Age: 36**

**Place: Arcot, Puthupadi**

**Ph. No: 9080218801**

Mrs. Venda visited Chengalpattu government Hospital, (OT token area) alone due to experiencing seizures, which she has been enduring for the past 8 years. Urgently seeking medical assistance, she requested help reaching the doctor. The hospital's Help Desk staff promptly arranged transportation via a battery car. Despite experiencing seizures twice more, the hospital desk staff provided continuous support throughout her visit. At 1:30 PM, her daughter arrived and expressed profound gratitude to the hospital help desk staff for their timely assistance.

### Case study: 6

**Name: Mr Anaikutty**

**Age: 37**

**Place: Sathanancherry,  
Chengalpatu**



Mr. Anaikutty, aged 37 and residing in Sathanancherry village, Chengalpattu district, visited Chengalpattu Government Medical College Hospital in November 2023 due to leg wounds hindering his mobility. Our battery-operated car service transported him to the OP department where he underwent examination and surgical consultation. Following the doctor's assessment, he was directed for an x-ray, which our driver facilitated in the NCD department. Once all diagnostic procedures were completed, we assisted him back to the entrance gate. Mr. Anaikutty expressed deep gratitude for this invaluable service, acknowledging that without it, he might have faced significant challenges in accessing medical care.

### Case study: 7

**Name: Mr Subbaiah**

**Age: 77**

**Place: Chengalpattu**

Mr. Subbaiah is 77 years old and from the Chengalpattu Bharathipuram neighborhood. He is differently abled and can only walk with the assistance of sticks. In this case, he went to Chengalpattu Government Hospital to meet with the Doctor



He was having difficulty walking and was using a battery operated device. The car service driver recognized him and asked where he wanted to go. He wants to see the general doctor and go to medical board. He intends to visit four different locations for these projects. So our BoCs driver takes him in our vehicle, obtains an OP sheet, and drives him to medical board, where he meets with the general doctor. Following the doctor's prescription, I went to the drugstore and purchased the medications. He thanked everyone for their overwhelming support.

### Case study: 8

**Name: Mr Nataraj**

**Age: 42**

**Place: Walajabad**

**Ph. No: 9708178586**

Mr. Nataraj, a 42-year-old differently abled person, came from



Walajabad to Chengalpattu Government Hospital for treatment. He visited the OP doctor, who then referred him to the orthopedic and urology departments. Due to his inability to walk, he awaited assistance. Fortunately, our battery-operated car service driver noticed him and inquired about his needs. He then escorted him to the OP ward, obtained an OP sheet, and accompanied him to both the orthopedic and urology wards. There, he received treatment and medication from both departments. He expressed deep gratitude for this service, emphasizing that without the battery-operated car service; he might not have been able to receive treatment in both locations.

### Case study: 9

**Name: Mrs Kiruba Nithi**

**Age: 55**

**Place: Karunguzhi**

Mrs. Kirubanithi, aged 55, moved from Karunkhuzhi village to Chengalpattu



Government Medical College and Hospital. She visited the district differently abled office seeking services and scheme benefits. However, she was directed to Chengalpattu Government Medical College and Hospital. Due to difficulty walking, she requested help from passers-by. Our help desk staff noticed her plight, engaged in discussion, and learned about her situation, including her lack of awareness on how to obtain the differently abled card. Our help desk staff promptly informed our battery-operated car driver, who then transported her to the OP station, facilitated the acquisition of her OP sheet, and escorted her to the orthopedic department. After the doctor screened her and provided feedback, our driver accompanied her to the medical board, where she



obtained her physical challenge card. Expressing gratitude for the valuable service, she acknowledged that she can now access her differently abled services and scheme benefits with ease.

### Case study: 10

**Name: Mr.Ramamoorthi**

**Age: 67**

**Place: Rajakalipettai**



Mr. Ramamoorthy, aged 67, from Rajakilipettai village, came to Chengalpattu Government Medical College Hospital. Due to diabetic mellitus, he has lost both legs and relies on a walker for mobility. Struggling to reach the surgical OP, our battery-operated car driver assisted him by transporting him to the OP station, obtaining an OP sheet, and then accompanying him to the surgical OP. The doctor recommended an X-ray and screening for hypertension and diabetic random blood sugar tests. Our driver facilitated his visit to the X-ray room and NCD OP for the necessary screenings. Subsequently, the doctor prescribed medications for him. Expressing profound gratitude, he thanked us for the assistance provided.

Annexures:

**Branding and Visibility**







Project Photographs – HHD activities











**Project Photographs – Battery Operated Cars**









# Flood Relief – Thoothukudi

27<sup>th</sup> to 29<sup>th</sup> December 2023

Project Completion Report



## BELSTAR CSR





# Flood Relief – Thoothukudi District

Funded by BELSTAR - CSR

## Project Completion Report

### i. Preface

An unprecedented flood ravaged Tuticorin and Tirunelveli Districts of south Tamilnadu during 17<sup>th</sup> 18<sup>th</sup> and 19<sup>th</sup> Dec.2023. The lashes of heavy rainfall – more than 95 cm has intruded in most of the houses and devastated all the mud / tiled houses located in low-lying areas. Due to heavy intrusion of rainwater many people became homeless. Besides, huge quantities of crops had been destroyed as the agricultural fields were flooded and livestock were washed away.

A large area adjoining to Thambirani river / tanks / Pools belt (Alwarthirunagar, Srivaikundam, Sivagalai and Eral) ,the estuary locations (Punnakayal, Arumuganeri and Kayalpattinam) of Tuticorin District became inaccessible and most of the roads were underwater and destroyed or damaged. Moreover, the overflow of Thambirabarani river causes breach in Korampallam tank and marooned. Created intensive damages, losses in Koramballam, Maravanmadam, Athimarapatty, Muthaiapuram, Pudhukottai and Ottapidaram areas. This has created severe impacts and heavy loss in livelihood and other infrastutures of the people. The telecommunication system was also severely damaged.

The government took various steps of relief work. Food Packets and packed drinking water were provided to the affected areas or thrown from helicopters for non-accessible areas. Various voluntary organizations were busy in filling the gaps of relief measures in the un-reached locations. Our team has been actively involved in flood relief work in Tuticorin area (Koramballam, Maravanmadam, Punnakayal, Eral and Arumuganeri) and provided humanitarian assistance. Moreover, severely affected locations like Alwarthirunagari and Srivaikundam are still marooned, inundated with rainwater, sewage and cesspool water. Our team has identified the needy families in our operational areas to provide services for the urgent need as humanitarian assistance.

### II. Objectives

To provide relief support to the affected families in the operating area of Tuticorin District – Aarumuganeri Branch

### III. Funding Support

Rs.10,28,000/- released under CSR fund of Belstar.

**IV. Project Location in Thoothukudi District, Arumuganeri Branch - Punnakayal, Arumuganeri, Alwarthirunagar and Eral & adjacent severely affected locations: 18 Nos. of Villages of 6 Clusters.**

Cluster Name	Beneficiary Villages
Punnakayal Cluster	Punnakayal village
Eral Cluster	Naduvur, Eral Town, Ammalthoppu and Aarumugamangalam
Kayalpatinam	Rathinapuri, Kayalpattinam and Arumuganeri
Tiruchendur Cluster	Sunaminagar
Kurumbur Cluster	Rathinapuri, Kayalpattinam and Arumuganeri
Aathur Cluster	Tsunami nagar

## V. Content of Relief material – 500 Packs

14 Nos. of Grocery items + 7 Nos. of Cloth items (1 Bedsheet, 2 Nighties, 2 Lungies & 2 Towels)

Cost of the relief pack works out Rs.2,000/- per pack which includes groceries Rs.1,209/- per pack and clothes Rs.791/- per pack.

Total cost of 500 packs – Rs.10,00,000/-

Cost of packaging and transportation – Rs.28,000/-

### Grocery Items:

1. Cumin seeds - 100 gm
2. Venthayam - 100 gm
3. Black Pepper - 100 gm
4. Toor dhal - 1 Kg
5. Tamarind - 500 gm
6. Turmeric powder - 100 gm
7. Mustard - 100 gm
8. Coriander - 500 gm
9. Dried Chilli - 500 gm
10. Iodised Salt - 1 Kg
11. Fried Gram - 500 gm
12. Sunflower Oil - 1Ltr
13. KKG Orid Dhall - 1 Kg
14. Sugar - 1 Kg

### Cloth Items:

1. Bed sheet - 1
2. Nightie - 2
3. Lungie - 2
4. Towel - 2



## VI. Project Execution – Activities and Time frame

S#	Programme activities	Time frame
1	Need Assessment / Area delineation	23 <sup>rd</sup> and 24 <sup>th</sup> Dec.2023
2	Materials procurement	25 <sup>th</sup> and 26 <sup>th</sup> Dec.2023
3	Packaging and Token distribution	27 <sup>th</sup> Dec.2023
4	Relief material distribution	27 <sup>th</sup> to 29 <sup>th</sup> Dec.23
5	Post – distribution assessment & Report preparation	30 <sup>th</sup> Dec.2023

## VIII. Distribution details - Distribution Dates: 500 packs - 27-29<sup>th</sup> Dec.23 @ Arumuganeri Branch

S#	Name of the Clusters & Villages	No. of Villages	No. of families received Relief material kits
I	Punnakkayal Cluster		
1	Punnakkayal Village	1	247
II	Eral Cluster		
2-3	Naduvur & Eral Town	2	42
4	Ammalthoppu	1	23
5	Arumugamangalam	1	31
III	Kayalpattinam Cluster		
6	Rathinapuri	1	25

7	Kayalpattinam	1	20
8	Arumuganeri	1	6
IV	Tiruchendur Cluster		
09	TSunamingar	1	17
V	Kurumbur Cluster		
10-	Kurumbur & Kallambarai	2	13
12	Cambellabad	1	30
13	Nallur	1	15
14	Manathi	1	11
VI	Aathur Cluster		
15	Mukkani	1	04
16	Mullakkadu – Tsunami nagar	1	10
17-	Aathur & Kumarapanaiyur	2	06
<b>Total</b>		<b>18</b>	<b>500</b>

## X. Case let - 1



*I am **Kellima** living with my husband **Ravikumar**, two daughters and in-laws in a joint family. Our village **Punnakayal** is a seashore area. My husband is a fisherman. We are residing in a thatched house. During the recent flood in Punnakayal - Thoothukudi our house was fully damaged because of the over flow of River Thamarabarani and the cut made in the estuary to drain the water into the sea. Moreover, the sea was not in a position to observe the water. As a result, our house was flooded and so we got shelter in a temple for 5 days. We lost our fishing nets worth of rupees 1Lakh and we spent Rs. 20000/- to repair our boats. My husband **Ravikumar** has saved many lives during the flood as the water rose to a height of 6 feet.*

*We have totally lost our livelihood. All our household articles like mixie, grinder etc., have been damaged. We have no dress to wear. In this vulnerable situation as a medicine to our wounds came the support of Belstar with 14 nos. of grocery items, bed sheet, lungies, nighties, and towels. We are really thankful for this unexpected support we got when we were left aloof.*

## Case let – 2 & 3



*I am **Jobik Nisha** aged 35years living with my husband **Fakir Mohaideen** in **Cambellabad** village of Thoothukudi district. Mohaideen is doing catering business. For his business he has got a loan of Rs.40000/- to buy utensils. Due to the recent flood their house was totally damaged. They lost their livelihood and now residing in their sister's house. Local Panchayat has promised to provide house for them. The affected family is rendering their wholehearted thanks to Belstar for their timely support.*



*Same way another family **Khader Nisha** and **Syed** belonging to the same region has been affected by the recent flood. They have lost their belongings, cattle etc., The timely support of Belstar has made them happy. They have been properly paying their repayment amount to Belstar. In this situation they are repaying their gratitude to Belstar.*



#### Case let – 4



I am **Punitha** living with my husband **Essaki** in **Eral village – Chairmankoil Coloney** of Thoothukudi district. My husband is a driver and I am doing tailoring work. Three months back we inaugurated our new house. For this we have got loan from Belstar. Unfortunately, the recent flood fully damaged our new house. Roads to our village are fully detached. They are fully damaged, no transport facility. We are not able to come out of our village. Water from Thamarabarani and it's channel has marooned our village. We have lost our belongings and cattle also. No livelihood, food, shelter etc,. In this juncture the support of Belstar has boosted our hope. We are wholeheartedly thankful to Belstar.

#### Case let – 5 & 6



I am **Kalavathi** living with my husband **Antony** and 3 children in **Korampallam village near Thoothukudi** Collector office. My husband is an auto driver and I am a coolie and SHG animator. We have got Rs.40000/- as loan for buying auto. Due to the recent very heavy rain which flooded Thoothukudi district on 18<sup>th</sup> December our house was totally damaged as water rose for a height of 8 feet. My husband and son rescued many of my group members who were caught in the flood. Our auto was fully submerged, and we spent Rs. 8000/- for repair. All the documents, children's book material, dress materials everything was damaged. Household things were also totally damaged. We were not able to retrieve the things. Totally we lost our livelihood and were left out helpless. In this juncture we were excited when our closed doors opened by Mr. Manohar Raj and his family through the timely support of our Belstar team. They fulfilled our need by providing 14 nos. of groceries, rice and dress materials. We are really grateful for this valuable timely support.



I am **Selvi** living with my husband, two daughters and my parents in **Maravanmadam village** of Thoothukudi district. Our house is a mud house with thatched roof. I am a masonry coolie and my husband is working in a tea shop. One of my daughters is married and we got Rs.50000/- as loan to meet out her marriage expenses. Another daughter is studying 7<sup>th</sup> standard. The recent heavy

*rain which inundated Thoothukudi entirely flooded our mud house. For five days we were not able to enter our house. Still there is no way for cooking inside our house. We are cooking with firewood outside our house. We have lost our dresses, household utensils and all the books of my daughter. My daughter's aim is to become an IAS officer, but this incident has fully disturbed her and she is crying. Our family situation is very pathetic. We are expecting some external support to build up our livelihood. As a boom we have got the support through Belstar team. They quenched our thirst by giving us groceries, rice and dress materials. We render our wholehearted thanks to the team. We will never forget this support.*



# XI.Photo Gallery – BELSTAR @ Flood Response...



Tsunami Coloney



Aarumugneri



Punnakkayal



Koramballam



Alwarthirunagari



Eral



Cambellabad





**THANKS...**