

CSR ACTIVITIES OF BELSTAR MICROFINANCE LTD

FY24-25

Consolidated Belstar CSR Programme Completion 2024-2025

Narrative Report

Submitted by:



Submitted to:





❖ **Project 1: Social and Economic Transformation through Inclusive Women Empowerment Processes**
States- Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, West Bengal, Karnataka, Kerala
and Tamil Nadu



❖ **Project Outline:**

❖ **Project Goal and Objective:**

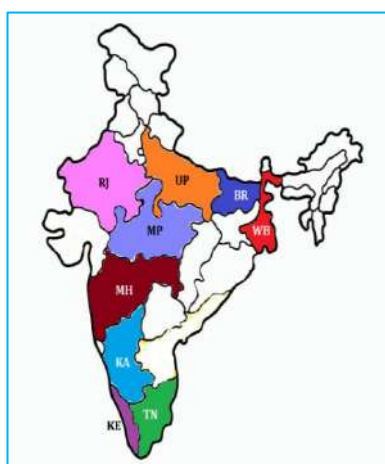
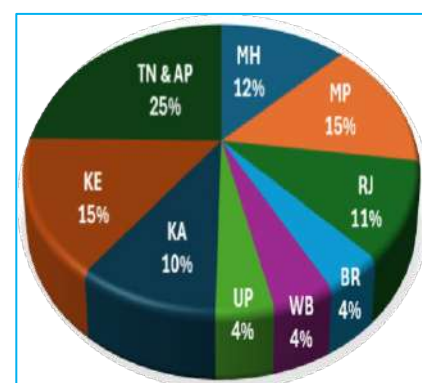
Title	Advancing Inclusive Women Empowerment Processes for Social and Economic Transformation
Beneficiaries	Direct: 2,00,000 Women Indirect: 1,50,000 Women
Location(s)	9 States – Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, Bihar, West Bengal, Karnataka, Kerala and Tamilnadu including boarder Andhra Pradesh
Project Key Activities	Financial and Digital Inclusion Trainings, Enterprise Motivation Trainings, Nurturing Common Platform for Women, Sectorial Livelihood Promotion and Awareness on Govt. Programmes
Expected Output	i. Financial and Digital Inclusion Training for 1,00,000 Women ii. Awareness on Govt. Schemes – 2,00,000 Women iii. Leadership Training for 24,000 SHGs Representatives iv. Business Motivation Training for 30,000 Women v. Nurture 2000 Nos. of Women's Platform for Sustainable action & Women empowerment vi. Sectorial Livelihood Training for 30,000 Women.
Expected Outcome	Increased Knowledge, Attitude and Practice on Financial and Digital Inclusion Increased Participation and Leadership of Women in Economic Development Increased access to Govt. Schemes Increased Joint action for advancing Social and Economic Status of Women Increased Livelihood Promotional activities
Expected Impact	Enhancement of Financial Discipline, Digital Payment & other Digital Services, Women leadership in Enterprise Development, Reach the Un-reached women, Access to Govt. Schemes and Joint action for Sustainable action.
Project Period	1 st May '2024 to 31 st March'2025
Budget (INR)	INR 1,54,80,000/-

Goal: Build Capabilities of 2,00,000 Women belonging to the selected 2,004 Clusters of Villages in 10 States through various proven Capacity Building Trainings and Interventions through collective action towards inclusive empowerment.

- Increase capability of women in financial management and discipline
- Foster Knowledge, Positive attitude and Practice on basic Digital Learning and Interventions
- Enhance women participation and ownership of women in economic development activities.
- Augment Leadership qualities among women through collective action.
- Advance women to understand and accesses Govt. Schemes
- Improve sectorial livelihood opportunities for increasing the income of women

❖ Target Location and Coverage: Plan Vs. Achievement

Based on planned target locations, the Project Team has executed the projected interventions in 10 States with the initial rapport building exercise SHGs, NRLM Federations, PRI Members and other external Stakeholders & Service providers by sensitizing Project Objectives, Activities and the expected Outputs and Outcomes. Moreover, the team has executed SHG Quality Review exercise and delineated the target women towards initiating the planned capacity building Trainings. In this regard, the team has reached **107 %** of the targeted women and commenced the planned interventions. Since Bihar, UP and West Bengal are newly entered new States, the team has taken additional efforts to complete the planned target.



S #	State	Regions covered	Branches covered	Clusters covered	Beneficiaries	
					Plan	Achieved
1	Maharashtra	6	33	45	20,000	26,735
2	Madhya Pradesh	9	47	120	30,000	31,697
3	Rajasthan	6	28	39	20,000	23,216
4	Uttar Pradesh	4	22	79	10,000	8,819
5	Bihar	4	20	135	10,000	9,100
6	West Bengal	5	27	147	10,000	8,520
7	Karnataka	8	31	145	30,000	20,915
8	Kerala	8	20	110	20,000	32,478
9	Tamil Nadu & AP	33	164	960	50,000	52,985
	Total	83	392	1780	2,00,000	2,14,465

❖ Planned Interventions & Achievement

Pre-implementation Stage: Training of Trainers (ToT) for Staff Members

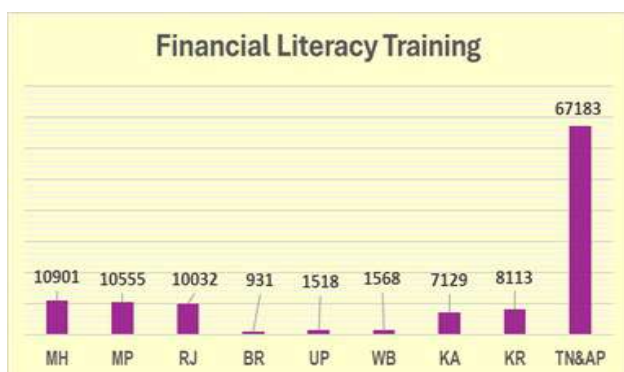
Towards executing the planned interventions effectively, the team organized and conducted 4 Nos. of ToTs for the State Coordinators and Regional Coordinators, Regional Trainers and Block Coordinators of all the 10 States. In this regard, the Team has conducted the First ToT and Strategy Planning Meet for the Senior positions (State Coordinators, Regional Coordinators and Regional Trainers) for 5 Days along with Field practice at Head office, Kancheepuram. Subsequently, the trained Staff and the respective portfolio heads have conducted 3 Trainings at

the State and Regional level (2 Days for each Training) for Block Trainers and Knowledge Volunteers. All the Training Programmes have principally focussed on the Project Strategies of each intervention, Theory of Change, Expected outputs & outcomes as well the Training Design and content of the planned Capacity Building Trainings (Leadership, Group Dynamics and Gender, Financial Literacy, Digital Literacy, Business Motivation etc.,)

Financial Literacy Training for SHG Women

Towards advancing Financial Independency, Decision Making and Household Budget Control System and provided the Knowledge on Financial Discipline among SHG women, the team has provided financial Literacy Training for 1,20,000 Women in 10 States and imparted the cognizance of Smart Savings, Wise lending & Financial Discipline, Social Security, Family Budgeting and Cashless transaction etc.,

Plan	Achieved	% of Achievement																				
Plan for providing Financial Literacy Training for 1,00,000 SHG Women	Provided Financial Literacy Training for 1,17,930 SHG Women in 10 States <table><tr><td>Maharashtra</td><td>10901</td></tr><tr><td>Madyapradesh</td><td>10555</td></tr><tr><td>Rajasthan</td><td>10032</td></tr><tr><td>Bihar</td><td>931</td></tr><tr><td>West Bengal</td><td>1518</td></tr><tr><td>Uttar Pradesh</td><td>1568</td></tr><tr><td>Karnataka</td><td>7129</td></tr><tr><td>Kerala</td><td>8113</td></tr><tr><td>Tamilnadu</td><td>67183</td></tr><tr><td>Total</td><td>1,17,930</td></tr></table>	Maharashtra	10901	Madyapradesh	10555	Rajasthan	10032	Bihar	931	West Bengal	1518	Uttar Pradesh	1568	Karnataka	7129	Kerala	8113	Tamilnadu	67183	Total	1,17,930	118%
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Digital Literacy Training for SHG Women

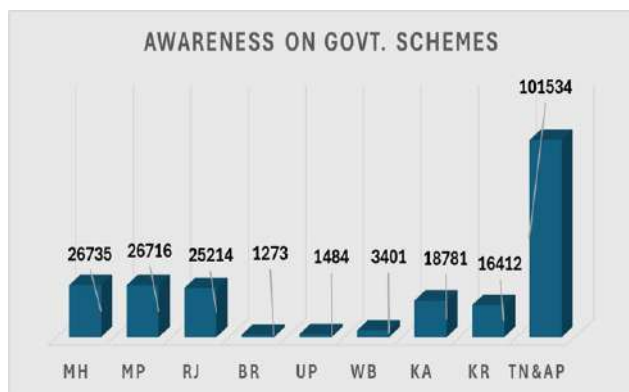
Plan	Achieved		% of Achievement
Plan for providing Digital Literacy Training for 60,000 SHG Women			178%
	Maharashtra	8471	
	Madyapradesh	9170	
	Rajasthan	11027	
	Bihar	792	
	West Bengal	1418	
	Uttar Pradesh	1151	
	Karnataka	7590	
	Kerala	8215	
	Tamilnadu	59133	

The team organized and conducted Digital Literacy Training for 1,09,504 Nos. of SHG Women and imparted knowledge on Smart Phone, Internet services and various Applications pertaining to Communication, Money transaction, Livelihood development and access to Govt. schemes etc.,

Awareness on Social Security and other Govt. Schemes

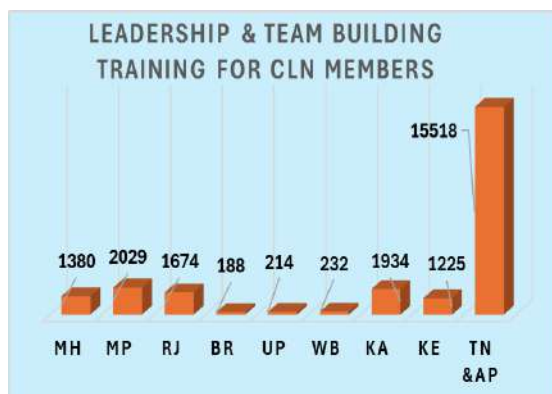
Towards encouraging women to access various subsidized Govt. Schemes and support from other potential Stakeholders, the team has organized and conducted Awareness on Govt. Schemes for 2,21,550 Women with the support of the trained Knowledge Volunteers through Peer Education Method. After the Awareness Programme, the team has facilitated the trained women to access Govt. Schemes (State and Union Govt. Schemes) with the support of SHGs / JLGs Cluster Level Networks.

Plan	Achieved	% of Achievement																				
Plan to provide Awareness on Govt. Schemes for 2,00,000 SHG Women	Provided Awareness for Govt. Schemes for 2,21,550 SHG Women in 10 States <table><tr><td>Maharashtra</td><td>26735</td></tr><tr><td>Madyapradesh</td><td>26716</td></tr><tr><td>Rajasthan</td><td>25214</td></tr><tr><td>Bihar</td><td>1273</td></tr><tr><td>West Bengal</td><td>1484</td></tr><tr><td>Uttar Pradesh</td><td>3401</td></tr><tr><td>Karnataka</td><td>18781</td></tr><tr><td>Kerala</td><td>16412</td></tr><tr><td>Tamilnadu</td><td>1,01,534</td></tr><tr><td>Total</td><td>2,21,550</td></tr></table>	Maharashtra	26735	Madyapradesh	26716	Rajasthan	25214	Bihar	1273	West Bengal	1484	Uttar Pradesh	3401	Karnataka	18781	Kerala	16412	Tamilnadu	1,01,534	Total	2,21,550	110 %
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Leadership and Team Building Training for CLN Members

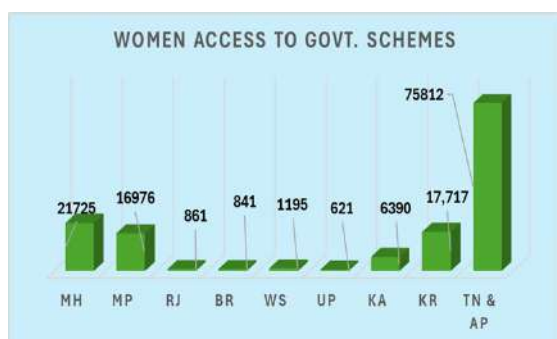
Plan / State wise Achievement	Achieved	% of Achievement																				
Plan to provide Leadership and Team building Trainings for 24,000 SHGs Representatives of CLNs in 10 States	<i>Provided Leadership and Team Building Trainings for 24,395 Nos. of SHGs Representatives of CLNs ...</i>	102%																				
	<table><tr><td>Maharashtra</td><td>1380</td></tr><tr><td>Madyapradesh</td><td>2029</td></tr><tr><td>Rajasthan</td><td>1674</td></tr><tr><td>Bihar</td><td>188</td></tr><tr><td>West Bengal</td><td>214</td></tr><tr><td>Uttar Pradesh</td><td>232</td></tr><tr><td>Karnataka</td><td>1934</td></tr><tr><td>Kerala</td><td>1225</td></tr><tr><td>Tamilnadu</td><td>15,518</td></tr><tr><td>Total</td><td>24,395</td></tr></table>	Maharashtra	1380	Madyapradesh	2029	Rajasthan	1674	Bihar	188	West Bengal	214	Uttar Pradesh	232	Karnataka	1934	Kerala	1225	Tamilnadu	15,518	Total	24,395	
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Total	24,395																					



Towards augmenting participation and ownership of CLN members in the administrative and operational functions of CLNs, the team provided Leadership and Team Building Training for the 3 identified SHGs Representatives along with another 2-3 Nos. of other Responsibility holders of 4,084 CLNs (including the last year formed CLNs) especially who are supporting horizontal and vertical networks. In this regard, the team has imparted the key training on Group Dynamics and Team building essentials and components, Leadership traits for managing CLNs, Interpersonal relationships with their associated SHG Members, Conflict Resolution and Decision-making processes and Leadership Role in Vision Building and Responsibility sharing etc.,

Facilitating SHGs Members to access Govt. Schemes

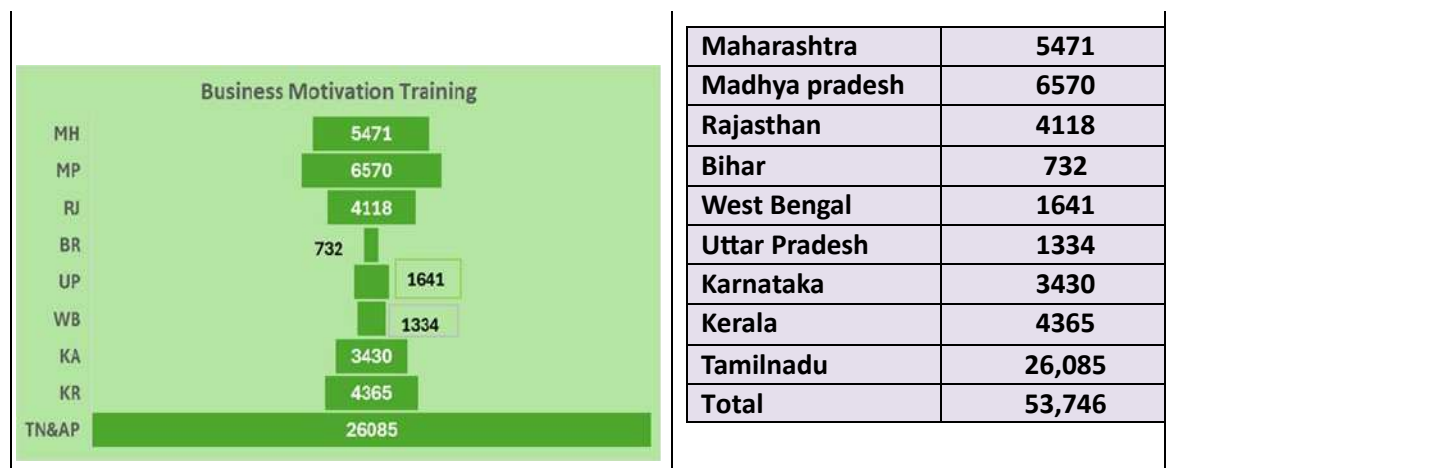
Plan	Achieved	% of Achievement																																							
Plan to support SHG Members to access Govt. Schemes through Follow-up Campaigns (No target fixed as per the Proposal)	Due to post follow-up, 2,21,550 Women have accessed to Govt. Schemes in 10 States	No target fixed																																							
WOMEN ACCESS TO GOVT. SCHEMES <table><thead><tr><th>State</th><th>Accessed Women</th></tr></thead><tbody><tr><td>MH</td><td>21725</td></tr><tr><td>MP</td><td>16976</td></tr><tr><td>RJ</td><td>861</td></tr><tr><td>BR</td><td>841</td></tr><tr><td>WS</td><td>1195</td></tr><tr><td>UP</td><td>621</td></tr><tr><td>KA</td><td>6390</td></tr><tr><td>KR</td><td>17,717</td></tr><tr><td>TN & AP</td><td>75812</td></tr></tbody></table>	State	Accessed Women	MH	21725	MP	16976	RJ	861	BR	841	WS	1195	UP	621	KA	6390	KR	17,717	TN & AP	75812	<table><tr><td>Maharashtra</td><td>21725</td></tr><tr><td>Madyapradesh</td><td>16976</td></tr><tr><td>Rajasthan</td><td>861</td></tr><tr><td>Bihar</td><td>841</td></tr><tr><td>West Bengal</td><td>1195</td></tr><tr><td>Uttar Pradesh</td><td>621</td></tr><tr><td>Karnataka</td><td>6390</td></tr><tr><td>Kerala</td><td>17,717</td></tr><tr><td>Tamilnadu</td><td>75812</td></tr><tr><td>Total</td><td>1,42,138</td></tr></table>	Maharashtra	21725	Madyapradesh	16976	Rajasthan	861	Bihar	841	West Bengal	1195	Uttar Pradesh	621	Karnataka	6390	Kerala	17,717	Tamilnadu	75812	Total	1,42,138
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As a follow-up of Awareness Programmes, the team has organized and conducted various Campaigns like SSS Enrolment Campaigns, Digital Camps and other Campaigns and supported 1,42,138 Women and their Family Members / Community Members to access various Govt. Schemes (State and Central) with the support of SHGs CLN and local Govt. Officials...

Plan	Achieved	% of Achievement
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Plan for providing Business Motivation Training for Business Motivation Training for SHG Women	Provided Business Motivation Training	179 %
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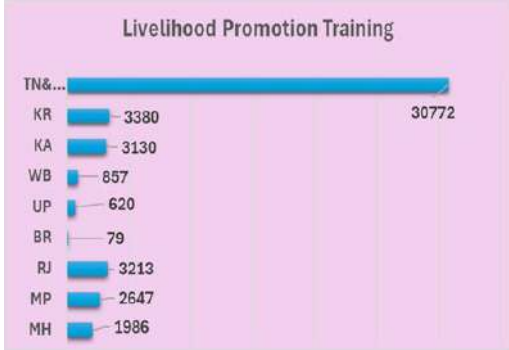


Towards motivating the SHG Women to start and invest their money for initiating any appropriate enterprise activities, the team has provided Business Motivation Training for 55,700 SHG Women and imparted knowledge on Basic Entrepreneurship concept and its types, Skills of Entrepreneurs, Priority matrix for choosing right enterprise, Process for forming and executing new enterprise activities / expanding the existing activities, Govt. Schemes and Support and various Marketing channels etc.,

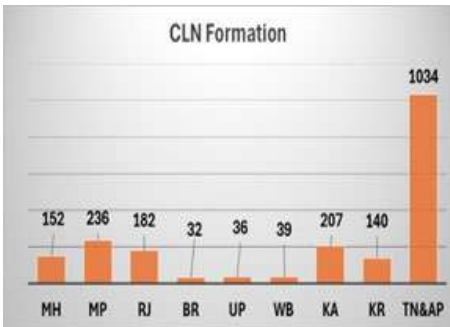
Nurturing SHG / JLGs Cluster Level Network for sustainable action

Toward advancing sustainable action and participation of women in the Social and economic transformation of SHG women, the team nurtured 2,125 Nos. of SHGS Cluster Level Network – i.e., Common platforms for SHGs in association with 18,065 SHGs of total 2,07,718 Women in 1,780 Nos. of Clusters. All the SHGs Representatives of

Plan	Achieved	% of Achievement
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Livelihood Promotion Training <table><thead><tr><th>State</th><th>Number of Women</th></tr></thead><tbody><tr><td>TN&AP</td><td>30772</td></tr><tr><td>KR</td><td>3380</td></tr><tr><td>KA</td><td>3130</td></tr><tr><td>WB</td><td>857</td></tr><tr><td>UP</td><td>620</td></tr><tr><td>BR</td><td>79</td></tr><tr><td>RJ</td><td>3213</td></tr><tr><td>MP</td><td>2647</td></tr><tr><td>MH</td><td>1986</td></tr></tbody></table> Plan to provide Livelihood Promotion Training for 30,000 SHG Women	State	Number of Women	TN&AP	30772	KR	3380	KA	3130	WB	857	UP	620	BR	79	RJ	3213	MP	2647	MH	1986	Provided Sectorial Livelihood Promotion Training for 50,170 SHG Women in 10 States <table><tr><td>Maharashtra</td><td>1986</td></tr><tr><td>Madhya Pradesh</td><td>2647</td></tr><tr><td>Rajasthan</td><td>3213</td></tr><tr><td>Bihar</td><td>79</td></tr><tr><td>West Bengal</td><td>620</td></tr><tr><td>Uttar Pradesh</td><td>857</td></tr><tr><td>Karnataka</td><td>3130</td></tr><tr><td>Kerala</td><td>3380</td></tr><tr><td>Tamilnadu</td><td>30772</td></tr><tr><td>Total</td><td>46,684</td></tr></table>	Maharashtra	1986	Madhya Pradesh	2647	Rajasthan	3213	Bihar	79	West Bengal	620	Uttar Pradesh	857	Karnataka	3130	Kerala	3380	Tamilnadu	30772	Total	46,684	155 %
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Total	46,684																																									

CLNs have been given initial orientation on the structure and functions of CLNs for providing quality support

Plan / State wise Achievement	Achieved	% of Achievement
Nurture 2,000 Nos. of SHGs-Cluster Level Networks in 10 States	Nurtured 2,058 Nos. of SHGs-Cluster Level Network with the membership of 17,565 SHGs and 2,07,718 women ...	103%
	Maharashtra	152
	Madyapadesh	236
	Rajasthan	182
	Bihar	32
	West Bengal	36
	Uttar Pradesh	39
	Karnataka	207
	Kerala	140
	Tamilnadu	1034
	Total	2,058

services. Subsequently, the team has provided Vision Building Training for CLNs to achieve their Personal and Community's Vision

With the aim of accelerating livelihood opportunities for Women, the team provided Sectorial Livelihood Promotion Training for 50,170 Women with the support of appropriate external stakeholders (Department of Agriculture, Department of Animal Husbandry, KVK, DIC, THADCO and other potential Govt. Dept. and Research Institutions.

❖ Additional Initiatives

a. Sensitization of SHGs / JLGs of 2,000 Clusters in 10 States

The Team has organized Sensitization Meetings / Programme about the Organization (Core Value, Vision and Mission, Programme strategies), Project Goal, Objectives, Interventions and the expected outcomes for getting good cooperation and participation during Programme execution. Moreover, while the Sensitization, the team provided inputs on the advantage of collective action, process of nurturing common platforms and the advantages of horizontal and vertical networks, etc

Sectorial Livelihood Promotional Training for SHG Women

Plan	Achieved	% of Achievement
2000 Clusters (Minimum 5000	Completed in 1780 Clusters (6,288	Reached 89% of Clusters and

b. Facilitating SHGs Women Relationship / Connect Meetings

	Locations by Organizing 2,742 Nos. of Programmes ...		villages by conducting 2,742 Sensitization Programs. Due to the merging of some Clusters or close of DB, the team could be able to reach only 1,780 Clusters.
	Maharashtra	152	
	Madhyapradesh	689	
	Rajasthan	735	
	Bihar	87	
	West Bengal	51	
	Uttar Pradesh	99	
	Karnataka	338	
	Kerala	452	
	Tamilnadu	139	
		2,742	

Plan	Achieved		% of Achievement
Plan to facilitate at least one Women Relationship and Connect Meeting per Cluster	Organized 4,998 Nos. of Women Relationship / Connect Meetings		No target fixed
	Maharashtra	473	
	Madhya Pradesh	626	
	Rajasthan	598	
	Bihar	286	
	West Bengal	340	
	Uttar Pradesh	310	
	Karnataka	556	
	Kerala	297	
	Tamilnadu	1512	
	Total	4998	

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The team facilitated SHGs Representatives / CLN Members to organize at least One Women Relationship Building / Women Connect Meeting per month in each Cluster and advanced Ownership, Participation and Accountability & Fidelity among SHG Members. Moreover, the team facilitated interface meetings with BELSTAR Officials and other local Stakeholders to create mutual understanding and access support for improving SHG members' Social and economic empowerment.

❖ **Challenges**

- ⬆ Due to code of conduct of Legislative elections in northern States, most of the Trainings and Meetings have been postponed / cancelled
- ⬆ Identification of qualified and experienced Staff within available / allocated Budget has been delayed in the new States (UP, WB and Bihar)
- ⬆ Due to heavy / torrent rains in many of the target locations, most of the planned Trainings and other planned activities have been postponed / cancelled
- ⬆ The field teams in some of the Regions / Branches northern States have faced lot of difficulties to travel the scattered locations (Clusters) or One Branch to another Branch for executing the planned interventions.
- ⬆ The quality of SHGs in most of the target locations is poor / moderate. It has created hurdles and diminished the speed of programme execution in many locations (especially Rajasthan, Bihar and Karnataka etc.,)

Annexure: 1 Photo Gallery

Kerala



West Bengal



Uttara Pradesh



Rajasthan



Maharashtra



Tamilnadu and Andhra Pradesh



Madhya Pradesh



Karnataka



Bihar



Annexure 2: Case Study

KERALA AND TAMILNADU

Clear Vision and Bright Future at TN and Kerala

The Cluster Level Network (CLN) named Dhanashree CLN (Vellimon Village, Pathanapuram Branch), Ushas CLN (Ananganadi village, Palakad Branch) at Kerala, and Tamarai CLN (Sekankulam Village, Vaiyavur Branch, Kanchipuram) at Tamilnadu, identified a critical need for eye care services in their communities. Many middle-class residents faced difficulties accessing affordable eye care, leading to neglect of their eye health.

To address this issue, the CLN members have decided to organize a medical camp focused on eye care in collaboration with Shankar Eye Hospital, Punalur (Kerala), Atlas Eye Hospital (Kerala), Saveetha Medical College, Chennai.

The medical camp was held at Ananganadi, Vellimon and Sekankulam villages, attended by 100 members in Vellimon village, 20 members in Ananganadi village and 170 members in Sekankulam village, including CLN and their Self-Help Group (SHG) members. Medical institutes provided medical expertise and services, while Hand in Hand India managed all arrangements, including coordination with the hospital, procurement of medical supplies, and community outreach.

Outcome of the Camp:

Totally 290 were benefitted in the Eye Camps (Kanchipuram – 170 Nos. and Kerala – 120 Nos.)

42 Members were referred for further treatment and surgery (Kanchipuram – 14 Nos. and Kerala – 28 Nos.)

18 Members underwent successful eye surgery (Kanchipuram – 8 Nos. and Kerala – 10 Nos.) and 10 Members will soon undergo eye surgery at Kerala.

Specs were distributed at low prices to beneficiaries selected from the medical camp.

In out of 18 members 3 member families were benefitted in belstar loan support.

The medical camp was well-received by the community, with many expressing gratitude for the free eye care services. CLN members thanked Hand in Hand India – SHG - SM CLN team for their support and successful organization of the camp. Officials from Panchayat, including the Panchayat members, appreciated and thanked Hand in Hand India for their efforts. The camp increased awareness of Hand in Hand India's impactful work in serving and uplifting communities.



Success Story: Sathya, a Costume Designer from Ceylon Colony, Tamil Nadu



Sathya, a 39-year-old woman from Ceylon Colony, Panjalangurichi Ottapidaram Branch Tuticorin District Tamil Nadu, comes from a poor family. She is married to Muthu, who works in a private company, and they have two children. Despite knowing sewing well, Sathya struggled to make a living from it due to financial constraints and debt.

Sathya's life took a turn for the better when she joined the SHG and then CLN. The group received training and support from SHG - SM CLN team, which helped Sathya access a loan of ₹50,000 to expand her readymade garment manufacturing business. With this loan, she was able to purchase three old sewing machines and increase her income.

Sathya successfully repaid the loan and received a second loan of ₹80,000 from Belstar. This loan helped her further expand her business and increase her average monthly income to ₹30,000. With her increased income and her husband's income, Sathya has paid off her debt and improved her family's financial situation.

Sathya is grateful for the support from Belstar and Hand in Hand India, which has helped her achieve financial stability and independence. Her success story is a testament to the impact of microfinance and entrepreneurship on the lives of women in rural India.

KARNATAKA

Karnataka: Vijayalakshmi Hulakoti: A Sheep Farming Entrepreneur's Success Story

Vijayalakshmi, a 38-year-old woman from Undenahalli village, Gadag district, is a shining example of entrepreneurship and determination.

Background:

Married to a handicapped husband, Vijayalakshmi is a mother of two sons. She completed her 10th standard education and was engaged in agriculture before venturing into sheep farming.

Challenges and Opportunities:

Vijayalakshmi and her husband faced financial constraints in starting their sheep farming business. Despite taking training, they struggled to expand their business due to lack of funds.

Our Involvement:

Hand in Hand Organization provided Vijayalakshmi with training and business promotion guidance. She was introduced to Belstar's loan facilities, which enabled her to secure a ₹0.70 lakh loan.

Success Story:

With the loan, Vijayalakshmi purchased 23 sheep and expanded her business. After four months, she sold the sheep, earning a significant income. Today, she and her husband earn ₹25,000 per month, ensuring timely repayment of their loan through the Samriddhi app.

Feedback:

Vijayalakshmi expresses gratitude to Hand in Hand India for providing valuable training and insights, empowering her to become a successful entrepreneur. Her financial independence is reflected in her steady monthly income.



MADHYA PRADESH

Madhya Pradesh: Empowering Women, Enhancing Livelihoods:

Pratima Mahto's Story

In the heart of Indore, Madhya Pradesh, Pratima Mahto, a 35-year-old homemaker, has embarked on a journey of financial independence and empowerment. A member of the Jagjiwan Ram Cluster Level Network (CLN), Pratima is part of a vibrant community of women striving to enhance their livelihoods.

Background:

The Jagjiwan Ram CLN, affiliated with the Bapat Square Indore branch, is a dynamic group of women committed to skill development and income enhancement. Despite their enthusiasm, they faced challenges in accessing employment opportunities and training.

Our Involvement:

The SHG - SM CLN team bridged this gap by collaborating with Indore's Maa Ambe Institute, a renowned institution for skill development training. Through this partnership, the women of the CLN received training in manufacturing cotton wicks, a valuable skill to enhance their income.

Transformation:

Prior to this initiative, the women of the CLN struggled to find employment and training, resulting in poor financial conditions. The Business Motivation training provided by Belstar has instilled confidence and hope, inspiring them to commercialize their newfound skill and increase their income.

Challenges and Solutions:

The primary challenge lies in procuring raw materials at a competitive price and selling the finished products in the right market to maximize profits. To address this, a strategy is being developed to sell the products within the neighborhood and through CLN-to-CLN networks.

Feedback:

The women are thrilled with this initiative, as it allows them to work from home while managing their household chores. Our ongoing efforts aim to connect all CLNs with similar training opportunities, fostering a culture of empowerment and entrepreneurship among women.



MAHARASTRA

Empowering Women through the Chief Minister Beloved Sister Schemes

In Maharashtra, the Chief Minister Beloved Sister Schemes represent a ground-breaking initiative by the state government to provide financial assistance to economically disadvantaged women. This program aims to enhance the economic stability and empowerment of women by offering direct financial aid of ₹3,000.

Our Cluster Level Network and SHG - SM CLN team played a vital role in facilitating the enrolment of women into this scheme, ensuring they received the intended support. Through community sessions, document preparation, and hands-on guidance, we significantly contributed to the scheme's successful implementation.

Achievement:

- Cluster Level Networks from Pune, Maval, Shirur, and Rahuri regions
- Successfully enrolled 836 women, including 100 Belstar customers
- 770 women received ₹3,000 financial aid directly in their bank accounts
- Total financial assistance disbursed: ₹23, 10,000

Impact:

- Provided immediate financial relief to women
- Empowered women to contribute positively to their families and communities
- Fostered inclusive development and women's empowerment

Women beneficiaries expressed heartfelt gratitude towards Hand in Hand India and Belstar Micro Finance for their unwavering support and guidance. They expected continued support for inclusive development of their families.

This initiative demonstrates the power of collaboration and hands-on support in achieving the scheme's objectives and ensuring its success. We remain committed to empowering women and fostering inclusive development in Maharashtra.



RAJASTHAN

Rajasthan: Skill Development for Sustainable Livelihoods: A Success Story from Sojat

In a recent meeting at the KGN CLN in Sojat, the community emphasized the need for skill development to support sustainable livelihood opportunities. Members identified the production of essential household items such as incense sticks, phenyl, and candles, bar soap, and agarbaty as practical skills that are both environmentally friendly and financially viable. However, the lack of access to proper training presented a significant barrier.



Belstar Credit Plus team – SHG SM team collaborated with the Rural Self Employment Training Institute (RSETI) to organize a comprehensive 10-day training program focused on producing daily household essentials. The program was led by RSETI faculty member Rajendra Sharma and covered topics such as soap, candle, and lotion production. Approximately 35 participants attended the training, gaining hands-on experience and boosting their confidence.



The training empowered participants with the ability to create eco-friendly soap and lotion, paving the way for sustainable income opportunities. The involvement of local leaders strengthened community ties and support for the program. The collaboration between Belstar Credit Plus team India and RSETI resulted in a highly successful training initiative. Participants expressed their appreciation for the program and showed enthusiasm for similar initiatives in the future.

The program laid a strong foundation for future skill development and entrepreneurial endeavours within the community. Certificates were awarded to participants, validating their skills and enhancing their credibility. The success of the program demonstrates the potential for skill development initiatives to drive sustainable livelihood opportunities and empower communities.

The participants and CLN members expressed heartfelt gratitude to Belstar Credit Plus team and RSETI for organizing the training program. They conveyed special thanks to Belstar Credit Plus team for its seamless coordination and facilitation, acknowledging the program's potential to significantly enhance their ability to generate sustainable income.

WEST BENGAL:

Empowering Women through Skill Training - Sabuj Sathi CLN at Contai

In a bid to enhance the livelihoods of women in the Contai region of Purba Medinipur, Belstar Credit Plus team collaborated with RSETI to provide skill training on costume jewellery making. The training program, held from November 11 to 27, 2024, benefited 35 participants, including Somasri Ghorai Bar, Sumita Bar, and Madhuri Ghorai, members of the Sabuj Sathi CLN.

Prior to the training, the beneficiaries came from low-income families, struggling to make ends meet. However, with the acquisition of new skills in costume jewellery making, their monthly income has increased significantly. They now earn between ₹1000 to ₹2000 per month, marking a substantial improvement in their financial stability.

The success of the training program can be attributed to the collaborative efforts of Belstar Credit Plus SHG – SM team and RSETI. By providing women with the opportunity to acquire marketable skills, the program has empowered them to take control of their financial lives and contribute meaningfully to their families' income.

The impact of the training program extends beyond the individual beneficiaries, as it has the potential to create a ripple effect in the community. By promoting entrepreneurship and skill development among women, Belstar Credit Plus team is helping to break the cycle of poverty and foster a more equitable society.



UTTAR PRADESH

Parmila's Journey to Entrepreneurial Success

Parmila, a resident of Mithaura Block in Maharajganj, Uttar Pradesh, has transformed her life through entrepreneurship. Initially, she ran a small general store with limited income. However, after receiving training from the Customer Connect Meeting Program under Belstar CSR project through SHG SM Team, she acquired new skills in food processing, particularly in making jam, jelly, and sauce. This knowledge has helped her expand her business and improve her financial stability.



Prior to attending the CCM Program, Parmila's general store offered basic grocery items, generating modest earnings. The training provided her with essential skills in food preservation, packaging, and marketing. She learned the art of making high-quality jam, jelly, and sauces, which she could produce at a low cost but sell at a significant profit margin.

With her newly acquired skills, Parmila started making her own homemade jam, jelly, and sauce. She used fresh ingredients and ensured high-quality production to attract more customers. Her products quickly gained popularity in the local market due to their taste, affordability, and hygienic preparation.

Parmila actively participated in various National Rural Livelihoods Mission (NRLM) fairs, showcasing and selling her homemade products.

Parmila's business growth has significantly improved her financial situation. She now earns a higher profit margin and has a stable source of income. Her success has also inspired other women in her community to explore entrepreneurship. Parmila's journey demonstrates the transformative power of entrepreneurship and skill development in empowering women and improving their socio-economic status.

The CCM Program and SHG – SM involvement has played a pivotal role in Parmila's success, providing her with the necessary skills and knowledge to expand her business. The program's focus on food processing and entrepreneurship has enabled Parmila to tap into the local market's demand for high-quality, homemade products. As a result, Parmila has become a role model for women in her community, inspiring them to pursue their entrepreneurial aspirations.





BIHAR:

Sheela Kumari's Journey with Belstar Credit Plus Team

Sheela Kumari, an 18-year-old from Teliya Pokher Panchyat in Darbhanga district, Bihar, embarked on a journey of self-discovery and empowerment. Born into a family of modest means, Sheela's father, Ravindra Kumar, worked as a small farmer and occasional daily laborer, while her mother was a homemaker. Sheela, determined to acquire skills for a self-sufficient future, stumbled upon Belstar Credit Plus team Skill Training Program. Recognizing the opportunity, she joined the program and began learning sewing and design.

With Belstar Credit Plus team India's guidance, Sheela acquired a sewing machine on EMI and established a small sewing center at her home. She honed her skills through rigorous practice, often working late into the night to master cutting techniques. Her hard work paid off, and she quickly progressed from practicing on newspaper to cutting fabric. Sheela's entrepreneurial spirit led her to offer competitive pricing, charging merely ₹20-₹40 per garment. She also expanded her services to include stitching school uniforms, recognizing the potential for a steady customer base.

Sheela's newfound skills not only enhanced her family's income but also inspired her to become a mentor. She began teaching her younger sister the art of sewing, encouraging her to embark on a similar creative journey. With Belstar Credit Plus team support, Sheela's monthly earnings now range from ₹700 to ₹1000. Her success has made her a beacon of inspiration for girls in her community, demonstrating the transformative power of skill acquisition and entrepreneurship.

Sheela's journey with Belstar Credit Plus team is a testament to the organization's commitment to empowering women and girls through skill development and entrepreneurship. By providing Sheela with the necessary training and resources, Belstar Credit Plus team has enabled her to break free from financial dependence and build a brighter future for herself and her family.





❖ **Introduction**

This initiative aims to advance gender equality by increasing women's involvement in the financial and digital industries, supporting entrepreneurship, and promoting community development

❖ **Objectives:**

- i. Encouraging women in business growth and offering opportunities for entrepreneurship.
- ii. Strengthening financial and digital literacy among women.
- iii. Enabling access to financial and digital services.
- iv. Supporting skill development and facilitating market connections for women in business.
- v. Spreading awareness about government financial inclusion programs and social security schemes, thereby promoting empowerment and improving household well-being.

❖ **Project Locations**

This initiative is being implemented across various regions, such as:

- i. Bakshi Ka Talab, Lucknow, Uttar Pradesh
- ii. Mahmudabad, Sitapur, Uttar Pradesh
- iii. Bihta, Patna
- iv. Siliguri, West Bengal

❖ **Project Goals**

- i. Support the advancement of women in business and the development of economic opportunities.
- ii. Enhance women's understanding of financial and digital concepts.
- iii. Broaden the availability of financial and digital resources for women.
- iv. Remote skill development and facilitate networking opportunities for female Entrepreneurs.
- v. Increase awareness of government initiatives aimed at financial inclusion and social security programs that empower women and contribute to household stability.

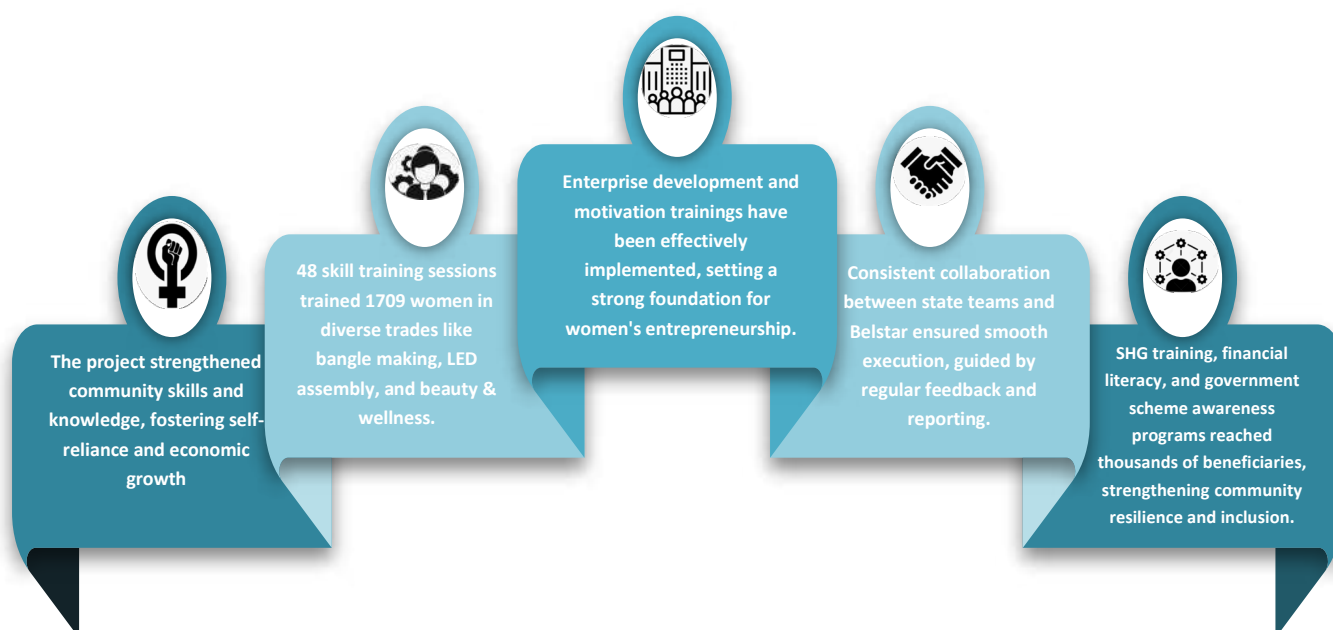
❖ **Target Beneficiaries**

The project aims to impact a total of 6,000 women.

❖ **Project matrix-Till 31st March-2025**

❖ State Wise progress update in figures

Deliverables	Project target	Cumulative Achievement-till March 25	% Achievements
Social mobilization	800	750	93.75
Project orientation and training	3	3	100
Scope study	3	3	100
SHG management-Financial, banking and accounting	6000	5500	91.66
Financial and Digital Literacy	6000	5500	91.66
Skill training	1800	1709	94.94
Enterprises development and motivation training- M1+M2+M3 Belstar entrepreneurs	450	361	80.22
Awareness training access to govt. programs and schemes	6000	5500	91.66



1. Sitapur and Lucknow, Uttar Pradesh

Deliverables	Project target	Cumulative Achievement-till March 25	% Achievements
Social mobilization	400	400	100%
Project orientation and training	1	1	100%
Scope study	1	1	100%
SHG management-Financial, banking and accounting	3000	3100	106%
Financial and Digital Literacy	3000	3100	106%
Skill training	900	947	98%

Enterprises development and motivation training- M1+M2+M3 Belstar entrepreneurs	250	250	100%
Awareness training access to govt. programs and schemes	3000	3100	106%

The project has met or exceeded targets across all deliverables. Social mobilization, orientation, scope study, and enterprise development hit 100%. SHG management, financial literacy, and awareness training surpassed expectations with 106% achievement. Skill training also performed strongly at 98%, reflecting effective implementation and strong community engagement

2. Patna, Bihar

Deliverables	Project target	Achieved till March 2025	% Achievements
Social mobilization	200	200	100%
Project orientation and training	1	1	100%
Scope study	1	1	100%
SHG management-Financial, banking and accounting	1500	1450	94%
Financial and Digital Literacy	1500	1450	94%
Skill training	450	550	123%
Enterprises development and motivation training-M1+M2+M3 Belstar entrepreneurs	100	111	111%
Awareness training access to govt. programs and schemes	1500	1450	194%
Impact assessment	1	1	1

The project has successfully completed all core deliverables, with several exceeding their targets. Social mobilization, project orientation, scope study, and impact assessment each achieved 100%. Skill training and enterprise development went beyond expectations, achieving **123%** and **111%**, respectively. Similarly, awareness training on government schemes surpassed the target with an impressive **194%** achievement.

Meanwhile, SHG management and financial literacy programs maintained strong performance with **94%** completion. Overall, the project demonstrates excellent progress and a strong foundation for lasting impact.

3. Silliguri-West Bengal

Deliverables	Project target	Achieved till March 2025	% Achievements
Social mobilization	200	150	75%
Project orientation and training	1	1	100%
Scope study	1	0	0
SHG management-Financial, banking and accounting	1500	950	64%
Financial and Digital Literacy	1500	950	64%
Skill training	450	212	48%
Enterprises development and motivation training-M1+M2+M3 Belstar entrepreneurs	100	0	0
Awareness training access to govt. programs and schemes	1500	950	64%

In West Bengal, project orientation is fully achieved, while social mobilization reached 75%. Key components like SHG management, financial literacy, and awareness training stand at 64%. Skill training is at 48%, and enterprise development is yet to begin. Scope study also remains pending, highlighting areas that need immediate attention in the final phase

❖ Project progress and observation:

- ➔ The project has successfully achieved its goals, reaching nearly 100% completions of all scheduled activities.
- ➔ A total of 48 skill training sessions covering Bangle making, Incense making, Candle making, LED production, SMO center operations, and Beauty & Wellness have been conducted in Bihar, Uttar Pradesh, and Siliguri up to February, with 1709 women participating out of a target of 1,800.
- ➔ Enterprise development initiatives are progressing well, with several activities planned for the upcoming month in Uttar Pradesh and Bihar aimed at sustaining and enhancing the project's impact.
- ➔ Each state team member is actively coordinating with the Belstar team based on feedback received, and a regular monthly report is being shared with them.

❖ Images of Mobilization and Training Efforts

Social mobilization



Skill Training



Awareness training on Access to govt. programs & schemes



❖ Case Studies

STITCHING A FUTURE OF FINANCIAL INDEPENDENCE: NISHA KUMARI JOURNEY

Introduction & Background:

In the village of Selgarh, located in Bihta, Patna, Nisha Kumari, the spouse of Bimlesh Prasad, once encountered significant financial difficulties. She juggled household duties while being anxious about securing a better future for her two children—a son and a daughter. The modest income from her husband's agricultural work was inadequate to satisfy their increasing needs, rendering financial stability an elusive goal.

Driven by a desire to enhance her situation, Nisha pursued self-reliance by engaging in the program provided by Hand in Hand India and Belstar Microfinance Limited. With a loan of ₹50,000, she turned her years of tailoring expertise into a successful enterprise by opening a tailoring shop in her village. A Stitch in Time: **Launching Her Tailoring Business.**

Nisha possessed a remarkable talent for stitching and embroidery, frequently creating garments for her family and neighbours. Unfortunately, her financial limitations had hindered her ability to acquire a sewing machine and the necessary materials to broaden her craft. With the assistance of a microfinance loan from Belstar, she was able to purchase a top-notch sewing machine, along with fabrics, threads, and other essential tailoring supplies. Additionally, she benefited from training in financial literacy and customer management provided by Hand in Hand India, which equipped her with the skills to effectively manage her income, establish reasonable pricing, and expand her clientele.



Challenges and Growth:

Establishing a business proved to be a formidable task. Initially, she faced difficulties in attracting customers and competing against well-established tailors in the vicinity. Nevertheless, through positive word of mouth and a commitment to delivering high-quality work, she gradually developed a loyal customer base. She started by creating garments for women and children, providing custom designs, alterations, and embroidery services. As time passed, her business thrived, allowing her to secure a steady income, contribute to household expenses, and support her children's education without financial strain. With her growing profits, she broadened her offerings by introducing ready-made clothing and small accessories, which further increased the appeal of her shop.

Future Prospects: Growing Her Enterprise:

With her tailoring business firmly established, Nisha is eager to expand her shop by incorporating contemporary stitching techniques and acquiring more sewing machines. Additionally, she intends to provide training in tailoring to young girls, equipping them with a skill that can lead to financial independence in the future. Supported by Hand in Hand India and Belstar Microfinance Limited, Nisha has successfully built a sustainable livelihood for herself and serves as an inspiration to numerous women in rural India. Her journey exemplifies the transformative impact of microfinance, skill development, and unwavering determination.

EMPOWERED GROWTH: RINKU DEVI'S JOURNEY WITH BELSTAR MICROFINANCE LIMITED AND HAND IN HAND INDIA

Introduction & Background:

Rinku Devi, who lives in Beapur village within the Bihta block of Patna, has emerged as a symbol of hope and determination in her community. Married to Sanjay Kumar and the mother of two daughters, Rinku has significantly improved her family's circumstances by running a prosperous shop. Nevertheless, her path to success was fraught with difficulties, which she navigated with the assistance of Belstar Microfinance Limited and Hand in Hand India.

A Pathway to Growth and Opportunity:

Rinku Devi's journey with Belstar Microfinance Limited commenced in 2021 when she obtained her first loan of ₹30,000. This initial funding allowed her to open a shop that served the local community's needs. Acknowledging her hard work and potential, Belstar Microfinance Limited provided additional assistance, leading to her acquisition of a second loan of ₹40,000 in 2022. Her dedication to enhancing her business practices was further bolstered by her participation in a skill development training program facilitated by Hand in Hand India. This training provided her with essential management skills, such as inventory control, customer service, and financial planning.



Establishing a Sustainable Business: In 2024, Rinku secured three additional loans from Belstar Microfinance Limited: two loans of ₹40,000 each and a third loan of ₹57,000 obtained just a month ago. These funds were strategically utilized to enhance the shop's product range, upgrade its infrastructure, and draw in more customers. Rinku and her husband now co-manage the shop, applying the skills she acquired during her training. By optimizing the supply chain and prioritizing customer satisfaction, Rinku's management abilities have transformed the shop into a dependable source of income for their family. Additionally, the couple has adopted digital payment solutions to adapt to modern trends, thereby making their shop more accessible and contemporary.

Beyond Economic Achievement:

The enhanced financial stability of the family has led to significant positive changes. Rinku's daughters are now benefiting from an improved education, and the family experiences a higher quality of life. Additionally, Rinku's experience has motivated other women in Beapur to pursue comparable opportunities, demonstrating that empowerment through financial education and skill enhancement can generate a transformative impact within the community.

Future Aspirations:

Rinku Devi envisions the future growth of her shop, aiming to broaden its product range and establish herself as a leading entrepreneur in her community. She is resolute in her commitment to leverage the assistance of Belstar Microfinance Limited and Hand in Hand India to achieve even greater success.

❖ **Project title: Start and Strengthen 1,200 Women Enterprises Across 4 Districts in Tamil Nadu through Business Motivation, Skill Development and Business Development Training**



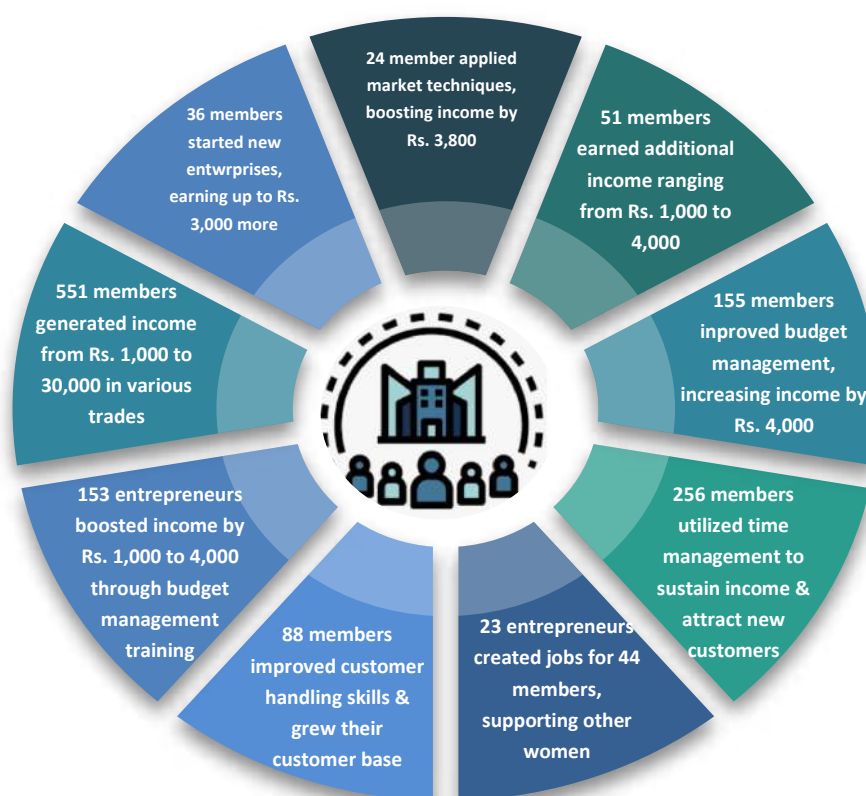
❖ **Project Synopsis**

Project Title	Proposal to start and strengthen 1,200 Women Enterprises Across 4 Districts in Tamil Nadu through Business Motivation, Skill Development and Business Development Training
Target Group	Women belonging to rural and semi-urban areas
Project Locations	Viluppuram, Pondicherry, Tirunelveli, Thoothukudi
Target Population	1200 women enterprises
Intervention	- Mobilization - Orientation - Enrollment and profiling of women - Business Motivation Training - Skill training on district specific trades (both farm and non-farm) - Business Development Training - Certification - Credit and Marketing Support to the required and eligible members - Enterprise Need Assessment and its Support Services - Deliverable Tracker - Connecting the entrepreneurs on various digital platforms - Handholding support to trained entrepreneurs - Monitoring & Evaluation - Periodical Project Report & MIS Documentation
Project Output /Outcome /Impact	- 40% (480 members) will start new enterprises after attending the business motivation and skill training - 60% (720 members) will strengthen their existing enterprises through business development and skill training - 1200 members will gain knowledge on enterprise promotion through digital and social media platforms
Timeline	12 months
Proposed Budget	Total Project Cost: INR 71,14,800
Proposal Submitted To	Belstar Microfinance Limited
Proposal Submitted By	The SHG enterprises team of Hand in Hand India
Proposal Submitted on	2024 to 2025

❖ Target vs. Achievement:

Activity	Target	Achievement	% of Achievement
Business Motivation Training	480	1536	320
Skill Training	480	715	149
Enterprise Creation	480	551	115
Business Development Training	720	722	100
Enterprise Strengthening	720	765	106

Note: Project activities such as BMT & Skill training have been overachieved in order to meet the primary goals of the project, vis. Enterprise creation & Strengthening.

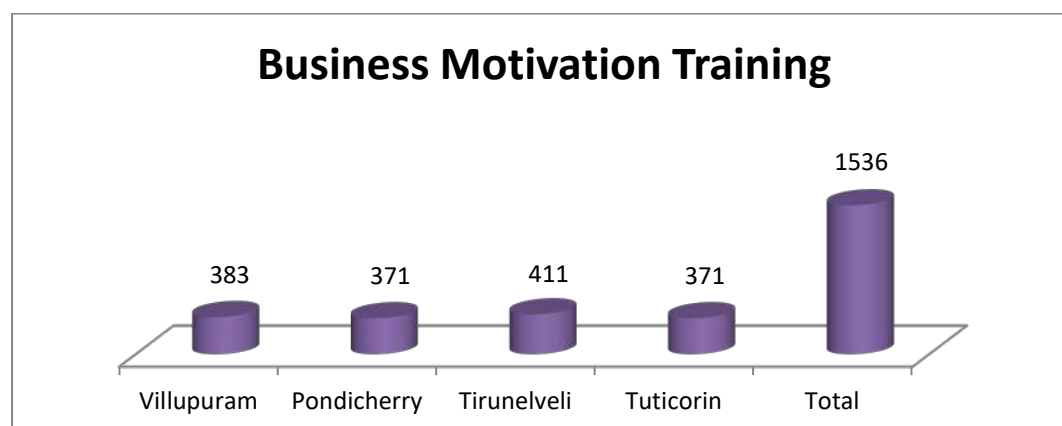


❖ Key Highlights:

i. Business Motivation

Many members of Self-Help Groups (SHGs) often struggle with a lack of confidence in their entrepreneurial abilities. Through Business Motivation Training (BMT), we help participants build self-efficacy and develop a strong belief in their potential to succeed as entrepreneurs. These sessions empower members to initiate small ventures by tapping into resources already available in their surroundings. Trainers act as facilitators, encouraging participants to identify and utilize local opportunities to establish sustainable businesses. During the project period, a total of 1,536 entrepreneurs successfully completed the Business Motivation Training program. In terms of district-wise participation, Tirunelveli recorded the highest number, with 411 women attending the training. This was followed by Villupuram, where 383 members took part in the sessions. Both districts showed

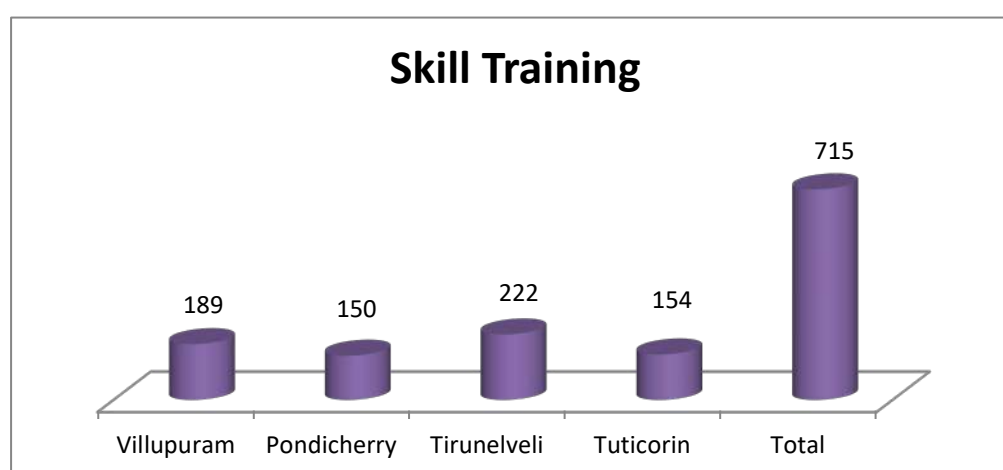
strong mobilization and interest in entrepreneurship. Meanwhile, Pondicherry and Tuticorin each saw 371 participants, reflecting a consistent and balanced outreach effort across regions.



ii. Skill Training

A total of 715 members actively participated in the skilling programs conducted across the four project districts. These programs were designed to enhance existing capabilities while introducing new, practical skills for both personal and professional growth. Through hands-on training, participants gained valuable knowledge and real-world experience, improving their employability and entrepreneurial skills, enabling them to contribute more meaningfully to their families and communities. The training curriculum was tailored to meet the specific needs of each group, ensuring the most relevant and impactful instruction for their respective fields.

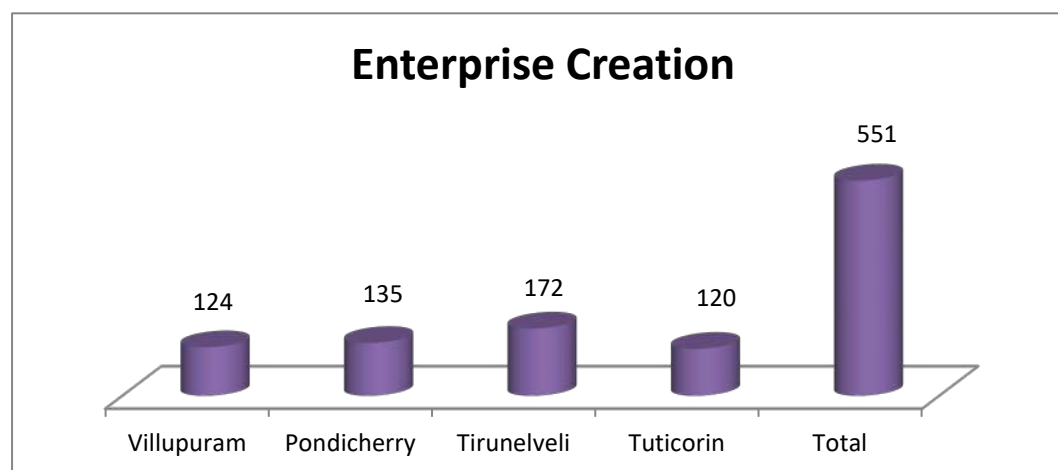
In terms of district-wise participation, Tirunelveli recorded the highest number of attendees, with 222 participants (31.0% of the total), followed by Villupuram with 189 participants (26.4%), Tuticorin with 154 participants (21.5%), and Pondicherry with 150 participants (21.0%). The trades covered in the training programs included Aari Embroidery, Agarbathi Making, Azolla Cultivation, Flower Shop, Beauty Parlor, Tailoring, Milch Animal Rearing, Masala Powder Making, and others. This diverse participation highlights the comprehensive approach to skilling, catering to a wide range of trades that are vital for both personal and community development.



iii. Enterprise Creation:

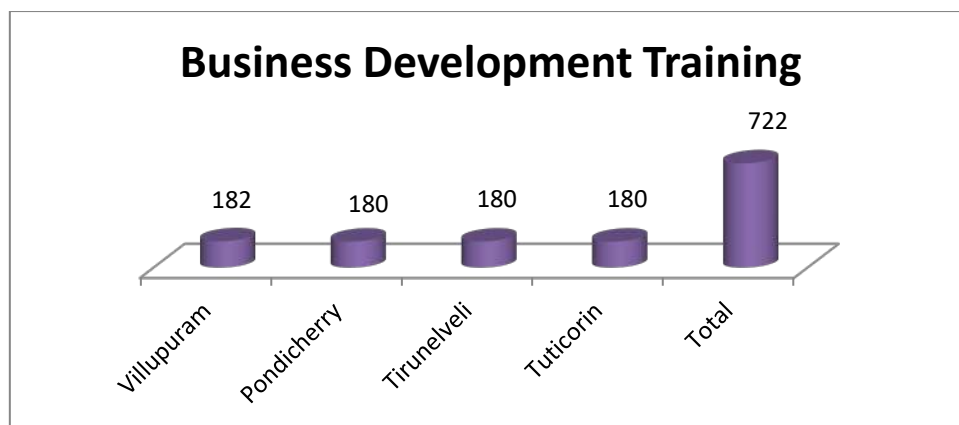
A total of 551 enterprises have been created through the business motivation and skill training programs across four districts in Tamil Nadu. The trades range from tailoring to Aari Embroidery, Azolla Cultivation to Simple Chemical Making, among other enterprises. Thirunelveli leads with the highest number, contributing 172 enterprises (31.2% of the total), followed by Puducherry with 135

enterprises (24.5%), Villupuram with 124 enterprises (22.5%), and Tuticorin with 120 enterprises (21.8%). The southern districts, Thirunelveli and Tuticorin, account for a combined total of 292 enterprises, representing 53% of the total, while the northern and central districts, Villupuram and Puducherry, together contributed 259 enterprises, making up 47% of the total. This distribution highlights the program's wide geographic reach and its balanced impact across various regions of the state, showcasing the effectiveness of the initiative in both the northern and southern parts of Tamil Nadu.



iv. Business Development Training:

A total of 722 members successfully completed the Business Development Training program, which covered a wide range of essential topics. Among the key areas explored were SWOT Analysis, Time Management, Budgeting, Goal Setting, and other crucial aspects of business management. The training has equipped the participants with valuable skills that are directly applicable to their businesses. It has helped them work more efficiently and gain a deeper understanding of their business operations, allowing them to identify their strengths, weaknesses, opportunities, and threats. By learning new strategies to strengthen their businesses, the members have enhanced their decision-making abilities and financial management skills. As a result, they are now better prepared to navigate challenges, make informed decisions, and adopt practical approaches to improve the sustainability and growth of their businesses. This training has not only improved their overall business skills, but also empowered them to set clearer goals and manage their time and resources more effectively, paving the way for greater success and financial stability. In terms of district-wise completion, Villupuram had 182 participants (25.2% of the total), Puducherry had 180 participants (24.9%), and Thirunelveli had 180 participants (24.9%) as well. These three districts together accounted for 542 participants, or 75.0% of the total, highlighting the widespread impact of the training program across these regions.



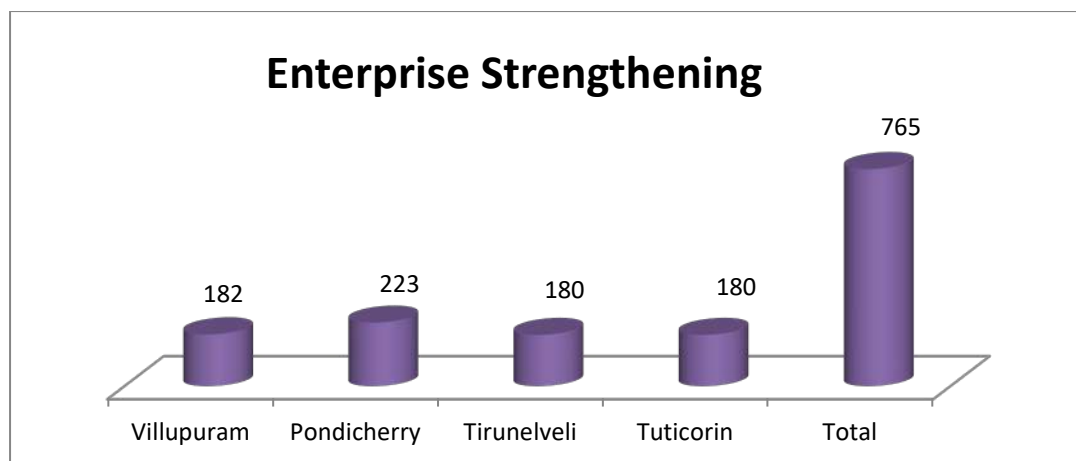
v. **Credit Linkage**

As part of our ongoing efforts to support the growth and sustainability of small businesses, we have facilitated several initiatives in credit linkage, market linkage, and statutory compliances.

- A total of **50 members** received credit linkage support, with loans disbursed through key financial institutions. The total loan amount disbursed was **₹4,355,000**, with loan amounts ranging from **₹40,000 to ₹125,000**. This financial assistance has empowered small business owners to expand their operations and strengthen their financial stability.
- Additionally, **96 members** were supported with market linkage, helping them connect with potential buyers, distributors, and suppliers. This has been particularly beneficial for businesses involved in mushroom sales, country chicken egg sales, readymade jewelry making, and stall support, boosting their customer base and increasing sales opportunities. Furthermore, **99 members** received assistance with statutory registrations, including
- **57 members** who successfully registered for **Udyam Aadhar**, enabling them to access government schemes and financial support for MSMEs, and **2 members** who obtained **FSSAI** certification, ensuring compliance with food safety standards and enhancing consumer confidence in their products.

vi. **Enterprise Strengthening**

A total of **765 enterprises** have been strengthened through a comprehensive approach involving business development training, credit linkage, and market linkage. The business development training played a pivotal role in enhancing the skills of entrepreneurs, equipping them with essential business management knowledge. Following the training, these enterprises experienced significant growth and improvements in their operations. The strengthened enterprises span a wide range of trades, including **basket weaving, tailoring, xerox shops, grocery stores, milk sales, cloth sales**, and many others. In addition to the training, the provision of credit and market linkages further empowered these businesses, enabling them to expand their reach, access financial resources, and improve their sustainability. This holistic support has significantly contributed to the success and growth of the enterprises, making them more resilient and competitive in the market.



vii. Digital Monitoring of Entrepreneurs through Mera Bills App

As part of a new initiative, we aim to empower 2,000 SHG women entrepreneurs by equipping them with skills on the Mera Bills application. This will enable the women to improve their financial management, enhance their digital literacy, gain better access to financial services, and increase their business efficiency. A two-day training program will be conducted to orient 20 staff members on the usage of the Mera Bills app. After the training, the staff will receive 15 days of handholding support, following which they will implement the training in the field with the entrepreneurs. Additionally, the Mera Bills app training module will be incorporated into the 6-week Business Development Training Program. Even after the project exit, the app will help the entrepreneurs to track the progress of their business at just the click of a button through the app.

Managing your business
made simple



MeraBills is easy to use
Easy to learn
Simple, powerful interface
Minimal investment of time



Next

viii. Enterprises support for Establishment of Eye Connect Outlets

As part of the Skill Development Programme, Eye Connect technicians are provided with a First Product Kit consisting of essential optical frames and lenses, enabling them to begin offering basic eye care services immediately after training. The total cost of the training is ₹17,000, of which students contribute only ₹6,000, with the remaining amount generously supported by Belstar. This co-funding model ensures affordability while maintaining the quality of training. The inclusion of the starter kit not only empowers the trainees to apply their skills in real-world settings but also facilitates early income generation and self-employment opportunities, helping them establish a strong foundation in the optical services sector. More than 250 ECT have benefitted through this initiative

ix. Strategies Adopted

- **Mobilization** – To engage participants in the training program, we used a variety of strategies to reach out and build awareness. We started with door-to-door outreach and distributed e-posters across various social media platforms to spread the word. Additionally, we organized special meetings with Self-Help Groups (SHGs) to encourage enrollment and share more information about the program. During this mobilization phase, we made sure to provide participants with clear details about the project's objectives, the expected outcomes, and the benefits they would gain from the training. Our primary focus was on encouraging women from rural and semi-urban areas to take part in the skill development program. To ensure we reached the right people, we collaborated closely with the Belstar team at each project location. Together, we compiled a list of potential participants, including those who had utilized Belstar loans and those actively running their own businesses. We also held

discussions with Regional and Branch Managers to secure their support and ensure the successful implementation of the project in the targeted areas.

- **Data Collection** - We collaborated with the Belstar team at the respective project locations to compile a list of potential members for the training programs. This list included details of members who have utilized Belstar loans as well as those actively engaged in enterprises. We also held discussions with the Regional and Branch managers to secure their support for implementing the project activities in the targeted areas.
- **Deliverable Tracker** – We are tracking member details using a Google Form. To document beneficiary information for reporting, follow-up, and future interventions, individual trackers have been created for each activity. These trackers are updated on a monthly basis.
- **Enterprises Assessment** - Women who were interested in starting or expanding an enterprise underwent a thorough assessment to identify their specific needs, including the level of skills, credit support, and market linkages required for their business growth. Based on the results of this assessment, as well as the eligibility of the members and the availability of resources, appropriate support services were provided to address these needs. This tailored approach ensured that each beneficiary received the necessary resources and guidance to successfully start or grow their enterprise, empowering them to overcome challenges and achieve long-term sustainability.
- **Digital Support** – The **ThozhilKalam360** YouTube channel, dedicated to social entrepreneurs, played a key role in motivating and inspiring women entrepreneurs across Tamil Nadu. The channel continuously posted motivational content, success stories of women entrepreneurs, and various demonstration videos, reaching a wide audience and encouraging women to pursue their entrepreneurial dreams. As part of the project, beneficiaries were ensured to subscribe to and engage with the inspirational content shared on the channel. Additionally, the team created dedicated WhatsApp groups for women entrepreneurs in different districts, connecting them with district team members. These groups provided a platform for women to promote their enterprises and products, while also offering opportunities to connect with fellow entrepreneurs for potential business orders, fostering collaboration and growth within the community.
- **Handholding support to entrepreneurs** - The handholding support provided by HiH to the trained entrepreneurs helped the members implement the training inputs, identify challenges in execution, and receive guidance from internal experts at HiH India to resolve these issues. This ongoing support ensured that the entrepreneurs were able to effectively apply the skills learned and overcome obstacles they encountered. HiH India continued to assist them until they became fully acquainted with the training inputs, ensuring the sustainable development of both the women and their enterprises.

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❖ Snapshots of various project activities:

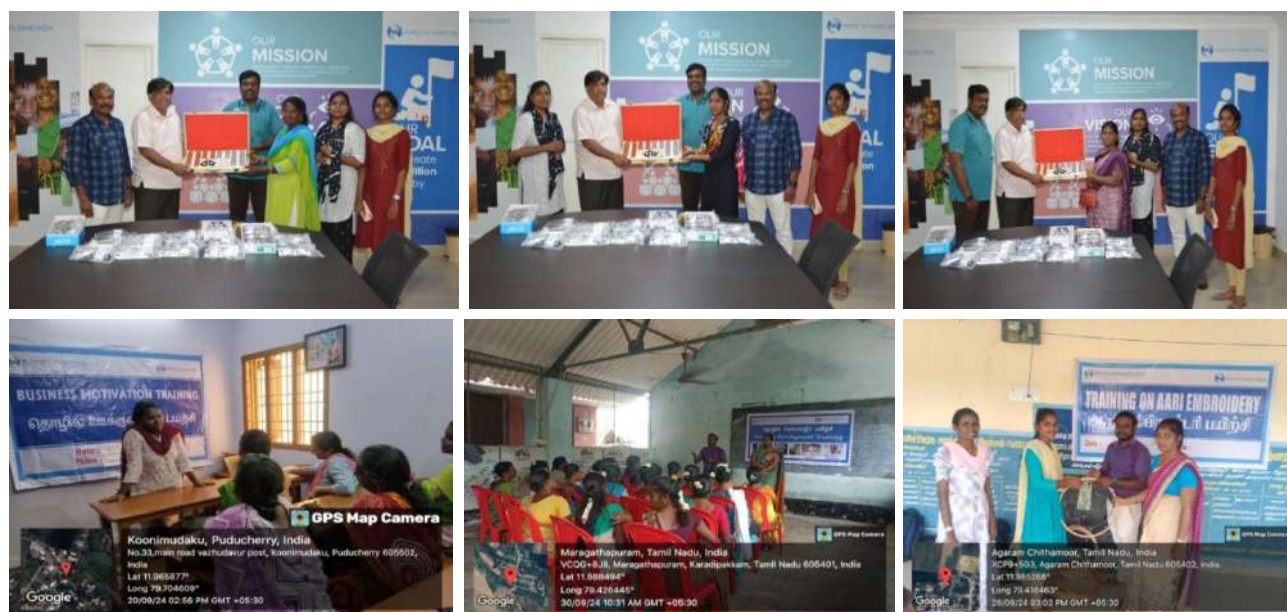
Tools/materials used for training programs



Business Development Trainings



Skill training programs



Eye Technicians kits distribution & Business Motivation training

❖ Case Studies

Ms. Gajalakshmi, Villupuram – Tailor

As a participant in a six-week business development training program, I gained valuable insights into time management, exploring additional business opportunities, and effective marketing strategies. This experience has been beneficial in enhancing my tailoring business and currently, I am planning to start an additional enterprise in the Camphor industry. I am committed to working hard to ensure its success. With a solid business plan in place, I am also considering applying for a loan from Belstar to help finance this new business opportunity.



Ms. Pachaiammal, Villupuram – Oil Business

My name is Pachaiammal, and I recently completed the six-week Business Development Training Program that transformed my approach to entrepreneurship. I learned essential skills in time management and various strategies for developing my business. Currently, I am engaged in the oil business, and the training inspired me to do more. I previously didn't utilize stickers in my products, but now I have planned to print stickers and set foot into the wholesale market. This program has given me the confidence and knowledge to expand my business and seize new opportunities. I sincerely thank Hand in Hand India and Belstar Microfinance Limited for providing the training program.



Arulmozhi, an entrepreneur from Perambai, runs a small shop where she sells snack items in the evenings, consistently earning INR 2000 per day. She had been running the business for nearly four years but had never developed the habit of budgeting or saving. However, after attending the 6-week Business Development Training, she learned the importance of budgeting and how it can help improve her business. Following the training, she began maintaining regular accounts, which helped her analyze her income and expenses. She plans to continue this practice to better understand how she can save money. Additionally, she learned the basics of customer attraction and other valuable topics such as vision building, goal setting, and time management during the training. Motivated by the training, she plans on including tiffin items in her shop as there is a demand from the customer base.





Ms. Sneha, a resident of Kedar, was a tailor earning between INR 4000 to 5000 per month. She has a son in 3rd grade and a daughter in 5th grade, while her husband supported her with the sales of clothes by traveling to various places. After attending our Business Development Training (BDT), Ms. Sneha decided to strengthen her enterprises and boost her income stream. After the training, she started selling washing powder, aiming to increase her earnings by an additional INR 2000 per month. Motivated by the skills gained from the training, she also expressed interest in expanding her expertise further. She plans on gaining knowledge on Aari Embroidery and further boosts her skills and income.



Ms. Indhumathi, a BBA graduate from Anniyur, was juggling multiple roles as a Sewing Machine Operator, Aari Embroidery trainer, and seller of aari materials from home, all while caring for her one-year-old daughter. At that time, she was earning around ₹10,000 per month. After attending Business Development Training, she enhanced her time management skills, which enabled her to significantly boost her income. Currently, she works as an Aari Embroidery Trainer, having completed three batches and earned ₹27,000. Her total income now includes ₹9,000 from her role as a trainer, ₹10,000 from supplying aari materials, and additional earnings from her shop. Looking to the future, Indhumathi plans to expand her business by adding cloth sales to her shop, further advancing her growth and success.

Ms. Sasikala S, a 33-year-old woman from Maragathapuram, runs a small Maligai (grocery) shop, earning an income of INR 5,000 per month. She lives with her husband, a farmer, and their four daughters. Before attending our Business Development Training (BDT) program, Sasikala closed her shop every afternoon from 12 PM to 4 PM, which led to missed opportunities, especially from school students who visited after school. Through the BDT training, Sasikala learned effective time management and shop optimization strategies. She realized the importance of keeping her shop open during the afternoon hours to cater to the students, resulting in an additional INR 1,500 in monthly income. Encouraged by the success of these changes, Sasikala now plans to expand her business by opening a tea shop in her village, aiming to increase her family's income and achieve greater financial stability.



M. Devi, wife of Murugesan, is a mother of three daughters and one son. For the past 10 years, she has been running a tailor shop and renting out jewelry for functions in Anniyur. Despite her long-standing business, she had faced challenges and her aari work business had been sidelined. After attending our Business Development Training (BDT), M. Devi regained the confidence and knowledge to revive her Aari embroidery enterprise. She dedicated herself to learning the craft more thoroughly and soon began earning income from creating Aari embroidery blouses. In addition, she invested in a power tailoring machine worth ₹25,000, which allowed her to increase her efficiency and output. As a result, her monthly income has grown from ₹10,000 to ₹20,000. Looking to expand further, M. Devi plans to open a new fancy store as soon as possible to expand her business and create additional revenue streams. With her renewed dedication and business strategies, she is well on her way to achieving greater success.

❖ **Project title: To Provide Livelihood Support for 840 Rural Women & Youth through Vocational Skill Training and Job Creation at Tamil Nadu, Bihar and Jharkhand**



❖ **Overview**

This project outlines the outcomes of a 12-month skill development initiative (April 2024–March 2025) implemented across Nalanda and Nawada districts (Bihar) and Tirunelveli (Tamil Nadu). The project empowered **909 beneficiaries (670 women in Bihar and 239 in Tirunelveli)** through vocational training, entrepreneurship development, and employment linkages, surpassing the original target of 840. Key achievements include 101.75% target achievement in Bihar, 100% enrollment in Tirunelveli, and significant progress in trades like Aari Embroidery (109 trainees, 61% employed), Bangle Making (130 trainees), and Computer Literacy (100% completion). The initiative strengthened livelihoods, fostered financial independence, and built community resilience through sustainable skill-building and market linkages.

❖ **Project Synopsis**

Title	To Provide Livelihood Support For 840 Rural Women & Youth Through Vocational Skill Training and Job Creation at Tamil Nadu, Bihar and Jharkhand.
Beneficiaries	840 Women and Youth belonging to the age group 18-35 years old
States & Location(s)	Tirunelveli, Bihar
Project Key Activities	✓ Scoping Study ✓ Formation of project team ✓ Mobilization ✓ Orientation ✓ Enrollment of women and youth ✓ Profiling of women and youth ✓ Skill Training on ✚ Incense stick and material. ✚ Dona pattal making, machine and material ✚ LED bulb and allied unit and material ✚ Bamboo art & craft and material ✚ Bangle making and material. ✚ Sewing machine support and material ✚ Food processing and packaging (sattu, Masala, Dry fruits etc) and material ✚ Kirana Shop Management and material ✚ Papad and chips Making and material. ✚ Pickles Making and material. ✚ Mobile repairing and material ✚ Mushroom cultivation and material ✚ Toto driving and material

	✚ Health Care Services and Well-being and material ✚ Basic computer literacy ✚ Basic Housekeeping Services ✚ Aari Embroidery ✚ Tally Prime. ✓ Monitoring & Evaluation ✓ Documentation & Reporting ✓ Assessment & Certification ✓ Creating Job Opportunities/ self-employment / enterprises for Women and Youth
Expected Output	840 women and youth will be trained on the above-mentioned trades
Expected Outcome	✓ Directly 840 women and Youth benefited. ✓ In directly 3360 family members benefited (840*4 members per family) ✓ Beneficiaries will be financially independent through the skill training. ✓ The family members of the beneficiaries will be indirectly benefited through the trainees' income. ✓ Increase in skill and knowledge based on the specific trade. ✓ Increase in opportunities for youth and women to work in relevant industries either as individuals or as a group. ✓ The individual can work as a trainer in an industry/firm. ✓ The individual can provide job opportunities to other community members. ✓ Beneficiaries will develop entrepreneurial skills, enabling them to start their own businesses. ✓ Enhanced networking opportunities among trainees, fostering a supportive community for continued growth and collaboration.
Expected Impact	✓ Improved financial status of the individual and their family. ✓ Generation of sustainable income through job creation. ✓ Establishment of individual or group enterprises for income generation. ✓ Increased access to education and healthcare for beneficiaries' families. ✓ Reduction in local unemployment rates, contributing to overall community well-being.
Project Period	12 Months w.e.f. MoU signed/fund transferred date
Budget (INR)	60,00,000/-

❖ PROJECT OBJECTIVES:

- **Enhance capabilities** for improved skill opportunities among women and youth.
- **Boost income generation** through skill enhancement in trades like Aari embroidery, bangle making, and computer literacy.
- **Engage beneficiaries with emerging skill areas** (e.g., Tally Prime, LED bulb assembly, mushroom cultivation).
- **Refine communication and interpersonal abilities** to improve employability and entrepreneurship.
- **Cultivate entrepreneurial skills** for self-employment opportunities and enterprise creation.
- **Promote inclusive development** by prioritizing participation from marginalized groups (e.g., rural women, SHG members).

- **Strengthen local capacity** through sustainable training models and community ownership of initiatives.

❖ **Target vs Achievement as of March 2025**



Name of the district	Trade	Target	Cumulative as of March 2025	Achieved Cumulative in %
Bihar	Incense stick and material (5 Days)	50	55	110%
	Madhubani Painting	40	20	50%
	LED Bulb & Allied Unit (5 Days)	50	50	100%
	Bamboo Art & Craft (30 Days)	50	40	80%
	Bangles Making & Designing (7 Days)	130	130	100%
	Sewing Machine (4 Months)	50	55	110%
	Papad and Chips Making (7 Days)	50	50	100%
	Pickles Making (7 Days)	50	50	100%

	Beautician (15 Days)	40	34	95%
	Mushroom Cultivation(5 Days)	40	40	100%
	Soft Toys Making(5Days)	50	62	111%
	Health and Well-being (7Days)	40	55	125%
	Jute bag (7 days)	40	29	80%
Tirunelveli	Basic computer literacy	60	60	100%
	Basic Housekeeping Services	30	30	100%
	Aari Embroidery	50	109	+100%
	Tally Prime.	40	40	100%
Total		840	909	100+%

❖ Key Activities (Tirunelveli, Tamil Nadu):

Aari Embroidery Skill Training:

The Aari embroidery skill training program was successfully conducted for a total of 109 beneficiaries across three batches (Batch I, II, and III). The comprehensive training curriculum covered essential techniques of Aari embroidery, including design creation, stitching methods, and quality control measures. Throughout the program, participants underwent a rigorous assessment process to evaluate their skill development and ensure mastery of the craft. Upon successful completion of the training, all 109 beneficiaries received certificates recognizing their newly acquired expertise. The program demonstrated strong employment outcomes, with 67 out of 109 trainees (61%) securing jobs in the embroidery sector, showcasing the training's effectiveness in enhancing livelihood opportunities. The remaining participants were supported with guidance for self-employment opportunities and market linkages to further their entrepreneurial aspirations in the handicraft industry.



Inauguration and distribution of Aari kits



Aari Embroidery Training Photos



Practical test



Certificate Distribution

Basic Computer Training

Batch 1, 2 & Batch 3:

Basic computer training was successfully conducted for a total of 60 beneficiaries across Batch 1 (14 beneficiaries), Batch 2 (17 beneficiaries), and Batch 3 (29 beneficiaries). The trainees were thoroughly assessed, and upon successful completion of the program, certificates were awarded to all beneficiaries. The final assessment and evaluation have been completed, and the certificates were provided.



Basic computer training photos



Assessment Photos



Certificate Distribution

Tally Prime Training

Tally Prime training was successfully completed for a total of 40 beneficiaries, divided into 2 batches. The trainees underwent a comprehensive training program and were thoroughly assessed. Upon successful completion of the final assessment, all beneficiaries received their certificates. The training covered key aspects of Tally Prime, and the beneficiaries are now equipped with the necessary skills to apply the software effectively.



Assessment Photo's



Certificate Distribution

Housekeeping Training

The housekeeping training program under the Belstar Project was successfully conducted in Tirunelveli, Tamil Nadu benefiting 30 women by equipping them with essential housekeeping skills. The training aimed to enhance their employability in the hospitality and service industries by providing them with practical knowledge and hands-on experience. Participants were trained in various housekeeping tasks, including floor cleaning, glass cleaning, and table cleaning, ensuring they acquired the necessary skills for maintaining hygiene and cleanliness in professional environments. To create a structured and professional learning atmosphere, each trainee was also provided with a uniform during the program.

Following the completion of the training, 10 trainees had the opportunity to attend an interview conducted at the municipality, where they demonstrated their newly acquired skills. These candidates are currently awaiting their results. The program successfully empowered the participants by equipping them with valuable skills and increasing their confidence in pursuing job opportunities. This initiative under the Belstar Project has contributed significantly to promoting women's employment and financial independence, reinforcing the importance of skill-based training programs in creating



Housekeeping Training Photo's

sustainable livelihoods.

Business Development Training:

We conducted a business development training program for 65 beneficiaries in their respective trades. During the training, beneficiaries learned essential skills such as market analysis, business planning, financial management, and effective marketing strategies. The program aimed to empower participants with the knowledge and tools necessary to successfully establish and grow their own businesses.



Certificate Distribution



Certificate Distribution



BDT Training book

❖ Key Activities: BIHAR

1. Incense Stick and Material :

The Incense Stick and Material training program aimed to train 50 women across two batches. The initiative successfully exceeded expectations, with 55 women completing the training, achieving an impressive 110% of the target. This high participation rate indicates strong interest in the trade, possibly due to its low startup costs and market demand. The extra enrolment suggests that expanding this program in the future could further benefit more women seeking livelihood opportunities in this sector.



2. Madhubani Painting:

The Madhubani Painting training had a target of 40 women across two batches but only reached 20 participants, achieving just 50% of the goal. The shortfall may be attributed to limited awareness, lack of interest, or logistical challenges in organizing batches. Since Madhubani art has cultural and commercial value, reassessing outreach strategies or offering incentives could help improve participation in future sessions.



3. LED Bulb & Allied Unit :

This program successfully met its target by training 50 women across two batches, achieving a 100% completion rate. The precise fulfilment of the goal suggests effective planning and execution. Given the growing demand for renewable energy products, this skill has strong income-generation potential, making it a valuable addition to future training initiatives.



LED Bulb Training



Certificate Distribution

4. Bamboo Art & Craft :

Originally planned for 50 women across two batches, the Bamboo Art & Craft training was completed by 40 women in a single batch, still achieving 100% of the adjusted target. The consolidation into one batch may have been due to logistical reasons or participant availability. Despite fewer batches, the program's completion indicates successful adaptation, and the craft's sustainability appeal makes it worth continuing with better scheduling.



Bamboo Art Training



Certificate Distribution

5. Bangles Making & Designing :

The Bangles Making program met its ambitious target of 130 women across four batches, achieving a perfect 100% success rate. The high participation reflects the trade's popularity, possibly due to its low-cost entry and market demand. Replicating this model for other short-duration, high-demand crafts could be beneficial in future skill development projects.



Bangle making Training



Certificate Distribution

6. Sewing Machine :

With a target of 50 women across two batches, this program surpassed expectations by training 55 women, reaching 110% achievement. The higher turnout suggests strong demand for tailoring skills, which offer stable income opportunities. Expanding this program or providing advanced training could further enhance its impact on women's economic independence.



7. Papad and Chips Making :

This training successfully met its goal, with 50 women completing the program across two batches (100% achievement). The consistent turnout highlights the appeal of food-based micro-enterprises, which require minimal investment. Scaling up this initiative or linking trainees with market opportunities could maximize its benefits.



8. Pickles Making :

The Pickles Making program achieved its target of 50 women across two batches (100%). The success underscores the potential of home-based food businesses. Future sessions could include branding and marketing training to help participants commercialize their products effectively.



9. Beautician:

The Beautician course aimed to train 40 women in two batches but reached 34 participants in one batch, achieving 95% of the target. The near-complete fulfillment suggests steady interest, though batch consolidation may have been necessary. Given the growing beauty industry, offering flexible schedules or advanced modules could attract more participants.





Beautician Training



Certificate Distribution

10. Mushroom Cultivation :

This program met its target perfectly, training 40 women across two batches (100%). Mushroom farming's low space and investment requirements make it an attractive skill. Expanding this training or providing post-course support in market linkages could enhance its sustainability.

11. Soft Toys Making (5 Days)

Exceeding expectations, this program trained 62 women against a target of 50, achieving 111% success. The high turnout indicates strong demand for toy-making skills, possibly due to its creative and entrepreneurial appeal. Future expansions could include design innovation and e-commerce training for broader market access.



Toys Making Training

12. Health and Well-being (7 Days)

This initiative saw remarkable success, training 55 women against a target of 40 (125% achievement). The overwhelming response suggests high awareness of health-related skills. Incorporating more such programs with practical applications could further empower women in community health roles.



13. Jute Bag Making (7 Days)

The program fell short of its 40-women target, training only 29 participants (80% achievement). Possible reasons include lower interest or competition from other trades. Revamping promotional strategies or highlighting eco-friendly business opportunities might improve future participation.



Jute Bag Training & Certification

❖ Project Outcomes

- **Economic Empowerment:**
 - 109 Aari Embroidery trainees benefited through the training ; 10 Housekeeping candidates interviewed for municipal jobs.

- 55 enterprises created in Bihar (e.g., pickle making, bamboo crafts).
- **Community Impact:** Indirect benefits to **3,360 family members** (4 per trainee).
- **Skill Advancement:** 70% trainees from marginalized groups and 909 beneficiaries received certificates.

Project Outputs

Skill Training:

- a. **Bihar: 670 women** trained across **13 trades**. An additional **1,298 members** benefited from basic computer training, digital financial literacy, enterprise motivation, cybercrime awareness, safety workshops, and information on government schemes.
- b. **Tirunelveli: 239 beneficiaries** trained in **8 trades**.
- **Certifications:** **909 beneficiaries** received certificates.
- **Employment Linkages:** **61% of Aari trainees** became self-employed, while health and well-being training achieved a **100% success rate**.
- **Enterprise Development:** **65 beneficiaries** received training in business planning and market strategies.

❖ Monitoring and Documentation

- **Progress Tracking:** Monthly assessments, attendance records, weekly review meetings, WhatsApp group updates, and post-training evaluations.
- **Documentation:**
 - Detailed beneficiary profiles and trade-wise progress reports.
 - Photographic evidence of training sessions and product outputs.
 - Assessment reports, official WhatsApp groups, and case studies.
- Collaboration with local panchayats, self-help groups (SHGs), municipal bodies, and institutions.
- **Feedback Mechanisms:** Trainee surveys to refine the curriculum and address gaps.

❖ Challenges

- **Low Participation:** Underperformance in Bihar's Dona Pattal, Mobile Repair, and Toto Driving due to limited awareness.
- **Resource Constraints:** Delays in material procurement for advanced trades like Bamboo Craft.
- **Market Linkages:** Initial struggles in connecting trainees to markets.

❖ ANNEXURE-1 (Case studies)Tirunelveli:

Empowering Women Through Skill Development: A Success Story

Ms.Thiruvalar Selvi, a resident of Kurichi in Tirunelveli district, has always been determined to support her family. Having studied up to the 12th standard, she runs a beauty parlor called Mudra while her husband works in a private company. With two children to care for, she was looking for opportunities to enhance her income and expand her business. Her search led her to the Aari embroidery training program conducted by Hand in Hand India, where she learned intricate embroidery techniques.

After successfully completing the training, she decided to incorporate Aari embroidery services into her beauty parlor, offering customized designs on blouses and jackets for her customers. This addition has proven to be a game-changer, enabling her to earn an extra ₹1,500 to ₹2,000 per month. She expressed her deep gratitude to Hand in Hand India for providing her with the skills and confidence to expand her business. With this new source of income, she now envisions greater financial stability and growth for her family. Her journey serves as an inspiring example of how skill development programs can empower women, promote entrepreneurship, and improve livelihoods.



Barkat – Enhancing Income Through Aari Training

Barkat, a resident with education up to the tenth standard, has leveraged skills acquired from an Aari training course to establish a home-based tailoring enterprise. After completing the training, he specializes in Aari embroidery, earning a steady monthly income of ₹8,000. This initiative has enabled Barkat to achieve financial independence while working from home, demonstrating the viability of vocational training in uplifting individuals with basic educational qualifications. His success underscores the potential of localized skill development programs in fostering sustainable livelihoods.

Annat Fatima – Entrepreneurial Growth via Aari Expertise

Annat Fatima, a tenth-standard educated entrepreneur, operates *Jasmine*, a tailoring shop located on the rooftop of her residence. Having enrolled in an Aari training program, she now integrates Aari embroidery into her services, significantly boosting her income. Fatima reports that her earnings have increased substantially since incorporating Aari work, highlighting the program's role in enhancing her business profitability. Her journey exemplifies how skill augmentation can empower small-scale entrepreneurs to scale operations and improve economic resilience.



Anusiya – Financial Empowerment Amid Personal Challenges



Anusiya, a tenth-standard educated resident of Karisalpatti, Tirunelveli, balances single-handedly supporting her two children after separation from her husband. Previously employed as a shop tailor, she enrolled in an Aari training course and now earns a minimum of ₹2,500 per Aari jacket. This transition has markedly increased her household income, enabling her to achieve greater financial stability. Anusiya's story reflects the transformative impact of skill-based education in empowering women facing socio-economic hardships to secure self-reliance.

Fatima Dasvika – Balancing Education and Family Care Through Aari Work

Fatima Dasvika, a college graduate from Rediyarpatti, Tirunelveli, manages tailoring work from home to support her family amid her mother's health challenges. After participating in the Aari training program, she now earns between ₹3,000 and ₹5,000 per embroidered jacket. This flexible income source allows her to contribute to household expenses while caring for her ailing mother and younger sister. Fatima's case illustrates how vocational training can bridge the gap between education, caregiving responsibilities, and economic productivity, even for educated individuals in constrained circumstances.



Enhancing Career Opportunities Through Skill Training



Ms. Basila Mariam, a resident of Melapalayam, has successfully completed her college education and pursued telemedicine training at a specialized training center. This additional qualification has helped her secure employment as an office worker at Annai Hajira Women's College. Through her job, she now earns a stable monthly income of ₹10,000, contributing to her financial independence and career growth.

Her journey highlights the importance of vocational training in expanding employment opportunities. By equipping herself with specialized skills, she has been able to secure a steady job and improve her livelihood. Her story serves as an inspiration for many young women who aspire to enhance their career prospects through education and skill development.

BIHAR

Empowering Women Through Skill Development: The Success Journey of Sarita Kumari

Sarita Kumari resides in Navinagar village, located in the Panchayat of Pachauri, Bihar. She is a committed and hardworking person, married to Amit Kumar, and is the mother of two young boys who are currently in Class 2 and Class 3. While managing her household responsibilities, Sarita aspires to attain financial independence to improve her family's living standards. Despite the daily challenges of balancing home duties, she is driven by a deep determination to create a better future for herself and her children. Sarita's journey exemplifies the impact of skill development programs facilitated by Belstar Microfinance Limited and Hand in Hand India. These organizations are committed to assisting women like her by offering financial education, market connections, and additional training opportunities.

Through her commitment and perseverance, Sarita has enhanced her family's financial security and has become an inspiring figure for other women in her community. Her experience serves as a powerful illustration of how grassroots initiatives can foster enduring socio-economic transformation, enabling women to live independently and with dignity.



Ma Gayatri Churi Ghar - Empowering Women Through Bangle-Making in Rajgir,



The story of **Ma Gayatri Churi Ghar**, a women-led bangle-making enterprise, began in October 2024 in Rajgir, Bihar, under the leadership of Shobha Devi. A resident of Manohar Gali, Panditpur, Rajgir, Shobha Devi formed the Ma Gayatri Group with the ambition to uplift herself and her fellow group members financially and socially. With support from Hand in Hand India and Belstar Microfinance Limited, Shobha and her group received skill development training in bangle making.

Since its inception, **Ma Gayatri Churi Ghar** has seen steady growth, both in terms of product quality and customer base. The women have successfully tapped into the local market in Rajgir, earning recognition for their quality and aesthetic appeal. Through their hard work and resilience, they have created a path toward sustainable livelihood, boosting their confidence and improving their families' economic well-being.

Shobha and her team of trainees learned the intricacies of bangle crafting and established **Ma Gayatri Churi Ghar**. Together, they began creating exquisite bangles that celebrate the heritage of Indian artisanship. Selling these bangles in local markets, they have achieved financial independence and set a model for other women in their community.

In October 2024, Belstar Microfinance Ltd., in collaboration with Hand in Hand India, conducted an LED Bulb Skill Training Program in Panditpur village, Rajgir, to empower women with technical skills in assembling and repairing LED bulbs, thereby creating sustainable livelihood opportunities. Under the guidance of expert trainer Anil Kumar, the program provided practical training on LED bulb manufacturing, including assembly, testing, troubleshooting, market analysis, pricing strategies, and sales techniques. Among the 25 beneficiaries, three women—Rupa Kumari, Premlata Kumari, and Rita Kumari—stood out by identifying local demand for affordable lighting solutions and targeting wholesale markets. They successfully produced and sold 250 LED bulbs, generating significant profits and motivating them to expand their operations. This initiative not only improved their household incomes but also boosted their confidence, enabling them to break societal stereotypes and inspire other women in the community. The success of this program has sparked interest among other women, fostering a culture of entrepreneurship and highlighting the potential of skill-based training programs to drive economic independence and social empowerment.

 BELSTAR MICROFINANCE LIMITED HAND IN HAND INDIA

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 இலகுவான, சுவைக்காக - 8227100

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 • பாதுகாப்பு & கொதுர வசதி
 • பார்க்கின் வசதி

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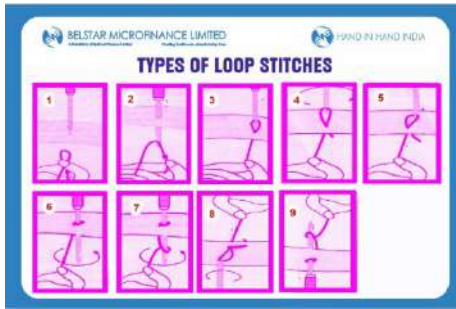
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Pamphlets - Mobilisation



Certificate model & Attendance

Training Manual Establishment :



Media coverage:



❖ **Project 5: Belstar supported Hospital Health Help Desk Services, Health camps, & Distribution of Nutrition kits to patients**



❖ **Hospital Help Desk – Saharanpur, Erode and Thoothukudi**

Particulars	District Women Hospital Saharanpur, UP	TPGDHSPH, Erode	GMCH, Thoothukudi
Project Period	July2024-March2025	July2024-March2025	July2024-March2025
Proposal submitted to hospital	16.06.2024	This HHD was supported by another donor till March 2024. From May 2024 onwards this was supported by Belstar	23.05.2024
Permission letter	31.07.2024		04.07.2024
Inauguration	19.09.202		31.07.2024

❖ **About the Hospital:**

Thanthai Periyar Government District Head Quarters Hospital is a public health care facility situated in Erode, Tamil Nadu. Also known as Government Headquarters Hospital (GHQH) - Erode is a District Headquarters Hospital. It is located at the center of the city, off the arterial road connecting Erode Junction with Central Bus Terminus, Erode.

The Govt. Thoothukudi Medical College was started and functioning from 16.08.2000. In this college, Non-Clinical and Clinical departments are functioning. Departments such as General Surgery, Plastic Surgery, General Medicine, Ophthalmology, ENT, Pediatrics, Anesthesia, Dermatology, Thoracic Medicine, Psychiatry, Obstetrics and Gynecology, Orthopedics, Radiology, Radiotherapy, Physical Medicine, Dentistry, Neuro Surgery, Neuro Medicine, Onco-Surgery, Physiotherapy, Pediatric Surgery, Urology Surgery, Gastro Enterology are functioning.

The District Women Hospital in Saharanpur, Uttar Pradesh, is dedicated to women's health services. The hospital provides various medical services tailored to women's healthcare needs.

Hospital Profile			
	Saharanpur	Thoothukudi	Erode
Bed Strength	110	1300	1085
IP per day	1812	160	300
OP per Day	6809	2100	2500
Delivery per day	23	14	75

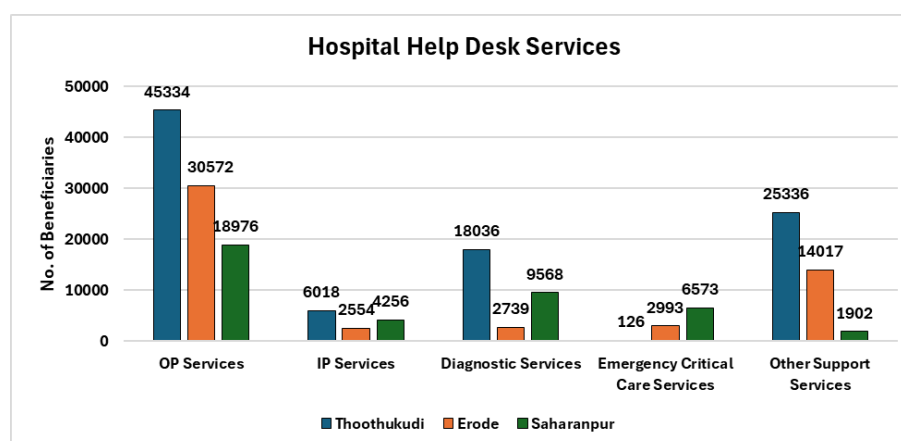
❖ Key Highlights

- Assisted **189000** people/patrons across the Hospital Help Desk in Erode, Thoothukudi and Saharanpur by providing coordination services for the Outpatient Department, In Patient, Emergency services, Diagnostic services and Support services.
- E-Token system** - Mobile app based data collection tool implemented for real-time data collection through Android with POS Machine with sim compatibility for queue token generation.
- The current e-token services, reached **30731 pregnant mothers, 226 post-natal care mothers, 1381 children**, 32 differently abled people and 156 elders
- 15 awareness **Health Observance cum Awareness days** conducted with 809 beneficiaries
- 16 Outreach free general medical camps** conducted in an around rural areas and **treated 1527** people.
- 500 dry food ration kits provided** to vulnerable families visiting the hospital was completed and ready for distribution.
- ABHA card** created for 21334 beneficiaries

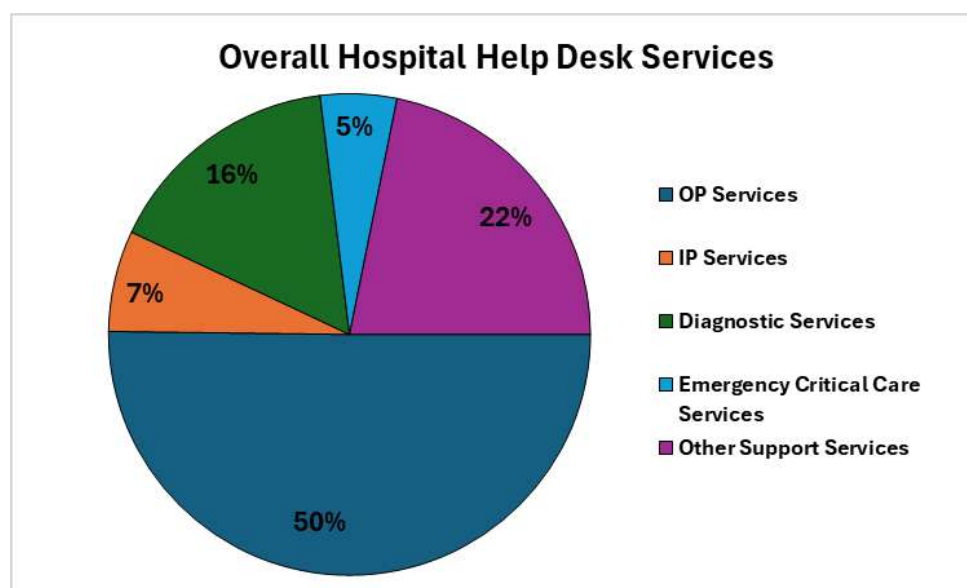
❖ Beneficiaries reached in each HHD (JULY'24 – MAR'25)

S.No	Category of services	Total Beneficiaries			
		Thoothukudi	Erode	Saharanpur	TOTAL
1	OP services	45334	30572	18976	94882
2	IP services	6018	2544	4256	12828
3	Diagnostic services	18036	2739	9568	30343
4	Emergency & critical care services	126	2993	6573	9692
5	Support services	25336	14017	1902	41255
	TOTAL	94850	52875	41275	189000

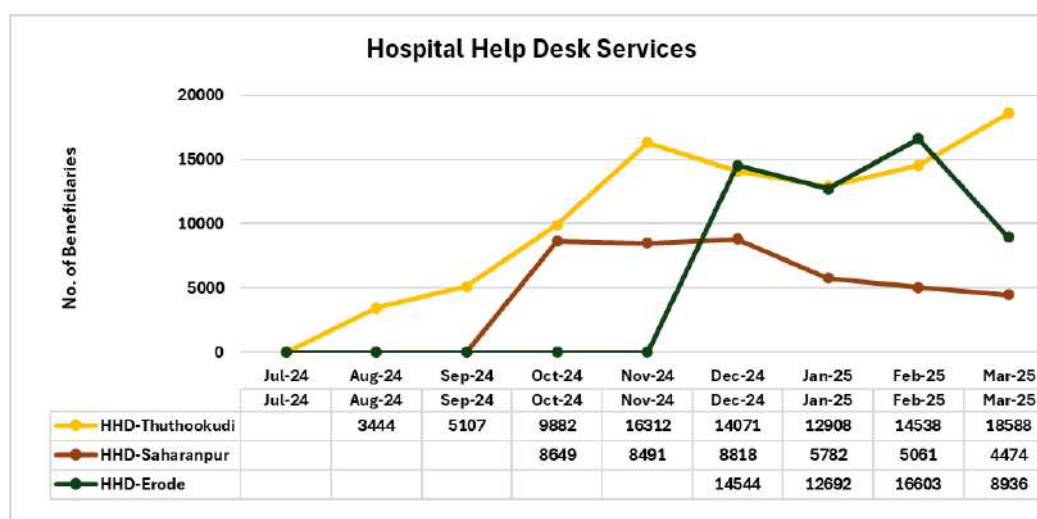
❖ Graphical representation of beneficiaries reached in July 2024 – Mar 2025



❖ **Overall beneficiaries reached through five category services in Jul 2024 – Mar 2025**



❖ **People assisted – Month wise reach Till Date**



❖ **Hospital Help Desk activity photos (Erode, Thoothukudi, Saharanpur)**



Health Awareness Days – Quantitative Report & Photos

A total of 15 health awareness sessions were conducted across Saharanpur, Erode, and Thoothukudi, reaching and benefiting 809 individuals. These sessions aimed to educate and empower community members with essential knowledge on preventive healthcare, hygiene practices and nutrition. Iron fortified oats and blankets were provided to PNC mothers and albendazole tablets and oral hygiene kits were given to school children.

	Topics covered	Total Beneficiaries
Saharanpur	Anemia awareness among women	281
	Breastfeeding importance - mothers	
	Hand Hygiene Day	
	National Deworming Day	
	World Oral Health Day	
Erode	Cervical Cancer Awareness	265
	Anemia awareness	
	World Obesity day	
	Nutrition awareness	
	Diabetes awareness	
Thoothukudi	Infection control	263
	World TB day	
	World Kidney Day	
	World Obesity day	
	Family finances & Govt Insurance	
TOTAL	15 sessions	809



Saharanpur



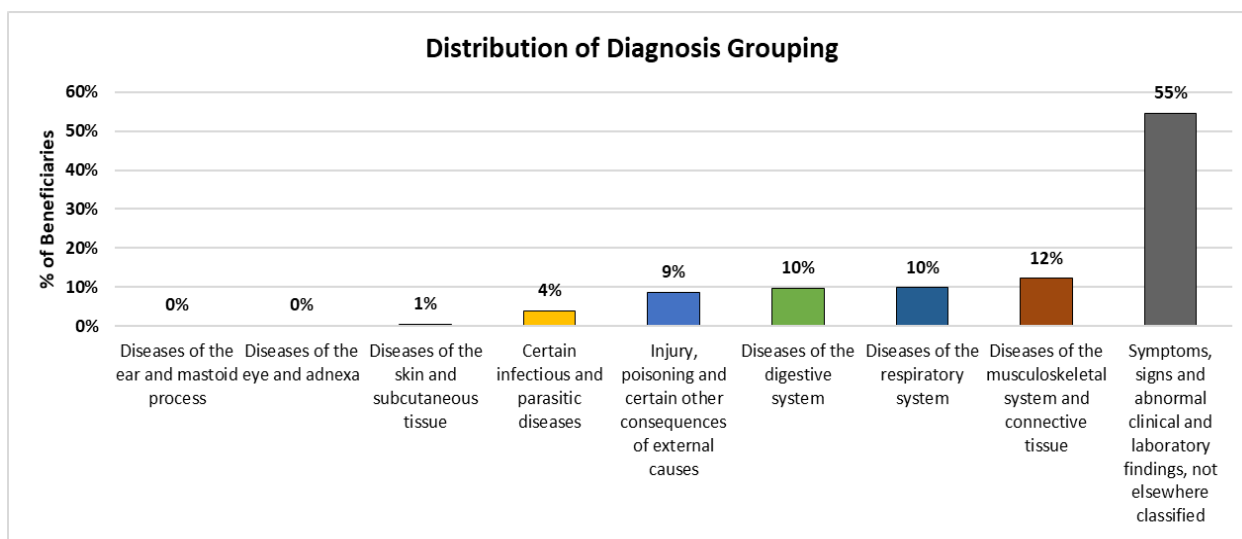
Erode

❖ Outreach Free General Medical Camp – Quantitative Report and Analytics

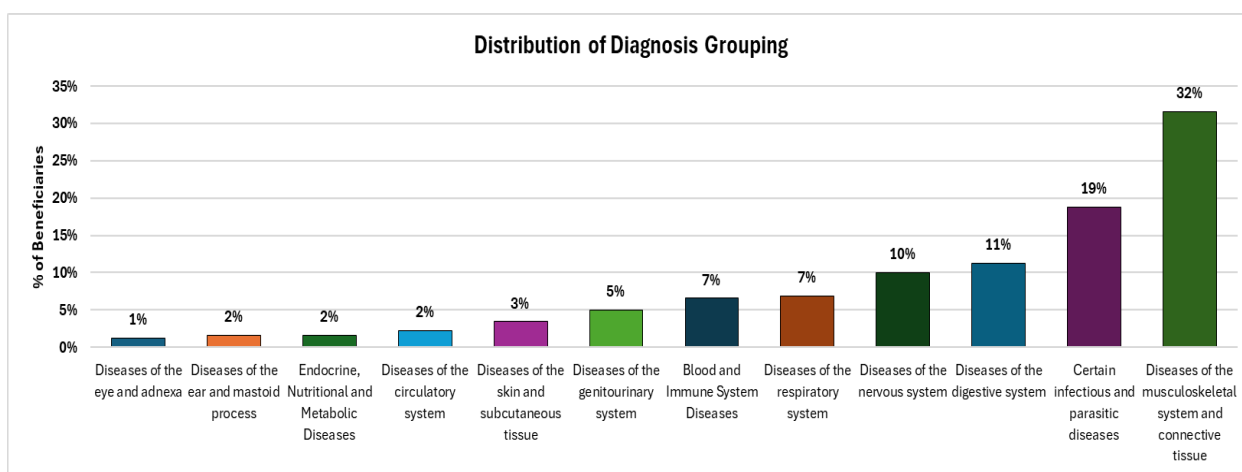
A total of 16 medical camps were successfully conducted across the regions of Saharanpur, Erode, and Thoothukudi, reaching and benefiting 1,527 individuals. These camps were organized as part of our ongoing commitment to improve access to quality healthcare services in underserved and rural communities. Each camp provided a range of essential medical services including general health check-ups, diagnostic screenings, consultations, and basic treatments.

S. No	District	State	Total no. of camps	Male	Female	Children boys	Children Girls	Total Beneficiaries
1	Saharanpur	UP	5	196	318	20	16	550
2	Erode	TN	5	131	236	7	3	377
3	Thoothukudi	TN	6	148	381	28	43	600
	TOTAL		16	475	935	55	62	1527

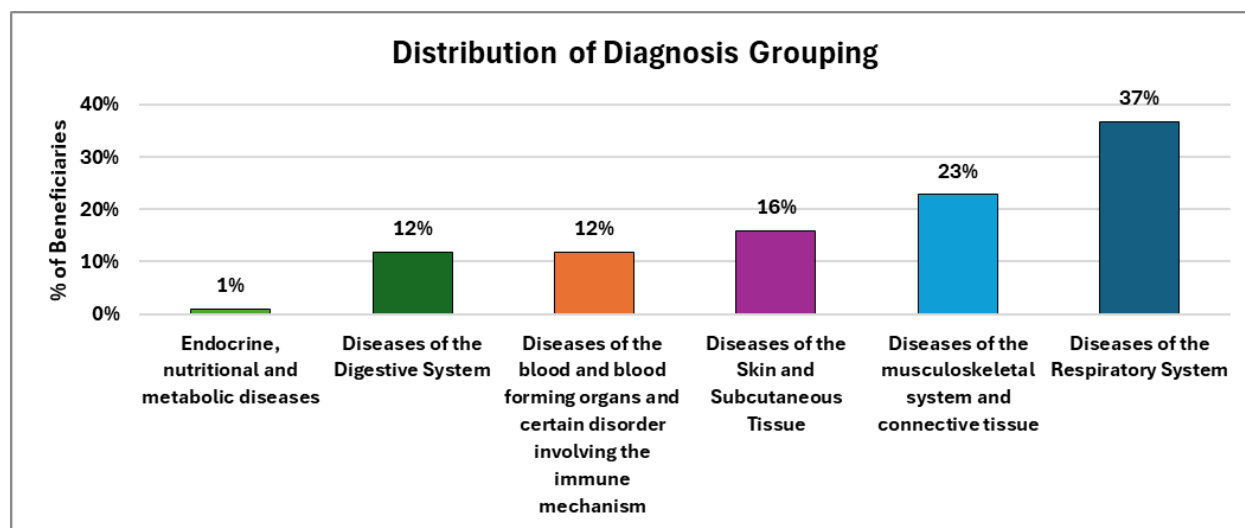
The following chart shows the diagnosis status among the camp beneficiaries in all three locations



Saharanpur



Erode



Thoothukudi

Medical Camp

The team has successfully organized 135 Nos. of special Medical Camps in 9 States (with the authentication of DDHS) and fosters the expected level participation of SHGs women and their family members. Moreover, procured and distributed free ration kits for 800 families in 6 States for poor families towards amplifying their cooperation and participation of economic development activities...

Type of the Programme	No. of Programmes	No. Participants
Medical Camps in 10 States	135	14,852
Free Ration Kit Distribution in 6 States	8	800
Total	143	15,652



Medical camp - Saharanpur



Medical camp - Thoothukudi



Medical camp - Erode

❖ **Distribution of Nutritious food ration grocery kits & Photos**

The help desk project staff **provided nutritious food ration grocery kits to 700 vulnerable families** identified with the support of HHII's women empowerment programme team benefitting women headed families, widow, elder and disabled people living families. This humanitarian support helped to these families to tackle the monthly household expenses and gear up their happiness.



Saharanpur



Erode

❖ **Case Study**

1. **REMARKABLE EFFORTS OF THE HIH TEAM IN EMERGENCE SERVICE SUPPORT**

Rubi, a resident of Damkadi village on Chilkana Road in Saharanpur, comes from a financially struggling family. Her husband, Sushil, works at a clothing shop, earning just enough to meet their basic needs. During her pregnancy, Rubi experienced severe labor pain on 14/03/2025. Sushil, confused and anxious due to a lack of information about the hospital procedures, rushed her to the District Women's Hospital in Saharanpur.

Unsure of the next steps, Sushil approached the Health Help Desk (HHD) team and shared their concerns. The HHD staff promptly guided him through the registration process and ensured Rubi was taken to the labor room. Shortly after, Rubi gave birth to a baby boy.

However, the newborn was weak, and the doctor advised keeping him in an infant warmer for two days. Sushil, again worried, sought support from the HHD team. They patiently explained the purpose and safety of the warmer, helping ease his fears.

Thanks to the timely assistance of the HHD staff, both Rubi and her baby received the care they needed. Today, both mother and child are healthy. Rubi expresses heartfelt gratitude to the Health Help Desk team for their unwavering support and compassion.



2. **Timely cardiac care support**

On 12th March 2025, Ms. Soundaravalli, a 58-year-old woman, approached our Community Care Assistant, reporting frequent chest pain and seeking guidance on consulting a cardiologist. Recognizing the urgency of her symptoms, our staff immediately escorted her to a cardiologist for evaluation.

The cardiologist recommended an ECG and Echo scan to assess her heart condition. Our team ensured that the ECG was conducted the same day and helped her secure a token for the Echo scan scheduled for 13th March 2025. After completing both tests, she was accompanied back to the cardiologist for a review of the results.

Following the evaluation, the doctor diagnosed her with a weak heart and prescribed a two-month course of medication, along with monthly follow-up visits to monitor her progress. Our staff further assisted her in visiting the pharmacy and collecting the prescribed medicines.

Ms. Soundaravalli expressed heartfelt gratitude to the Hospital Help Desk team for their timely intervention, care, and constant support, which ensured a smooth and reassuring experience during a difficult time.



3. Facilitating Timely Eye Care for a Cataract Patient

On 17th February 2025, Mr. Karupaiya approached our Community Care Assistant at Thoothukudi Medical College and Hospital, seeking guidance on obtaining an outpatient (OP) token. Upon gently inquiring about his health concern, our staff learned that he was experiencing significant vision problems and wished to consult an ophthalmologist.

After assisting him with OP registration, the Community Care Assistant accompanied Mr. Karupaiya to the ophthalmology department. Following an examination, the ophthalmologist diagnosed him with cataracts and recommended surgery to prevent further vision loss.

Before surgery, the doctor advised preliminary blood tests and a blood pressure check to ensure surgical readiness. Our staff guided him through the necessary tests and ensured timely access to the results.

With reports in hand, Mr. Karupaiya returned to the ophthalmologist, who confirmed the need for hospital admission. However, Mr. Karupaiya shared that he had come alone and needed to return home to arrange for a family member to accompany him during the admission and recovery process. He assured the doctor he would return within a few days to complete the process.

Before departing, Mr. Karupaiya expressed heartfelt thanks to the Community Care Assistant and appreciated the Help Desk initiative by Hand in Hand India for their compassionate, patient-centered support.



❖ **Challenges / Limitation faced in the project implementation**

I. Health System Strengthening through providing Health Help Desk Services to patients and families at Government Health Facilities

A) Government Hospitals , Saharanpur District, Uttar Pradesh District

- ❖ The intervention hospital has been changed from District Government medical college hospital to District Women Hospital at Saharanpur as per government approval.
- ❖ So the project started in the end of September 2024 only instead of July 2024 (3 months delayed)
- ❖ The number of project staff (community care assistants) reduced due to current bed strength of the hospital
- ❖ **Attrition rate frequently happened in the Project Manager position within the state**

B) Photos of Government Medical College Hospital, Palakkad & Government District Hospital, Palakkad.



S.no	Facility	District	Date of Communication	Mode	HiH representatives	Response	Follow Ups	Outcome
1	Government Medical College Hospital	Palakkad	06-NoV-24	Direct visit	Mr.Selvakumar, Afzal Khan	They hold an existing help desk i.e. an information center at the hospital reception	Telephonic follow ups made number of times	No Response
2	Government District Hospital	Palakkad	07-NoV-24	Direct visit	Mr.Selvakumar, Afzal Khan	They hold an existing help desk i.e. an information center at the hospital reception	Telephonic follow ups made number of times	No Response

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CSR Brief: Cyclone Relief Support

Location: Basudevpur, Pattamundai

Date: December 18, 2024

Problem: In October 2024, Cyclone Strome struck the coastal belt of Odisha, severely impacting Kendrapada and Bhadrak districts. The cyclone caused widespread destruction, with numerous homes damaged. Additionally, incessant rainfall created flood-like conditions in several villages, leaving many residents stranded and struggling to access basic necessities. The situation was exacerbated by the approaching winter, which heightened the need for immediate relief.

Response: In light of these challenging circumstances, Belstar Microfinance Limited took swift action to support the affected communities. Recognizing the urgent need for intervention, we launched a CSR initiative to provide blankets to our members in need.

Targeted Areas: The CSR initiative was focused on the most severely affected branches:

1. **Basudevpur** (Bhadrak District)
2. **Pattamundai** (Kendrapada District)

CSR Activity: Belstar's staff were mobilized to distribute blankets to flood-affected customers. The distribution took place as follows:

1. Basudevpur: **75 blankets**
2. Pattamundai: **65 blankets**

Each member received one blanket to help them cope with the cold and rebuild their lives in the aftermath of the disaster. The effort was aimed at addressing the immediate needs of the community and providing relief during this difficult period. The recipients expressed deep gratitude for Belstar's timely support.

Expenditure: ₹44,800 (procurement of goods) + ₹6500 (other expenses) = **₹51,300**

Impact: Through this CSR initiative, Belstar supplied blankets to **140 members** with a total expenditure of **₹51,300**. The relief efforts provided essential support to the cyclone-affected communities, demonstrating Belstar's commitment to social responsibility and its dedication to the welfare of its members.

Belstar Microfinance Limited remains steadfast in its mission to serve and support communities in times of need, reinforcing its role as a responsible corporate institution.



CSR Brief: Flood Relief Support in Vadodara & Surat, July 2024

Problem: In July 2024, many regions in Gujarat, especially Vadodara and Surat, experienced unprecedented rainfall, resulting in widespread flooding that lasted 10–15 days. The calamity disrupted daily life, isolating many villages and rural areas from access to nearby cities. Consequently, many people lost their livelihoods and access to essential supplies. The situation was particularly dire for children; many of them were forced to fast for several days due to the unavailability of basic provisions.

Response: In light of these challenging circumstances, Belstar Microfinance Limited took swift action to support the affected communities. Recognizing the urgent need for intervention, we launched a CSR initiative to provide grocery kits to our customers in need.

Targeted Areas: The CSR initiative was concentrated to the most severely affected branches in the following regions:

Vadodara:

- Chhani
- Makarpura

Surat:

- Kamrej
- Surat
- Navsari

Vapi:

- Vyara

CSR Activity: Belstar's staff were mobilized to distribute grocery kits to flood-affected customers. Each kit contained:

	Item	Quantity
1	Cooking Oil	1 ltr
2	Rice	2 kgs
3	Flour	2 kgs
4	Sugar	0.5 kg
5	Chilli Powder	3 pouches
6	Turmeric Powder	3 pouches
7	Garam Masala	3 pouches
8	Salt	1 kg
9	Dal	300 gm
10	Tea Leaves	100 gm

The effort was aimed at addressing the immediate needs of the community and providing relief during this difficult period. The recipients expressed deep gratitude for Belstar's timely support.

Impact: Through this CSR initiative, Belstar supplied grocery kits to 134 members with a total expenditure of ₹58,420. The relief efforts provided essential support to the flood-affected communities, demonstrating Belstar's commitment to social responsibility and its dedication to the welfare of its members.

Belstar Microfinance Limited remains steadfast in its mission to serve and support communities in times of need, reinforcing its role as a responsible corporate institution.



**TRIGGERING COMMUNITY CONNECT PROGRAMMES FOR ADVANCING AFFABLE RELATIONSHIP
WITH SHGs & COMMUNITY TOWARDS AUGMENTING SOCIAL & ECONOMIC DEVELOPMENT**

Jan.25 to March'25

BELSTAR CSR PROJECT- Project Completion Report



Report submitted by Customer Service & Training Team

Triggering Community Connect Programmes for advancing affable relationship with SHGs and Community towards augmenting Economic Development.

I. Project Outline

Project: 1

Title	Triggering Community Connect Programmes for advancing affable relationship with SHGs & Community towards augmenting Social and Economic Development.
Beneficiaries	50,000 Women
Location(s)	11 States – Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, Bihar, West Bengal, Karnataka, Kerala and Tamil Nadu, Andhra Pradesh and Telangana
Project Key Activities	Advance Customer Connect and Relationship Building through initiating Medical / Veterinary / Environment / Social Security Camps and Campaign / Promotion and One Day Skill Trainings
Expected Output	1. Organize / Conduct 450 Nos. of Camps / Campaigns (Expected participants: 45,000 Nos of Customers / SHG Members) Conduct any one of the following Camps / Campaign (with minimum 100-150 Participants) a. General Medical Camp / Eye Camp / Dental Camp / Gynae Camp b. Veterinary Camp (Deworming) / Artificial Insemination Camp etc., c. Agriculture / Green Enterprises related Campaign d. Social Security Scheme & Digital Camp e. Environment & One-time Plastic Use Awareness Campaign 2. Organize / Conduct 450 Nos. of One Day Skill Training at Branch Office (Expected participants: 12,500 SHG Women)
Expected Outcome	➤ Increased trust and loyalty among current Customers and opportunity to map the new Customers towards reaching the new SHG members / new potential Customers ➤ Increased Relationship with Customers, Understandings about Organization's core value and strength, Ownership and Participation ➤ Increased Nos. of Brand advocates – this will support even in risk time ➤ Increased skilled Customers and opportunities for livelihood promotion, economic development, savings, effective loan utilization and repayment capacity. ➤ Increased Strength / Ownership among SHGs and Social pressure in the SHGs ➤ Increased accountability among SHGs / JLGs members in OTR and OD settlement ➤ Increased retention of good Customers
Project Period	: 1 st Jan. 25 to 31 st March'2025
Expected Participants	: 57,500 Nos.
Budget (INR)	INR 30,50,000/-

II. Preamble

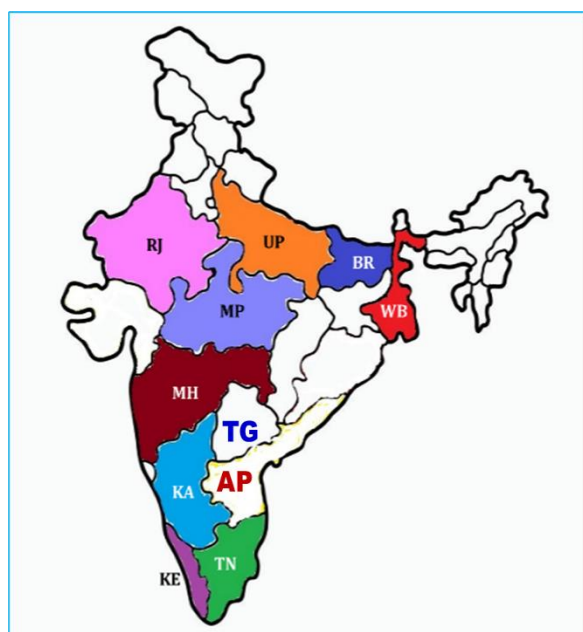
BELSTAR has evolved many appropriate Credit Plus interventions encompassed with several Community Connect initiatives for fostering Relationship with SHG Women. The well-structured Credit Plus Services like Organising Health and Veterinary Camps, Skill Trainings for Enterprise Motivation, Social Security Campaign, Capacity Building Trainings, Advocacy and Awareness programmes etc., through creating linkages with various Govt. Departments or potential Resource Institutions for advancing overall welfare of the Community as well as yielding the expected business outcomes for BELSTAR. Such Community Connect Programmes signifies the emotional and psychological link between BELSTAR and its Customers. In the past experiences, such Community connect Programmes have impacted direct influence on Customer retention, loyalty, business growth. Hence, towards advancing effective Community connect and enhancing good relationship with SHG Women, the BELSTAR Branches of selected States had been given opportunities to organize and execute Community Connect Programmes with the backup of respective Credit Plus Team in the selected States.

III. Project Aim / Objectives:

Facilitate appropriate Customer connect strategies in 450 Nos. of BELSTAR Branches in the selected States to advance strong Community relationship for amplifying trust, loyalty and participation towards economic outcomes.

IV. Project Location and Beneficiaries : Target Vs Reach / Achievement

Based on the needs pertaining to augment Community participation and the request of BELSTAR Circle / Zonal Heads and Branch Team, the planned Community Connect Programmes has been executed in the following Regions / Branches of 11 States



S#	Name of the State	No. of Regions	No. of Branches	Total Participants
1	ANDRAPADESH	3	6	608
2	BIHAR	5	11	772
3	KARNATAKA	11	72	9791
4	KERALA	5	15	2275
5	MADYAPRADESH	9	37	3425
6	MAHARASTRA	8	25	2640
7	RAJASTHAN	9	53	5153
8	TELANGANA	4	12	1036
9	UTTARPRADESH	7	25	2083
10	WEST BENGAL	5	23	2969
11	TAMILNADU	31	269	28463
	TOTAL ACHIEVED	97	548	59,215
	Target		450	57,500
	Achievement %		121%	103 %

Remarks: Due to savings in arranging Resource Institutions (i.e from Govt. Departments) / Procurement of Training materials from wholesale shops in some locations / Less or No cost in arranging logistic & Social mobilization by the CLNs in few Branches, the Branch and Credit Plus Team have conducted the same kind programme in few additional villages without additional Budget. Moreover, due to the need in the nearby low performed Branches, the Regional / Zonal Head has recommended to conduct such Camps / Skill Trainings in the additional Branches – without increasing the Budget

V. Trained Strategies:

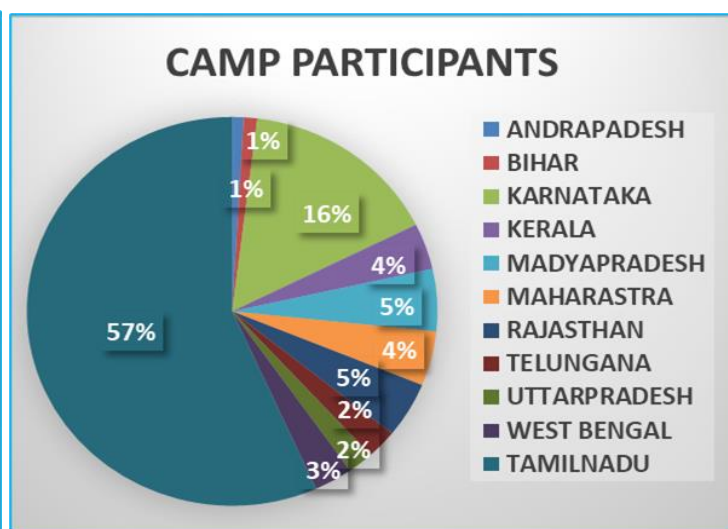
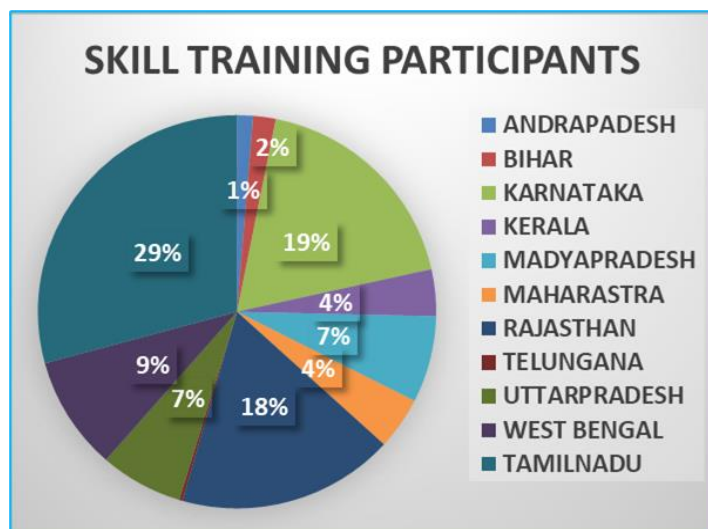
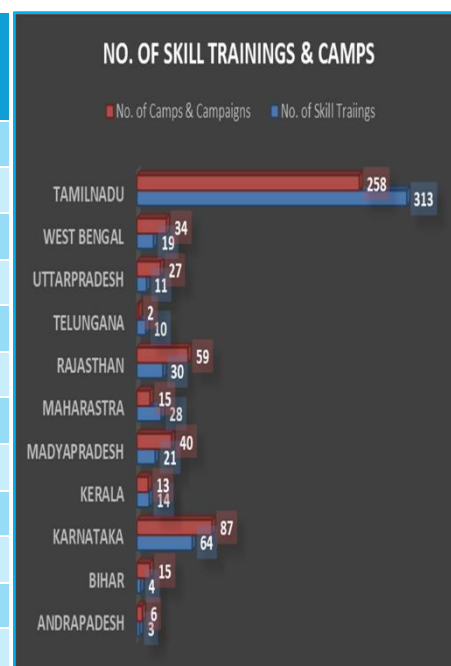
Towards advancing Community connect, every month (1st weekend) all the BELSTAR Branches in a Region / Zone have started to conduct Community Connect Meeting at the Branch level by adopting appropriate Credit Plus interventions based on the time availability of Branch Team. In this regard, as per the plan, the team organized two types of Programmes with the support of Hand in Hand _ BELSTR CSR or SHG Project Team as follows...

- ★ BELSTAR Team has jointly planned with HiH – BELSTAR CSR Project Team and taken the responsibility of organizing the camps / campaign and One Day Skill Training with right Customers and in right location. Moreover, the respective Branch Team of have participated in all the Camp / Campaign and Skill Trainings as per the following guidelines...
 - *HiH team with the support of respective Branch Staff has identified Doctors / Resource Team and other Training related arrangements / procurement etc.,*
 - *The planned Camps / Campaign have been organized in front of the Office premises / nearby Office or any suitable Cluster location*
 - *Doctors / Resource persons have been arranged from Govt. or any reputed Private Institutions on free of Cost by the Credit Plus team & BELSTAR Branch*
 - *Food & Tea expenses for the Doctors / Resource Persons contributed by BELSTAR*
 - *The expenses related to setting up of Samiyana, Chairs hiring, Banners and other small expenses had been borne by BELSTAR*
 - *The proposed Skill Trainings have been conducted inside the Office / nearby the Office for only BELSTAR Customers with the age group of 18 to 35 years.*
 - *Resource persons for the Skill Trainings arranged from local area / Trained Volunteers by HiH with nominal cost - to be borne by BELSTAR Branch*
 - *Training materials and Food & Tea expenses for the Resource Persons and Participants have been contributed by BELSTAR*
 - *As a follow-up, the respective Credit Plus team have taken the responsibility of follow-up support and action etc.,*
- ★ Both the team should be responsible for ensuring the expected Output / Outcomes
- ★ At the end of the Camp / Campaign / Training (last 20 to 30 minutes), a senior BELSTAR Staff have deliberated about the Core Value SHGs, Objectives of Community Connect, Features of BELSTAR Products, Significance of OTR, Digital Payment and Demerits of OD along with the Responsibilities of Customers. Moreover, the team has facilitated each Customer to disseminate the same message and the merits of the Camps / Campaign / Skill Training atleast to 4-5 existing Customers / SHG Women
- ★ After the Programme, each responsible BELSTAR team and the Credit Plus Team have provided continuous follow-ups and facilitate to identify potential new SHG Members , OTR for the loans, Digital Payment and finding solution for ODs...

VI. Project Intervention: Plan Vs. Achievements

With the aim of delivering the planned Camps and Campaign as well as the Skill Trainings much effectively, the respective Credit Plus Team has arranged appropriate and qualified Resource persons / Resource Institutions (especially Govt. Departments, potential Resource Institutions or Well-Trained Skill Trainers) at the planned locations. Moreover, the respective SHGs / CLN has taken the main responsibilities of mobilizing the Community and the Customers to participate in the programmes. Moreover, most of the Camps and Campaigns have been arranged in front / near by the Branch Office by setting up Samiyana / nearby Community Building. As well most of the Skill Trainings have been conducted in the Branch Office premises for creating more visibility. The respective Institutions fixed for conducting Medical & Veterinary Camps (example; Govt. / Private Institutions (Hospital / Veterinary Centres) have taken responsibilities of contributing medicines from their Institutions. BELSTAR has incurred only Rs. 3,500/- per Camps and Rs.3,000/- per Skill Training for arranging logistics, food and tea for faculties, Training materials for Skill Trainings and other small expenses. All the programmes have been conducted as per the common guidelines and ensured the expected quality.

S#	Name of the State	No. of Camps/ Campaign	No. of Participants	No. of Skill Training	No. of Participants
1	ANDRAPADESH	3	367	6	241
2	BIHAR	4	430	15	342
3	KARNATAKA	64	6370	87	3421
4	KERALA	14	1560	13	715
5	MADYAPRADESH	21	2100	40	1325
6	MAHARASTRA	28	1841	15	799
7	RAJASTHAN	30	1870	59	3283
8	TELANGANA	10	986	2	50
9	UTTARPRADESH	11	830	27	1253
10	WEST BENGAL	19	1230	34	1739
11	TAMILNADU	313	23027	258	5436
TOTAL		517	40,611	556	18,604



a. Types of Camps _ Category wise Participants : (517 Programmes for 40,611 Participants)

S#	Type of the Program	Category wise Programmes	Total No. of Participants
1	EYE CAMP	68	7804
2	MEDICAL CAMP	77	7918
3	VETERINERY CAMP	51	6086
4	AATHAR RENEWEL CAMPAIGN	102	4876
5	ENVOIREMENT CAMP	142	6344
6	SSS - ENROLEMENT CAMP	77	7583
TOTAL		517	40611

b. Types of Skill Trainings _ Category wise

The Team organized 556 No. of Skill Trainings (57 types) for 18,604 Participants within 3 Months...

S#	Type of Skill Training Program	No. of participants
1	AARI WORK	185
2	AGARBATHI MAKING	292
3	ART TRAINING	65
4	ARTIFICAL JWEELARY MAKING	131
5	ASOLA SKILL TRAINING	96
6	BANGLE MAKING	347
7	BEAUTICIAN TRAINING	693
8	BLOUSE CUTTING TRAINING	871
9	BRIDEL MAKEUP	195
10	BOOM MAKING	154
11	CAKE MAKING	204
12	CANDLE MAKING	223
13	COSTUME JWEELAY	171
14	COMPUTER & CANDLE MAKING	516
15	DISHWASH & MEHENDHI	439
16	DOOMAT MAKING	189
17	EMBROIDERRY TRAINING	55
18	FLOWER BOUQUET MAKING	26
19	GLASS PAINTING	51
20	GREEN TEA POWDER MAKING	45
21	HAIR STYLE TRAINING	47
22	HAND EMBROIDERY	25
23	HERBAL POWDER MAKING	28
24	HOME CLEANING PRODUCT	222
25	HOME PODUCTS	52
26	JEWELMAKING TRAINING	165
27	JUTE CRAFTING	177
28	KASID KARI TRAINING	347

29	LIGHT LED SERIES MAKING	117
30	MADARAGI TRAINING	92
31	MASALA POWDER MAKING	752
32	MAT MAKING	206
33	MECRUM TRAINING	624
34	MEHANDHI TRAINING	3389
35	MITHILA PAINTING TRAINING	121
36	MUSHROOM CULTIVATION	629
37	NETHIPATTAM MAKING	156
38	PANCHAKAVIYA VILAKKU MAKING	276
39	PAPAD MAKING	371
40	PAPER BAG MAKING	52
41	BAG MAKING	32
42	PHENOIL & LIQUID SOAP	76
43	PICKLES MAKING	630
44	RANGOLI MAKING	29
45	SAREE SUNGHU MAKING	111
46	SAREE DRAPPING	1345
47	SAREE KUCHI DESGNING	89
48	SAREE PREPLEETING	25
49	BOTIQUE -SKILL TRAINING	79
50	BROOM MAKING SKILL	78
51	JAM, JELLY & SQUASE MAKING	32
52	TAILORING	622
53	SOAP MAKING	765
54	STONWORK TRAINING	568
55	WALL CRAFT	29
56	THERAKOTTA JEWEL MAKING	70
57	WIRE BAG MAKING	1228
TOTAL		18,604

Total Participants (Skill Trainings and Camps / Campaigns): 59,215 Nos.

VII. Budget Vs. Actual

a. Approved Budget:

S.No	Particulars	Unit	Unit cost	Total Cost
1	TOT for Skill Training (Minimum 3 in 11 States)			₹ 75,000
2	Organizing Camps and Campaign for 3 Months	450	3500	₹ 15,75,000
3	Organizing One day Skill Training (Including Food & Tea for Participants – for 25 Participants)	450	3000	₹ 13,50,000
4	Banner & Miscellaneous			₹ 50,000
Total (₹ Thirty lakh and Fifty Thousand only)		900		₹ 30,50,000

b. Actual Expenditures / Spent:

S.No	Particulars	Unit	Unit cost	Total Cost	Remarks
1	TOT for Skill Training (Minimum 3 in 11 States)				Not Spent – Identified well Trained Resource Persons
2	Organizing Camps and Campaign for 3 Months	517	Actual within 3500	₹ 15,60,695	Savings: Rs. 14,305/-
3	Organizing One day Skill Training (Including Food & Tea for Participants – for 25 Participants)	556	Actual within 3000	₹ 12,78,331	Savings: Rs. 71,661/-
4	Banner & Miscellaneous				It has been incorporated with respective programme
Total		1073		₹ 28,39,026	
Total Savings / Unspent				Rs. 2,10,974	

VIII. Challenges

- ▲ The team faced difficulties in arranging of Resource Institutions / Resource Persons on time based on their convenient and our plan
- ▲ Arranging the programmes without affecting the Business hours
- ▲ Venue / Camp arrangement in the intensive Customers available locations
- ▲ Scatted Branch / Clusters locations _ hence Social Mobilization became very delay in some locations.

IX. Photo Gallery :

Project: 1

ANDHRAPRADEH

a. Andhra Pradesh _ One Day Skill Training



b. Andhra Pradesh_ CAMPS / CAMPAIGNS



KERALA

a. Kerala _ One Day Skill Training



b. Kerala _ Camps & Campaigns



MAHARASTRA

a. Maharashtra _ One Day Skill Training



c. Maharashtra _ Camps & Campaigns



MADYAPRADESH

a. Madhya Pradesh _ One Day Skill Training



b. Madhya Pradesh _ Camps / Campaigns



RAJASTHAN

a. Rajasthan _ Skill Trainings



b. Rajasthan _ Camps & Campaigns

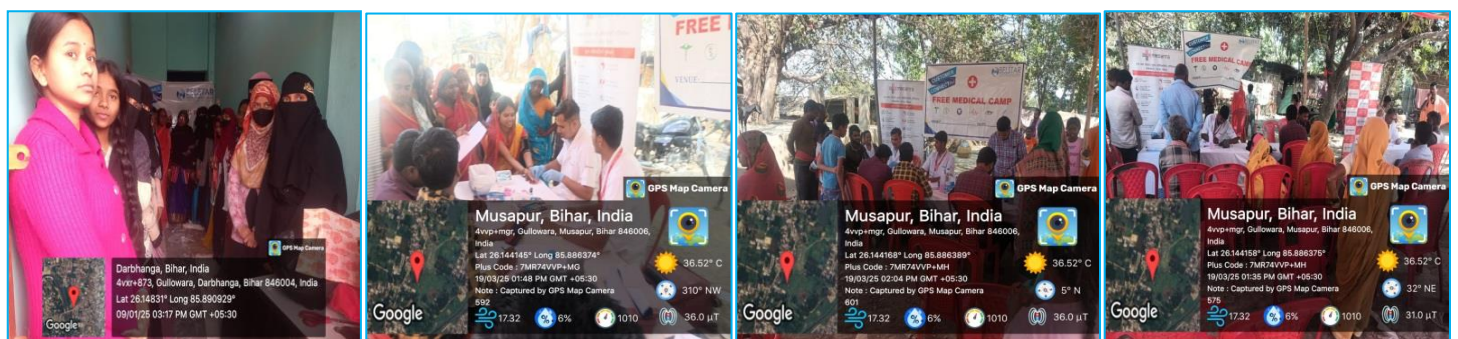


BIHAR

a. Bihar _ Skill Trainings



b. Bihar _ Camps & Campaigns



a. Uttar Pradesh _ Skill Trainings



b. Uttar Pradesh _ Camps & Campaigns

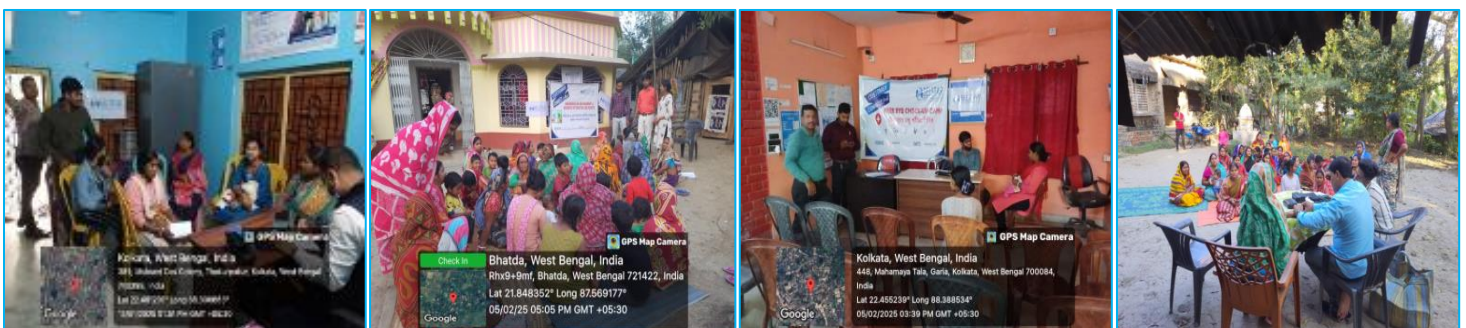


WEST BENGAL

a. West Bengal _ Skill Trainings



b. West Bengal _ Camps & Campaigns

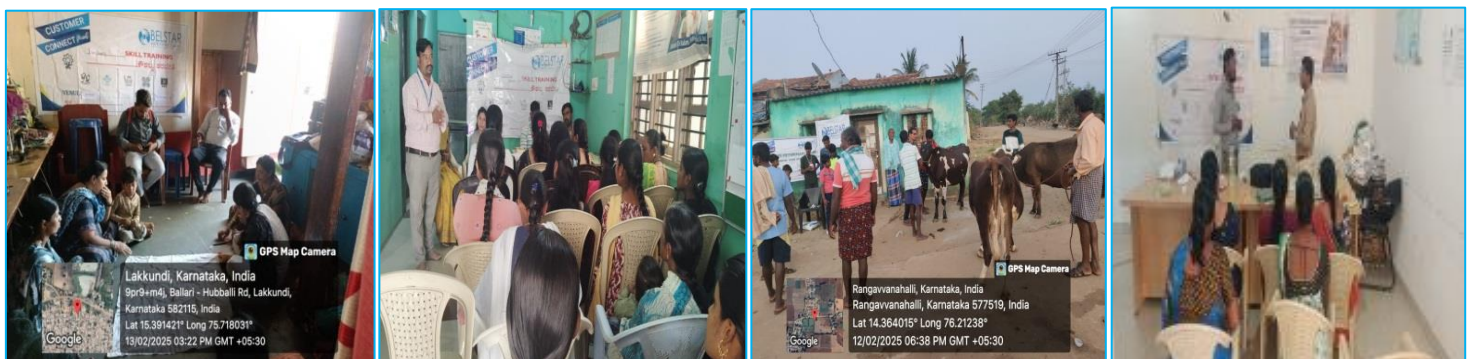


KARNATAKA

a. Karnataka _ Skill Trainings



b. Karnataka _ Camps & Campaigns



KERALA

a. Kerala _ Skill Trainings



b. Kerala _ Camps & Campaign



TELANGANA

a. Telangana _ Camps & Campaigns



TAMILNADU

a. Tamil Nadu _ Skill Trainings



b. Tamilnadu _ Camps & Campaigns



X. Case Studies :

RAJASTHAN

Rajasthan: Kamla Kunwar's Journey to Financial Independence

Kamla Kunwar, a 40-year-old housewife from Dewali village, Udaipur region and Rajasthan was struggling to make ends meet. With a limited education and a husband working as a security guard, the family's financial condition was precarious. To supplement their income, Kamla took on work as a house cleaner, despite having never worked outside the home before.



The financial burden on the family was significant, but Kamla's life took a turn for the better when she attended a one-day skill training meeting organized by Belstar Credit Plus team. During the meeting, she learned how to make foot mats and was introduced to the concept of microfinance loans provided by BBELSTAR

Kamla seized the opportunity and took a loan of ₹1 lakh from Belstar. As a member of the Nimach Mata CLN, she received support and guidance to help her establish a thriving business making foot mats. Today, Kamla can earn a steady income, thanks to her newfound skills and the financial support provided by Belstar.

Kamla's journey is a testament to the transformative power of microfinance and skill development. With the support of Belstar Credit Plus team, Kamla has been able to break free from financial dependence and build a better life for herself and her family. She expresses her heartfelt gratitude to both organizations for empowering her to take control of her financial future.

UTTAR PRADESH

Parmila's Journey to Entrepreneurial Success

Parmila, a resident of Mithaura Block in Maharajganj, Uttar Pradesh, has transformed her life through entrepreneurship. Initially, she ran a small general store with limited income. However, after receiving training from the Customer Connect Meeting Program under Belstar CSR project through SHG SM Team, she acquired new skills in food processing, particularly in making jam, jelly, and sauce. This knowledge has helped her expand her business and improve her financial stability.



Prior to attending the CCM Program, Parmila's general store offered basic grocery items, generating modest earnings. The training provided her with essential skills in food preservation, packaging, and marketing. She learned the art of making high-quality jam, jelly, and sauces, which she could produce at a low cost but sell at a significant profit margin.

With her newly acquired skills, Parmila started making her own homemade jam, jelly, and sauce. She used fresh ingredients and ensured high-quality production to attract more customers. Her products quickly gained popularity in the local market due to their taste, affordability, and

hygienic preparation. Parmila actively participated in various National Rural Livelihoods Mission (NRLM) fairs, showcasing and selling her homemade products.

Parmila's business growth has significantly improved her financial situation. She now earns a higher profit margin and has a stable source of income. Her success has also inspired other women in her community to explore entrepreneurship. Parmila's journey demonstrates the transformative power of entrepreneurship and skill development in empowering women and improving their socio-economic status.



The CCM Program and SHG – SM involvement has played a pivotal role in Parmila's success, providing her with the necessary skills and knowledge to expand her business. The program's focus on food processing and entrepreneurship has enabled Parmila to tap into the local market's demand for high-quality, homemade products. As a result, Parmila has become a role model for women in her community, inspiring them to pursue their entrepreneurial aspirations.

TELANGANA

Enhancing Community Well-being through Eye Health Screening Camp



Belstar successfully organized an eye health screening camp in Boyapur village, Jedcherla region, Telangana State, as part of the customer connect program. The camp, coordinated by the Bijinepally branch, provided comprehensive eye examinations to 42 community members, identifying 12 individuals with cataract issues. Eight patients underwent successful cataract surgeries, significantly improving their quality of life.



The eye health screening camp was organized to address the pressing need for accessible healthcare services in underserved communities. Belstar's customer connect program aimed to provide essential health services, promoting community well-being and enhancing the quality of life for its customers.

The camp featured a highly skilled professional from the LV Prasad Eye Institute, who conducted comprehensive eye examinations for approximately 42 members of the local community. The camp was coordinated by the Bijinepally branch, ensuring seamless execution and maximum outreach.

The eye health screening camp yielded significant outcomes:

- 42 community members received comprehensive eye examinations.
- 12 individuals were identified with cataract issues.
- 8 patients underwent successful cataract surgeries, regaining their ability to see clearly.

The eye health screening camp had a profound impact on the community, addressing immediate eye health concerns and emphasizing Belstar's commitment to community well-being. The individuals who benefited from the surgeries expressed heartfelt gratitude to Belstar, highlighting the positive impact of the outreach efforts.

The eye health screening camp demonstrates Belstar's dedication to enhancing community well-being and providing accessible healthcare services. By collaborating with reputable healthcare institutions, Belstar can continue to make a meaningful difference in the lives of its customers and the broader community.

RAJASTHAN:

Saroj Devi's Journey to Entrepreneurial Success

Saroj Devi, a resident of Srinagar, Ajmer, had been confined to her home, managing household chores and caring for her two children. With no formal education and limited skills, she felt powerless to improve her family's financial situation. However, Saroj Devi's life took a dramatic turn when she attended a meeting on digital literacy and financial literacy.



hand wash, and dish liquid.

The meeting sparked her interest in learning new skills, and she requested that similar training be conducted in her village. This led to a partnership between SHG SM - Belstar Credit Plus team and Belstar Microfinance and Bank to provide skill training to women in the Jai Gadi Mata CLN, including Saroj Devi. The training focused on manufacturing various products, such as neem soap,

Saroj Devi, who is also the secretary of Jai Gadi Mata CLN, participated in the 6-day training program with dedication and hard work. The training empowered her to start her own small business, manufacturing and selling various products. Today, Saroj Devi earns ₹4000-6000 per month, a significant improvement in her family's financial situation.



Saroj Devi's success has not only transformed her life but has also inspired other women in her community to explore entrepreneurship. She motivates and teaches them how to start small businesses, promoting collective empowerment and economic growth. Saroj Devi's journey is a testament to the impact of skill development and entrepreneurship training on women's economic empowerment.

The collaboration between SHG SM - Belstar Credit Plus team, Belstar Microfinance and Bank has played a pivotal role in Saroj Devi's success, demonstrating the potential for partnerships to drive positive change in communities. By providing women with access to skill development training and economic opportunities, these organizations are helping to break the cycle of poverty and promote sustainable livelihoods.

RAJASTHAN:

Santhu Devi's Journey to Entrepreneurial Success

Santhu Devi, a resident of Teliya Aavaloj Panchyat in Jalote district, Rajasthan, has transformed her life through entrepreneurship. Born into an Other Backward Caste (OBC) family, Santhu Devi's father, a small farmer, encouraged her to acquire skills that would enable her to become self-dependent. This motivation led her to attend a skill training program organized by Belstar credit plus team, where she discovered her passion for green tea-making and design.

With the support of Belstar credit plus team, Santhu Devi connected with a free training center and began learning the art of green tea-making. She took a sewing machine on EMI and started a small shop at her home, where she began creating green tea cloths for her community. Santhu Devi's hard work and dedication paid off, and she soon started earning a steady income.

Santhu Devi's entrepreneurial journey has not only improved her family's financial situation but has also inspired other girls in her community to pursue their passions. She has become a role model and mentor, sharing her knowledge with her younger sister and encouraging her to embark on a similar creative journey. Today, Santhu Devi earns ₹700-1000 per month, a significant contribution to her family's income.



Belstar credit plus team guidance and support have played a pivotal role in Santhu Devi's success. The organization's focus on skill development and entrepreneurship has empowered Santhu Devi to take control of her financial future and become a beacon of inspiration for her community.

MAHARASTRA:

Improving Vision and Quality of Life through Accessible Eye Care

Chaitali Prasad Gonate, a 30-year-old woman from Lonavala, Maharashtra struggled with poor vision due to unaffordable corrective glasses. Through a free eye check-up camp organized by Belstar credit plus team along with Belstar Microfinance, Chaitali received glasses at a discounted rate, significantly improving her vision and quality of life.



Chaitali's family, with a modest income, struggled to afford the high cost of corrective glasses. Despite visiting a private hospital, the cost of the required glasses (₹1500) was beyond her means. As a result, Chaitali postponed purchasing the glasses, which continued to affect her daily life.

Belstar credit plus team along with Belstar Microfinance organized a free eye check-up camp, providing Chaitali with an opportunity to receive affordable eye care. Through the camp, she received glasses at a highly discounted rate of ₹300.

The free eye check-up camp had a significant impact on Chaitali's life:

- **Improved Vision:** Chaitali's ability to see both near and far has greatly improved, enhancing her daily activities and boosting her confidence.
- **Health and Well-being:** Receiving high-quality glasses at a low price has improved Chaitali's overall quality of life, enabling her to carry out daily activities with greater ease and comfort.

The free eye check-up camp organized by Belstar Credit Plus team and Belstar Microfinance has demonstrated the importance of accessible eye care in improving the quality of life for individuals like Chaitali. By providing affordable eye care solutions, these

organizations are bridging the gap in healthcare services and making a positive impact on the lives of those in need.

"I am very thankful to Belstar Credit Plus team and Belstar Microfinance. Thanks to their eye check-up camp, I was able to get affordable glasses and now I can see clearly with both eyes." – Chaitali Prasad Gonate.





कैरिया में बाढ़ से घर चकड़िया घीरी

कैरिया में बाढ़ से घर चकड़िया घीरी। बाढ़ के कारण लोगों की जान और धन का भारी नुकसान हुआ। बाढ़ के कारण लोगों की जान और धन का भारी नुकसान हुआ। बाढ़ के कारण लोगों की जान और धन का भारी नुकसान हुआ।

यतीन रिक्विजिट व नीम एलिवेरा प्रीमियर वितरित

यतीन रिक्विजिट व नीम एलिवेरा प्रीमियर वितरित। यतीन रिक्विजिट व नीम एलिवेरा प्रीमियर वितरित। यतीन रिक्विजिट व नीम एलिवेरा प्रीमियर वितरित। यतीन रिक्विजिट व नीम एलिवेरा प्रीमियर वितरित।

महिलाओं को बिजनेस प्रशिक्षण की दी जानकारी



राजस्थान धड़कन नुज अर्जुन सिंह हेमवास पाती क्षेत्र के इंडा कॉलोनी में बेलस्टार माइक्रोफाइनेंस पाती ब्रांच मैनेजर रामकिशन सेनी अकाउंटेंट द्वारा हेड इन ईड इंडिया के सानिध एम स्टेट हेड रकेश चंद लोहार रोजनल हेड माहिर टोक बॉक्स सरीय रूपाराम प्रजापत के सानिध में कस्टर कनेक्ट मीटिंग का आयोजन किया गया।

जानकारी के अनुसार ब्रांच मैनेजर रामकिशन सेनी ने बताया कि बेलस्टार कनेक्ट मीटिंग का पाती क्षेत्र के इंडा कॉलोनी में कार्य क्रम का आयोजन किया गया जिसमें 45 महिलाओं ने भाग लिया महिलाओं को बुटी बैंगल बनाने का प्रशिक्षण दिया गया प्रशिक्षण के दौरान महिलाएं अपना खुद का व्यवसाय बना कर बेरोजगारी मुक्त बन सके और अपना परिवार का खर्च पालन पोषण कर सके और इसी के साथ परिवार की आर्थिकता के समर्थन भी जानकारी दी गई और इसी के साथ और बताया कि बैंक द्वारा महिलाओं को आवश्यकता अनुसार रुप लेन भी दिया जाता है जिससे बिजनेस लेन की भी सुविधा उपलब्ध कराई जाती है जिससे बेलस्टार माइक्रोफाइनेंस ब्रांच मैनेजर रामकिशन सेनी अकाउंटेंट हेड रकेश चंद लोहार रोजनल हेड माहिर टोक बॉक्स हेड रूपाराम प्रजापत मौजूद रहे।

कस्टर कनेक्ट मीटिंग हुई आयोजित



राजस्थान धड़कन नुज सॉल प्रभात व्यास। बेलस्टार माइक्रोफाइनेंस सोल रोजनल मैनेजर रमन मोदी ब्रांच मैनेजर टोक बॉक्स रकेश चंद कनेक्ट सौलकी, कन्यापाल, खैराबाद, रवि चौहन, देवेद लोहार हेड इन ईड इंडिया के सानिध में स्टेट हेड रकेश चंद लोहार रोजनल हेड माहिर टोक बॉक्स ट्रेल सॉल प्रभात व्यास के सानिध में कस्टर कनेक्ट मीटिंग रमनल कॉलोनी छुलता में आयोजित हुई जिसमें 41 महिलाओं ने भाग लिया और हेम मेड अपरबॉट साइन सर्फ आदि बनने का प्रशिक्षण दिया गया महिलाएं अपना खुद का उद्यम करने खुद रुपन परिवार की आर्थिकता संबंधी जानकारी दी बैंक के द्वारा महिलाओं को आवश्यकता अनुसार रुप लेन दिया जाता है साथ ही बिजनेस लेन भी की सुविधा उपलब्ध कराई जाती है सभी स्टॉक द्वारा आयोजित कार्यक्रम के तिर ब्यादी और शुभकामनाएं प्रेषित की।



किरु साल संपूर्णचिंद मकिंका दिन आयोजन

‘मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा’

प्रस्तावना: मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा।

मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा। मकिंका अधिचरते चिप्तरणः राप्पुद प्रगकि सकरा।

ಭಾರತ ವೈಭವ

ಹಾಂಥ್ - ಇನ್ - ಹಾಂಥ್ ಇಂಡಿಯಾ ಬೆಂ ಸ್ಕಾಂ ಸಕಯೋಗದಲ್ಲ ಮಕಿಂಕಾ ದಿನಾ ಆಚರಣೆ | ಹೆಣ್ಣು ದೇಶದ ಶಕ್ತಿ: ಪಿಎಸ್‌ಐ ತಾತ್ಕ ಸುದ್ದಿನ್

ಹಾಂಥ್ - ಇನ್ - ಹಾಂಥ್ ಇಂಡಿಯಾ ಬೆಂ ಸ್ಕಾಂ ಸಕಯೋಗದಲ್ಲ ಮಕಿಂಕಾ ದಿನಾ ಆಚರಣೆ | ಹೆಣ್ಣು ದೇಶದ ಶಕ್ತಿ: ಪಿಎಸ್‌ಐ ತಾತ್ಕ ಸುದ್ದಿನ್

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ADVANCING COMMUNITY CONNECT PROGRAMMES TOWARDS FOSTERING POTENTIAL RELATIONSHIP WITH SHG-WOMEN AND COMMUNITY

I. Project Outline		Project: 2	(Spl. Programme)																																
Title	<i>Advancing Community Connect Programmes towards fostering potential relationship with SHG-women and Community</i>																																		
Beneficiaries	2,500 Women																																		
Location(s)	<i>38 Branches of 19 Regions in Karnataka</i>																																		
Project Key Activities	<i>Advance Customer Connect and Relationship Building through initiating Medical / Veterinary / Environment / Social Security Camps and Campaign / Promotion and One Day Skill Trainings</i>																																		
Expected Output	<table border="1"> <thead> <tr> <th>S#</th><th>Types of the Programme</th><th>No. of Programmes</th><th>Expected Participants</th></tr> </thead> <tbody> <tr> <td>1</td><td>Skill Trainings (25 Participants / Training)</td><td></td><td></td></tr> <tr> <td>a</td><td>10 Days Training (Aari & Beautician)</td><td>8</td><td>200</td></tr> <tr> <td>b</td><td>5 Days Training (25 Participants / Training)</td><td>14</td><td>350</td></tr> <tr> <td>2</td><td>Medical Camps</td><td>7</td><td>950</td></tr> <tr> <td>3</td><td>Women's Day Celebration</td><td>7</td><td>1200</td></tr> <tr> <td>4</td><td>Free Ration Kit</td><td>3</td><td>300</td></tr> <tr> <td></td><td>Total</td><td>39</td><td>3,000</td></tr> </tbody> </table>			S#	Types of the Programme	No. of Programmes	Expected Participants	1	Skill Trainings (25 Participants / Training)			a	10 Days Training (Aari & Beautician)	8	200	b	5 Days Training (25 Participants / Training)	14	350	2	Medical Camps	7	950	3	Women's Day Celebration	7	1200	4	Free Ration Kit	3	300		Total	39	3,000
S#	Types of the Programme	No. of Programmes	Expected Participants																																
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	Total	39	3,000																																
Expected Outcome	➤ Increased trust and loyalty among Women / Community and opportunity to map the uncovered women towards reaching the new SHG members / New potential Customers ➤ Increased Relationship with Customers, Understandings about Organization's core value and strength, Ownership and Participation ➤ Increased Nos. of Brand advocates – this will support even in risk time ➤ Increased skilled Customers and opportunities for livelihood promotion, economic development, savings, effective loan utilization and repayment capacity. ➤ Increased Strength / Ownership among SHGs and Social pressure in the SHGs ➤ Increased accountability among SHGs / JLGs members in OTR and OD settlement ➤ Increased retention of good Customers																																		
Project Period	: 15 th March. 25 to 31 st March'2025																																		
Expected Participants	: 3,000 Nos.																																		
Budget (INR)	: INR 13,88,000/-																																		

II. Preamble Project : 2

Towards building stronger Community bonds and strengthening Women connect, BELSTAR Customer Connect and Training Team has nurtured various social mobilization stratagems. Organizing Skill Training, Health Camps, Women Day Celebrations, Distribution of Free Ration kits have been embraced one among the powerful outreach tool in Women / Community Connect for advancing effective participation and ownership. Hence, it was decided to conduct Health / Veterinary Camps and distribution of Ration kit with the implicit objective of reaching out to the marginalized poor and hard-to-reach populations of BELSTAR Branch operational locations in Karnataka State. This initiative will be facilitated through advocacy, linkages and networking with various potential medical / resource institutions.

III. Goal:

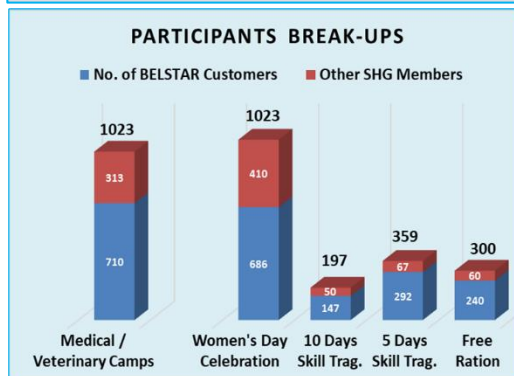
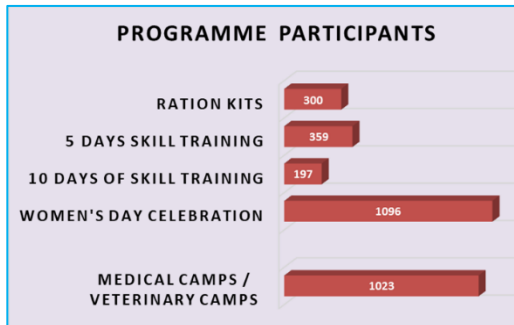
To organize / conduct Medical Camps (General / Eye Camps), Veterinary Camps in 38 BELSTAR Branch locations in Karnataka States by covering 3000 Women / Customers towards advancing effective Community Connect and follow-up support.

IV. Project Locations: Branches covered

S.#	Name of the Region	Name of the Branch	S#	Name of the Region	Name of the Branch
1	HAVERI	SHIGGAON	8	YADGIRI	YADGIRI
		HANGAL	9	CHAMRAJANAGANARA	CHAMRAJANAGANARA
		HAVERI			YELENDUR
		SAVANUR			KOLLEGALLA
2	RANEBENNUR	GUTTAL	10	HULLALLI	HULLAHALLI
		ASHOKNAGARA	11	MANDAYA	SARASATIPURAM
		RANEBENNUR			MALLAVALLI
		BYGDI	12	JP NAGARA	BANNURU
3	DAVANAGERI	DAVANAGERI	13	NAVALAGUD	JP NAGARA
		HARIHAR			KALAGHATEGI
		JAGALUR	14	HUBLI	HUBLI
		CHANNAGIRI	15	GANGAVATI	GANGAVATI
4	SHIMOGA	SHIMOGA	16	NELAMANGALA	NELAMANGALA
5	HIRIHUR	HIRIHUR	17	DEVANAHALLI	DEVANAHALLI
6	SHIKARIPUR	RATTIHALLI	18	RAICHUR	RAICHUR
		SHIKARIPUR			MANIV
7	GADAG BETAGERI	RON			MANIV
		LAXMESHWARA	19	KOPPALA	DEVADURGA
					SINDHANUR
					KOPPALA

V. Programme Activities – Achievements & Participants

With the support of the Credit Plus Team, the planned BELSTAR Branches have conducted 42 Nos. of Programmes for 2,975 Participants.



S#	Particulars	No. of Program planned	Completed	No. of participants
1	Medical Camps / Veterinary Camps	7	10	1023 (755+268)
3	WOMEN'S Day Celebration	7	7	1096
4	10 Days of Skill Training	8	8	197
5	5 Days Skill Training	14	14	359
6	Ration kits	3	3	300
Total		39	42	2,975

VI. Budget Vs Expenditure

a. Approved Budget :

S#	Type of the Programme	Unit	Unit Cost	Total Budget
1	Skill Trainings			
a	10 Days Training (Aari & Beautician)	8	36000	288000
b	5 Days	14	22500	315000
2	Medical Camps	7	24000	168000
3	Women's Day Celebration	7	35000	245000
4	Free Ration Kit	300	1240	372000
	Total			1,388,000

b. Budget Vs. Expenditure

S#	Type of the Programme	Achievement	Budget	Expenditure	Balance
1	Skill Trainings				
a	10 Days Training (Aari & Beautician)	8	288000	161730	6270
b	5 Days Skill Training	14	315000	217861	27139
2	Medical Camps	10	168000	270519	17481
3	Women's Day Celebration	7	245000	284072	30928
4	Free Ration Kit	300 Nos.	372000	362000	10000
	Total		1,388,000	1,297,496	91,818

VII. Photo Gallery

Project : 2

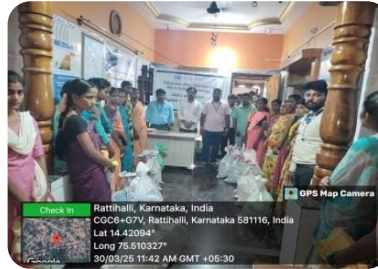
5 DAYS SKILL TRAINING :



MEDICAL / VETERINARY CAMPS



FREE RATION DISTRIBUTION



WOMEN'S DAY CELEBRATION



10 Days Skill Training

