

Progress Update

As of December 2024



BELSTAR MICROFINANCE LIMITED

Creating livelihoods...transforming lives



Salient Features of the Belstar CSR Program 2024-25

SI No	Sector	Project	Goals	Location	Funding (Rs)
1	Women Empowerment	Social and Economic Transformation through Inclusive Women Empowerment Processes	SDGs 1-3, 5, 9,10	Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, Odisha, Gujarat, Karnataka, Kerala and Tamilnadu	1,54,80,000
2	Women Empowerment	Promoting Gender Equality	SDGs 1-3, 5, 9,10	UP, Bihar & West Bengal	57,03,000
3	Enterprise Creation	Start and Strengthen 1200 Women Enterprises	SDGs 1-5, 8, 10,17	Tamil Nadu	70,17,000
4	Skill Training	Livelihood Support For 840 Rural Women, Youth	SDGs 4, 8	Bihar/Jharkhand /UP	60,00,000
5	Health	Hospital Health Help Desk Services to patients (6 Nos)	SDGs 3	Tamil Nadu, Uttar Pradesh	45,00,000
		Health Camps	SDG3		7,00,000
		Distribution of Nutrition Kits	SDG2		6,00,000
					4,00,00,000

Budget V/s Expenditure as on Dec'24 (INR)



SI No	Sector	Project Name	Location	Funding (INR)	Fund Received as on 31 Dec'24	Expenses May'24 To June'24	Expenses July'24 To Sep'24	Expenses Oct'24 To Dec'24	Total Exp As on 31 Dec'24	Fund Balance against receipt
1	Enterprise Formation	Start and Strengthen 1,200 Women Enterprises Across 4 Districts in Tamil Nadu through Business Motivation, Skill Development and Business Development Training	Tamil Nadu	70,17,000	52,62,750	3,25,815	8,90,332	17,18,507	29,34,654	23,28,096
2	Women Empowerment	Advancing Inclusive Women Empowerment Processes for Social and Economic Transformation	Maharashtra, Madya Pradesh, Rajasthan, Bihar, West Bengal, Uttar Pradesh, Gujarat, Karnataka, Kerala and Tamil Nadu	1,54,80,000	1,16,10,000	24,41,551	42,83,478	48,17,183	1,15,42,211	67,789
3	Women Empowerment	Empowering Women Through Inclusion and Enterprise	UP, Bihar & West Bengal	57,03,000	42,77,250	44,200	7,73,917	13,57,371	21,75,488	21,01,762
4	Skill Development	To Provide Livelihood Support For 840 Rural Women & Youth Through Vocational Skill Training and Job Creation	TN/ Bihar/Jharkhand /UP	60,00,000	45,00,000		8,48,029	9,63,773	18,11,801	26,88,199
5	Public Health	Hospital Health Help Desk Services to patients (5 Nos), Health capms, Distribution of Nutrition Kits	Kerala, MP, Rajasthan, UP	58,00,000	43,50,000		4,75,305	4,39,118	9,14,424	34,35,576
				4,00,00,000	3,00,00,000	28,11,566	72,71,061	92,95,951	1,93,78,578	1,06,21,422

Key Features of the Project

1. Social and Economic Transformation through Inclusive Women Empowerment Processes

Deliverables	Target	Total achieved	Total achieved in %
Village Level Sensitization	5,000	7,521	150%
CLN Formation	2000	1,538	77%
CLN Vision and Concept Training	2000	1,308	65%
Fin. Lit. Training	100000	78,403	78%
Dig. Literacy Training	60000	72,643	121%
Business Moti. Trg.	30000	29,497	98%
Sectorial Livelihood Training	30000	25,060	84%
No. of women in the Awareness Program	2,00,000	1,49,824	75%
No. of Women accessed to Govt. Schemes	1,50,000	97,780	65%
No. of Women Leadership and Gender equity	30000	18,230	61%
No. of Women connect Meeting	1 Per Branch	1,485	

2. Promoting Gender Equality

Deliverables	Project target	Cumulative Achievement- till Dec'24	Ach in %	Project target	Achieved till Dec 2024	Ach in %	Project target	Achieved till Dec 2024	Ach in %
Social mobilization	400	210	53%	200	107	54%	200	82	41%
Project orientation and training	1	1	100%	1	1	100%	1	1	100%
Scope study	1	1	100%	1	1	100%	1	1	1
SHG management-Financial, banking and accounting	3000	1720	57%	1500	565	38%	1500	240	48%
Financial and Digital Literacy	3000	1646	55%	1500	660	44%	1500	258	17%
Skill training	900	565	63%	450	322	72%	450	24	5%
Enterprises development and motivation training- M1+M2+M3 Belstar entrepreneurs	250	195	78%	100	68	68%	100	-	-
Awareness training access to govt. programs and schemes	3000	1489	49.60%	1500	565	38%	1500	240	16%
Impact assessment	1	-	0	1	-	-	1	-	-

3. Start and Strengthen 1200 Women Enterprises

Name of State	Trade	Target	Cumulative as of December 2024	Achieved Cumulative in %
Bihar	Incense stick and material.	50	55	100+%
	LED bulb and allied unit and material	50	50	100%
	Bamboo art & craft and material	50	0	In Progress
	Bangle making and material.	50	50	100%
	Sewing machine support and material	50	55	100+%
	Beautician (15 days)	50	0	In Progress
	Teddy Bear Making and Material (7Days)	50	0	In Progress
	Papad and chips Making and material.	50	50	100%
	Pickle Making and material.	50	50	100%
	Bangle Making & Designing(7Days)	40	0	In Progress
	Mushroom cultivation and material	40	40	100%
	Jutt Item Making and Material (Carry Bag, Lady Purse, Table Mat and Toys)(7 Day)	50	0	In Progress
	Health Care Services and Well-being and material	40	55	100+%
	Total		660	405
Tamil Nadu,Tirunelveli	Basic computer literacy	60	32	53%
	Basic Housekeeping Services	30	0	Nil
	Aari Embroidery	50	68	100+%
	Tally Prime.	40	0	Nil
	Total		180	100
Total		840	505	60%

4. Livelihood Support For 840 Rural Women, Youth

SNO	Deliverable	Target	Cumulative Achievement as on Dec'24	Achievement in %	Plan for Jan'25
A)	Enterprises Creation	480	116	24%	50
	Business Motivation Training	480	1099	228%	400
2	Skill Training	480	195	41%	157
B)	Enterprises Strengthening	720	360	50%	75
3	Business Development Training	720	253	35%	184
4	Upskilling	240	149	62%	84

5. Hospital Health Help Desk Services to patients

S. No	Category of Services	Total beneficiaries	Category of Services3	Total Beneficiaries4	Category of Services32	Total Beneficiaries43
	Thoothukudi		Erode		Saharanpur	
1	Out Patient Services	18718	OP service	8511	OP service	11098
2	In Patient services	2706	IP Service	652	IP Service	3598
3	Diagnostic Services	7955	Diagnostic Service	740	Diagnostic Service	4698
4	Emergency Critical Care Services	31	Emergency Service	803	Emergency Service	4769
5	Support Services	10855	Support Service	3838	Support Service	1795
Total		40265		14544		25958

Project title

Social and Economic Transformation through Inclusive Women Empowerment Processes

States- Maharashtra, Madhya Pradesh, Rajasthan, Uttar Pradesh, West Bengal, Gujarat, Karnataka, Kerala and Tamilnadu



Project Key Achievements



State	Target	MH	MP	RJ	BH	WB	UP	KA	KL	TN	Total achieved	Total achieved in %
		Upto Dec	Upto Dec	Upto Dec	Upto Dec	Upto Dec	Upto Dec	Upto Dec	Upto Dec	Upto Dec		
Village Level Sensitization	5,000	663	780	1764	102	115	148	1866	531	1552	7,521	150%
CLN Formation	2000	118	222	161	10	12	17	170	72	756	1,538	77%
CLN Vision and Concept Training	2000	118	110	159	8	9	12	165	70	657	1,308	65%
Fin. Lit. Training	100000	6972	5679	5258	44	0	0	4416	4436	51598	78,403	78%
Dig. Literacy Training	60000	4189	5134	6282	25	24	0	4850	4366	47773	72,643	121%
Business Moti. Trg.	30000	2604	2908	1146	27	49	0	1232	1088	20443	29,497	98%
Sectorial Livelihood Training	30000	742	826	998	0	100	160	958	1315	19961	25,060	84%
No. of women in the Awareness Program	2,00,000	17140	19478	10954	624	1245	1948	12343	8128	77964	1,49,824	75%
No. of Women accessed to Govt. Schemes	1,50,000	6454	11021	7348	0	1003	215	3286	2326	66127	97,780	65%
No. of Women Leadership and Gender equity	30000	857	4926	1907	200	230	153	803	404	8750	18,230	61%
No. of Women connect Meeting	1 Per Branch	66	228	161	6	8	18	170	72	756	1,485	

SHG Social Mobilization-Key Achievements



State	No. Regions		Nos. of Branches			Nos. of Clusters		Nos. of New Clusters Reached
	Old	New	Old	New	Old	New Plan		
Maharashtra	4	2	22	10	119	48	42	
Madya Pradesh	6	4	24	22	199	133	108	
Rajasthan	4	2	18	9	94	39	22	
Bihar	0	4	0	22	0	154	60	
West Bengal	0	4	0	25	0	138	120	
Uttar pradesh	0	5	0	27	0	197	108	
Karnataka	4	3	35	15	157	84	22	
Kerala	3	8	14	34	103	271	176	
Tamilnadu	6	27	37	160	1396	952	683	
Total	27	59	150	324	2068	2016	1341	

SHG - Social Mobilization : Key Highlights

CLNs & Membership	Up to Sept.24	Oct'24 to Dec'24	Upto Dec'24
No. of SHGs - CLN formed & strengthened	1,243	295	1538
No. of associated Members	1,32,068	313410	1,63,410



Achievements	Apr'24 to June'24	July'24 to Sep'24	Oct'24 to Dec'24	Total
Veterinary Camp and Cattle Management Training	1106	3434	4253	8793
Medical Camp & Health Awareness	1271	9112	7008	17391
Women Rights & Health Awareness	522	5407	9661	15590
DE addiction Camp	115	1931	3025	5071
Eye Camp	252	4512	1829	6593
Agricultural Training	18	1272	345	1635
Aadhar Renewal Program (2 No's)	-	-	1376	1376
Total	3284	25668	27497	56449

SHG - Social Mobilization : Key Highlights

Particulars	KA	RJ	KE	MH	MP	TN	WB	Total
Skill training (Up to Dec 2024)	185	525	120	348	25	2654	35	3892

Skill Training with Linkages of Government Departments		
Name of the Training	No of Trainings	No of Participants
Aari work and Embroidery designing	20	535
Footwear Training from CFTRI	8	238
Agarbathi Making Training	7	160
Jewelry Making Training	12	338
Tailoring Training	17	488
Eco friendly Paper bag Making Training	7	228
Waffle ,Pickle and Masala powder making training	8	221
Beautician Training	6	150
Dairy and Vermi compost Training	7	242
Entrepreneurship Development Programme Training	6	155
Home Cleaning Products Making Training	8	186
Cooking Course Training	2	59
Mushroom Cultivation Training	2	80
Saree pre-pleating and box folding Training	2	42
File Making Training	2	70
One Day Basic Mehanthi Training (10 No's)	10	220
Other Training (CCTV camera maint. Driving, soap and soft toys making, Vegetable cultivation Training, Computer Course Training, Coconut Leaf Basket Making Training, Compost Pit Training, Tailoring Machine Service Training and Mushroom Cultivation Training)	16	480
Total	140	3892



BELSTAR CSR _2024-25 : Key Highlights



Period	Name of the State	Sum of Digital Payments	Sum of Reaching the Unreached	Sum of OTR	Sum of OD	Sum of Customer Retention	Sum of Total Government Schemes
Up to June 2024	Karnataka, Kerala, Tamilnadu, Madhya Pradesh, Maharashtra and Rajasthan	68,356	8,131	57,129	4,930	4,820	60,504
Up to September 2024	Karnataka, Kerala, Tamilnadu, Madhya Pradesh, Maharashtra and Rajasthan	26,740	7,294	25,214	4,460	3,335	31,481
Up to December 2024	Karnataka, Kerala, Tamilnadu, Madhya Pradesh, Maharashtra, Rajasthan, Bihar, Uttarapadesh, West Bengal	46,792	6,199	24,848	9,001	6,066	29,146
	Total	1,41,888	21,624	1,07,191	18,391	14,221	1,21,131

Snapshots (West Bengal & Madhya Pradesh)



Snapshots (Bihar & Uttar Pradesh)



Snapshots (Rajasthan & Maharashtra)



Snapshots (Kerala, Karnataka, Tamil Nadu)





Project title
Empowering Women Through Inclusion and Enterprise
(EWIE)
States-Bihar, UP and WB

4 QUALITY
EDUCATION



5 GENDER
EQUALITY



8 DECENT WORK AND
ECONOMIC GROWTH



10 REDUCED
INEQUALITIES



Key Achievements as on Dec'24



Conducted **11** skill training sessions on various trade i.e. Bangle Making, Incense making, beauty & wellness etc., Trained **320** women.

Regular Media coverage of activities under Belstar Women Empowerment began from initial days and will continue for future training session and activities.

Almost **2000** women were reached out till November for Digital Literacy, Financial literacy, access to government schemes, and SHG Management trainings.

Many training sessions are being planned for the upcoming month in Uttar Pradesh, Bihar & Siliguri and Profiles of trainers in different trades are being created

Planned Skill facilitation centers across three states

Liaising with govt. offices at Block level

Uttar Pradesh (Sitapur and Lucknow) achievements -Till Dec 24



Deliverables	Project target	Target-Oct to Dec-24	Target Achieved	Cumulative Achievement-till Dec 24	Qtr.-Ach in %
Social mobilization	400	100	100	210	100%
Project orientation and training	1	-	-	1	100%
Scope study	1	-	1	1	100%
SHG management-Financial, banking and accounting	3000	1000	750	1720	75%
Financial and Digital Literacy	3000	1000	725	1646	72%
Skill training	900	300	253	565	83%
Enterprises development and motivation training-M1+M2+M3 Belstar entrepreneurs	250	80	80	195	100%
Awareness training access to govt. programs and schemes	3000	1000	975	1489	97%
Impact assessment	1	-	-	-	0

Bihar (Patna) achievements -Till Dec 2024



Deliverables	Project target	Target-Oct to Dec-2024	Target Achieved	Achieved till Dec 2024	Qtr.- Ach in %
Social mobilization	200	80	80	107	100%
Project orientation and training	1	-	-	1	100%
Scope study	1	-	-	1	100%
SHG management-Financial, banking and accounting	1500	500	295	565	59%
Financial and Digital Literacy	1500	500	145	660	30%
Skill training	450	150	135	322	90%
Enterprises development and motivation training-M1+M2+M3 Belstar entrepreneurs	100	50	43	68	89%
Awareness training access to govt. programs and schemes	1500	500	345	565	69%
Impact assessment	1	-	-	-	-

West Bengal (Siliguri) achievements so far-Till Dec 2024



Deliverables	Project target	Target-Oct to Dec-2024	Target Achieved	Achieved till Dec 2024	Qtr-Ach in %
Social mobilization	200	50	60	82	41%
Project orientation and training	1	-	-	1	100%
Scope study	1	1		1	0
SHG management-Financial, banking and accounting	1500	500	240	240	48%
Financial and Digital Literacy	1500	500	240	258	52%
Skill training	450	100	24	024	24%
Awareness training access to govt. programs and schemes	1500	500	240	240	48%
Impact Assessment	1	-	-	-	-

Snapshots



Govt. Programs and schemes demonstration



Financial literacy training Patna



Certification of Incense stick making



SHG management training at Lucknow

महिलाओं के सशक्तिकरण के लिए बखशी का तालाब ब्लॉक में हस्तशिल्प एवं व्यावसायिक कौशल प्रशिक्षण का आयोजन

सूबे की आवाज, शशिकेन्द्र दीक्षित

बखशी का तालाब। ग्रामीण क्षेत्रों में महिलाओं के सशक्तिकरण के उद्देश्य से हैड इन हैड इंडिया द्वारा बखशी का तालाब ब्लॉक के विभिन्न गांवों में तीन प्रमुख व्यावसायिक कौशल प्रशिक्षण कार्यक्रमों का आयोजन किया गया। इन कार्यक्रमों के अंतर्गत महिलाओं को चूड़ी निर्माण, सौंदर्य और बेलनेस तथा अगरबत्ती निर्माण जैसी महत्वपूर्ण हस्तकला और व्यवसायिक कौशलों का प्रशिक्षण प्रदान किया गया। इस पहल का उद्देश्य न केवल महिलाओं को स्वावलंबी बनाना है, बल्कि उन्हें अपनी आजीविका के नए अवसर उपलब्ध कराना भी है। कुल 200 महिलाओं ने इन प्रशिक्षण कार्यक्रमों से लाभ उठाया, जिससे उन्हें आर्थिक



रूप से सशक्त बनने में मदद मिली है। हैड इन हैड इंडिया के इस प्रयास ने ग्रामीण क्षेत्रों की महिलाओं को स्व-रोजगार के लिए प्रेरित किया है, साथ ही उन्होंने पारंपरिक कौशलों

का व्यावसायिक रूप से उपयोग करना भी सीखा है। चूड़ी निर्माण, सौंदर्य और बेलनेस तथा अगरबत्ती निर्माण जैसी कलाओं के माध्यम से महिलाओं को अपने परिवार की आर्थिक स्थिति सुधारने का सुनहरा अवसर मिला है। इस प्रशिक्षण कार्यक्रम को सफलता ने क्षेत्र में महिलाओं के बीच आत्मनिर्भरता और स्वाभिमान की भावना को मजबूत किया है। हैड इन हैड इंडिया ने भविष्य में भी इस तरह के प्रशिक्षण कार्यक्रमों के माध्यम से महिलाओं के सशक्तिकरण को बढ़ावा देने का संकल्प लिया है।

कौशल प्रशिक्षण कार्यशाला संपन्न, दिया गया प्रमाण पत्र



नई सोच एक्सप्रेस

पटना। हैड इन हैड इंडिया एवं बेलस्टार माइक्रोफाइनेंस लिमिटेड के सौजन्य से चलाए जा रहे पांच दिवसीय चूड़ी बनाने का कौशल प्रशिक्षण का समापन किया गया। ग्रामीण महिलाओं के आजीविका को सशक्त करने के उद्देश्य से 13 नवंबर से 17 नवंबर तक पतुत गांव में कौशल प्रशिक्षण कार्यक्रम चलाया गया। कार्यशाला में पतुत ग्राम की 35 महिलाओं ने बढ़-चढ़कर हिस्सा लिया। कार्यशाला में ग्रामीण महिलाओं ने विभिन्न प्रकार के चूड़ी एवं बाला को बनाकर अपनी कला का प्रदर्शन किया। रीजनल

ट्रेनर इरशाद आलम द्वारा परीक्षार्थी को प्रमाण पत्र देकर सम्मानित किया गया। प्रशिक्षण समाप्ति के बाद बताया गया कि संस्था द्वारा निशुल्क बेलस्टार के लोनी मेंबर एवं जीविका दीदी को कई प्रकार के कौशल प्रशिक्षण देना है जिसमें चूड़ी बनाना, अगरबत्ती बनाना, मोबाइल रिपेयरिंग, अचार पापड़ बनाना, सिलाई कढ़ाई, ब्यूटीशियन, एल ईडी बल्ब बनाना एवं और कई प्रकार के कौशल प्रशिक्षण दिया जाएगा। मौके पर समाज सेवी वैकुण्ठ सिंह, बिहटा बेलस्टार के शाखा प्रबंधक रवि कुमार, प्रशिक्षक आसिफ राजा और पतुत ग्राम के ओम सिंह सहित अन्य लोग उपस्थित थे।

एन जी ओ द्वारा महिलाओं को निशुल्क पांच दिवसीय चूड़ी बनाने का कौशल प्रशिक्षण कार्यशाला का आयोजन किया गया



सूबे की आवाज शशिकेन्द्र दीक्षित

बखशी का तालाब लखनऊ। हैड इन हैड इंडिया एवम बेल स्टार माइक्रोफाइनेंस लिमिटेड के सौजन्य से बखशी का तालाब के पटौना ग्राम पंचायत में बेल स्टार एवम जीविका से जुड़ी लोनी महिलाओं को सशक्त

बनाने को लेकर चलाए जा रहे हैं निशुल्क पांच दिवसीय चूड़ी बनाने का आयोजन किया गया, इस पांच दिवसीय कार्यशाला के उपरांत सभी महिलाओं ने विभिन्न प्रकार की चूड़ी बनाकर अपनी कला का प्रदर्शन किया साथ ही साथ वित्तीय साक्षरता बाजार जुड़व से संबंधित जरूरी

उद्देश्य ग्रामीण महिलाओं को रोजगार स्थापित कर आत्मनिर्भर बनाना है। हैड इन हैड इंडिया संस्था की तरफ प्रोजेक्ट मैनेजर भूपेंद्र सिंह, रीजनल ट्रेनिंग मैनेजर सुशील सिंह, ब्लॉक कोऑर्डिनेटर गौरव सिंह व योगेंद्र मिश्रा द्वारा प्रशिक्षित महिलाओं को सर्टिफिकेट वितरण कर कार्यक्रम का समापन किया गया।

प्रशिक्षण सत्र से जानकारियां अर्जित की। महिलाओं को सशक्त बनाकर पूरे समाज को सशक्त किया जा सकता है उद्योगों को बढ़ाने से ही देश की अर्थव्यवस्था मजबूत होगी इस प्रशिक्षण का

Certification of 85 members on skill training- Lucknow

Skill training news in Patna Bihar newspaper

Participation of members in skill training- Lucknow

Project title

Livelihood Support For 840 Rural Women, Youth *States-Tamil Nadu, Bihar*



Target Vs Achievements till date



Name of the district	Trade	Target	Achieved October - December 2024	Cumulative as of December 2024	Ongoing as of December 2024	Achieved Cumulative in %
Bihar	Incense stick and material.	50	55	55	0	100+%
	Dona pattal making, machine and material	40	0	0	0	Nil
	LED bulb and allied unit and material	50	0	50	0	100%
	Bamboo art & craft and material	50	0	0	0	Nil
	Bangle making and material.	50	0	50	0	100%
	Sewing machine support and material	50	30	55	0	100+%
	Beautician (15 days)	50	0	0	0	Nil
	Teddy Bear Making and Material (7Days)	50	0	0	40	Nil
	Papad and chips Making and material.	50	25	50	0	100%
	Pickle Making and material.	50	50	50	0	100%
	Bangle Making & Designing(7Days)	40	0	0	40	Nil
	Mushroom cultivation and material	40	40	40	0	100%
	Jutt Item Making and Material (Carry Bag, Lady Purse, Table Mat and Toys)(7 Day)	50	0	0	0	Nil
	Health Care Services and Well-being and material	40	55	55	0	100+%
Total		660	255	405	80	61%
Tamil Nadu (Tirunelveli)	Basic computer literacy	60	32	32	10	53%
	Basic Housekeeping Services	30	0	0	0	Nil
	Aari Embroidery	50	68	68	0	100+%
	Tally Prime.	40	0	0	20	Nil
	Total		180	100	100	30
Total		840	355	505	110	60%

Snapshots-Bihar



Social Mobilization Meeting & Rapport building with Belstar members



130 Members goes through registration & Pre assessment



25 beneficiaries from the SMO Skill Training Centre have demonstrated their skills from the training by stitching bags.



Conducted 2 batches of 7-day Health and Well-being Skill Training for 55 beneficiaries and awarded certificates as a result of the training.



Conducted a 5-day LED Bulb and Allied Unit Skill Training Program for 25 beneficiaries and provided certificates as a result of the training.



Provided awareness on government schemes, digital financial literacy, and enterprise motivation to 130 beneficiaries across various trades of skill training.



Conducted two batches of 7-day Pickle Making Skill Training for 50 beneficiaries and provided certificates upon successful completion of the training.

Snapshots- Tamil Nadu



Mobilized beneficiaries across skill training trades based on eligibility criteria



Conducted Aari embroidery skill training for 30 beneficiaries, assessed and evaluated them through assessment, and provided certificates for the completion of skill training for one batch.



Conducted computer training for 15 beneficiaries in Batch 1, assessed their skills, and awarded certificates upon successful completion.

Case Study: Mrs. Sharmila - Transforming Through Skill Development in Tirunelveli



Mrs. Sharmila, a graduate from Thakkammalpuram, Tirunelveli district, exemplifies entrepreneurial transformation through skill development. With her husband earning ₹12,000 as a mechanic, Sharmila managed a small home-based tailoring service while caring for their young daughter.

Learning about Hand in Hand India's partnership with Belstar for free multi-skill training, Sharmila joined an Aari embroidery course to enhance her tailoring skills. Guided by expert trainers, she mastered advanced techniques in bridal wear and children's clothing, enabling her to earn immediately through specialized orders.

Post-training, Sharmila launched a home-based business in Aari embroidery, earning a consistent ₹10,000 monthly, with embroidered blouses priced between ₹3,000 and ₹7,000. Her contribution increased the household income to ₹22,000, significantly improving financial stability.

Her success highlights the impact of targeted skill enhancement in empowering women entrepreneurs, showcasing Hand in Hand India's and Belstar's commitment to sustainable livelihoods and financial independence for women.



Project title

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

States: Tamil Nadu, Uttar Pradesh, Chhattisgarh

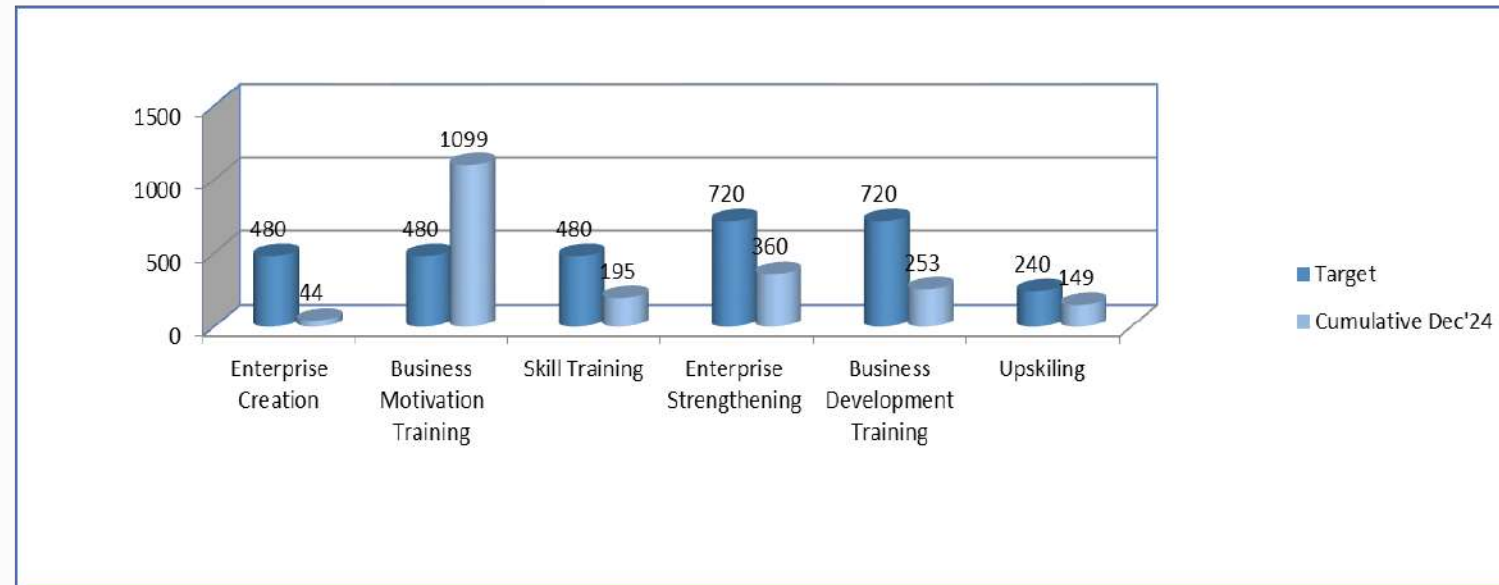


Project Progress status



SNO	Deliverable	Target	Cumulative as on Oct'24	Cumulative Achievement as on Nov'24	Cumulative Achievement as on Dec'24	Achievement in %	Plan for Jan'25
A)	Enterprises Creation	480	12	20	116	24%	50
20	Business Motivation Training	480	373	666	1099	228%	400
2	Skill Training	480	49	88	195	41%	157
B)	Enterprises Strengthening	720	46	75	360	50%	75
3	Business Development Training	720	102	189	253	35%	184
4	Upskilling	240	28	53	149	62%	84

- **Mobilization** – Engaged participants through door-to-door outreach, social media, and SHG meetings. Collaborated with Belstar to identify participants and secured support from Regional and Branch Managers for effective implementation.
- **Deliverable Tracker** – Tracking of members is done through Google Form. Enterprise creation details, attendance, training related details are being maintained.
- **Credit Linkage & Statutory Compliances**
 - Facilitated 20 women to avail loan support for establishment of enterprises/strengthening of existing enterprises.
 - 13 Udyam Aadhar registrations and 4 FSSAI certifications were completed across all project locations as on date.
 - Created 6 market linkages for enterprises through stall support, country chicken egg sales and procurement of orders for Aari Embroidery.



Supporting for Skill Development & Enterprise development



Deliverables of the Project	Target	Tamil Nadu (Kanchipuram)	Uttar Pradesh (Saharanpur, Varanasi)
		Cumulative as on Dec'24	Cumulative as on Dec'24
No of youth to be skilled as Eye Connect Technician	165	58	83
No of enterprises to be created	129	13	40

Deliverables of the Project	Chhattisgarh
No of youth to be skilled under Eye Mitra Training	89
No of enterprises to be created	63

Toolkit supported to Eye connect technicians under the Belstar CSR project



Few Snapshots of the Activities across Various Locations



Case Studies

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.



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.



Project title
Belstar supported Hospital Help Desk Projects
Review
States: Tamil Nadu, Uttar Pradesh

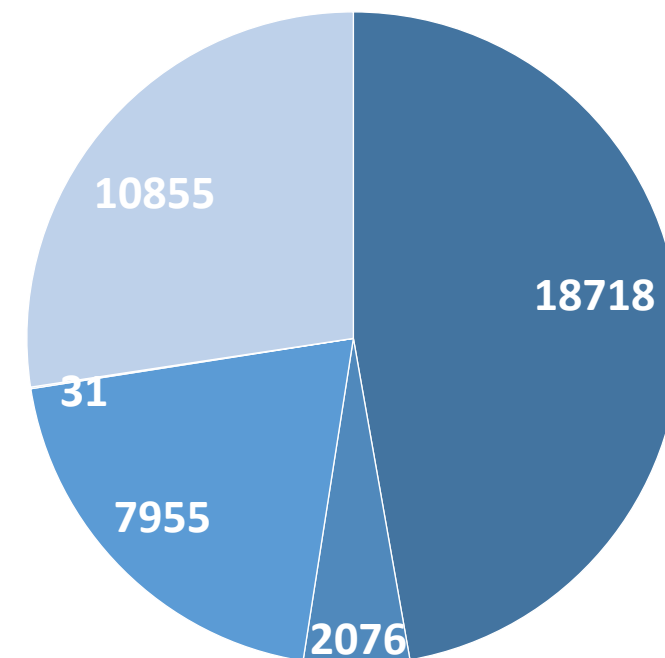


New Hospital Help Desk Initiatives Under Belstar

TAMIL NADU-2		UTTAR PRADESH-1
Thoothukudi	Erode	Saharanpur District
<ul style="list-style-type: none"> Govt Medical College Hospital, Thoothukudi 	<ul style="list-style-type: none"> Thanthai Periyar Government District Headquarters Super Specialty Hospital Erode – Tamil Nadu 	District Women & Children Hospital, Saharanpur
Help Desk Inaugurated on: 31.07.2024	Help Desk Inaugurated on: 02.12.2024	Help Desk Inaugurated on: 19.09.2024
Beneficiaries count so far: <ul style="list-style-type: none"> Thoothukudi: 40265 	Beneficiaries count so far: <ul style="list-style-type: none"> Erode: 14544 	Beneficiaries count so far: <ul style="list-style-type: none"> Saharanpur: 25958



Graphical representation of above mentioned table



- OP Services
- IP services
- Diagnostic Service
- Emergency Critical Care Services
- Support Services

S. No	Category of Services	October 2024	November 2024	December 2024	Total beneficiaries
1	Out Patient Services	4030	8000	6688	18718
2	In Patient services	1417	563	726	2706
3	Diagnostic Services	1740	3279	2936	7955
4	Emergency Critical Care Services	12	14	5	31
5	Support Services	2683	4456	3716	10855
Total		9882	16312	14071	40265

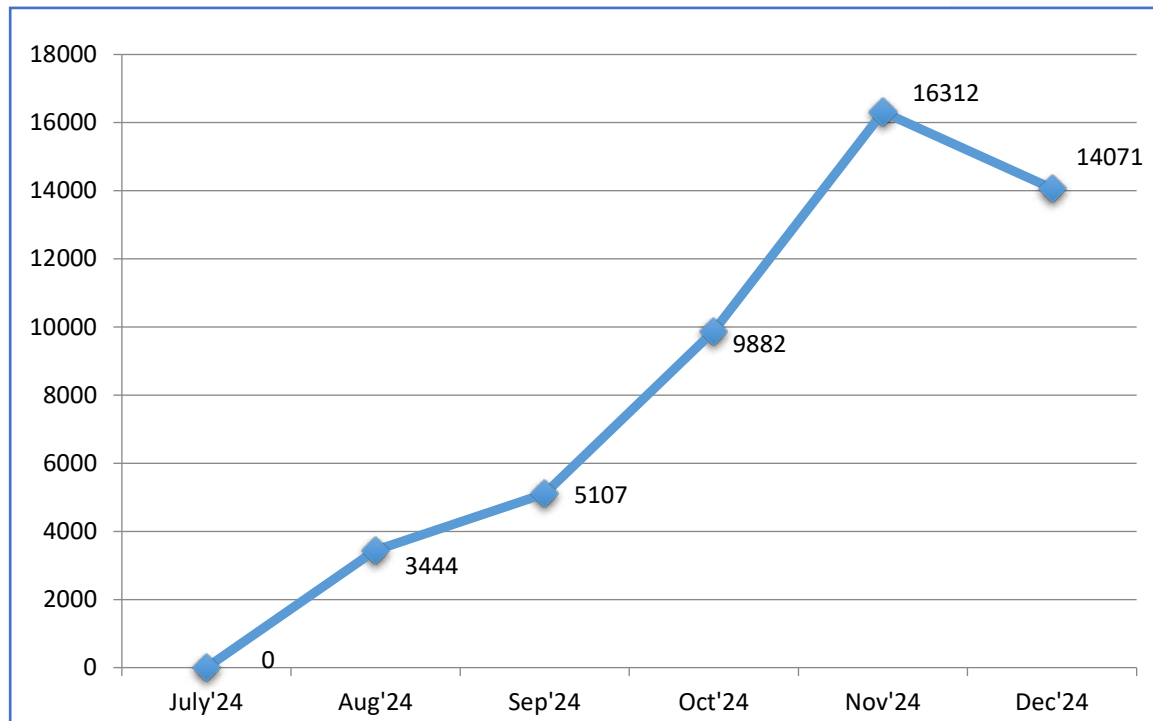
Key Activities

- Ayushman Bharat Health Account - ABHA ID created for 8751
- Conducted one Health Awareness Program.
- Two Family Finance Education Program has been completed.
- **Medical Camp - 19 October 2024 - Karungulam Block:** A total of 110 people (29 Male, 63 Female and 18 children in the age group of 0-5 years) were treated



List of persons Newly Diagnosed with Hypertension and Diabetes

People assisted - Progress till date



S. No	Date	Name	Age	Gender	Address	Hypertension	RBS	Contact Number
1	19-10-24	Arumugathammal	70	Female	Kalvai	180/100	115	-
2	19-10-24	Subbuthai	66	Female	Kalvai	160/100	195	9688213190
3	19-10-24	Sethuramalingam	50	Male	Kalvai	160/100	206	9095050169
4	19-10-24	Silambaan	65	Male	Kalvai	160/80	198	-

Disease Grouping - Table representation of diagnosis Grouping

S. No	Diagnosis Grouping	No. of beneficiaries
1	Diseases of the musculoskeletal system and connective tissue	46
2	Diseases of the Digestive System	17
3	Diseases of the circulatory System	07
4	Diseases of the Nervous System	31
5	Endocrine, nutritional and metabolic diseases	06
6	Diseases of the blood and blood forming organs and certain disorder involving the immune mechanism	03

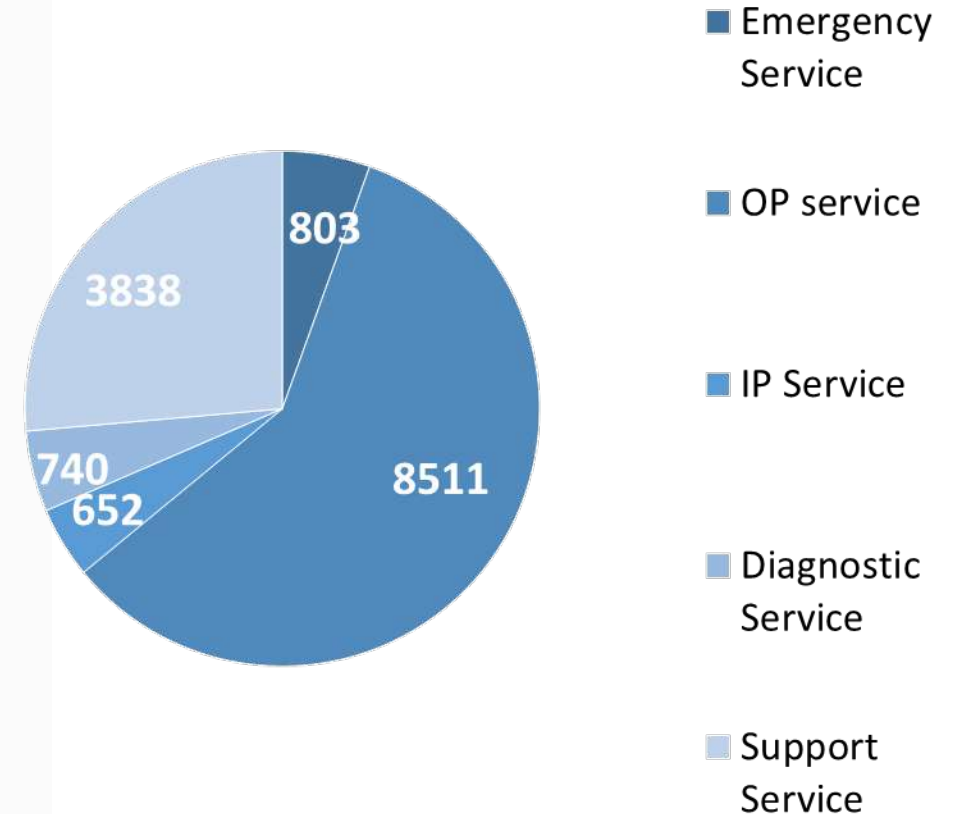
Snapshots



Table representation of total beneficiaries

S. No	Category of Services	Total Beneficiaries
1	Emergency Service	803
2	OP service	8511
3	IP Service	652
4	Diagnostic Service	740
5	Support Service	3838
Total		14544

Graphical representation of above mentioned table



Way Forward

- To Assist 45000 beneficiaries in the month of January, February and March 2025.
- To Conduct five Health Awareness program.
- To Conduct five Outreach General Medical camp.
- To conduct five family finance education, government insurance awareness IEC, SBCC programme by Belstar team
- To distribute 100 nutrition grocery kits to the vulnerable people in the Erode district.



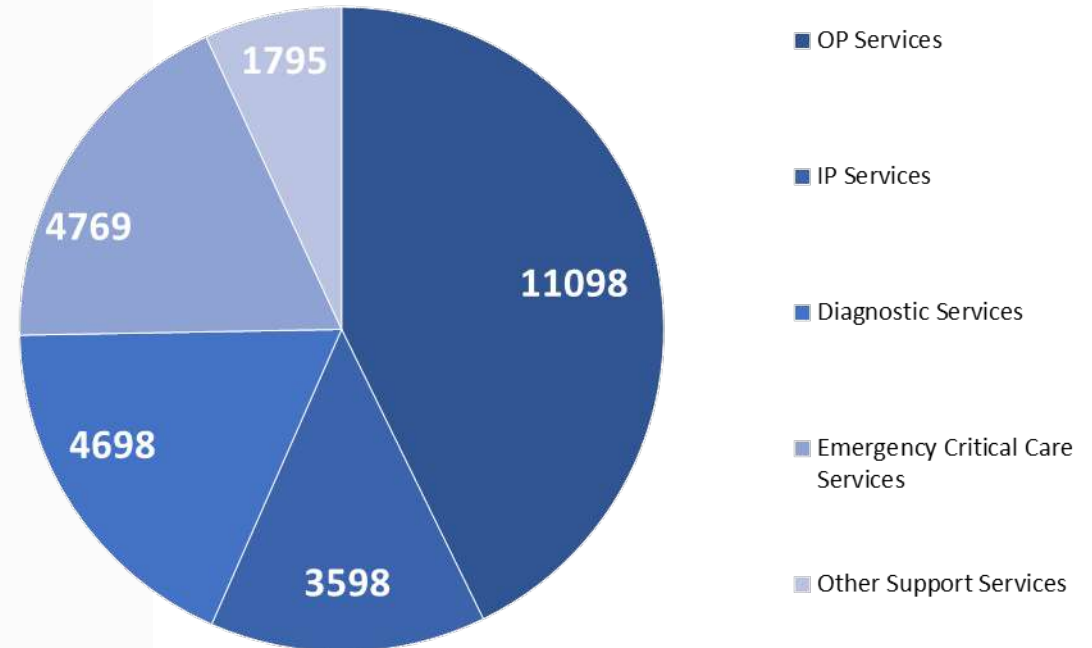
Snapshots



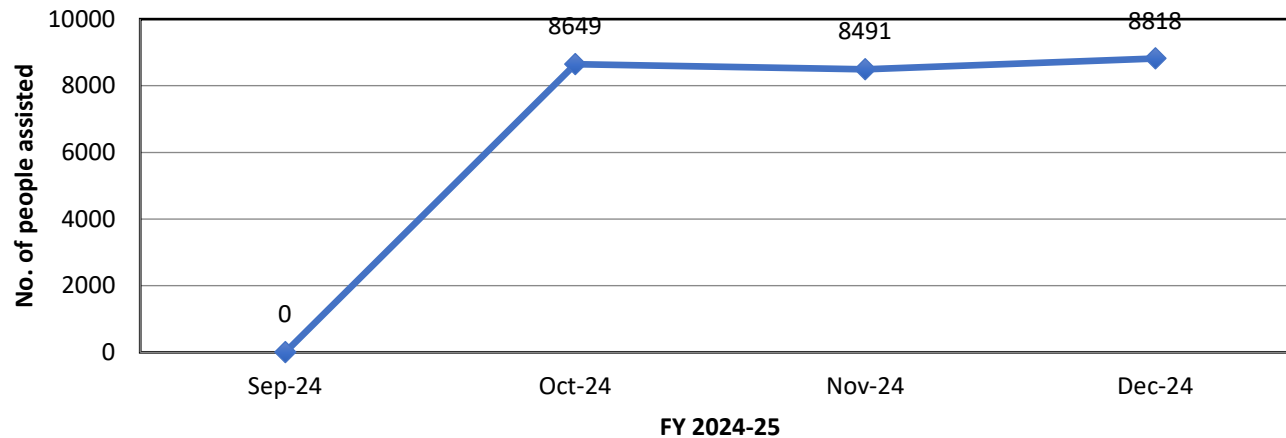
Key Activities

- Assisted **25958** people/patrons visited the District Women Hospital, 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 in the end of Oct'2024
- Staff training conducted on E-token software and Dashboard using protocol
- The current e-token services, reached 14794 pregnant mothers, 177 post-natal care mothers, 938 children, 22 differently abled people and 126 elders

Overall beneficiaries reached through five category services in Oct - Dec 2024



People assisted – Progress Till Date



Snapshots



THANK YOU

