



BELSTAR MICROFINANCE LIMITED

Creating livelihoods....transforming lives

A HELP IN NEED, IS ALWAYS A HELP INDEED

An intro

Before briefing of what has evolved during this time of universal crisis in the name of COVID 19, there is a stunning two liner by our famous Tamil poet Thiruvalluvar which goes as

காலத்தினாற்செய்த நன்றி சிறிதெனினும்
ஞாலத்தின் மாணப் பெரிது

“To Help” and “timely help” has different connotation. With the deep roots from the parent organization, every staff at BELSTAR believe to in being humane. During the normal course of time, the institution provided assistance in various forms which had a monetary value but the entire team of BELSTAR joined hands to assist the needy during this unprecedented crisis which has brought a havoc in everyone’s life.

With livelihoods affected, it was a particular section of people, specifically in the low strata who were affected to describe beyond words. Even a square meal has been near to impossible because of movement restriction, lack of employment and non-availability of money.

Rationale

The rationale behind the idea of providing a package of grocery items to the needy is to assist them tide over the basic food requirement for at least a month. As underlined in the previous paragraph we believe in “timely help”

With over 7.50 Lakhs clients and with limited resources, it was important task to target the needy population. A detailed deliberation resulted in zeroing in on women who were widow, widow with girl children, differently abled, Narikuravar and Irular community.

Selection

There was no regional discrimination and the assistance was across all parts of Tamilnadu and Pondicherry. The branch team had provided the client list falling into the category for selection. Specific care was exercised to draw the delivery plan to the particular location, as there were challenges in logistics.

Package

It was a medley of items required to have in the kitchen of every household and comprised of Rice Boiled – 10 Kg; Pulses Tur Dal – 500 g; Pulses Urad Dal – 250 g; Cooking oil – 1 Kg; Tamarind – 250 g; Salt – 1 Kg; Sugar – 500 g; Chilli – 250 g; Pepper – 50 g; Mustard seed – 100 g; Cumin seed – 100 g; The value of the above package according the clients is “Million smiles”



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A total of **3200** households were covered through this exercise and expecting to extend the smile in the future

(Branch wise summary)

Sl.no	Zone	Sl.no	Region	Branches	No of Bags	Total
1	Salem	1	Thiruppur	Kangeyam-25,Tiruppur-21, Vellakovil-23, Dharapuram-31	100	651
		2	Coimbatore-1	Karamadai-25,CBE Corporation-25, Palladam-25, SS Kulam-25	100	
		3	Coimbatore-2	Anaimalai-13,Kinathukadavu-37, Thondamuthur-40,Udumalaipet-10	100	
		4	Kolathur	Kolathur-22,Nangavalli-25	47	
		5	Namakkal	T.Code-16,Mallasamuthiram-19, Namakkal-21,Paramathivelur-22, Rasipuram-22	100	
		6	Salem	Attur-23,Gengavalli-20, Omalur-20, Thalaivasal-20	83	
		7	Ulundurpet	Mangalampet-26,Nallur-25, Thiyagaduruvam-20, Veppur-25, Virudhachalam-25	121	
2	Vellore	1	Arakkonam	Arakkonam-19, Thiruthani-66	85	537
		2	Arcot	Thimiri-68	68	
		3	Kaveripakkam	Kaveripakkam-3,Ochery-26, Nemili-52, Banavaram-20	101	
		4	Vellore	Vellore fort-10,Vellore-3, Thiruvalam-55	68	
		5	Gudiyatham	Anaicut-4,Pernampet-7, Odugathur-23	34	
		6	Thirupattur	Alangayam-25,Chengam-156	181	
3	Villupuram	1	Pondicherry	Thirukanur-16	16	564
		2	Gingee	Alampoondi-15,Gingee-31, Mailam-12,Nattarmangalam-12,	70	
		3	Villupuram	Kiliyanur-66,Marakkanam-20, Olakkur-80, Vanur-54	220	
		4	Kilpennathur	Kilpennathur-28,Avalurpet-2	30	
		5	Thiruvannamalai	Thiruvannamalai-72,Naripalli-34, Thurunjapuram-38, Thanipadi-30, Thandrampet-11	185	
		6	Vandavasi	Desur-29,Cheyyar-14	43	



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4	Trichy	1	Thiruvarur	Koradachery-20,Kodavasal-20, Peralam-19,Thiruvarur-20, Thirunallar-20	99	743
		2	Mannargudi	Madhukkur-1,Mannargudi-39, Needamangalam-14, Thiruthuraipoondi-18,Vaimedu-2	74	
		3	Manapparai	Kunnandarkovil-32,Manapparai-9 , Musuri-22, Pudukottai-4, Vaiyampatti-15	82	
		4	Trichy	Manikandam-15,Samayapuram-39, Corporation-78	132	
		5	Virudhachalam	Andimadam-56,Neveli- 33,Periyarnagar-36,Vadalur- 11,Virudhachalam-27	163	
		6	Cuddalore	Kullanchavadi-46,Pudupet-30	76	
		7	Chidhambaram	Cholatharam-50,Kattumannarkovil- 19, Keerapalayam-20,Kollidam- 27,Kumaratchi-1	117	
5	Madurai	1	Devakottai	Ponnamaravathi-16,Thirupathur-7, Kallal-4,Devakottai-23	50	384
		2	Sivagangai	Kalayarkoil-31,Svagangai-49 Ilayangudi-16,Parthibanur-4	100	
		3	Madurai	Thirumangalam-9, Kottampatti-2, Melur-2,Peraiyur-6	19	
		4	Nagarcoil	Nagarcoil-60	60	
		5	Ramnad	Villathikulam-5, Kamuthi-7,	12	
		6	Thuthukudi	Arumuganeri-1, Kovilpatti-10	11	
		7	Virudhunagar	Krishnankovil-14, Rajapalayam-19, Sattur-33, Sivakasi-27, Virudhunagar- 6	99	
		8	Thirunelveli	Puliyangudi-10, Manur-9, Sangarankoil-9, Sengottai-5	33	
6	Chengalpet	1	Kanchipuram	Kanchipuram west-81, Mamandur- 36, Baluchetty-33, Walajabad-81, Ekanampet-40, CLN-35	306	321
		2	Sriperumpudhur	Sunguvarchatiram	15	
6		36	Total		3200	3200



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Our staff handing over the relief materials to our clients



BELSTAR MICROFINANCE LTD






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Customers feedback



யைஸ் ஸ்டார் நிவனம் துறையை விடுகின்றவர்கள்
வேலை திண்டிபெட்டி கிராமம் இடையத்தூக்கு நிராசை
யானவர்கள் உதவிக் கொடுக்க உதவிக் கொடுக்க
மிகக் கொடுத்த யைஸ் ஸ்டார் நிவனத்திற்கு நான்
உதவி செய்தேன். சேய் மரங்கள் குடிமரம் மரங்கள்
நிறுக்கத்திற்கு உதவிக் கொடுக்கவேண்டும். நமக்கள் பல இடங்களில்
கிடைக்கின்றன பல இடங்களில் உதவிக் கொடுக்க உதவிக்
கொடுக்க உதவிக் கொடுக்க உதவிக் கொடுக்க உதவிக்
R. Kokila

- R. Kokila , Arasamara Street SHG, Nangavalli branch

செல்லா! நான் இரண்டு வண்டிக்குத் தகுந்த
வைத்துக் கொண்டு உதவிக் கொடுக்க உதவிக்
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நிவனத்திற்கு உதவிக் கொடுக்க உதவிக் கொடுக்க
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குப்பம்மா



- Kuppammal, Arasu SHG, Karamadai branch

Staff feedback:

The lockdown scenario of COVID-19 has resulted in- No employment, No income, scarcity of food supply, ration, and other supplementary items. BELSTAR supported poor people through distribution of relief materials: a pack of 14 KG which included Rice, Dhaal and cooking essentials. People from Annai Indra Nagar SHGs 7 member belongs to from Kunnandar Kovil Branch from Manapparai Region have received relief materials on 18th June 2020. They felt very excited on this support as even though several micro finance companies are working in the village, no one supported except the state govt. Our moral support is to uplift the people to get away from crises, as they lost employment for more than 100 days and living in small huts with children there is no way to getting support from others. When we disbursed the COVID materials to the family we saw smiles on the faces of the children & family and people felt "It was a great support to our family as we have no money to buy things to children, we have lost last 3 months employment and no one supported our village; as we are from NARIKURAVA community, only at festival times we get employment; we will not forget the support received from our beloved Belstar". We are proud to be part of the organization.

Final words "A full meal for a day without worrying for tomorrow keeps our hopes alive" were the words from one of our clients that reverberates and sums up the meaning of this exercise.

Belstar CSR -Social Connect Project

Quarterly Report



Project Report from June to September 2020
Submitted to

Submitted by

07th Oct 2020

Project Synopsis

Title	CLN formation at Belstar branches of Arakkonam region
Target group	SHG women
Project period	July 2019 –December 2020 (extended)
Objective	To support Block Level SHGs Network (Federation) for rendering support services to member SHGs to attain the goals of economic and social empowerment.
Total target members	18 CLNs comprising of 145 SHGs
Working Districts	Arakkonam region, Kancheepuram
Project Progress	10 CLNs in Arakkonam branch and 8 CLNs in Sholingar branch of Arakkonam region have been formed in different clusters.

Another part of on-going social connect program of Belstar Microfinance Ltd (Belstar) with its customers is Credit Plus Program. Under this initiative, Belstar is to provide:

- A. In 4 states including TN, Belstar will work with 25,000 women to improve their business acumen and support them to start or strengthen their businesses;**
- B. Selected women in Tamil Nadu will be provided enhanced technical training to improve production systems, and**

Activities carried out till September 2020

Maharashtra

- **Skilling of 389 SHG/JLG women** under Credit plus Project from different panchayats.
- **Spices making skill training for 261 SHG women** has been completed in which *Shivane (60), Malwandi Dhore (20), Kashal (35), Bhoyare (22), Dahuli (19), Kusawali (21), Devale (19), Yelghol (35) and Waund (30)* Panchayat women were participated; **Milch Animal skill training for 80 SHG women** has been completed in which from *Kusawali (40) and Done (40)* panchayats; **Poultry farming skill training for 40 SHG women** has been completed in which from *Dahuli* Panchayat.
- **Scented oil skill training for 8 SHG women** has been completed in which from *Devale VUP* panchayat.
- Under credit plus project, **507 SHG women covered through Financial & Digital Literacy training** and **474 SHG women covered under Module 3 training** and **474 women covered in Business Development Training.**

❖ **Update on Suvarndeeep Scented Oil Production Unit, Taje Panchayats:**

'Udhyogini' SHG women started Suvarndeeep Scented oil making enterprise with the help of HiHI team in Taje VUP panchayat. A total of 8 women are running this enterprise with initial support from HiHI Team. This group of women collected INR 16,000/- (INR. 2000/- each) and invested for scented oil making unit. Women are preparing different fragrances like Jasmine, Pineapple, Lavender and if demand comes Lemon grass, sandalwood etc. will be prepared. initially women have made 1000 bottles (100ml Qty: 700 bottles and 200ml Qty: 300 bottles). The cost of each bottle is INR 30/- and INR 60 respectively. In a month women will be getting profit of INR 23,000/-. Currently HiHI is helping these women for emerging new fragrance training and market linkages in grocery retail shop and malls.

❖ **CLN Formation (1 CLN formed):**

- *Stri Shakti* (Women's Power) Cluster Level Network has been established of 3 VUP panchayats with 215 members which includes Shivane, Malwandi Dhore and Kadadhe panchayats.

Madhya Pradesh

- Training on making critical Financial Decisions in Business was given for 487 members
- Business Development Training was given to 436 members.
- Business Up-gradation Training was given to 319 members.
- 43 entrepreneurs were given training on the significance and importance of CLN/BLN formation as a tool for collective bargaining
- Skill training (Garments Activity) is given to 21 members.
- Supported Belstar Team at Field for collection of Overdue accounts
- Webinar was conducted as part of Fostering Women Entrepreneurship on Beauty and Wellness to practising professionals.
- Team has expressed facing restriction in physical mobility of both members and team due upsurge of COVID cases in their operational area.
- A 2-day ToT on 'Promoting Group Based Enterprises,' was conducted to Credit plus staff also along with the other MP team.

Rajasthan

- Program Orientation to the Team is completed
 - Baseline Survey is completed for 330 members at *Girva* and *Pindwara*
 - Training of 800 women in enterprise development.
 - 40 Trainings on Financial Literacy completed
 - 100 Skill Trainings completed
 - Training of 472 members in new/up gradation and knowledge to start/strengthen their enterprises
 - 276 Enterprise strengthened for creating value chains.
 - 25 members were given the opportunity for market linkage for Incense Sticks.
 - 55 members were linked with local milk collection unit at *Girva* Block
- ❖ **Findings from Baseline Survey** conducted in Sirohi and Udaipur. 10% of the sample (340 /3300) was studied during the survey). The project has lot of scope to build the capacities of these members to start/ strengthen/ upscale their businesses by using credit facilities provided by Belstar which is supported by the major findings of the survey:
- Over 60% women are homemakers. Among those who have businesses don't report encouraging profit margins. This data reflects the need to build and upgrade the capacities of women to establish profitable enterprise for themselves.
 - Over 98% of respondents (who are not working) do not have the skills to set up their enterprises.
 - More than half of women want to upgrade/ upscale their enterprises and over 70% need support in starting their enterprises.
 - Lack of access to credit remains the biggest challenge /barrier for women in establishing their enterprises.

Tamil Nadu

- 147 entrepreneurs were enrolled through new WhatsApp group.

- The district team visited 136 entrepreneurs to know about their activities and identified their requirements that include Market Linkage, Training and Government Schemes registration.
- 259 members participated in various online webinars focusing on Enterprise Creation and Promotion.
- Created a special WhatsApp group for entrepreneur in the name of “**Entrepreneur Team VNR**”. Currently 90 entrepreneurs are active in the WhatsApp group that includes Belstar BMs, COs and the common public.
- Details related to government welfare schemes are shared in the new WhatsApp Group.
- A new WhatsApp Group for Goat Breeders at the panchayat level has been started.
- SHG along with VUP team visited Virudhunagar to have a discussion with the Goat Breeders who have enrolled in the **Goat Breeders Federation**. The team also visited Farmers Producers Federation to learn about new farming practices.

Way forward

S.No	Way forward actions
1	Data segregation – Plan for trade wise Enterprises (Goat, Chilly, Nighty, Printing, Palkova, etc)
2	CLN meetings
3	Goat producers Meeting to be conducted in 5 villages
4	Enrolling new members in newly formed WhatsApp Group
5	Enterprise linkages – Nighty, Chilly and groceries
6	Initiate “Kisan Credit Card” registration work.
7	Attend meeting organized by the Dept. of Animal husbandry
8	To carry out Farmer producer company related activities

C. Households of JLG/SHG women will be sensitized on health and hygiene procedures to be taken to prevent the contagion from Covid-19.

The key objectives of the project are:

- Educating SHG women on Health and Hygiene through structured 4 modules trainings
- Ensuring access to correct information and psychosocial support through Health Helpline.

Project Beneficiaries:

- 3000 women & Children through Helpline services in 4 states (Madhya Pradesh, Rajasthan, Maharashtra, Tamil Nadu)
- 5000 SHG women inclusive of JLG members to be reached through Health module training (Personal Hygiene & Sanitation, MCH, Anemia & Nutrition,

Activities carried out in September 2020

- With the consultation of Belstar credit plus team (Mr. Moses and team), the following regions have been finalized for conducting health module training.
 - Namakkal, Embalam, Mamandoor, Madhuranthagam and Arackonam .
- Screening of Master-Trainers (ToT) is completed and selected 80 CTs from CLN/BLN



3. Project initiation meeting was held at HO, KPM to orient the team about the project objectives, training methodologies, implementing strategies, process, and evaluation strategies.
4. Preparation and printing of training modules, Flip charts and Take home IECs, Training Tools are under process.

Way forward

S.No	Way forward actions
1.	ToT for first module- Personal Hygiene and Sanitation
2.	Training of staffs handling health –helpline

Take-home IECs



Belstar CSR Fund allocation –

Total fund – INR 16, 19,000 (which has been carried forward from previous FY to current for utilisation)

- Staff cost 3 Manager Enterprises will be paid from the Belstar fund worth INR 9,72,000 (yearly)
- Cost of CRM team executive worth INR 2, 40,000 (yearly).
- Program cost of INR 4, 07,000 (yearly)

Snaps from the field

Maharashtra



Conducted Digital and financial literacy training at Waru panchayat



Conducted Spices making skill training for SHG women at Kashal panchayat



Organized Scented oil making skill training for 'Udhyogini' SHG women and women started Scented oil making unit at Taje VUP panchayat.



Conducted CLN formation meeting of Stri Shakti (women's Power) SHG women from Shivane, Malwandi Dhore and Kadadhe panchayats

Rajasthan

Dairy Training at Girva Block

Detergent Making Training at Pindwara Block

Baseline Survey

Madhya Pradesh



Skill Training and Training on making critical Financial Decisions in Business

Tamil Nadu



Discussion with Goat Breeders Federation at Thiruvankitapuram, Vembakottai

Project Synopsis

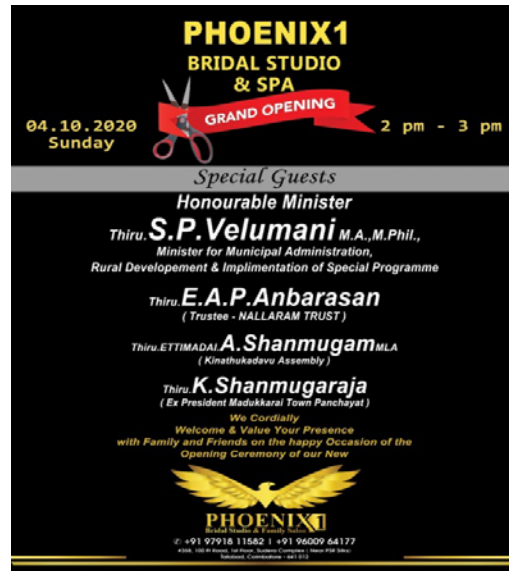
Project Title	Skill development program for SHG women
Target group	SHG women
Project period	July 2019- December 2020 (extended)
Objective	To impart skill training on Sewing Machine Operator (SMO) and Assistant Beauty Therapist (ABT)
Total target members	200 <ul style="list-style-type: none"> • 100- SMO • 100-ABT
Working Districts	Villupuram and Coimbatore

1. Target vs Achievement as on 30th of September 2020

So far, we have not started any training and no activities were conducted from 13th of March 2020 until date due to COVID-19 issues. Further, the TN government has not given any approval for starting the training. We have taken approval from Belstar for extension till December 2020.

Case study- The Inspiring story of an aspiring Entrepreneur

Mrs. Ramya is just an ordinary homemaker who wanted to create a difference. She had always aspired to do something out of the box and become a successful entrepreneur. Hand in Hand India along with BELSTAR provided her golden opportunity to kick-start her career dreams. She actively participated in the Assistant Beauty Therapist course offered by Hand in Hand India. After course completion, she availed a loan of INR 15,000 from BELSTAR and started commercial service from home. Now, with her hard work and determination, she has started her own Bridal Studio & Spa by availing a loan of 11 lakhs. Her Bridal Studio & spa was inaugurated by Mr. Mr. S.P. Velumani, Minister of Municipal Administration, presided, TN the event and made it a grand success. Ramya owes her warm gratitude to BELSTAR and Hand in Hand India for their constant support and guidance.



Way forward

1. To complete activities in FY 20-21.

Assistant Beauty Therapist Skill Training to be provided to vulnerable women at Madurai. Key Interventions are:

- ❖ Scoping Study
- ❖ Recruitment of resource person(s) for mobilization and skill training
- ❖ Setting up the resource centre with necessary equipment
- ❖ Mobilization
- ❖ Orientation
- ❖ Enrollment of trainees
- ❖ Profiling of trainees
- ❖ Training on Assistant Beauty Therapist Course
- ❖ Monitoring and Evaluation
- ❖ Documentation & Reporting
- ❖ Certification
- ❖ Support for placement
- ❖ Support for bank linkages

Expected outcome: Beneficiaries will be able to

- ❖ Sharpen their knowledge on basic beauty treatments and procedures as per market scenario.
- ❖ Develop their personality, gain confidence and become a professional.
- ❖ Understand parlor setup, hygiene, customer relationship and other essential job roles.
- ❖ Improve their livelihood by starting commercial service from home/work in a parlor or establish their own parlor

Timeline

- ❖ Center establishment will be done in the first month.
- ❖ The training course will be carried out in the next five months.
- ❖ Conversion follow up will be done for two months after training to ensure income generation



JANUARY 2021

BELSTAR CSR PROJECT REPORT
SOCIAL CONNECT PROGRAM
OCT- DEC 2020



INSIDE

**Supporting women through Entrepreneurship Training
In 4 States**

Enhanced Skill Training to women in Tamil Nadu

Awareness of Health & Hygiene in Tamil Nadu

**SUPPORTING ENTREPRENEURSHIP IN WOMEN THROUGH ENTREPRENEURSHIP
TRAINING IN 4 STATES OF INDIA**

Maharashtra

Hand in Hand Maharashtra is skilling stakeholders in Pune district by providing skill training to them in areas such as Spices making, Cake Making, Jewellery Making, Soap Making, Bag/ pouch Making and Dhoop Making.

Trainings

- 1. Spices Making Training:** During the reporting period, we have covered 369 women from 15 Panchayats namely *Waund, Taje, Devale, Phalne, Dahuli, Thakursai, Kadadhe, Takave BK, Bebadohal, Ozarde, Malwandi Thule, Nigade, Dahuli, Kale* and *Kalhat*. During the training sessions our trainer taught them various kind of spices making processes like onion garlic, chicken, Garam, Pav bhaji, Goda Masala etc. by taking theoretical recipes along with practical exercises. Many of the SHG women are planning to set the natural homemade spices unit and will sell in local market. Also our team is putting efforts for partnering with well-known spices companies to support these women. Currently, skilled SHG women are preparing spices for their household purpose by using some of SHG Savings.



Masala Making Skill training at Nigade Panchayat

- 2. Jewelry Making Training:** During the reporting period, we have covered 275 women from 15 Panchayats namely *Kadadhe, Kashal, Shivane, Shivali, Dahuli, Pawanagar, Ovale, Bebadohal, Kambre, Yelghol, Ozarde, Malwandi Dhore, Devale, Kalhat* and *Nigade*. During the training sessions our trainers taught them various kind of Jewellery making process such as Bangles, Necklace, Ganthan, Earrings etc. along with practice sessions. In *Kadadhe* Panchayat, SHG women like Ashwini Rasankar and Rupali Khengare from *Jijamata* SHG have started their Jewelry Making Shop.



Masala Making Skill Training at Nigade panchayat

- 3. Cake Baking Training:** Cake baking is the famous product in the all Panchayats. Now days it has been found that women are very much interested in baking cakes especially it's highly demanded by the SHG women. Cake baking skill training has been started for our SHG women. During the reporting period, we have covered 195 women from 9 Panchayats namely *Mahagaon, Shivati, Ovale, Done, Malwandi Dhore, Pawanagar, Shivane, Kadadhe* and *Bhoyare*. During the training sessions our trainers have taught them various kind of cake baking processes and varied types of cakes such as cupcake, Ice cream cakes etc. taking

theoretical recipes along with practical sessions with equipment that are needed in baking such as Measuring scale, Batter, Food processor etc. Women are practicing themselves to make professional cakes to start their own enterprise of baking.



Cake baking Skill training at Shivane panchayat

4. Bag Making Training: Bag making is the ideal skill training for SHG Women as many of the women are comfortable and familiar with stitching work. Bag making skill training is conducted in the 2 Panchyats (*Bhoyare* and *Kadadhe*) covering 29 women. HiHI is supporting these trained women to start their own enterprises or getting jobs.

5. Financial and Digital Literacy: Financial and digital literacy is very essential to women which has been proven with the onset of the pandemic. In the reporting period, 806 SHG women attended the digital and financial training. The objective of financial literacy training

is to create awareness towards financial inclusion. In this training SHG women are learning financial planning, importance of opening a bank account, managing the money and avoid debt traps. HiHI ensured that it provides basic knowledge of banking services to each SHG women as they should have their



Digital and Financial literacy training at Kadadhe panchayat

Bank account, have knowledge to deposit money in bank and to withdraw money from ATM, INR 12 and INR 330 government insurance cover etc. With this training the SHG women who are interested in running the business can use knowledge on Cheque deposits, Digital transactions etc. in their business activities.



Business Development Training at Kalhat Panchayat

6. Module 3 and Business Development Training:

In Module 3 and Business Development Training, 762 SHG women learned about business opportunities and how to develop a business. SHG women also learned about multiple income sources like Milch animal business development, poultry farming, goat rearing, sheep rearing and

agriculture to meet their family expenses, food, children education, health expenses. Above training provided women an insight to look at the traditional occupations in profitable and sustainable point of view.

Following table consist of training details with no. of women participated from the project villages

Sr. No.	Name of the training	Name of Villages	Total No of SHG Members Participated
1	Spices Making Skill Training	Waund (22), Taje (20), Devale (33), Phalne (22), Dahuli (42), Thakursai (20), Kadadhe (22), Takave BK (33), Bebadohal (38), Ozarde (20), Malwandi Thule (15), Nigade (30), Dahuli (19), Kale (17) and Kalhat (16)	369
2	Jewellery Making	Kadadhe (22), Kashal (15), Shivane (22), Shivali (17), Dahuli (17), Pawananagar (20), Ovale (19), Bebadohal (19) & Kambre (13), Yelghol (30), Ozarde (15) Malwandi Dhore (12), Devale (24), Kalhat (15) and Nigade (15)	275
3	Cake Making	Mahagaon (16), Shivati (21), Ovale (16), Done (15), Malwandi Dhore (32), Pawananagar (26), Shivane (36), Kadadhe (15) and Bhozare (18).	195
4	Bag Making	Kadadhe (15) and Bhozare (14)	29
5	Soap Making	Malwandi Dhore (12) and Devale (8)	20
6	Dhoop Making	Shivane (5) and Kashal (5)	10
7.	Herbal Tea Making	Kadadhe (5)	5
Total Women participants in different skill trainings during Q2			903
5	Financial and Digital Literacy	Taje (44), Devale (33), Shivali (22), Thakursai (20), Shivane (136), Kashal (39), Dahuli (46), Bhozare (47), Kusawali (10), Kadadhe (70), Devale (40), Shivali (20), Malwandi Dhore (28), Done (15), Yelghol (30), Ozarde (35), Malwandi Thule (15), Mahagaon (16), Kale (17), Shivati (21), Pawananagar (26), Nigade (45) and Kalhat (31)	806

6	M3 and Business Development	Taje (20), Devale (73), Shivali (42), Shivane (82), Kashal (39), Dahuli (46), Waund (44), Thakursai (20), Bhoyare (47), Kadadhe (70), Malwandi Dhore (28), Done (15), Yelghol (30), Ozarde (35), Malwandi Thule (15), Mahagaon (16), Kale (17), Shivati (21), Pawananagar (26), Nigade (45) and Kalhat (31)	762
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Case studies

Case Study 1



Tulsi Herbal Masala Tea Powder Unit Inauguration ceremony at Kadadhe Panchayat

HiHI motivated SHG women to actively take interest in the trainings like Financial Literacy and Digital Literacy Trainings, Business development training and various group practices like Regular monthly SHG meetings, Monthly Savings etc. Among all SHG women, a group named 'Padmavati' SHG group consisting of 5 SHG women was interested to start their group enterprise with their own investment. Hand in Hand India's team had identified many households have started to consume a herbal liquid to boost their immunity and studied in detail about different herbs and spices which will help in boosting human immunity. Finally HiHI's team have come with new formulation on making 'Herbal Masala Tea' through an enterprise creation as it was very much in demand during Covid-19 pandemic due to its Immunity Booster properties with ingredients like Basil (*Tulsi*), Ashwagandha, Dried Ginger etc.

Women from *Padmavati* SHG are running this enterprise with initial moral and technical support from HiHI team. This group of women had collected INR 10,000/- (INR. 2000/- each) and invested for Herbal Masala Tea Powder making unit. Initially women made 1 Kg Herbal Masala Tea Powder from the investment and started selling the same in the village and nearby local shops. In the initial month, women have earned INR 700/- income and are hopeful that their income will increase in the coming months.

Currently, HiHI team is supporting this group in branding and marketing strategies. HiHI have provided them Product banner and in future these women will be supported in getting authorized government Food License along with Udh yog Aadhar (Commercial Government Certificate).

Case Study 2



Motivated SHG's members are about to Establish Enterprise in Kadadhe Panchayat

HiHI Team came across to another enthusiastic women's' group who were willing to invest capital and time for their own group enterprise. 'Namkeen' is the Popular Snack item in each household. HiHI team always motivates village SHG women on making daily usable products and sell them in the village and in nearby areas itself, so the profit money will remain among villagers only. After finalizing *Namkeen* as their business product for the enterprise, SHG Women have collected INR 20,000/- from each member and invested for this group Enterprise. Thus 5 SHG women have invested a total INR. 1,00,000/- for their enterprise. They have procured *Namkeen* Making Machine along with required utensils.

Recently, these women have additionally collected INR 5000/- from each member in the group to procure the raw materials like gram flour, cooking oil, spices, salt etc. for *Namkeen* production. SHG women have identified local market like *Maval* town and Pune city for selling the *Namkeen* products with active support from HiHI. The brand name of enterprise will be finalized soon. Formal inauguration of the *Namkeen* Making Unit is expected in January 2021. HiHI will continue support in packaging, branding and getting authorized government food license.

Plan for Quarter 3 (Jan. 21 to March 21):

- Skill Training to 1200 Women
- Financial & Digital Literacy training to 1000 Women
- Business Development & M3 training to 1000 Women
- 6 CLNs Formation
- 6 Innovative enterprises to be formed

- Organizing leadership training for CLN women
- Government scheme convergence for CLN/SHG women

Madhya Pradesh

Hand in Hand Madhya Pradesh is skilling stakeholders by focusing on the Apparel related activities in Indore district.

Skill Trainings

During Second Quarter of Credit plus project, we have conducted tailoring skill training for the *Kalani Nagar* and *Khajrana* Branch.



- 1. Tailoring Skill Training:** During the reporting period, we have covered 369 women from *Khajrana* and *Kalani Nagar* Branch.

- 2. Enterprises Development Training:** During the reporting period, we have covered **1348** women from 2 branches of *Kalani Nagar* and *Khajrana* Branch under Indore District. Through Enterprises development training we are motivating to JLG members for starting/strengthening their enterprise.

- 3. Financial and Digital Literacy:** Financial and digital literacy trainings have strong returns, not only in terms of improved financial behaviour but also improved mobility and higher confidence. In the reporting period, 1426 JLGs women attended the digital and financial training actively. The objective of financial literacy training is to create awareness financial inclusion. In this training, JLG women are learning financial planning, importance of opening a bank account; women learned about managing their money and avoiding debt traps. HiHI



Digital and Financial literacy training at Kadadhe panchayat

ensured basic knowledge of banking services to each SHG women to ensure that they have their Bank account, know how to deposit money, how to withdraw money from ATM, insurance etc. This training where the women are learning about using cheque, digital transactions etc will be useful especially in running their enterprises.

- 4. Module 3 and Business Development Training:** In Module 3 and Business Development Training 762 SHG women learned about business opportunities and how to develop business. SHG women also learned about multiple income sources like Milch animal business development, poultry farming, goat rearing, sheep rearing and agriculture to fulfill the family expenses, food, children education,



Business Development Training at Kalani Nagar

health expenses. Above training provided women an insight to look at the traditional occupations in profitable business point of view.



Team supporting in Credit Plus activities



Webinar conducted for Beauty and wellness attended by the project staff

Following table consist of status of various deliverables as on December 2020

S.No.	DELIVERABLE	Annual Target – July 20–June 21	Target Q-1 & Q2 (July 20 –Dec 20)	Status as of Dec 20
1	Enterprises Development Training	5000	1200	1348
2	Enterprises Up gradation Training	5000	1000	1219
3	Financial Inclusion	5000	1200	1426
4	Skill Training	500	100	70
5	Formation of Group Based Enterprises	80	26	21
6	Enrolment of Members in Group Based Enterprises	500	156	132

Case studies

Case Study 1

Ms. Sajan Jat joined JLG named *Laxmi*, at Indore under Belstar. Before joining the JLG, she was involved in stitching blouses and other tailoring work. After joining, she attended all the Trainings provided by Hand in Hand India. After three months, she was screened to undergo skill training on Tailoring. She completed skill training in the month of September 2020 with one month of Tailoring upgradation program.

After training, we have supported her by bringing the order from outsider for readymade shirts stitching to strengthen her tailoring enterprise. Now she runs the business from home. She shares that she stiches 30-40 shirts in a day and earns INR 2000-2500/- per month from this order. She is very happy to be a member of Belstar family.



As Sajan is running her business from home she wants to open a big shop of tailoring so that she can employ other women who are in need and also train them. She wants to work hard to give good education to her child and support her family.

Case Study 2

Reena Solanki joined a JLG named *Perfect* at *Khajrana* Branch in Indore under Belstar. Before joining the JLG she was involved in some tailoring work. Later when she joined the JLG, she got the opportunity to attend the trainings provided by organization. She has participated in the skill training program provided under Credit Plus program. She completed skill training in the month of October 2020 with 1 month of Tailoring up gradation program.



After training the organisation supported her by bringing her order from outside for readymade shirts stitching to help her strengthen her enterprise. Working from home she says that she can stitch up to 30 shirts in a day, and also earn 2000-2500/- per month from this order and additional to her regular work from where she is earning Rs.2000 an average on monthly basis. She is grateful towards Belstar for supporting her in times of need.

Plan for Quarter 3 (Jan. 21 to March 21)

- Skill Training to 200 women
- Financial training to 1500 women
- Business Development & M3 training to 1500 women
- Enterprises upgradation training to 1500 women
- Formation of 25 Group Based Enterprises
- Enrolment of 150 women members in Group Based Enterprises

Rajasthan

Hand in Hand Rajasthan has already initiated Dairy Farming, Handy Craft and Food Packaging related skill training and Pickle Making and Soap Making skill training in Sirohi and Udaipur districts.

Trainings

Module Trainings Organised

Team initiated enterprise creation training (M-2) in Gudli gram panchayat and covered 10 villages under Gudli & Khemli gram panchayat and trained 251 JLG members and motivated them for enterprise creation in livestock, dairy and food product making, retail shop up gradation and strengthening of the street shop like vegetable-fruits and other traditional business. Team also worked on few case studies on provide government financial schemes.

Later on team moved to provide training in Dabok gram panchayat and conducted financial inclusion and skill training in October and November month. Later on, purely urban area was focused by HIH in Nov-Dec month for craft related and manufacturing related enterprises.

Skill Trainings Organised (October to December 2020)

- 1. Training on making Dairy Products:** Team organised training on making dairy products related items Paneer, curd, Shree Khand etc. in Aala ki Dhani village and 30 JLG members were benefited in the training and team promoted to sell their product to available local vendor in nearby villages.
- 2. Training- 1 on Milk fortification with support Avani Dairy:** Second skill training was organised in Dhooni Mata Dabok and 26 JLG members were benefitted in training. The objective of the training was to connect JLG to organized milk production vendors and how to improve milk quantity from their available livestock. Team also promoted to improve livestock through credit access from Belstar Microfinance Limited.
- 3. Training- 2 on Milk fortification with support Avani Dairy:** Third skill training was organized in Mandesar on after successful completion in Dhooni Mata. Avani Dairy was looking forward further strong association with HIH and conducted 2nd training in Mandasar Village. 30 JLG members were benefited and encouraged to develop their traditional trader to the modern trade. Mr. Shivraj Singh manager appointed as trainer from Avani dairy and took one on one interaction and provided benefits to associate with organized sector and open the milk collection centres.
- 4. Training on making craft related items (Wooden Basket making):** After completion of the rural area target HIH team moved to semi urban area and identified JLG members for craft related skill trainings. Team conducted wooden basket making training in Matun Panchayat and 18 members were benefited through the training. Team also focused to connect their product with urban area market.

5. **Training on food product packaging (candy):** In December month, HIH team conducted food product packaging (candy) skill training in Govardhan Villas (Udaipur urban) and 12 members were benefited in the training. Team also identified vendor who can buy back the candy product after packaging.
6. **Soap and Detergent Making:** HIH Pindwara team organise market linked skill training of the soap in Kojra Panchayat and detergent making skill training under collaboration of RISE-UP project in Pindwara. Pindwara team also achieved milestones in the soap and detergent making skill training.
7. **Pickle making skill Training:** Pindwara credit plus team organized pickle making training in BELSTAR Pindwara Branch. 31 members were participated in training and discussion on available market of pickle in Sirohi district and how to supply and sell these pickles in the market.

Formation of Cluster Level Network

1. **CLN formation in TulsiDas ki Sarai:** HIH team started mobilization and CLN area identification during module trainings. First CLN formation was conducted in Tulsi Das Sarai and 35 members were participated in formation. Election of the President, Secretary and Treasurer completed through voting system under the guidance Mr. Rajeev Purohit. Belstar Branch Manager Mr. Manish was present in formation and shared credit access related information with JLGs. Later on, 2 meetings were successfully completed in Tulsi Das Ki Sarai for their enterprise developments.
2. **CLN formation in Debari Panchayat:** HIH team organized CLN mobilization related activity in November month and Team successfully formed CLN in December month and 35 members were participated in formation. Election of the President, Secretary and Treasurer completed through voting system and team discussed further skill training in textile sector.
3. **CLN formation in Pindwara:** HIH Pindwara team organized CLN formation meeting in BELSTAR Pindwara branch manager also supported in organized CLN formation in the branch. 31 members were participated in the formation activity and election of the President, Secretary and Treasurer completed through voting system under the guidance Mr. Rajeev Purohit and Shailesh Sikarwar.

Following table consist of status of various deliverables as on December 2020

S. No	Key Deliverables	Targets		Achievement (Oct to Dec 2020)		
		Year 1	Q1 +Q2 (July-Dec)	Udaipur	Sirohi	Total
1	Project orientation meeting	1	1	1	1	1
2	Training of women in enterprise development	3300	1650	863	574	1437

3	Training of members in new/up gradation and knowledge to start/strengthen their enterprises	2475 (75%)	1000	494	330	824
4	Training on Financial Literacy	165	80	36	24	60
5	Skills trainings	300	200	60	40	100
6	Enterprise strengthening for creating value chains	1650 (50%)	800	322	215	537
7	Formation of CLNs	500 Members (10 CLN)	-	2	1	3

Case studies

Case Study 1

Lalita lives in a small town called *Debari Zinc*, in Udaipur. She belongs from a rural background where she lives with her three daughters and one boy. Her husband works as a painter in *Debari* town. One of her daughter has been married recently. Her family was finding it difficult to meet both the ends as their household income was just INR 5000 which is very low for a family of five. Lalita has only completed her schooling but she always had skills to talk to anyone with confidence. She had a good location for Kirana shop.

In November 2020, HIH team visited Lalita's JLG and met her. The team provided Module-2 and Module-3 training to the members of the JLG. The team suggested Lalitha to add multiple works in her kirana shop. After Module training, Lalita started Saree *Picco* making work in her shop and started other multiple works in one shop including Kirana.

After Credit Plus training, Lalita was able to start multiple work and can able to understand market demand as per season and increased income through new small scale setup. Through the add-on work, Lalita was able to earn INR 8000 per month. Lalita was only an entrepreneur before taking trainings but after the training she was supported by her husband during his spare time. Lalita is thankful to HIH team & Belstar members for their generous efforts.



Case Study 2

Dali Bai lives in *Dhilkli*, a small village in Udaipur and is an illiterate. Her family belongs to a schedule tribe caste. Her husband is a labourer and they have two girls and two boys. All children are completing their schooling from *Dhilkli* village. She is not allowed to go for work outside of the village. Her entire family is dependent on her husband's earning. Before joining the SHG, her family income was INR 4500 and was struggling to keep up with their expenses and to raise their children with a chance of future success.

In November, HIH team visited *Dhikali* village and met the JLG members, provided trainings to the members and motivated them to start their enterprise in *Dhikali*. Dali bai was also a part the JLG and underwent the trainings.

After the trainings, she started Kirana cum tea kiosk stall in mid of the village. She borrowed a loan of INR 30000 from Belstar and invested INR 15000 in her stall. Dali and her husband connected with many peoples socially through the shop. She also got marketing knowledge from the salesmen and was able to negotiate for retail items. Dali bai is now able to speak with customer confidently and run the stall along with managing her home. She takes help from her sister-in-law and both the women handle the shop.

Currently she is able to earn INR 5000 per month from the stall and is able to support her husband in running the household.

Snapshots



Module Training with JLG Members at Debari



Module Training with JLG Members at Ajari



Pickle making training at Pindwara



Candy packaging training at Sector 9 Udaipur



CLN formation meeting at Pindwara Block



CLN formation at Nala Fala Village, Debari GP, Udaipur

Tamil Nadu

The enterprise team of Hand in Hand Tamil Nadu strives for the upliftment of rural women through two major activities namely – creation of new enterprises and strengthening of existing enterprises. It is currently creating effectual dais in *Arakkonam, Kaveripakkam, Chithamur, Villuppuram, Tiruppur* and *Kancheepuram* (Peru Nagar and Mamandur) Branches for executing various Credit plus initiatives planned for the committed endeavours.

Enterprises Created with the Support of Skill Training

The skill training division provides capacity building training for rural SHG women. The Enterprises team with the support of the skill training division of Hand in Hand India has carried out two different types of skill trainings, among the various other trainings proposed. Aari Embroidery and Food products training have been implemented across *Thiruvallur, Ranipet, Chidambaram, Salem* and *Virudhunagar*.

1. Mobilization

The first phase of the project is the identification of the right candidates for enrolling in the training program. This is one of the challenging tasks that will either make or break the deal. Choosing the right candidate is vital for the success of any training program. When it comes to mobilization, various strategies were followed. A few are mentioned below.

Strategy 1: As a first step, the CRM (Customer Relationship Management) team has shared various skill training related sms to specific location and trade. As on date, a total of **587 messages** have been shared. This was taken from the **48,000 entrepreneur data** shared by the staff and the enterprise team of Hand in Hand India.

Strategy 2: Distribution of pamphlets & IEC materials, door-to-door campaign, and group meeting in the specified target region.

Strategy 3: Sharing of skill training related e-posters through social media platforms.

Meetings are also held with the project staff and beneficiaries by the senior team. Planning and project execution related details are also discussed. Beneficiaries will also be imparted awareness on the purpose of the skill training be it Aari Embroidery or Food Products training. They will also be provided an insight on the benefits and income opportunities that they can avail once they complete the training program. Mobilization will be carried out with the support of the core team staff, Belstar staff and enterprise staff. Various queries related to the training program were also addressed by the staff that included the purpose of the training, the duration and the expected benefits of the training program.

Region	Trade	No. of. members mobilized	No. of. members enrolled	No. of. members completed /ongoing
Thiruvallur	Food Products	64	50	50

Ranipet	Aari Embroidery	32	25	25
Chidambaram	Aari Embroidery	33	25	25 (Ongoing as on 31 st December 2020)
Virudhunagar	Aari Embroidery	35	25	25 (Ongoing as on 31 st December 2020)
Salem	Aari Embroidery	30	25	25 (Ongoing as on 31 st December 2020)

தொழில் திறன் வளர்ப்பு பயிற்சி

பெண் தொழில்முனைவோர்களுக்கான உணவு பொருள் தயாரிப்பு பயிற்சி

மசாலா பொருட்கள், அப்பளம் மற்றும் ஊறுகாய் தயாரிப்பு மற்றும் சந்தைப்படுத்துவது எப்படி?



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தொழில் திறன் வளர்ப்பு பயிற்சி

பெண் தொழில்முனைவோர்களுக்கான ஆரீ எம்பிராய்டரி பயிற்சி

செயின்பிரைஸ்ட், ஸ்டெட்ம், பாணி, மேட், மைக்ரோ, ஜர்தோசி வடிக்கிய கற்றுக்கொடுக்கப்படும்



பயிற்சி காலம்: 23-12-2020 - 11-01-2021
(விடுமுறை நாட்களின் பயிற்சி நடைபெறாது)
நேரம்: காலை 10.00 மணி முதல் மதியம் 2.00 வரை
பயிற்சி கட்டணம் : ₹.500/-
பயிற்சியின் முடிவில் சான்றிதழ் வழங்கப்படும்
(குறிப்பு: சாதவய் பயிற்சி பெற்று இருக்க வேண்டும்)

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கடலூர் மாவட்டம் 608 602
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திரு.மணிவண்ணன் : 9940129474
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2. Skill Training:

In order to shortlist 25 members for the skill training program, an average of 100 members will be mobilized per trade. After screening, nearly 33 to 35 members will enrol for the training program, of which 25 will be finalized. The enrolled candidates will be provided skill training on specific trades as mentioned in the project deliverable.

Trade 1: Aari Embroidery

A majority of the beneficiaries in the specified project locations are skilled tailors who have prior experience in tailoring. To sharpen their skillsets and create an opportunity for income, an upskilling on tailoring, i.e., Aari Embroidery trade was proposed. After completion of the training program, beneficiaries can take up stitching orders from home and design blouses, chudidhars and saree. Through this, they will be able to gain a steady income. As on 31st December 2020, 25 beneficiaries have completed Aari Embroidery in Ranipet.

Trade 2: Food Products Training

Food products training offers a good scope for rural women to gain income with less investment. Beneficiaries will be taught on how to make pickles, masala powders, papads, and other food items with hygienic ingredients. After the training, the beneficiaries will be

able to make their own food products from scratch. Later, they will be able to sell the products at a profitable rate in local stores and nearby markets. Hand in Hand India will provide handholding support for the beneficiaries when it comes to market linkage. The training will prove to be fruitful for rural women to make additional income to sustain their livelihood.

Location	District	Trade	Target	Achieved	Ongoing as on 31 st Dec 2020
Nangavalli	Salem	Aari Embroidery	50	0	25
Vembkottai	Virudhunagar	Aari Embroidery	50	0	25
Tiruvallur	Tiruvallur	Food Products	50	50	0
Chidambaram	Cuddalore	Aari Embroidery	50	0	25
Ranipet	Vellore	Aari Embroidery	50	25	0
Grand Total			600	75	75

Enterprises Conversion through Skill Training

Follow up is done during and after the completion of the training program. A separate enterprise tracker is maintained to monitor the progress of the beneficiaries after the completion of the training program. For example, beneficiaries who undergo the food products training will be able to promote their own products via RISE app, specifically created for small entrepreneurs. Further, the CRM team of the enterprise pillar offers various types of support in terms of social media marketing through WhatsApp, YouTube, Facebook and other platforms. The queries of the beneficiaries are also addressed by the team. Some of the queries such Udyam registration, Aadhaar card related queries, Pan Card, Business Licenses and registration, and queries on government related schemes. Queries related to posting photographs, uploading videos, and formation of new Facebook page, etc. are also addressed. Members are joined as a group where they can share videos, product updates and other relevant information that will support other beneficiaries in the group. Through social media marketing, beneficiaries have better opportunities to sell their products online at ease.

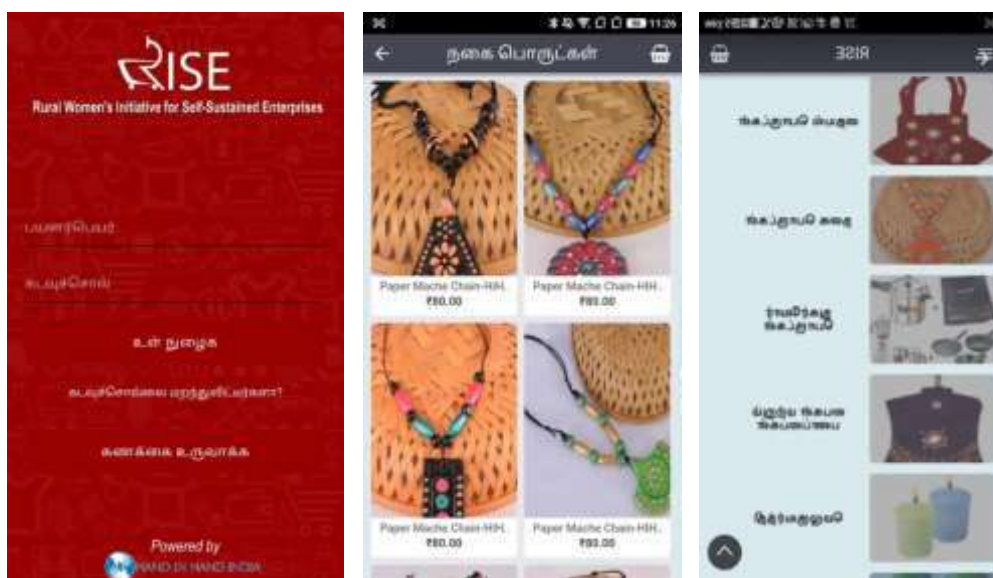
Strengthening of Existing Enterprises and Formation of New Enterprise

Even after the completion of the training program, SHG enterprises team offers timely support for new and existing entrepreneurs. For new entrepreneurs, handholding is provided on how to start enterprises, how to attract customers, how to promote brand and how to establish a small enterprise. For those who have already established an enterprise, support is given for strengthening of the enterprise and gaining profit. These include how to introduce offers, how to identify loss and turn it into profit, how to identify potential clients, and other relevant topics.

1. Social Media Platforms

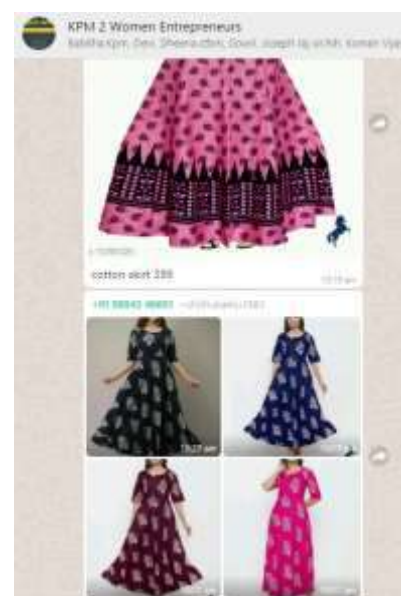
The role of social media in business development is phenomenal. A small click of a button is all that it takes to promote products and services to customers worldwide. Apart from providing skill training, the enterprise team of Hand in Hand India supports beneficiaries in the strengthening of their business with the help of various social media platforms. This plays a very crucial role as with the help of social media platforms we can showcase our brand to specific clienteles and develop our business in an effective manner.

Rise App: Rise App is specifically designed to suit the requirements of entrepreneurs. The app was initially designed as a B2B concept, which was further customized to suit the requirements of SHG entrepreneurs. Every SHG member will be provided with a user-id and password which they can use to login to upload their products, the process is same for both the buyer and seller app. The app connects various SHG members and supports them to sell their products through the app

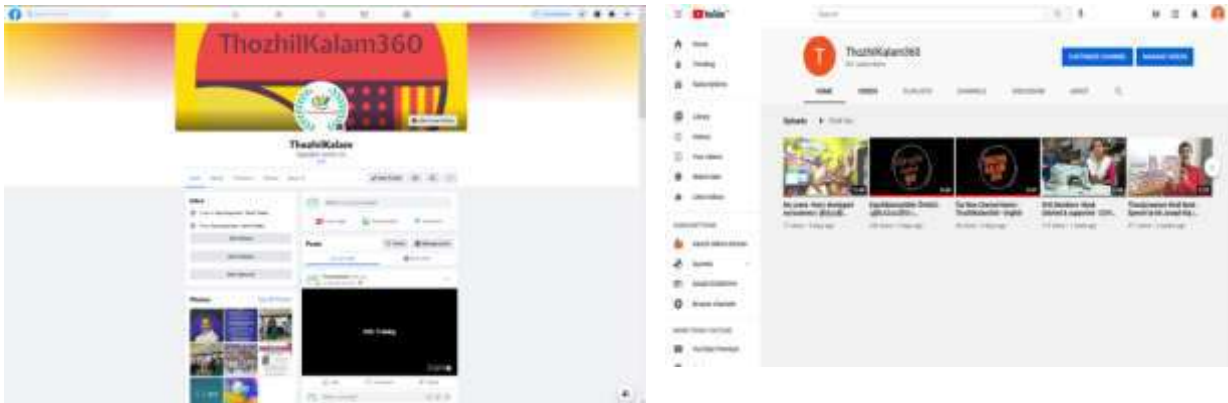


WhatsApp: In general, the enterprise team has created a total of 15 SHG WhatsApp group with a total of about 1000+ beneficiaries. The groups are formed based on the working area and members are enrolled accordingly. Regular videos, posts, product photographs, business linkages and other related information are shared within the groups. Important information related to business linkages are also shared by the CRM team. Some of the details shared include webinar details, training details, new product details, e-posters, YouTube and Facebook channel link, etc. Members who leave the group are also motivated to rejoin the group and their queries related to posting of videos/images are also addressed. The CRM team also supports the beneficiaries when it comes to addressing different types of queries. As of 31st December 2020, a total of 400+ queries were addressed that include rejoining in WhatsApp Group, Pan Card enquiries, Udyam Aadhar, FSSAI certification, etc.

YouTube/FB pages: Various types of promotions are done via our specific YouTube channel, named *Thozhilkalam360*. As on date, we have a total of 294 subscribers for the channel. Innovative and informative videos



on business development and market linkage are made available on our channel. In the future, there are plans for uploading videos of all kinds of training programs. Different types of awareness videos on MSME loans, entrepreneurship skills, and government schemes are to be uploaded in the near future.



2. Government Schemes

The government provides various types of benefits when it comes to insurance policies, skill training related government schemes, animal loans, etc. to name a few. Beneficiaries undergoing various skill training programs are facilitated to avail various government social security schemes. These include the following:

- Chief Minister's Comprehensive Health Insurance Scheme
- Accident Policy Scheme
- PM Bhima Yojana
- Rupay Card
- Atal Pension Scheme (18 to 40 yrs)
- Widow pension
- Old Age pension

In addition, the beneficiaries will be facilitated to avail Pan Cards and address Aadhaar related queries. The various government schemes will aid the beneficiaries to avail financial support in time of need.

3. Loan Support

To sustain the livelihood of SHG members, loan support will be provided by Belstar Microfinance Limited. As on date, a total of **10.20 Crore (INR)** loan amount has been disbursed to **259 beneficiaries** for strengthening and creating various trades through enterprises team. The trades include Milch Animals, Agriculture, Tailoring, and Goat Breeding, among others.

4. Business Development Training

Business Development Training will be conducted for two days, for both ongoing and course completed beneficiaries. This purely depends on the specific requirements of the beneficiaries and is purely customizable. The program focuses on sharpening the skills of the entrepreneurs. During the training, successful entrepreneurs share their experience which will prove to be a guiding light for budding entrepreneurs. Some of the topics covered in the Business Development Training program include:

- I. Vision Building
- II. SWOT Analysis
- III. Time Management
- IV. E-Marketing
- V. Day Planning
- VI. Monthly & Early Budget Planning
- VII. Digital Financial Literacy
- VIII. Market Assessment
- IX. Entrepreneurial Characteristics
- X. Family Relationship
- XI. Exposure Visit



5. Webinars

Apart from skill trainings, different types of webinars are conducted for beneficiaries who are engaged in start-up business and also for those who are running a business. A special webinar was conducted for those who have completed the food products training. Various strategies related to marketing of food products were discussed. A total of 36 members participated in the event.

6. Exposure Visit

Beneficiaries who complete the training program will be taken on exposure visit to various companies, farms, and garment units based on the specific trade they choose. Through the exposure visit, beneficiaries will be able to understand various concepts and methodologies related to their trade. 24 beneficiaries who underwent the food products training were taken to KVK Tirur in Thiruvallur district. During the visit, the beneficiaries were given an insight on how to make different kinds of sweets through milk and milk byproducts.



7. Handholding Support After Enterprise Creation

Handholding will be given by the enterprise team of Hand in Hand India for beneficiaries who have started their own business. The beneficiaries will be met in person on a random basis and the current situation will be assessed. If the beneficiary is incurring loss, special guidance will be given and the beneficiaries will be motivated to rethink the business strategy. Support will also be provided by the CRM team in terms of social media marketing, brand promotion, registration of the shop/store/business. The beneficiaries will also be supported to avail various government schemes related to their business.

Challenges

1. Delay in payment of fees.
2. Challenges in mobilization due to COVID-19 crisis.
3. Beneficiaries are requesting to increase the duration for Aari Embroidery trade.
4. Due to rain, it is difficult to provide agri-related skill training.
5. People are hesitant to pay INR 100 fee for Milch Animal Training.

Case studies

Case Study 1

The transformation of Jeevitha

Mrs. Jeevitha is a budding entrepreneur from Virudhunagar. She is an active member of Jeevitha SHG. A loving mother of two children, she has faced a lot of struggle to make ends meet. Her husband works in a private company and makes a meagre income to run the family.

Before: Jeevitha has good typing skills, which she uses it to make some income. She also learned tailoring and completed her beautician training. She started off doing some small services from home and made INR 12000 per month.

After: As an initial step, she availed a loan of INR 30,000 from Belstar – Vembakottai Branch. Through this, she purchased beauty products and also sarees and dress materials for sales. Now, she makes about INR 22,000 from home through bridal makeup and other beauty treatments. She also sells sarees and makes a considerable income. She sincerely thanks the entire team of Belstar for transforming her life.



Case Study 2

Age Doesn't Define Success

Mrs. Muthumari hails from Sivakasi, Virudhunagar district. She is an active member of Vetri SHG. She lives with her husband and two daughters. The



family struggled a lot as both of the daughters were doing their Master's degree.

Before: Without financial aid, the family suffered. To balance the gap, Muthumari learned tailoring and started stitching clothes from home. She also stitches beautiful machine covers for sale. In addition to tailoring, she also provides jewelry for rent. Through this, she makes INR 10,000 / month

After: To expand her business, Muthumari, initially availed a loan of INR 30,000 from Belstar – Virudhunagar branch. Since her business started growing, now she availed a top up loan of INR 50,000 to develop the business further. Now, through tailoring and jewellery renting, she makes INR 20,000/month. This will vary based on the orders she receives. Mrs. Mut humari renders her heartfelt gratitude to Belstar for their support!



Plan for Quarter 3 (Jan. 21 to March 21)

- Entrepreneurs enrolment (Through WhatsApp) – 1491members
- 152 Enterprises Visits
- 308 Enterprises database uploaded in Google Sheet
- Advanced Skill training (Fee based) – 50 members
- Business Development Training (Fee based) – 200 members
- Value addition support (Fee based) – 368 members
- Provide E-service to – 373 members
- Avail Government Schemes to 343 members
- RISE APP Registration for 200 members
- 3 Entrepreneurs Award Programs to be organized
- Market linkages/ Month (Business Turnover) – support up to INR 556549
- Profit earning/ Month for our HiH staff – INR 189554
- Enterprise Tracker – 400 members

Formation of CLNs and BLN

During the reporting period, the social mobilization team formed and capacitated 92 CLNs with the backup of 784 SHGs belonging to 9,778 Members. Moreover, the team sensitized all the SHGs about the concept, function & advantages of CLNs and made them to nominate 3 Representatives from each SHG for operating their CLN effectively towards affording appropriate services for their individual Member SHGs as well as their Community. Moreover, these CLN became a common platform for all the associated SHGs to share information / knowledge and experience for enabling productive decisions.



Besides, the Team formed 6 BLNs in 6 locations compiled with 56 CLNs for facilitating long-term vision and alliance building process with the prolific Institutions towards inclusive empowerment of Customers.

Capacity Building Training for CLNs and their Office Bearers

Training on CLN - Dynamics & BLN formation

The Team facilitated concept and the basic Operational Management Training to all 92 CLNs for organizing regular meetings and facilitating other operational function for the betterment of their associated SHGs and their members. Also the team organized basic functional management training to 276 office bearers for effective function of their CLNs for achieving the common goal. Out of that, 168 Office Bearers have been given Training for forming BLN for sustainable action.

Sensitization on Financial Inclusion and Digital literacy

62 CLNs have been given the basic Financial Inclusion and Digital literacy inputs for facilitating their member SHGs to advance proper savings and thrift activities as well as the growing digital innovations. Moreover, all the 168 BLN Representatives have been sensitized on various Digital Applications (including Cashless transaction) and its advantages for their SHGs and Members.

Training on Enterprise Facilitation & Orientation on MSME Loan strategies



With an aim of advancing enterprise activities among SHG Members, 168 Representatives from 62 CLNs has been given the basic inputs on enterprise development and facilitation strategies / skills for promoting enterprise activities among SHG Members for evolving appropriate livelihood means. Moreover, the team has organized Orientation for 28 Nos. of Staff on MSME loan Strategies and the viable role of CLNs /

BLNs with the support of Mr. Bagavathi and Mr. Sivasankaran from MSME portfolio for facilitating enterprise loan to the interested / eligible SHG Members.

Facilitation for Pre-collection Meeting and Orientation on Loan collection strategies

16 CLNs from Chithamur, Arakonam and Tiruppur Branches have organized pre-collection meetings since Oct.2020 and gradually achieved / increased the On Time Repayment (OTR) more than 96% (average) and continuously striving for achieving cent percent repayment. Besides, the team conducted Orientation session for Staff on Loan Collection with the support of Mr. Pushparajan from BELSTAR (Collection) for facilitating Loan collection strategies through CLNs / BLNs



Training on advancing Hospi Cash Insurance Product

Social Mobilization Team has executed Need Assessment Exercise with 1870 SHG Members of 74



CLNs with the support of 326 CLN-Volunteers for understanding the potentials of Hospi Cash Insurance. Continuously, the team facilitated Training for Staff on the inbuilt strategies of Hospi Cash products and the way forward mechanism through CLNs / BLNs. Moreover, Team has identified 720 Nos. of interested SHG Members for Hospi Cash enrolments and executed pilot exercise in 3 locations for finalising the execution strategies.

Establishing Self-Managed Tailoring Centres



With the support of STDC, Social Mobilization Team has facilitated 2 BLNs (Kattudevathur and Palladam) for establishing 2 Nos. of Self-Managed Tailoring Centres for 62 Nos. of SHG Members & Siblings. Moreover, both the BLNs has planned 5 Batches of Basic Tailoring Training (45 Days) for 310 Women and 4 Batches of Advanced Tailoring Training for 248 Women who has got experience or already got the basic training on Tailoring. Also, both BLN has planned to create marketing arrangement

through their own SHGs-CLNs / BLNs as well as located in other Regions.

Scented Oil Deepam Oil – Production Training

Based on the Need assessment exercise, the Social Mobilization Team facilitated SHGs-BLN of Arakonam to organize Scented Oil preparation Training with the support of STDC. In this regard, 14 SHG Members have been identified and provided the practical training on technical know-how as well as setting marketing opportunities. Moreover, the BLN has planned to do the marketing arrangement through their own & outside CLN / BLNs.



TOT on Health Care and Personal & Mensural Hygiene

The Team has identified 72 Health Trainers from 60 CLNs and provided ToT with the support of Health Pillar for executing Training for 4,000 SHG Women. In turn, the training input has been designed for providing each Trainee to train 20-25 of their peers and cover 80,000 to 1,00,000 Women.

Plan for Quarter 3 (Jan. 21 to March 21)

- Formation of 40 CLNs and 9 BLNs in *Tiruvallur, Arakkonam, Kaveripakkam, Villuppuram, Madhuranthagam* and *Kancheepuram* Regions
- Leadership Training for 120 CLNs and 360 Office Bearers
- Enterprise Facilitators Training for 360 PGB Members and Enterprise Motivation Training for 250 SHG Members
- Facilitating MSME Loan for 250 SHG Entrepreneurs
- Organize 1 Self-Managed Tailoring unit
- Health Care & Personal Hygiene Training for 4000 Women
- Facilitation of Hospi Cash Insurance in 120 CLNs
- Facilitation of Pre-collection Meeting in 120 CLNs
- Financial Inclusion and Digital Literacy Training for 1000 CLN Members & Formation of 50 Nos. of Digital SHGs for advancing digital services.

ENHANCED SKILL TRAINING TO WOMEN IN TAMIL NADU

PHASE 1: JUNE 2019 TO JULY 2020 (EXTENSION UP TO MARCH 2021)

PHASE 2: NOVEMBER 2020 TO NOVEMBER 2021

Hand in Hand Tamil Nadu is training rural women and youth on different skill training programs such as Sewing Machine Operator Course, Assistant Beauty Therapist Course, Scented Puja Oil Making course, Aari Embroidery, Food products training, Milch Animal Training, etc. Youth on the other hand will be trained on Sales, Customer Relationships and Microfinance Products.



Brief Training details

Project No	Project Title	Approved budget	Project Locations	Project Period	Timeline	Targets
1	Skilling of women on SMO and ABT	₹ 769,000.00 (Carryover CSR Funding for FY2019-20)	Tindivadam & Coimbatore	Apr 2019 to Mar 2020 (Extension up to Mar 2021)	12 Months (Extension period)	200
2	Skilling of women on Scented Puja Oil making	₹ 500,000.00	Pondicherry, Arakkonam, Namakkal, Chengalpattu	Nov 2020 to Mar 2021	5 Months	100

Skills		/ Salavakkam				
3	Skilling of women on Aari Embroidery, Dairy/Milch Animal and Food Products	₹ 700,000.00	Salem, Ramanathapuram, Virudhunagar, Tiruvallur, Chidambaram, Vellore	Nov 2020 to Mar 2021	5 Months	600
4	Skilling of (virtual) youth on Sales, Customer Relationship & Microfinance Products	₹ 865,375.00	Salem, Trichy and Madurai	Dec 2020 to Mar 2021	4 Months	450
5	Skilling of women on sewing machine (Basic +advanced men wears stitching)	₹ 800,000.00	Kattudevathur, Chengalpet	Dec 2020 to Nov 2021	12 months	350
6	Skilling of women on sewing machine (Basic +advanced men wears stitching)	₹ 434,625.00	Palladam	Dec 2020 to Nov 2021	12 months	180

Project Intervention

- Scoping study
- Curriculum Preparation
- Screening
- Mobilization
- Orientation
- Profiling of youth and women
- Enrollment of selected beneficiaries
- Skill Training
- Assessment
- Monitoring and documentation & reporting
- Certificate distribution

- Creating employment opportunity/enterprise creation

Project Outputs

1. 200 women will be trained on Sewing Machine Operator and Assistant Beauty Therapist.
2. 100 women will be trained on Scented Puja Oil making Skills.
3. 600 women will be trained on Aari Embroidery, Dairy/Milch Animal and Food Products
4. 350 women will be trained on sewing machine (Basic +advanced men wears stitching)
5. 180 women will be trained on sewing machine (Basic +advanced men wears stitching)
6. 450 youth will be trained on Sales, Customer Relationship and Microfinance loan products

Project Outcomes

1. Beneficiaries will be able to get deep skills on the proposed trade
2. Create or strengthen their enterprise
3. Improved financial status of the families

Project Target versus Achievement

Project No	Project title	Project Locations	Project Period	Skill Training Status			
				Targets	Achieved as on 31 st Dec 2020	% of Achievement	Ongoing from 1 st Jan 2021
1	Skilling women on SMO & ABT (ABT-100 and SMO 100)	Tindivadam & Coimbatore	Apr 2019 to Mar 2020	100	43	43%	0
			(Extension up to Mar 2021)	100	59	59%	20
2	Skillling on women Scented Puja Oil making Skills	Pondicherry, Arakonam, Namakkal, Chengalpattu / Salavakkam	Nov 2020 to Mar 2021 (5 months)	100	50	50%	-
3	Skillling women on Aari Embroidery, Dairy/Milch Animal and Food Products	Salem, Ramanathapuram, Virudhunagar, Tiruvallur, Chithambaram, Vellore	Nov 2020 to Mar 2021 (5 months)	600	75	13%	75
4	Virtual training youth on Sales, Customer	Salem,Trichy and Madurai	Dec 2020 to Mar 2021 (4 months)	450	0	0%	35

	Relationship & Microfinance Products						
5	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Kattudevathur, Chengalpet	Dec 2020 to Nov 2021 (12 months)	350	0	0%	31
6	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Palladam	Dec 2020 to Nov 2021 (12 months)	180	0	0%	20
Total				1880	227	12%	181

Skill Training Project Inauguration Particulars

Sl. No	Name of the District	Trade	Batch Number	Centre Location/village	Inauguration Date	Officials participated
1	Villupuram	Sewing Machine Operator (Apr 2019 to Mar 2020 (Extension up to Mar 2021)	4	Tindivanam	30-12-2020	Belstar officials and SDTC team
2	Pondicherry	Scented Puja Oil making Skills	1	Eambalam	11-11-2020	SDTC and Social mobilization team – SHG, Hand in Hand India.
3	Ranipet	Scented Puja Oil making Skills	1	Thayanur Arakkonam	16-12-2020	SDTC and Social mobilization team – SHG, Hand in Hand India
4	Thiruvallur	Food Products	2	Poondi	16-12-2020	SDTC team and SHG team ,Hand in Hand

India						
5	Thiruvallur	Food Products	1	Poondi	23-11-2020	SDTC team, President, GM Hand in Hand India and Panchayat President, Belstar RM, BM and Belstar Staff.
6	Ranipet	Aari Embroidery	1	Sholingur	11-12-2020	SDTC team, SHG and Belstar officials & staff
7	Virudhunagar	Aari Embroidery	1	Vembakottai	17-12-2020	BDO, Agriculture JD, Belstar
8	Salem	Aari Embroidery	1	Nagavalli	22-12-2020	BM, SHG Enterprise and Belstar staff
9	Cuddalore	Aari Embroidery	1	Chidambaram	23-12-2020	Zonal Manager, SDTC team, BM and Belstar Officials
10	Chengalpattu	Sewing Machine Operator	1	Kattudevathur	14-12-2020	SDTC team and social mobilization team

Pre Skill Training Activities

1. Mobilization and screening

A series of mobilization activities such as door-to-door campaign, group and public meetings were conducted in all the working districts. A minimum of 25 members will be shortlisted for every course. After the screening process, the selected beneficiaries will be enrolled for the training program. The mobilization process is supported by the internal team of CLN/BLN team and CRM team of SHG pillar. Distribution of IEC materials, posters, group SMS and social media advertising will also be done as a part of mobilization.

தொழில் திறன் வளர்ப்பு பயிற்சி
பெண் தொழில்முனைவோர்களுக்கான
ஆரி எம்பிராய்டரி பயிற்சி
 செலின்பிரஸ்ட்,ஸ்டெம்,பாணி,மேட்,மைக்ரோ,
 ஜர்னோசி ஸ்டூக்கிங் கற்றுக்கொடுக்கப்படும்



பயிற்சி காலம்: 23-12-2020 - 11-01-2021
 (விடுமுறை நாட்களில் பயிற்சி நடைபெறாது)
 நேரம்: காலை 10.00 மணி முதல் மதியம் 2.00 வரை
 பயிற்சி கட்டணம் : ₹.500/-
 பயிற்சியின் முடிவில் சான்றிதழ் வழங்கப்படும்
 (குறிப்பு: எதயல் பயிற்சி பெற்று இருக்க வேண்டும்)

பயிற்சி நடைபெறும் இடம்
 பெல்ஸ்டார் கிளை அலுவலகம்,
 எண்:332, A.K.R நகர், கீர்ப்பாளையம்,
 கடலூர் மாவட்டம் 608 602
 மேலும் தகவல்களுக்கு தொடர்பு கொள்ளவும்
 திரு.மணிவண்ணன் : 9940129474
 திரு.மதுரை அழகர் : 9488072219



2. Trainer selection

The trainers for conducting the skill training programs are selected based on the technical qualification with proper experience certificates. We have selected different trainers for handling various trades on Sewing Machine Operator (SMO), Aari Embroidery, Milch animals training, food products training, sales, customer relationship & Microfinance products. The trainers will also be selected from Tamil Nadu Agricultural University resources such as Krishi Vigyan Kendra for conducting the training programs.

3. Training center establishment

The trainings will be conducted in all the Belstar regional / branch offices. Virtual training will be conducted through online portal from Chennai hand in hand office.

Execution of Skill Trainings

Phase I [Apr 2019 to Mar 2020 (Extension up to Mar 2021)]

The phase 1 project timeline is from June 2019 until July 2020. However, the period was extended up to March 2021 (no cost extension due to COVID-19). As of December 2020, a total of 43 beneficiaries have completed the Assistant Beauty Therapist Course and 59 members have completed the Sewing Machine Operator Course.

Sewing Machine Operator Course 3rd batch has been completed. Currently, 20 beneficiaries are undergoing the 4th batch of the training program.

Phase II [Nov 2020 to Nov 2021]

The phase 2 of the skill training program includes five different projects on various trades which are described in detail:

1. Skilling 100 women in Scented Puja Oil making Skills

Oil lamps are considered auspicious and have been used in many cultures. The light emitting from the lamp is said to ward off negative energy, bringing home the blessing of the divine. Lamp oil in particular is in high demand as the lamps are used for festive seasons and cultural events. Scented puja oil is a new initiative in which beneficiaries will be taught on how to make different scented oil lamp flavours that include Jasmine, Lemon, and Pineapple, to name a few. The aromatic oil would be marketed among nearby department stores, local vendors and temples. This would prove to be a blessing in disguise for the members during the pandemic.

Sl. No	Name of the district	Name of the location	No. of. Women trained
1	Pondicherry	Embalam (Pondicherry)	25
2	Ranipet	Thayanur (Ranipet)	25



2. Skilling 600 women in Aari Embroidery, Dairy/Milch Animal and Food Products

Location	District	Trade	Target	Achieved	Ongoing
Nangavalli	Salem	Aari Embroidery	50	0	25
Vembkottai	Virudhunagar	Aari Embroidery	50	0	25
Tiruvallur	Tiruvallur	Food Products	50	50	0
Chidambaram	Cuddalore	Aari Embroidery	50	0	25
Ranipet	Vellore	Aari Embroidery	50	25	0
Grand Total			600	75	75

Aari Embroidery

Aari Embroidery is a form of handicraft, which involves decorating fabric or other materials with a needle and thread, or yarn. Embroidery, integrates other things like metal strips, sequins, quills, beads, pearls, etc. Basic techniques of stitching as done in some of the earliest thread work like chain stitch, buttonhole or blanket stitch, running stitch, satin stitch and, cross-stitch etc. remain the fundamental techniques of hand embroidery even today. Embroidery is most often seen on Sarees, dress materials which are used to make salwar- kameez, dresses, frocks, caps, hats, stockings, coats, blankets, dress shirts, and denim. Aari Embroidery trainings were started in various zones that include Salem, Virudhunagar, Ranipet, and Chidambaram.



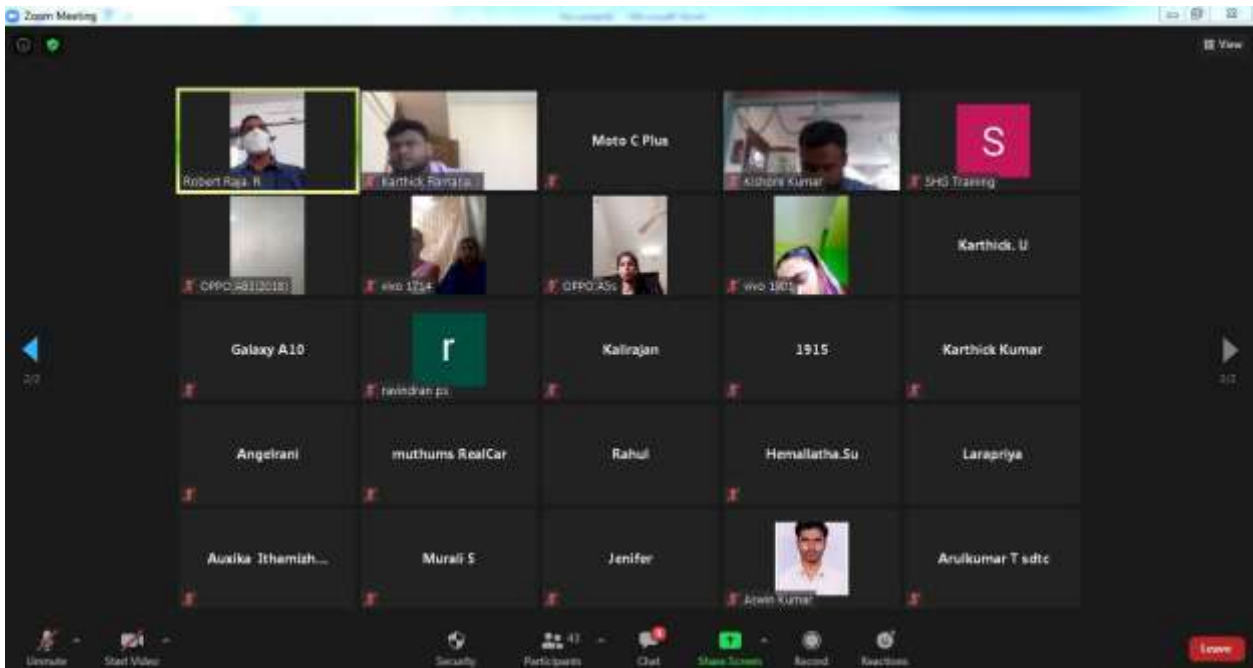
Food Products Training

The food industry is one of the fastest growing sectors in the world. It offers a good scope for rural women to sustain their livelihood and earn a steady income. The course provides an insight on how to make hygienic food products with minimal cost. Beneficiaries will be taught on how to make pickles, masala powders, papads, and other food items with hygienic ingredients. After the training, the beneficiaries will be able to make their own food products from scratch. Later, they will be able to sell the products at a profitable rate in local stores and nearby markets. Hand in Hand India will provide handholding support for the beneficiaries when it comes to market linkage. The training will prove to be fruitful for rural women to make additional income to sustain their livelihood.



3. Virtual training 450 youths in Sales, Customer Relationship & Microfinance Products

Hand in Hand India, in association with Belstar Microfinance Limited jointly inaugurated integrated course on Sales, Customer Relationship and Microfinance Loan Products free of cost at St. Thomas Mount, Chennai on 21st December 2020. **Mr. Robert Raja, DGM, SD&TC Pillar** gave the welcome speech and provided a gist of the project. Officials from Belstar Microfinance Limited, **Mr. Kishore Kumar – HR Head, South Zone** and **Mr. Ravindran, HR Head Belstar**, explained about the project process in brief. During their speech, they stressed on the importance of the course and how it provides job opportunities for sharpening the skillsets of the youth.



Selection Process:

Youth, who have completed their 12th, degree, diploma or degree drop out in the age group 18-28 are eligible candidates for attending the training program. Priority will be given to the sons/daughters of SHG women. 75% weightage will be given for female candidates and 25% for male candidates. The virtual training will cover three major zones that include Salem, Trichy and Madurai.

Training program:

The 30 day course covers all the core topics that will consist of both theory and field work. The first 15 days of the course will be conducted by Hand in Hand India. From the 16th day, the training will be conducted by Belstar Microfinance Limited. During the first month of the training, the beneficiaries will be provided INR 8500 + INR 500 for attendance. For the second and third month, the beneficiaries will receive a stipend of INR 9750 (8500+750+500).

Job Placement:

After the training, an interview will be conducted and the selected candidates will be placed as Sales Officers in the respective branches. 70% of the total target 450 (315 beneficiaries) will be placed by Belstar. The salary of the candidates will range from INR 10,500 up to INR 12000, based on the individual performance. Candidates who do not clear the interview will undergo a further training for two months. Certificates will also be distributed for those who successfully complete the training program. Currently, 35 youths are undergoing the training program.

4. Skilling of women on sewing machine (Basic plus advanced men's wear stitching)

Sewing Machine Operator Course:

The textile and apparel industry is one of the largest sectors in India. The booming sector has opened many doors of job opportunities for women. Most of the women, especially those from rural background rely on tailoring for improving their livelihood. Through SMO training, beneficiaries can become the additional breadwinner of the family and support their financial requirements.

Advanced course:

Two types of tailoring courses are given, namely the basic and the advanced course. Those who complete the basic course will be given an advanced training on shirt stitching. This will be applicable for the interested candidates.



Sl. No	Name of the district	No. of. Women trained	Ongoing
1	Kattudevathur Chengalpattu	-	31

5. Skilling of women on sewing machine (Basic plus advanced men wears stitching)

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Sl. No	Name of the District	No. of. Women trained	Ongoing
1	Palladam, Tiruppur	0	20

Livelihood Support in terms of loan

After training, beneficiaries have been availing loan from Belstar Microfinance Limited for the creation of enterprises. After receiving loan, some will join as a group and start micro-enterprise to yield income. They will also receive market linkage options specific to their trades.

Engaging Stakeholders

For all the skill-training programmes, we invite government officials, BDOs (Block Development Officers), Veterinary doctors and local bodies from the panchayats. The local bodies also lend their support for linking government schemes for SMO, Milch Animal Rearing and other trainings.

Assessment and Certificated Distribution – At a Glance

Periodical assessments are done to evaluate the ongoing progress of the trainings. Pre and post-assessments are done to check the progress. The final assessment is done after course completion. Once the beneficiaries score the required marks, they are eligible to receive the certificates. The certificates will be issued to those trainee participants who have successfully completed the course with 90% attendance and have scored at least 45% in the final assessment. A re-exam will be conducted for those who have not scored the average marks.

Enterprise Creation

After completion of the training program, the next phase is creation of enterprises. This is done in three steps - Business development training, exposure visit and market linkage.

Exposure visit

Beneficiaries who complete the training program will be taken on exposure visit to various companies, farms, and garment units based on the specific trade they choose. A snapshot of beneficiaries taken on exposure visit to food product unit is on the right.



Business Development Training

Business development training will be conducted for two days during the training to sharpen the skillsets of the beneficiaries. During the session, various methods related to business development, market tie-ups and entrepreneurship skills will be discussed. Beneficiaries will also be taught on how to handle customers, how to market their products on social media, usage of banking applications, etc.

Market Linkage

The last phase of the training is enterprise creation. Once the trainings are completed, beneficiaries will have to start commercial service. Hand in Hand India will support beneficiaries with market linkage to promote their products either in local stores or nearby supermarkets. In the case of tailoring course, beneficiaries will be supported to avail stitching orders through which they can gain a steady income.

Follow up after training

The follow up will be done either by the operational team or by the regional trainers on a periodical basis. In general, follow up is done one month after the completion of the training program. This will give the beneficiaries adequate time to avail loan and start their own enterprises. The conversion details are maintained as both hard and soft copies in every training center. Constant follow up is done to ensure proper conversions after the training program.

Monitoring and review

The line managers and the field staff frequently visit the training center. Details that are checked include trainee attendance, long-absentees, and irregular trainees. Interaction with the trainees, follow-up of irregular trainees, action plan to be taken is also discussed with the concerned trainer. Reports and records are checked to ensure proper tracking of the training program.

Periodical review is done on a monthly basis either in the center or at the HO. This is to keep track of the training status. Future plans are also discussed with the trainers related to the training program. Field staff, line managers, and other involved in the projects will be present at the review meeting.

Media Features

The inauguration function of various skill training programs under Belstar Microfinance Limited has been captured in the local newspapers. Given below is a snapshot of the newspaper clippings. The same has been telecasted in the local cable television network.

மகளிர் சுய உதவிக் குழு பெண்களை தொழில்முனைவோர் ஆக்கிட திறன் வளர்க்கும் பயிற்சி

மேலும் இம் மேலம் இந்நிலை நிறுவனம் பெண்கள் அமைப்பின் நிறுவனம் 18 வயது முதல் 55 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு 50 தொழில் செய்கி ஏதாவது திறன்வளக்கம் பயிற்சி கொடுக்கப்பட்டு விட்டால் மட்டும் பரிசீலிக்கப்படும் என தெரிவித்துள்ளார். இவ்வாறு தெரிவித்துள்ளார். மேலும் இவ்வாறு தெரிவித்துள்ளார். மேலும் இவ்வாறு தெரிவித்துள்ளார்.



மேலும் இம் மேலம் இந்நிலை நிறுவனம் பெண்கள் அமைப்பின் நிறுவனம் 18 வயது முதல் 55 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு 50 தொழில் செய்கி ஏதாவது திறன்வளக்கம் பயிற்சி கொடுக்கப்பட்டு விட்டால் மட்டும் பரிசீலிக்கப்படும் என தெரிவித்துள்ளார். இவ்வாறு தெரிவித்துள்ளார். மேலும் இவ்வாறு தெரிவித்துள்ளார்.



மகளிர் சுய உதவிக் குழு பெண்களை தொழில்முனைவோராக்கிடும் திறன்வளர்க்கும் பயிற்சி

மேலும் இம் மேலம் இந்நிலை நிறுவனம் பெண்கள் அமைப்பின் நிறுவனம் 18 வயது முதல் 55 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு 50 தொழில் செய்கி ஏதாவது திறன்வளக்கம் பயிற்சி கொடுக்கப்பட்டு விட்டால் மட்டும் பரிசீலிக்கப்படும் என தெரிவித்துள்ளார். இவ்வாறு தெரிவித்துள்ளார். மேலும் இவ்வாறு தெரிவித்துள்ளார்.

பயமரியான் 23 DEC 2020

மக்கள் சேவையாள்

V. சுவாமிநாதன்

சேவையாள் மீத கவர்வு மூலம் இம் இடம், இந்நிலை நிறுவனம் மற்றும் 'ஆர் ஸ்டார்' மீது தாக்குதல் செய்து கொடுக்கப்பட்டது.

முக்ஸ் டிரேடர்ஸ்

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சுய தொழில் பயிற்சி முகாம்

சேவையாள் மீத கவர்வு மூலம் இம் இடம், இந்நிலை நிறுவனம் மற்றும் 'ஆர் ஸ்டார்' மீது தாக்குதல் செய்து கொடுக்கப்பட்டது.

சுய தொழில் பயிற்சி முகாம்

சேவையாள் மீத கவர்வு மூலம் இம் இடம், இந்நிலை நிறுவனம் மற்றும் 'ஆர் ஸ்டார்' மீது தாக்குதல் செய்து கொடுக்கப்பட்டது.

Plan for Quarter 3 (Jan. 21 to March 21)

Project No	Project title	Project Locations	Plan
1	Skillling women on SMO & ABT (ABT-100 and SMO 100)	Tindivadam & Coimbatore	60
			40
2	Skillling on women Scented Puja Oil making Skills	Pondicherry, Arakonam, Namakkal, Chengalpattu / Salavakkam	50
3	Skillling women on Aari Embroidery, Dairy/Milch Animal and Food Products	Salem, Ramanathapuram, Virudhunagar, Tiruvallur, Chithambaram, Vellore	450

4	Virtual training youth on Sales, Customer Relationship & Microfinance Products	Salem,Trichy and Madurai	415
5	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Kattudevathur, Chengalpet	75
6	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Palladam	75
Total			1165

AWARENESS OF HEALTH AND HYGIENE, POST COVID-19 IN TAMIL NADU

A minimum of 10,000 households from Tamil Nadu are being sensitized on the health precautions that need to be taken to prevent contagious effect of the Covid-19 virus. SHG women are being educated on Health and Hygiene through structured 4 modules training

In Tamil Nadu, these Health module training are being provided in the following districts *Kanchepuram, Chengalpat, Thiruvannamalai, Ranipet, Thiruvallur, Cuddalore, Pudhuchery, Namakkal, Virudhunagar.*

Module 1: Self-hygiene, water and sanitation

Training of Trainers (ToTs):

5 ToTs were conducted to train 42 community trainers in five districts. A day long ToT focused on in-depth knowledge on Personal Hygiene, Water and Sanitation. Key messages such as Importance of Handwashing with soap, Menstrual Hygiene Management, Safe Handling of drinking water, faecal oral transmission and toilet usages were covered in these training. Apart from the health topics, trainers were also trained on people management, communication skills and other soft skill.

ToTs trainings details: First module (Self-hygiene, water and sanitation)

S.No	Date	District	Branch	No. of ToT
1	19-12-2020	Ranipet	Arakkonam	10
2	23-12-2020	Thiruvallur	Thiruvallur	5
3	24-12-2020	Pudhuchery	Ariyankuppam	10
4	28-12-2020	Namakkal	Namakkal	12
5	30-12-2020	Virudhunagar	Sivakasi	5
TOTAL				42

Field Level Training:

In a short term period, 3 field level training were conducted in Ranipet, Virudhunagar districts. So far, 62 SHG women have been trained on module 1- Personal Hygiene, Water and Sanitation. Trainings were held in a participatory and play way method. Positive feedbacks have been received from the participants.

Women trained on Health & Hygiene practices (Self-hygiene, water and sanitation)

S.No	District	Branch	No. of session	No. of SHG	No. of Members
1	Ranipet	Arakkonam	1	2	21
2	Virudhunagar	Sivakasi	1	5	25
3	Virudhunagar	Sivakasi	1	1	16
TOTAL			3	8	62

Brief training activities of Module 1- Personal hygiene, water and sanitation includes

1. Self-Introduction
2. Brief note about 4 module training
3. Pre test
4. Personal Hygiene game using play Cards
5. Personal Hygiene – Presentation
6. Hand wash demonstration
7. Paramapadham game
8. Participants feed back
9. Post test
10. Distribution of take home IEC
11. Documentation work

Key Highlights:

- In each TOT training inauguration, Belstar representatives, and Credit Plus team were present.
- Required IEC materials, training tools such as Flip charts, Flash cards, play cards, Hand washing Demo Kits, Paramapatham game materials, take home IECs, Pre and Post questionnaires and other training formats were distributed to each trainers.
- Hand Washing Demonstration was an eye opener for SHG women to know about the importance of Hand Hygiene.
- TOTs were held in Belstar Offices (Region Office/Branch Office)
- Required refreshments for field training were distributed.
- Preparation of Hindi videos for First Module is under process.

Plan for Quarter 3 (Jan. 21 to March 21)

- To meet the next quarter targets in Tamil Nadu by covering the other 3 modules.
- 1000 women to be reached in MP (*will start from January 2021*) on Health and Hygiene trainings.

Snapshots

Ranipet district: Arakkonam branch



Thiruvallur Dist: Thiruvallur branch





Puduchery Dist: Ariyankuppam branch



Namakkal Dist.: Namakkal branch



Virudhunagar dist.: Sivakasi branch



Village level SHG member training photos:



Arakkonam: Girisingh naga



Virudhunagar: Vishvanatham

Virudhunagar: M.Pudhupatti





Press Clips

தீக்கதிரீ

ஊடக உலகில் உண்மையின் பேரொளி

TAMILNADU



இந்த சுகாதார விழிப்புணர்வு கிழ்காணும் 4 தலைப்புகளில் செய்ய திட்டமிடப்பட்டுள்ளது.

- 1) நலச்சீர்தம், குடிநீர் மற்றும் சுழிப்பறை சுகாதாரம்
- 2) தாய்சேய் நலம்
- 3) ஊட்டச்சத்து & ரத்த சோகை
- 4) சமூக பொது சுகாதாரம்

முதற்கட்டமாக 500 பெருக்கு பயிற்சி குளிக்க திட்டமிடப்பட்டுள்ளது. 500 பெரும் தலை 20 பெருக்கு கருத்துக்களை கிராமங்கள் தோறும் தெளிவாக எடுத்துரைப்பார்கள். இந்த சுகாதார விழிப்புணர்வு பயிற்சியின் தொடக்க விழா நேற்று (டிசு 30) சிவகாசியில் உள்ள பெல்ஸ்டார் அலுவலகத்தில் நடைபெற்றது. ஹெண்ட் இன் ஹெண்ட் இந்தியா முதன்மை மேலாளர் ஜெபீரகாஷ் தலைமை வகித்தார். ஹெண்ட் இன் ஹெண்ட் இந்தியா தலைமை அலுவலக சுகாதார பிரிவு மேலாளர்கள் திரு. லாசர், திரு. உயாபதி ஆகியோர் கலந்துகொண்டு தொடக்க பயிற்சி அளித்தனர்.

இந்த பயிற்சி மக்களை ஊக்குவிக்கும் வகையில் செயல் விளக்கங்களுடன் விளையாட்டு செயல்பாடுகளுடன் நடைபெற உள்ளது. ஒவ்வொரு மாதமும் ஒவ்வொரு தலைப்பின் கீழ் சுகாதார பயிற்சிகள் முறையாக நடைபெறுகிறது என்பது கவனகாணிக்கப்பட்டு அதன்மீன் அடுத்தடுத்த தொடர் பயிற்சிகள் நடத்த ஏற்பாடு செய்யப்பட உள்ளதாவும் நிகழ்ச்சியில் கூறப்பட்டுள்ளது.

விருதுநகர் மாவட்டத்தில் சுகாதார விழிப்புணர்வு பயிற்சி...

நாமது திருபுரீ • டிசம்பர் 31, 2020 •

விருதுநகர்

ஹெண்ட் இன் ஹெண்ட் இந்தியா நிறுவனம் குழந்தைகள் மற்றும் பெண்கள் மேம்பாட்டு பணிகளில் தனி கவனம் செலுத்தி வரும் ஒரு தன்னார்வ அமைப்பாகும். மேலும் இந்த அமைப்பு குழந்தை தொழிலாளர் முறை ஒழிப்பு சுகாதார விழிப்புணர்வு மகனீர் குழு மற்றும் திறன் மேம்பாட்டு பயிற்சிகள், இயற்கை வளங்கள் மேலாண்மை உள்ளிட்ட மக்களுக்கான வழுவாதார பணிகளிலும் ஈடுபட்டு வருகிறது.

இந்நிலையில், விருதுநகர் மாவட்டத்தில் ஹெண்ட் இன் ஹெண்ட் இந்தியா சார்பில் பெல்ஸ்டார் மகனீர் சுய உதவிக் குழுக்களுடன் இணைந்து சுகாதார விழிப்புணர்வு பயிற்சியுடன் நடத்த திட்டமிடப்பட்டுள்ளது.

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Training Tools Used:



Hand washing Kits



Flip Charts



Trainers Guide



Flash Cards



Paramapatham Game



Play Cards



BELSTAR CSR PROJECT REPORT

SOCIAL CONNECT PROGRAM

FOR JAN -MARCH 2021



INSIDE

**Supporting women through Entrepreneurship Training
In 4 States**

Enhanced Skill Training to women in Tamil Nadu

Awareness of Health & Hygiene in TN & MP

**SUPPORTING ENTREPRENEURSHIP IN WOMEN THROUGH ENTREPRENEURSHIP
TRAINING IN 4 STATES OF INDIA**

Maharashtra

Hand in Hand Maharashtra is skilling stakeholders in Pune district by providing skill training to them in areas such as Spices making, Cake Making, Jewellery Making, Soap Making, Bag/ pouch Making and Dhoop Making.

Following table consist of training details during the quarter 3 with no. of women participants from the project villages:

Sr. No.	Name of the training	Name of Villages	Total No of SHG Members Participated
1	Bag Making Skill Training	Phalane (11).	11
2	Cake Making Skill Training	Andhe (18), Bebeoval (33), Devale (26), Dhamane (22), Diwad (15), Done (15), Kadadhe (16), Kale (26), Kalhat (20), Kamshet (57), Kusgaon (15), Mahagaon (35), Ovale (15), Pawananagar (31), Phalane (18), Phangane (22), Rajpuri (13), Sai (15), Sanghise (20), Shivane (17), Taje (21), Takave Budruk (38), Tikona Peth (35), Waund (15) and Yelse (30).	588
3	Eco Friendly Gou (Cow Dung) Dhoop	Malwandi Dhore (5) and Kashal (5).	10
4	Jewelry Making Skill Training	Kalhat (16) and Kune (15).	31
5	Spices Making Skill Training	Chikhalase (20), Done (20), Kadadhe (15), Kamshet (13), Karunj (2/32), Kondiwade (12), Kune (15), Mahagaon (16), Pawananagar (21), Taje (17) and Waund (20).	201
6	Detergent Bar and Bath Soap Making Skill Training	Ovale (10)	10
Total Count of Women participants in different skill trainings during Q3			851

5	Financial and Digital Literacy	Pawanagar (52), Karunj (32), Chikalase (15), Taje (38), Kale (26), Kamshet (73), Tikona Peth (13), Sangise (20), Waund (35), Kadadhe (31), Bebedohol (33), Ovale (62), Kalhat (36), Kune (30), Mahagoan (51), Phangane (22), Yelse (16), Done (35), Sai (15), Kusgaon (15), Diwad (17), Phalane (29), Kondiwade (12) and Takave Budruk (38).	746
6	M3 and Business Development	Pawanagar (52), Karunj (32), Chikalase (15), Taje (38), Kale (26), Kamshet (73), Tikona Peth (13), Sangise (20), Waund (35), Kadadhe (31), Bebedohol (33), Ovale (62), Kalhat (36), Kune (30), Mahagoan (51), Phangane (22), Yelse (16), Done (35), Sai (15), Kusgaon (15), Diwad (17), Phalane (29), Kondiwade (12) and Takave Budruk (22).	730

Skill Trainings:

During Third and Final Quarter of Credit plus project for the year 2020 - 2021, We have conducted various skills training such as Spices making, Cake Making, Jewelry Making, Detergent Bar and Bath Soap Making, Bag/ pouch Making and Dhoop Making etc. Below are the details of training wise numbers.

❖ **Bag Making Training:**

Bag Making is the idol skill training for SHG Women as Women started taking interest in Bag making skill training so HiHI have conducted Skill training in the Phalane Panchayat covering 11 women who have already have worked on sewing machine. HiHI is supporting these trained women to start their own enterprises or in getting jobs.



Bag Making Skill Training at Phalane panchayat

❖ **Cake Making Training:**

Cake is the famous and essential product in the all Panchayat for Celebration of birthdays, Anniversaries etc. due to which it has been found that Women are continuously showing interested in making Cakes and as on high demanded among SHG women, Cake making Skill training has been started in Second quarter and in this last quarter too Cake Making training had been attended by maximum number of SHG Women. During the reporting period, we have covered total 588 women from 26 Panchayats namely Andhe , Bebeoval, Devale, Dhamane, Diwad, Done, Kadadhe, Kale, Kalhat, Kamshet, Kusgaon, Mahagaon, Ovale, Pawananagar, Phalane, Phangane, Rajpuri, Sai, Sanghise, Shivane, Taje, Takave Budruk, Tikona Peth, Waund and Yelse which is the highest count of attendance in this quarter period. During the training sessions our trainer taught them different Cake making process and Cake types such as Cup Cake, Iced cakes etc. Taking theoretical recipes along with practical with training of equipment's which are needed in Cake Making Process like Measuring scale, Bitter, Food processor etc. Women are practicing themselves to make professional cakes to start their own enterprise of Cakes and many of them successively started their Cake Making Enterprises and their monthly earning up to INR 5,000/- to 6000/-.



Cake Making Skill Training under Belstar CSR at Sai Panchayat

❖ **Eco Friendly Gou (Cow Dung) Dhoop Making Training:**

Advanced Skill Training conducted in 2 PanchayatS and 10 women trained in Malwandi Dhore (5) and Kashal (5) to ensure the quality of the Eco Friendly Gou (Cow Dung) Dhoop as a product. The advanced training on Dhoop making skill had been conducted with both

groups to enhance their Dhoop making skills for better production and sell by through production unit.



❖ **Jewelry Making Skill Training:**

During the reporting period, we have covered total 31 women from 2 Panchayat, Kalhat and Kune. During the training sessions our trainer taught them various kind of Jewelry making process like Bangles, Necklace, Ganthan, Earrings etc. along with practical.

This has given the opportunity to the participated Women to enhance their creativity and established their own enterprises in village itself for better livelihood source in minimal investment cost.



Jewellery making skill training at Kune Panchayat



Spices Making Skill Training under Belstar CSR at Done Panchayat

❖ **Spices Making Skill Training:**

During the reporting period, we have covered 201 women from 11 Panchayats namely Chikhalase, Done, Kadadhe, Kamshet, Karunj, Kondiwade, Kune, Mahagaon, Pawanagar, Taje and Waund (20). During the training sessions our trainer taught them various kind of spices making process like onion garlic, chicken, Garam, Pav bhaji, Goda Masala etc. by taking theoretical recipes along with practical exercise. SHG women are planning to set the natural homemade spices unit and will sale in local market additionally our team is putting efforts for tie-up with well-known spices companies. Currently skilled women are preparing spices for their household purpose by using some of SHG Savings.

❖ **Detergent Bar and Bath Soap Making Skill Training:**

In Rural Area of Maharashtra local Detergent and Bath Soap has more demand as compare to Branded product. HiHI has started to train Women in Detergent Bar and Bath Soap Making Skill Training to create local entrepreneurs in the same skill which is tangible and quick selling product in local area of Maval region. 10 Women under Ovale Panchayat has been participated in the Detergent Bar and Bath Soap Making Skill Training and found that this product has quick making process and adequate to enter and acquire local market of their village.

Financial and Digital Literacy:

Financial and digital literacy is very essential to women even its need of time. In the reporting period 746 SHG women attended the Digital and Financial training actively. The objective of financial literacy training is to create awareness among women on financial inclusion. In this training SHG women are learning financial planning, importance of opening a bank account, women learned about to manage the money and avoid debt traps. HiHI ensured basic knowledge of banking services that to each SHG women should have their Bank account, how to deposit money, how to withdraw money from ATM, INR 12 and INR 330 cover etc. Going forward this training is useful while actual running their enterprises E.g. Cheque use Digital transactions etc.



Digital and Financial Training conducted under Belstar CSR at Kune Panchayat

Module 3 and Business Development Training:

In Module 3 and Business Development Training 730 SHG women learned about business opportunity and how to develop business. SHG women also learned about multiple income sources like Milch animal business development, poultry farming, goat rearing, sheep rearing and agriculture to fulfill the family expenses, food, children education, health expenses. Above training provided women an insight to look at the traditional occupations in profitable business point of view.



Business Development Training at Ovale panchayat

Facilitated to Total 369 villagers to get benefited in various Government schemes as follows

- Facilitated 98 Members for MGNREGA schemes from Mahagaon (4), Pawananagar (7), Kamshet (3), Yelse (2), Phangane (1), Done (53),Ovale (1), Waund (5), Sadavali – Shivane (5), Diwad (10), Takave Budruk (4) and Phalane (3)
- Facilitated 53 villagers for PMJJBY from Mahagaon (5), Karunj (4), Pawananagar (2), Kamshet (5), Yelse (3), Phangane (2), Done (5) Ovale (8), Waund (8), Sai (3), Shivane – Sadavali (2), Takave Budruk (1), Kune (2), Phalane (1) and Kondiwade (2).
- Facilitated 56 villagers for PMSBY from Mahagaon (7), Karunj (5), Pawananagar (2), Kamshet (5), Yelse (3), Phangane (2), Done (5), Ovale (8), Waund (8), Sai (3), Shivane – Sadavali (2), Takave Budruk (1), Kune (2), Phalane (1) and Kondiwade (2).
- Facilitated 2 villagers for Atal Pension Scheme from Kamshet (2),
- Facilitated 101 villagers for “Ayushman Bharat” PM-JAY Scheme from Mahagaon (11), Karunj (27), Pawananagar (33), Yelse (17), Takave Budruk (5), Kune (1) and Phalane (7).
- Facilitated 10 villagers for Sanjay Gandhi Niradhar Scheme from Mahagaon (3), Karunj (2), Pawananagar (1), Kamshet (3) and Yelse (1).
- Facilitated 25 villagers for PMJDY Scheme from Done (5), Takave Budruk (5), Kune (5), Phalane (7) and Kondiwade (3).
- Facilitated 6 villagers for Pradhan Mantri Mudra Scheme from Done (3) and Kune (3).
- Facilitated 2 villagers for Atal Biswakarma Honor Scheme from Ovale Panchayat.
- Facilitated 16 villagers for Sukanya Samridhhi Scheme from Mahagaon (2), Kamshet (3), Yelse (3), Phangane (2), Done (3), Waund (1) and Sai (2)

Key Highlights:

- Skilling of 851 SHG women under Credit plus Project from different panchayats.
- Spices making skill training for 201 SHG women has been completed, Jewellery making training for 275 SHG women has been completed in various panchayat of Maval Block.
- Cake making skill training for 588 SHG women has been completed in different panchayats.
- Bag / Pouch making skill training for 11 women have been completed in Phalane panchayat.
- Liquid soap, hand wash skill training for 10 women has been completed in Ovale panchayats.
- Eco friendly Gou (Cow Dung) Dhoop making training for 10 women has been completed in two different panchayats.
- Jewelry Making Skill Training for 31 women has been completed in two different panchayats.
- Under Credit Plus project, 746 SHG women covered through Financial & Digital Literacy training and 730 SHG women covered under Module 3 training and Business Development Training.
- Under Credit Plus project, 369 SHG women and villagers from different Panchayats have been supported to get benefit of different schemes by Government in this reporting quarter.
- CLN Formation: 4 CLN formed in four panchayats and bank account opening, record keeping and process documentation is in process.

Overall Progress during all 3 Quarters:

Project Activity	No. of women Covered in Q1 (July 20 to Sept. 20)	No. of women Covered in Q2 (Oct. 20 to Dec. 20)	No. of women Covered in Q3 (Jan. 21 to Mar. 20)	Total Number of women benefited
Skill Trainings (Poultry rearing, Milch Animal, Cake Making, Bag Making, Spices etc.)	669	903	851	2423
Digital and Financial Literacy Trainings	507	806	746	2059
Business Development and Module 3	474	762	730	1966
Cluster Level Network (CLN) Formation	1	3	0	4

Case studies:

Case Study 1

Shashikal Pingle, Radhika SHG, Sai panchayat is one of the women who has attended Skill Training on Cake Making. Now after receiving cake orders from village itself she earns the profit of INR. 2000/- per month. Her village is 15 km away from the town so people prefer approach to her to place their cake orders and she has been completing her cake orders in more professional manner.

Case Study 2

HiHI Team conducted Milch Animal Skill training in which SHG women know better how to rear, immunised and vaccinated their cattle to be successive Dairy and other cattle related enterprise. Vaishali Ghare, a woman member from Sadguru SHG of Done Panchayat having more than 15 Milch Animals. Earlier she used to spend more money on Animals treatments. After attending Milch Animal Skill Training, She has saved INR. 2000 Approx. treatment cost as she continued with homemade treatment techniques and effective fodder management.

Conclusion:

SHG women are actively participating in the skill training organized Under Credit plus Project (Belstar CSR). These skill trainings are helping SHG women in creating and strengthening the enterprises which subsequently creating the source of income for them to uplift their livelihood.

SHG Internal and Belstar microfinance loan is helping to these women in generating capital for creating and strengthening enterprises. Most importantly, women are accepting the market trends and modifying themselves in such a way where they can earn income utilizing the learned skills. Now, most of the SHG women came to know and adopted digital payment methods also gained practical knowledge on transparent transactions by attending digital and financial literacy trainings. Definitely our Business Development Trainings were motivated rural women to come out of household chores and sell their products in order to ensure their own income.

Rajasthan

Hand in Hand Rajasthan has already initiated Dairy Farming, Handy Craft and Food Packaging related skill training and Pickle Making and Soap Making skill training in Sirohi and Udaipur districts.

1. Introduction:

HiH Rajasthan has received a target of 3300 women (1800 in Udaipur district and 1500 in Sirohi district of Rajasthan). The main objective the project is 'to create sustainable livelihoods opportunities for women by facilitating social mobilization, training and capacity building, skill development and providing access to credit including facilitating bank linkage for job creation'. HIH Rajasthan started the CREDIT PLUS project, an initiative of the BELSTAR Microfinance Limited in the month of July 2020.

The major focus was to provide enterprise strengthening in agriculture/livestock sector for rural area and manufacturing/trading related enterprise strengthening in semi urban areas to the Joint Liability Group (JLG) members.

2. Project Operation Area

SI No.	District	Block	Cluster Covered	Villages/Area Covered
1	Udaipur	Girwa	04	50
2	Sirohi	Pindwara	03	13
Total	2 Districts	2 Blocks	07	63

3. Skill Trainings Organised (January to March 2021):

During this Quarter of Credit plus project, various skill training such as Pickle making, Vermicompost, Seed Sowing, Milch Animal Training were organised. Followings are the details of trainings organised.

SHG women are actively participating in the skill training organized Under Credit plus Project (Belstar CSR). These skill trainings are helping SHG women/farmers/youth for creating and strengthening the enterprises and creating/strengthening source of incomes to uplift their livelihood. Belstar microfinance loan as a capital to these women in creating enterprises is also remarkable.

- **Pickle Making Training:** During the reporting period, 34 JLG Members from Pragati CLN of Pindwara were trained on Pickle making trade. The brand name of the pickle is "DIDI Ka ACHAR".
- **Food Processing Training:** 30 women from Ashapura CLN from 8 different JLG at Janapura Panchyat, Pindwara were trained under Food Processing.
- **Milch Animal Training Camps :** 27 Milch Animal Training camps were organised at various villages in Udaipur & Sirohi Districts. Total 525 JLG members were trained in these training camps. Purpose of these trainings was to aware JLG members about

high milk production with quality, to identify and resolve health related issues among productive animals for ensuring fresh milk. In these trainings, We provided technical knowledge as well as make them aware about modern practices to rear animals for increasing milk production. Trainer communicated about nutritious animal feeds ,green fodder , water requirement ,use of salt & oil as essential food supplement for healthy animals. bread improvement program and their benefits as more production of milk through very chief methods. We provided packets of Animal feeder as 3 kg. per participant for feeding their milch animal. We also interacted local vendor with our JLG members for market linkage them as permanent milk vendor to provide a key link in between members and nearer market.

During the training we invited resource person Narayan Lal (Livestock Assistant) at Udaipur & Mr Ramesh Kumar at Pindwara Block as a trainer who broadly discussed and interacted with the members. Therefore, we also involved Local Vendor like Prahlad ji, Asha Dairy, Aavani Dairy for engaging with members and provide them appropriate benefits according to market rates.

- **Cloth Bag Making Training:** Cloth Bag Making skill training was conducted in 8 villages of Udaipur Block covering 40 JLG Member. Credit Plus team provided raw material to them and till date they have stitched 1800 Cloth bags. Women were supported to start their own enterprises and in getting jobs.
- **Vermi Compost Training:** Purpose of these trainings was to prepare individual vermi compost unit as a livelihood source for our members because demand of the vermi compost is more than cow dung in the local market. It is also a value added modified product which is very effective as bio manure. Through these kind of units our members can use vermi compost in their own farm and grow organic, healthy, non- chemical based vegetables, flowers and major crop production. Also our members can generate income by selling Vermi compost and earth worms in the local through our market linkages efforts. We provided trainings in 10 villages; in each village 20 members participated by technical expert to the members.

Sl. No	Type of Skill Training	Villages Covered	No. of JLG members participated
1	Cloth Bag Making	Debari, Matoon, Tulsidas Saray, Gudali, Zink Circle, Madri, Bedwas, Bichadi	40
2	Pickle Making	Pragati CLN at Pindwara	34
3	Vermi Compost Training	Aagdodiya, Panwari, Bichdi, Gudli, Tulsida saray, Jhanjela, Ganoli, Panwa, Ajari, Janapur	206
4	Milch Animal	Sethji Kundal, Rebariyo ki Dhani, Dhikli,	525

Sl. No	Type of Skill Training	Villages Covered	No. of JLG members participated
	Training	Dhuni Mata, Bheruwara, Jhanjela, Gudli, Bichadi, Debari, Aagdodiya, Tus Danigya, Panwa, Tulsidas, Matoon, Undra, Jhankar, Sivera, Nandiya, Ajari, Peshua, Aadrsh dungari, Janapur, Amlı, Kantal, Dingar, Chavarlı, Veerwara,	
5	Seed Sowing	Debari, Bheruwara, Ganoli, Tulsidas saray, Dhikli, Rebarıyo ki dhani, Sethji kundal, matoon, Dhunimata, Mandesara,	106
6	Food Processing: Mathari & Namkeen Making	Ashapura CLN	30
		Total Participants	941

4. Financial and Digital Literacy:

- In this quarter 430 JLG women attended the digital and financial training actively. The objective of financial literacy training is to create awareness financial inclusion. In this training JLG women are learning financial planning, importance of opening a bank account, women learned about to manage the money and avoid debt traps. Credit Plus Team ensured basic knowledge of banking services that to each SHG women should have their Bank account, how to deposit money, how to withdraw money from ATM, Insurance scheme of 12 Rs and 330 Rs., Sukanya Yojana cover etc. Going forward this training is useful while actual running their enterprises i.e. Cheque use, Digital transactions etc.

Villages covered under Financial and Digital Literacy training: Debari, Tulsidas, Matoon, Mandesara, Panwa, Aagdodiya, Bichdi, Jhanjela, Ganoli, Dhikli, Dhunimata, Gudli, Tus Dangiya, Undra, Jhankar, Sivera, Nandiya, Ajari, Peshua, Aadrsh Dungari, Janapur, Amlı, Kantal, Dingar, Chavarlı, Veerwara.

5. Module 3 and Business Development Training:

- In Module 3 and Business Development Training 718 SHG women learned about business opportunities and how to develop business. SHG women also learned about multiple income sources like Vermi Composting, Seed Sowing training, poultry farming, goat rearing, Ajola making agriculture to fulfil the family expenses, food, children education and health expenses. Above training provided women an insight to look at the traditional occupations in profitable business point of view.

Villages covered under Module 3 and Business Development Training: Debari, Tulsidas, Matoon, Mandesara, Panwa, Aagdodiya, Bichdi, Jhanjela, Ganoli, Dhikli, Dhunimata, Gudli, Tus Dangiya, Undra, Jhankar, Sivera, Nandiya, Ajari, Peshua, Aadrsh Dungari, Janapur, Aml, Kantal, Dingar, Chavarli, Veerwara.

6. Summary of Progress Report (January to March 2021)

S. No	Key Deliverables	Targets		Achievement			
		Year 1	Q1 +Q2+Q3 (July 20 to Mar 21)	Cumulative achievement till Mar 2021	During (Jan to Mar 2021)		
					Udaipur	Sirohi	Total
1	Project orientation meeting	1	1	1			
2	Training of women in enterprise development (M2)	3300	2500	2375	563	375	938
3	Training of members in new/up gradation and knowledge to start/strengthen their enterprises	2475 (75%)	1800	1698	524	350	874
4	Training on Financial Literacy	165	120	115	33	22	55
5	Skills trainings	300	300	300	120	80	200
6	Enterprise strengthening for creating value chains	1650 (50%)	1325	1137	365	235	600
7	Formation of CLNs	500 Members (10 CLN)	7	5	0	2	2

7. Key Highlights:

- Skilling of 941 JLG women under Credit plus Project from different panchayats.
- Pickle making skill training for 34 SHG women has been completed, Food Processing 30 JLG members trained.
- Vermi Compost training 206 JLG Members trained with 10 Compost Unit set up.
- 1 CLN formed name Ashapura CLN during this period at Janapur village at Pindwara Block.
- On 8th March Womens day Celebration at Udaipur & Pindwara, exposure visit done for 95 members at Krishi vigyan Kendra Udaipur & Sirohi. JLG Members participated in different activities and learnt a lot during farm visit.

8. Plan for Quarter 2 (April to June 2021)

- Skill Training- 500 Women
- Financial & Digital Literacy training – 500 Women
- Business Development & M3 training-900 Women

- CLN Formation- 5
- Innovative enterprises- 5
- Organizing leadership training for CLN women.
- Government scheme convergence for CLN/SHG women

Case studies:

Case Study 1

The Entrepreneurial women at Pragati Cluster Level Federation at Sirohi, Rajasthan have been busy during pandemic. They have been picking the best mangoes, lime and vegetables and have taken to the art of pickle making! Naming their brand "DIDI Ka Achar, the team invested just INR 3400 but received profits of INR 5000 in their first order! The Group was trained in pickle making and packaging by experts in food processing. Training was also imparted on financial management, branding and marketing of their venture. The product now has regular market linkages and is in high demand due to its low price and good quality.



Photo Gallery of Activities Conducted (January to March 2021)

1 Skill Trainings Organised



2 Financial and Digital Literacy.



3 Module 3 and Business Development Training:



4 Celebration of International Women's Day



Social Mobilization – Forming and Building capacities of CLNs & BLNs.

Due to limited external interaction, women have fewer opportunities to relate with exchange information, seek and provide support to each other. The social mobilization Team has promoted opportunities for women to interact with each other and develop confidence through sharing and learning from their peers. Towards creating strong customer connect and services for effective business outcomes, the team advanced common platform for BELSTAR Customers in the pre-fixed Branches through forming and strengthening SHGs- Cluster Level Networks (CLNs) and Block Level Networks. With an aim of building capacities of these networks, the Team has provided focussed training on managerial and operational function Trainings for CLN BLN's SHGs Representatives and their Office Bearers.

Moreover, it was realized that the training on 'Financial Inclusion' to the BELSTAR Customers is essential for inclusive women empowerment including economic sustainability. When women actively participate in the financial system, they can better manage risk, smooth consumption in the face of shocks or fund household expenditures like education. Hence, during the reporting period, the team focused more on providing training on right financial tools to save and borrow money, make and receive payments, and manage risk. Likewise, the team provided, digital financial trainings and other services and facilitated to form Digital platforms (Digital SHGs) to allows women to save their time, transact safely and access lot of new opportunities as well upsurge their skills. Besides, with the support of health pillar, the team has organized health care training on personal hygiene and environmental sanitation for the Customers to take care of them and their family.

As per the planned commitments, currently the team has discharged their responsibilities of Social mobilization chores in Arakkonam, Kaveripakkam, Chithamur, Madhuranthagam, Villuppuram, Ramnad, Tiruppur and Kancheepuram (Peru Nagar and Mamandur) Branches and executed various planned Credit plus initiatives.

Key highlights and achievements:

1. Formation and strengthening of CLN & BLN



During the reporting period, the team has formed 3 BLNs in Solinger, Perunagar and Palladam with the membership of 27 Nos. of SHGs- CLN. In total, the Social Mobilization team has nurtured 123 CLNs and 7 BLNs apart from the special support provided for reinforcing 187 CLNs and 8 BLNs (formed in BELSTAR locations – supported by FS7 Project of HiH) belonging to Kancheepuram and Ramnad.

2. Capacity Building Training for CLNs & BLN and their Representatives



The Team organized 1st module Training to 4200 CLN Representatives and 327 Office Bearers of all the 123 CLNs. to cope their managerial and operational functions as well augment their leadership qualities. Besides, the Team provided Goal and Role Clarity of BLNs to 210 Nos. of Principle General Body and 82 EC Members for congealing their BLN towards self-sustainable model.

3. Financial Inclusion Training for SHG Members



(Digi SHG)

HiH has identified 48 Nos. of CLN- Knowledge Trainers and provided ToT to deliver Training on Financial Inclusion for the SHG Members as per the stipulated Training Design. In turn, they have trained 1715 Nos of SHG women on savings, thrift, social security, pension, preparing household budget, categorizing their family expenditures and identifying financial goal. Besides, each trained SHG Members / BELSTAR Customers have oriented 8650 Nos. of their siblings and peers by disseminating the key content of the training inputs.

4. Digital Literacy Training and Digital Platform



The Team has provided ToT for 12 Resource Persons identified by the CLNs / BLNs for conducting Digital Literacy Training for SHG Members and their siblings in as per the pre-designed Training Design. After the ToT, the well-trained Resource Persons have trained 776 Nos of SHG women and their siblings on Cash less transaction, Digital Business & Marketing, accessing Govt. welfare schemes through appropriate Apps. Digital certifications, Facilitating Digital Meetings, etc., Moreover, the team has nurtured 24 Nos. of Digital SHGs / Platform at the CLN level towards providing knowledge inputs and services to their respective SHGs.

5. Health Training (1st Module)



The trained CLN – Knowledge Trainers by the HiH-Health Pillar has conducted Health First module Training for 4308 SHG Members of 402 SHGs on Personal hygiene, Importance sanitation and Menstrual hygiene. In turn, all the trained Members have been imparted the key content of the Training inputs to 7820 of their peers and siblings. Besides, it has impacted lot at their family level especially adolescent girls and pre-natal and post-natal mothers.

6. Facilitation of Hospi-Cash Insurance products



HiH team has identified 132 Nos. of CLN – Knowledge Volunteers and trained them on Hospi-Cash Insurance products and its process. In turn, they have facilitated them to sell 213 Nos. of HOSPI_CASH Insurance Products in Kancheepuram Region. Moreover, team has designed strategies for continuing the same effort in all the fixed locations of BELSTAR -CSR

7. Facilitation for MSME Loan & Business motivation



Facilitation for MSME Loan

The Team has identified **147** Entrepreneurs – **12** Nos. got sanctioned and Finalizing another **82** Entrepreneurs are under the process for getting loan assistance.

CLN – Business Distributors Meet

Organized one Business Distributors Meet at the CLN level for enhancing business activities of **62** Nos. of CLN and BLN – Business Distributors.

8. Establishment and Building Capacities of Self-Managed Tailoring Centre



The Team has established 3 Nos. of Self-managed Training Centres in Kattudevathur, Sothupakkam and Palladam Branches. So far 58 Nos. of SHG Members / their siblings have completed the well-structured 45 days SMO Training course. Besides currently, another 98 Trainees are undergoing the same training with the backup of the respective CLNs and the HiH-STDC-Pillar Team. All the 3 Centres will function for another 8 months and provide training to another 4 batches.

9. Advocacy Training and Interface Meetings

Awareness and Training on Human Rights (Child Rights, Women Rights, Economic Rights, Health Rights and Environmental Rights)

The Team organized **16** Nos. of Advocacy and awareness Programme on Human Rights by HiH Cultural Team. Moreover **12** Training Programmes conducted by Social Welfare and Women Protection Officers – Totally **2,330** Members were participated and absorbed the Awareness and Training inputs.



nullifying OD

10. Pre-collection Meeting and support for



During the reporting month 102 CLNs have organized 284 Nos. of Pre-collection meetings with 2142 Customers towards regularizing their repayment and nullifying ODs with the support of the respective BELSTAR Branch Officials. Moreover, most of the CLNs has facilitated the Customers for sorting out their OD issues by using the current supportive strategies of BELSTAR. As well all the CLNs are focusing to ensure cent percent OTR – Currently they have achieved averagely 96-98% in all the locations.

Enterprise team - Creation of new enterprises and Strengthening of existing enterprises

1. Project Deliverables:

Sl. No	Activity	Target	Achieved as on Dec 2020	Achieved Numbers (Jan to March 2021)	Cumulative as on 1 st April 2021
1	Entrepreneurs enrollment (Through WhatsApp)	2000	509	661	1170
2	Enterprises Visit	400	248	390	638
3	Enterprises database uploaded in Google Sheet	400	92	132	224
4	Advanced Skill training (Fee based)	200	150	183	333
5	Business Development Training (Fee based)	200	0	126	126
6	Online Webinar	8	8	2	10
7	Entrepreneurs Award Program	3	0	1	1
8	Enterprise Tracker	400	0	274	274
9	MSME Loan	Need basis	0	29	2105000
10	Group Loan	Need basis	0	25	750000

Major Highlights:

- **Bag Stitching Orders:** 46 women trained on bag stitching. A total of **11800** bags stitched and delivered to **Sri Hari Bags, Chennai**.
- **Organic Pappad:** A total of 150 kgs order of Organic Pappad Making availed from Ms. Menaka, owner of Mannvasanai Company, Chennai.



- **Media Coverage:**
 - 7 local newspapers and media covered the skill training and health awareness program conducted at Virudhunagar, Ramnad and Salem regions.
 - Press news given on Skill development and Health training appeared in 5 newspapers and 2 Television channels.
- **Distributor Identification:** 19 new distributors identified for sales of various products that include Karupatti, Garments, Country Sugar, Grocery products, etc.
- **Women Entrepreneur Award Program:**

A special event for motivating and honoring women entrepreneurs was held at AKM Mini Hall, Thiruvallur on 12th Feb 2021, jointly conducted by Hand in Hand India and Belstar. The ceremony was presided by honorable **chief guest, Tmt. B. Shamoondeswari, IPS (Deputy Inspector General of Police, Kanchipuram Range)**. Special dignitaries on the dias included the following government officials

- *Tmt. Vasanthi – Assistant Project Officer – TNCDW*
- *Tmt. Indira – Assistant Manager – TAHDCO*
- *Tmt. Dr. Shanthi – Professor & Head – KVK – TNAU*
- *Thiru. Subash Chandran – Management Specialist – DRDA*
- *Thiru. Manivannan – General Manager – DIC*
- *Thiru. Arul Kumar – Block Team Leader – TNRTP*



Addressing the function, **Chief guest, Tmt. B. Shamoondeswari, IPS (Deputy Inspector General of Police, Kanchipuram Range)** mentioned how communication plays a key role in shaping a woman entrepreneur. She also conveyed the message that women should build self-confidence to achieve their goals. Further, she narrated her experience, the struggles she faced and how she overcame the problems. The inspiring speech was indeed an eye-opener for the beneficiaries. Later, she distributed the awards and released the stamp of the winning 10 entrepreneurs, the first of its kind, a new initiative undertaken by SHG Enterprises team to encourage entrepreneurs on their path to success.



2. Enterprises Created with the Support of Skill Training:

The skill training division provides capacity building training for rural SHG women. The Enterprises team with the support of the skill training division of Hand in Hand India has carried out two different types of skill trainings, among the various other trainings proposed. Aari Embroidery and Food products training have been implemented across Thiruvallur, Ranipet, Chidambaram, Salem and Virudhunagar.

2.1 Mobilization: The first phase of the project is the identification of the right candidates for enrolling in the training program. This is one of the challenging tasks that will either make or break the deal. Choosing the right candidate is vital for the success of any training program. When it comes to mobilization, various strategies were followed. A few are mentioned below.

- **Strategy 1:** As a first step, the CRM (Customer Relationship Management) team has shared various skill training related sms to specific location and trade. As on date, a total of 587 messages have been shared. This was taken from the 48,000 **entrepreneur data** shared by the staff and the enterprise team of Hand in Hand India.
- **Strategy 2:** Distribution of pamphlets & IEC materials, door-to-door campaign, and group meeting in the specified target region.
- **Strategy 3:** Sharing of skill training related e-posters through social media platforms.

Meetings are also held with the project staff and beneficiaries by the senior team. Planning and project execution related details are also discussed. Beneficiaries will also be imparted awareness on the purpose of the skill training be it Aari Embroidery or Food Products training. They will also be provided an insight on the benefits and income opportunities that they can avail once they complete the training program. Mobilization will be carried out with the support of the core team staff, Belstar staff and enterprise staff. Various queries related to the training program were also addressed by the staff that included the purpose of the training, the duration and the expected benefits of the training program.

3.2 Skill Training: In order to shortlist 25 members for the skill training program, an average of 100 members will be mobilized per trade. After screening, nearly 33 to 35 members will enroll for the training program, of which 25 will be finalized. The enrolled candidates will be provided skill training on specific trades as mentioned in the project deliverable.

Trade 1: Aari Embroidery:

A majority of the beneficiaries in the specified project locations are skilled tailors who have prior experience in tailoring. To sharpen their skillsets and create an opportunity for income, an upskilling on tailoring, i.e., Aari Embroidery trade was proposed. After completion of the training program, beneficiaries can take up stitching orders from home and design blouses, chudidhars and saree. Through this, they will be able to gain a steady income.

Location	District	Trade	Achieved
Keerapalayam	Chidambaram	Aari Embroidery	25
Vembkottai	Virudhunagar	Aari Embroidery	25
Jalakandapuram	Salem	Aari Embroidery	25
Banavaram	Ranipet	Aari Embroidery	30
Keerapalayam	Chidambaram	Aari Embroidery	26
Vembkottai	Virudhunagar	Aari Embroidery	25
Edapadi	Salem	Aari Embroidery	27
Grand Total			183

Trade 2: Food Products Training:

Food products training offers a good scope for rural women to gain income with less investment. Beneficiaries will be taught on how to make pickles, masala powders, papads, and other food items with hygienic ingredients. After the training, the beneficiaries will be able to make their own food products from scratch. Later, they will be able to sell the products at a profitable rate in local stores and nearby markets. Hand in Hand India will provide handholding support for the beneficiaries when it comes to market linkage. The training will prove to be fruitful for rural women to make additional income to sustain their livelihood.



3. Enterprises Conversion through Skill Training:

Follow up is done during and after the completion of the training program. A separate enterprise tracker is maintained to monitor the progress of the beneficiaries after the completion of the training program. For example, beneficiaries who undergo the food products training will be able to promote their own products via RISE app, specifically created for small entrepreneurs. Further, the CRM team of the enterprise pillar offers various types of support in terms of social media marketing through WhatsApp, YouTube, Facebook and other platforms. The queries of the beneficiaries are also addressed by the team. Some of the queries such as Udyam registration, Aadhaar card related queries, Pan Card, Business Licenses and registration, and queries on government related schemes. Queries related to posting photographs, uploading videos, and formation of new Facebook page, etc. are also addressed. Members are joined as a group where they can share videos, product updates and other relevant information that will support other beneficiaries in the group. Through social media marketing, beneficiaries have better opportunities to sell their products online at ease.

4. Health Training:

The saying, “Health is Wealth” stresses on the importance of staying fit. As staying healthy is the need of the hour, the Enterprises team of Hand in Hand India focuses on the health aspect of the Belstar customers. This will help them stay fit and provide good rapport for a long-term relationship. Keeping this fact in mind, a special training on health was initiated in Virudhunagar. The trainer has good years of experience in the field and offered valuable insights on various health related topics that include personal hygiene, how to keep the surroundings clean, water usage, etc. The ToT will prove to be a valuable learning for the trainers as they will be able to spread awareness to the common public. Each trainer will be conducting health awareness training to 100 members each.

- ✓ Five batches of health training program given to 100 members in Thiruvallur.
- ✓ Health training imparted to 505 members across 18 villages in Virudhunagar region.
- ✓ First Module of Health training was held at Virudhunagar. 39 women participated in the event.



Health training at Virudhunagar



**Health training conducted at
veppampattu**

5. Strengthening of Existing Enterprises and Formation of New Enterprise:

Even after the completion of the training program, SHG enterprises team offers timely support for new and existing entrepreneurs. For new entrepreneurs, handholding is provided on how to start enterprises, how to attract customers, how to promote brand and how to establish a small enterprise. For those who have already established an enterprise, support is given for strengthening

of the enterprise and gaining profit. These include how to introduce offers, how to identify loss and turn it into profit, how to identify potential clients, and other relevant topics.

6.1 Social Media Platforms

The role of social media in business development is phenomenal. A small click of a button is all that it takes to promote products and services to customers worldwide. Apart from providing skill training, the enterprise team of Hand in Hand India supports beneficiaries in the strengthening of their business with the help of various social media platforms. This plays a very crucial role as with the help of social media platforms we can showcase our brand to specific clienteles and develop our business in an effective manner.

- **Rise App:** Rise App is specifically designed to suit the requirements of entrepreneurs. The app was initially designed as a B2B concept, which was further customized to suit the requirements of SHG entrepreneurs. Every SHG member will be provided with a user-id and password which they can use to login to upload their products, the process is same for both the buyer and seller app. The app connects various SHG members and supports them to sell their products through the app.
- **WhatsApp:** In general, the enterprise team has created a total of 15 SHG WhatsApp group with a total of about 1000+ beneficiaries. The groups are formed based on the working area and members are enrolled accordingly. Regular videos, posts, product photographs, business linkages and other related information are shared within the groups. Important information related to business linkages are also shared by the CRM team. Some of the details shared include webinar details, training details, new product details, e-posters, YouTube and Facebook channel link, etc. Members who leave the group are also motivated to rejoin the group and their queries related to posting of videos/images are also addressed. The CRM team also supports the beneficiaries when it comes to addressing different types of queries. As of 31st December 2020, a total of 400+ queries were addressed that include rejoining in WhatsApp Group, Pan Card enquiries, Udyam Aadhar, FSSAI certification, etc.
- **YouTube/FB pages:** Various types of promotions are done via our specific YouTube channel, named Thozhilkalam360. As on date, we have a total of 294 subscribers for the channel. Innovative and informative videos on business development and market linkage. In the future, there are plans for uploading videos of all kinds of training programs. Different types of awareness videos on MSME loans, entrepreneurship skills, and government schemes are to be uploaded in the near future.

6.2 Government Schemes

The government provides various types of benefits when it comes to insurance policies, skill training related government schemes, animal loans, etc. to name a few. Beneficiaries undergoing various skill training programs are facilitated to avail various government social security schemes. These include the following:

- Chief Minister's Comprehensive Health Insurance Scheme
- Accident Policy Scheme
- PM Bhima Yojana
- Rupay Card
- Atal Pension Scheme (18 to 40 yrs)
- Widow pension
- Old Age pension

In addition, the beneficiaries will be facilitated to avail Pan Cards and address Aadhaar related queries. The various government schemes will aid the beneficiaries to avail financial support in time of need.

6.3 Loan Support:

To sustain the livelihood of SHG members, loan support will be provided by Belstar Microfinance Limited. From Jan 2021 to March 2021, a total of **28.6 LACS loan** amount has been disbursed to **54 beneficiaries** for strengthening and creating various trades through enterprises team. The trades include Milch Animals, Agriculture, Tailoring, and Goat Breeding, among others.

6.4 Business Development Training:

Business Development Training will be conducted for two days, for both ongoing and course completed beneficiaries. This purely depends on the specific requirements of the beneficiaries and is purely customizable. The program focuses on sharpening the skills of the entrepreneurs. During the training, successful entrepreneurs share their experience which will prove to be a guiding light for budding entrepreneurs.



Business Development Training at Banavaram, Ranipet

Some of the topics covered in the Business Development Training program include

- * Vision Building
- * SWOT Analysis
- * Time Management
- * E-Marketing
- * Day Planning
- * Monthly & Early Budget Planning
- * Digital Financial Literacy
- * Market Assessment
- * Entrepreneurial Characteristics
- * Family Relationship
- * Exposure Visit

Course Completion:

- ✓ Thiruvallur - 25 members
- ✓ Chidambaram - 15 members
- ✓ Banavaram - 27 members
- ✓ Sivakasi - 35 members
- ✓ Salem – 24 members

6.5 Webinars:

Apart from skill trainings, different types of webinars are conducted for beneficiaries who are engaged in start-up business and also for those who are running a business. A special webinar was

conducted for those who have completed the food products training. Various strategies related to marketing of food products were discussed. A total of 36 members participated in the event.

- ✓ 62 members attended an online webinar on Aari Embroidery across Virudhunagar, Salem and Ramnad.
- ✓ 35 members participated in the Aari promotion work and distributor webinar.

6.6 Exposure Visit:

Beneficiaries who complete the training program will be taken on exposure visit to various companies, farms, and garment units based on the specific trade they choose. Through the exposure visit, beneficiaries will be able to understand various concepts and methodologies related to their trade.

6.7 Handholding Support After Enterprise Creation:

Handholding will be given by the enterprise team of Hand in Hand India for beneficiaries who have started their own business. The beneficiaries will be met in person on a random basis and the current situation will be assessed. If the beneficiary is incurring loss, special guidance will be given and the beneficiaries will be motivated to rethink the business strategy. Support will also be provided by the CRM team in terms of social media marketing, brand promotion, registration of the shop/store/business. The beneficiaries will also be supported to avail various government schemes related to their business.

6. Challenges:

- * Delay in payment of fees.
- * Challenges in mobilization due to COVID-19 crisis.
- * Beneficiaries are requesting to increase the duration for Aari Embroidery trade.
- * Difficulty in hosting webinar due to network fluctuations.

7. Nathapet Garment unit

A two months project was started in Feb- March 2021 to provide handholding support for 50 families by providing job opportunities in the garment and sub-contract unit with the support of Belstar CSR fund. Nathapet Garment Unit received 4 lakhs from the Belstar Credit Plus CSR project. The team has given training to 50 tailors in stitching polyester and cotton fabric and also given training in using specialised machines. Also given training in repairing the sewing and specialised machines. The tailors were also trained on health related issues.

Way forward: We are planning to give over court to the tailors with Belstar logo and also planning to document a video of the tailoring unit.

8. Testimonials from the Prize Winners of Women Entrepreneur Award Program :

- “I am extremely happy for winning the first prize, which is something that I didn’t expect. This is one of the most precious gifts that I have ever won. I don’t have words to express how I feel. The speech rendered at the event has boosted my confidence and motivated me

to achieve more. I sincerely render my gratitude to Hand in Hand India and Belstar for presenting this award” – **Yogalakshmi, - Vairam SHG**

- “Yesterday’s event was very pleasant and encouraging. I was motivated by the energetic speech given by the chief guest, Tmt. Shamoondeswari. Her words amazed me on how a woman can reach such heights. In fact, her words are still ringing in my ears and are imprinted in my heart. Through her speech, I was able to understand that women can not only take care of their family, but also the country. My whole family celebrates my success and I sincerely owe this gratitude to the entire team of Hand in Hand India and Belstar” – **Asha, Sadhaga Paravaigal SHG**
- “I am extremely delighted to receive the Women Entrepreneur Award for the first time. All the officials shared a lot of information which was very useful. Especially, the personal experience shared by Tmt. Shamoondeswari moved my heart. We were encouraged on hearing how she endured various problems in life and how she reached this position. This event will definitely serve as a stepping stone for us to achieve many things in life. I received the 3rd prize and I didn’t expect that they would release a stamp in my name. All of us were very happy on receiving the certificates and cash award. I have never received any such award from any great people until now. I render my heartfelt gratitude to Mr. Srinivas, Mr. Joseph Raj and most importantly, Dr. Kalpana Sankar” – **Anbu Lakshmi – Sri Sairam SHG**



9. Plan for Next Quarter:

Sl. No	Activity	Plan for the next quarter
1	Entrepreneurs enrollment (Through WhatsApp)	1491
2	Enterprises Visit	152
3	Enterprises database uploaded in Google Sheet	308
4	Advanced Skill training (Fee based)	50

5	Business Development Training (Fee based)	200
6	Online Webinar	0
7	FPO	0
8	Value addition support (Fee based)	368
9	No of E service	373
10	No of Government Schemes	343
11	RISE APP Registration	200
12	Entrepreneurs Award Program	3
13	Market linkages/ Month (Business Turnover	556549
14	Profit earning/ Month	189554
15	Enterprise Tracker	400

10. Media Coverage:

The inaugurations of various skill training programs, health awareness programs and certificate distribution were captured in the local newspapers.

**Aari Embroidery Training
Ramanathapuram District -
Belstar Credit Plus - Published
in Dhinaboomi Newspaper**

**மகளிர் சுய உதவி குழு பெண்களை
தொழில் முனைவோராகத் திறன்வளர்க்கும் பயிற்சி**



ராமநாதபுரம், ஜன. 13-
ராமநாதபுரம் மகளிர் சுய
உதவிக்குழு பெண்களை
தொழில் முனைவோராகத்
திறன்வளர்க்கும் பயிற்சி
அளிக்கப்பட்டது.
ராமநாதபுரம் மாவட்டம்
தேவிபட்டினத்தில் ஹேண்ட்
இன் ஹேண்ட் இந்தியா நிறு
வனமும் பெல்ஸ்டர் நிர
அமைப்பும் இணைந்து 18
வயது முதல் 40 வயதுக்குட்
பட்ட மகளிர் குழு பெண்க
ளுக்கு சுய தொழில் செய்
திறன்வளர்க்கும் பயிற்சி
பயிற்சி இந்த பயிற்சிக்கு சுய
உதவி குழுக்களை சேர்த்த சுய
தொழில் செய்ய ஆர்வமுள்ள
25 பெண்கள் ஆர்வப்பிராய்
டரி பயிற்சிக்காக தேர்வு செய்
யப்பட்டனர். இந்த பயிற்சி
யின் தொடக்க விழா தேவி
பட்டினத்தில் பெல்ஸ்டர் நிர
கிளை அலுவலகத்தில் நடை
பெற்றது. ஹேண்ட் இன்
ஹேண்ட் இந்தியா சுய உத
விக்குழுக்களின் என்ஐஐ
சல் பிரிவை சேர்த்த
முதன்மை மேலாளர் ஜெயபிரி
தாசு இந்த பயிற்சியை
துவக்கி வைத்தார் அப்போது
அவர், தேவிபட்டினத்தில் மக
ளிர் சுய உதவிக்குழுவைச்
சேர்த்த பெண்களை தொழில்
முனைவோராக ஆக்குவது



NGO SKILL DEVELOPMENT TRAINING

Ramanathapuram: Hand in Hand India and Belstar Microfinance Limited jointly conducted a skill development training for women on Aari embroidery at Devipattinam in Ramanathapuram district. The Head of Self-Help Group division at Hand in Hand India Jayaprakash, Manager of Hand In Hand India Vijayaraghavan and Branch Manager of Belstar Microfinance Limited Sudharshan took part in the inaugural of the training programme.

**Aari Embroidery Training Ramanathapuram District -
Belstar Credit Plus - Published in New Indian Express -
Madurai Edition**

Health training programme for women

Virudhunagar: A health training programme to spread awareness about hygienic practices in daily life was conducted at Mettupatti and Sivakamipuram villages by Chennai-based NGO Hand In Hand Inclusive Development and Services (HHIDS) on Sunday. Speaking to TNIE, Chief Manager Jeyaprakash said "it has been planned to spread health awareness among at least 500 women of self-help groups on personal hygiene, drinking water and toilet hygiene, maternal health, nutrition, anemia and general hygiene". "Each of these women will sensitize 20 people," he added.



**Health Training Program in Virudhunagar published in
Indian Express**

Madhya Pradesh

Hand in Hand Madhya Pradesh is skilling stakeholders by focusing on the Apparel related activities in Indore district.

S.N	DELIVERABLE	Target –July 2020–March 2021	Target Q3 (Jan 2021 March 2021)	Status Jan- March 21
1	Enterprises Development Training	3500	1900	1876
2	Enterprises Up gradation Training	3000	1650	1204
3	Financial Inclusion	3500	1900	1643
4	Skill Training	250	150	106
5	Formation of Group Based Enterprises	60	34	34
6	Enrollment of Members in Group Based Enterprises	360	204	219

Target vs Achievement of Project Activities



Skill Training – Detergent Making

ENHANCED SKILL TRAINING TO WOMEN IN TAMIL NADU

PHASE 1: JUNE 2019 TO JULY 2020 (EXTENSION UP TO MARCH 2021)

PHASE 2: NOVEMBER 2020 TO NOVEMBER 2021

Over the years, various skill training programs have been imparted to vulnerable women who solely rely on their families for support. The programs also focus on the youth community to provide them job opportunities to support their families and be financially strong. Women will be trained on different skill training programs such as Sewing Machine Operator Course, Assistant Beauty Therapist Course, Scented Puja Oil Making course, Aari Embroidery, Food products training, Milch Animal Training, **Sewing Machine repair and service etc.** Youth on the other hand will be trained on Sales, Customer Relationships, Microfinance Products and **CCTV**. The training program will be a blessing in disguise as it will directly and indirectly benefit the members. **1980** beneficiaries will be directly benefited by the course, which will in turn benefit about **8000** indirect members associated with the beneficiaries.

Project No	Project Title	Approved budget	Project Locations	Project Period	Timeline	Targets
1	Skilling of women on SMO and ABT/Aari	₹ 769,000.00 (Carryover CSR Funding for FY2019-20)	Tindivadam & Coimbatore	Apr 2019 to Mar 2020 (Extension up to Mar 2021)	12 Months (Extension period)	200
2	Skilling of women on Scented Puja Oil making Skills	₹ 500,000.00	Pondicherry, Arakkonam, Namakkal, Chengalpattu / Salavakkam	Nov 2020 to Mar 2021	5 Months	100
3	Skilling of women on Aari Embroidery, Dairy/Milch Animal and Food Products (Milch animal - 200 nos will be done by the Enterprises team)	₹ 700,000.00	Salem, Ramanathapuram, Virudhunagar, Tiruvallur, Chidambaram, Vellore	Nov 2020 to Mar 2021	5 Months	600
4	Skilling of (virtual) youth on Sales, Customer Relationship & Microfinance Products	₹ 865,375.00	Salem,Trichy and Madurai	Dec 2020 to Mar 2021	4 Months	450
5	Skilling of women on sewing machine (Basic +advanced men's wear stitching)	₹ 800,000.00	Kattudevathur, Chengalpet	Dec 2020 to March 2021	4 Months	350
6	Skilling of women on sewing machine (Basic +advanced men wears stitching)	₹ 434,625.00	Palladam	Dec 2020 to March 2021	4 Months	180
7	Skilling Youth on CCTV Installation and Sewing Machine Repair & Service	₹ 2,50,000	Kancheepuram Chengalpet	Feb 2021 to Mar 2021	2 Months	100

2. Project interventions:

- Scoping study
- Curriculum Preparation
- Screening
- Mobilization
- Orientation
- Profiling of youth and women
- Enrollment of selected beneficiaries
- Skill Training
- Assessment
- Monitoring and documentation & reporting
- Certificate distribution
- Creating employment opportunity/enterprise creation

3. Project outputs:

1. 200 women will be trained on Sewing Machine Operator and Assistant Beauty Therapist.
2. 100 women will be trained on Scented Puja Oil making Skills.
3. 600 women will be trained on Aari Embroidery, Dairy/Milch Animal and Food Products
4. 350 women will be trained on sewing machine (Basic +advanced men wears stitching)
5. 180 women will be trained on sewing machine (Basic +advanced men wears stitching)
6. 450 youth will be trained on Sales, Customer Relationship and Microfinance loan products
7. 100 youth skilling on CCTV Installation and Sewing Machine Repair & Service.

4. Project outcome:

- Beneficiaries will be able to get deep skills on the proposed trades
- Create or strengthen their enterprises
- Improved financial status of the families

5. Project Target vs Achievement

Project No	Project title	Project Locations	Project Period	Skill Training Status			
				Targets	Achieved as on 31 st of March 2021	% of Achievement	Ongoing from 31 st of March 2021
1	Skilling women on SMO, ABT/Aari	Tindivanam (included ABT target numbers in SMO)	Apr 2019 to Mar 2020 (Extension up to Mar 2021)	200	230	115%	0
2	Skilling on women Scented Puja Oil making Skills/SMO	Pondicherry, Arakonam, Namakkal, Chengalpattu / Salavakkam /KPM	Nov 2020 to Mar 2021	100	116	116%	0

3	Skilling women on Aari Embroidery, Dairy/Milch Animal and Food Products	Salem, Ramanathapuram, Virudhunagar, Tiruvallur, Chithambaram, Vellore	Nov 2020 to Mar 2021	600	344	57	11
4	Virtual training youth on Sales, Customer Relationship & Microfinance Products	Salem, Trichy and Madurai	Dec 2020 to Mar 2021	450	112	25%	0
5	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Kattudevathur, Chengalpet	Dec 2020 to March 2021	350	28	28%	69 (28 Kattudevathur and 41 Sothupakkam)
6	Skilling of women on sewing machine (Basic +advanced men wears stitching)	Palladam	Dec 2020 to March 2021	180	25	25%	23
7	Skilling Youth on CCTV Installation and Sewing Machine Repair & Service	Kancheepuram Chengalpet	Feb 2021 to Mar 2021 (2 months)	100	52	52%	0
Total				1980	907	45%	103

6. Skill Training Project Inauguration Particulars

S.No	Venue	Trade	District	No.of Days	No.of Batches	Inauguration Date	Starting Date	End Date
1	Jayapuram	SMO	Tindivanam(Vellupuram)	30	1	23.9.2019	23.9.2019	4.12.2019
2	Jayapuram	SMO	Tindivanam(Vellupuram)		1	16.12.2019	16.12.2019	24.2.2020
3	Jayapuram	SMO	Tindivanam(Vellupuram)		1	01.12.2020	01.12.2020	31.12.2020
4	Jayapuram	SMO	Tindivanam (Vellupuram)		1	04.01.2021	04.01.2021	06.02.2021
5	Jayapuram	SMO	Tindivanam (Vellupuram)		1	10.02.2021	10.02.2021	31.03.2021
6	Kattudhevathour	SMO	Chengalpattu	45	1	14.12.2020	14.12.2020	18.02.2021
7	Kattudhevathour	SMO	Chengalpattu	45	1	25.02.2021	25.02.2021	22.4.2021
8	Sothupakkam	SMO	Chengalpattu	45	1	25.02.2021	25.02.2021	22.4.2021
9	Vadugapalayam	SMO	Palladam (Tiruppur)	45	1	11.12.2020	18.12.2020	26.02.2021
10	Chennai	Virtual youth skill	Salem, Trichy and Madurai	15	1	21.12.2020	21.12.2020	11.01.2021
11	Chennai	Virtual youth skill	Salem, Trichy and Madurai		1	18.01.2021	18.01.2021	06.02.2021
12	Chennai	Virtual youth skill	Salem, Trichy and Madurai		1	10.02.2021	10.02.2021	03.03.2021

13	Chennai	Virtual youth skill	Salem,Trichy and Madurai		1	08.03.2021	08.03.2021	26.03.2021
14	Poondi	Food Product	Tiruvallur	7	1	23.11.2020	23.11.2020	30.11.2020
15	Vepampattu	Food Product	Tiruvallur	7	1	16.12.2020	16.12.2020	24.12.2020
16	Kondapalayam	Aari Embroidery	Ranipet	15	1	11.12.2020	11.12.2020	30.12.2020
17	Thiruvengkidapuram	Aari Embroidery	Viruthunagar	15	1	17.12.2020	17.12.2020	06.01.2021
18	Jalagandapuram	Aari Embroidery	Salem	15	1	22.12.2020	22.12.2020	12.01.2021
19	Keerapalyam	Aari Embroidery	Cuddalore	15	1	23.12.2020	23.12.2020	12.01.2021
20	Devipattinam	Aari Embroidery	Ramnadu	15	1	08.01.2021	25.01.2021	19.02.2021
21	Vellore	Aari Embroidery	Ranipet	15	1	18.01.2021	18.01.2021	05.02.2021
22	Keerapalyam	Aari Embroidery	Cuddalore	15	1	27.01.2021	27.01.2021	18.02.2021
23	Edapadi	Aari Embroidery	Salem	15	1	02.02.2021	02.02.2021	24.02.2021
24	Vembakottai	Aari Embroidery	Viruthunagar	15	1	08.03.2021	08.03.2021	25.03.2021
25	Jayapuram	Aari Embroidery	Thindivanam (Vellupuram)	15	1	10.03.2021	10.03.2021	29.03.2021
26	Embalam	Scented Lamp	Pondy cherry	1	1	11.11.2020	11.11.2020	11.11.2020
27	Kainoor	Scented Lamp	Ranipet	1	1	16.12.2020	16.12.2020	16.12.2020
28	Kilakkadi	Scented Lamp	Kancheepuram	1	1	12.03.2021	12.03.2021	12.03.2021
29	Endiyur	Mushroom	Thindivanam (Vellupuram)	1	1	25.01.2021	25.01.2021	25.01.2021
30	Head office	Skilling Youth on CCTV Installation and Sewing Machine Repair &	Head office	1	1	18.3.2021	18.3.2021	18.3.2021

The Senior officials from Belstar, SDTC team and Social Mobilization team participated in the inauguration ceremonies of all the trades.

7. Pre Skill Training Activities

7.1. Mobilization and screening

A series of mobilization activities such as door-to-door campaign, group and public meetings were conducted in all the working districts. A minimum of 25 members will be shortlisted for every course. After the screening process, the selected beneficiaries will be enrolled for the training program. The mobilization process is supported by the internal team of CLN/BLN team and CRM team of SHG pillar. Distribution of IEC materials, posters, group SMS and social media advertising will also be done as a part of mobilization.

தொழில் திறன் வளர்ப்பு பயிற்சி பெண் தொழில்முனைவோர்களுக்கான ஆரி எம்பிராய்டரி பயிற்சி

செயின்,பிரஸ்ட்,ஸ்டெம்,பாணி,மேட்,மைக்ரோ,
ஜர்தோசி ஸ்டிச்சிங் கற்றுக்கொடுக்கப்படும்



பயிற்சி காலம்: 23-12-2020 - 11-01-2021
(விடுமுறை நாட்களில் பயிற்சி நடைபெறாது)
நேரம்: காலை 10.00 மணி முதல் மதியம் 2.00 வரை
பயிற்சி கட்டணம் : ₹.500/-
பயிற்சியின் முடிவில் சான்றிதழ் வழங்கப்படும்
(குறிப்பு: தையல் பயிற்சி பெற்று இருக்க வேண்டும்)

பயிற்சி நடைபெறும் இடம்:
பெல்ஸ்டார் கிளை அலுவலகம்,
எண்:332, A.K.R நகர், கீரப்பாளையம்,
கடலூர் மாவட்டம் 608 602
மேலும் தகவல்களுக்கு தொடர்பு கொள்ளவும்
திரு.மணிவண்ணன் : 9940129474
திரு.மதுரை அழகர் : 9488072219

தொழில் திறன் வளர்ப்பு பயிற்சி

பெண் தொழில்முனைவோர்களுக்கான
உணவு பொருள் தயாரிப்பு பயிற்சி

மசாலா பொருட்கள், அப்பளம் மற்றும் ஊறுகாய்
தயாரிப்பு மற்றும் சந்தைப்படுத்துவது எப்படி?



பயிற்சி நாட்கள் : 23/11/20 - 29/11/20
பயிற்சி நேரம்: காலை 10 மணி முதல் மதியம் 2 வரை
பயிற்சி கட்டணம் : ₹ 200/-
பயிற்சியின் முடிவில் சான்றிதழ் வழங்கப்படும்

பயிற்சி நடைபெறும் இடம்:
கிராம சேவை மைய கட்டிடம், பூண்டி கிராமம்,
திருவள்ளூர் - 602 023
மேலும் தகவல்களுக்கு தொடர்பு கொள்ளவும்
திருமதி. ஆஷா - 8778650276
திரு. மதுரை அழகர் - 9488072219

7.2. Trainer selection

The trainers for conducting the skill training programs are selected based on the technical qualification with proper experience certificates. We have selected different trainers for handling various trades on Sewing Machine Operator (SMO), Aari Embroidery, Milch animals training, food products training, sales, customer relationship & Microfinance products. The trainers will also be selected from Tamil Nadu Agricultural University resources such as Krishi Vigyan Kendra for conducting the training programs.

7.3 Training center establishment

The trainings will be conducted in all the Belstar regional / branch offices. Virtual training will be conducted through online portal from Chennai hand in hand office.

8. EXECUTION OF SKILL TRAININGS

Phase I [Apr 2019 to Mar 2020 (Extension up to Mar 2021)]

The phase 1 project timeline is from June 2019 until July 2020. However, the period was extended up to March 2021 (no cost extension due to COVID-19) As of March 2021, a total of 43 beneficiaries have completed the Assistant Beauty Therapist Course. The remaining 57 target will be included in SMO at Tindivanam. As on date, a total of 165 women have completed the course of a target of 200.

Note: Previously, we had discussed about conducting ABT at Palladam. Since there is no scope, we are completing the remaining target numbers in SMO at Tindivanam.



Phase II [Nov 2020 to Nov 2021]

The phase 2 of the skill training program includes five different projects on various trades which are described in detail

8.1. Skilling 100 women in Scented Puja Oil making Skills

Training on Scented Lamp Oil:

Oil lamps are considered auspicious and have been used in many cultures. The light emitting from the lamp is said to ward off negative energy, bringing home the blessing of the divine. Lamp oil in particular is in high demand as the lamps are used for festive seasons and cultural events. Scented puja oil is a new initiative in which beneficiaries will be taught on how to make different scented oil lamp flavors that include Jasmine, Lemon, and Pineapple, to name a few. The aromatic oil would be marketed among nearby department stores, local vendors and temples. This would prove to be a blessing in disguise for the members during the pandemic.

Training on Mushroom Cultivation:

As a new initiative, Mushroom Cultivation Training was provided to 27 members at Endiyur, Tindivanam district under Belstar Credit Plus Project. This was initiated owing to the demand for mushrooms in the market. Further, The per cost production rate for 1kg mushroom is about INR 50 however, the selling price is approximately INR 300 (depending on the market demand)

Sl. No	Name of the district	Name of the location	No. of. Women trained
1	Pondicherry	Embalam (Pondicherry)	25
2	Ranipet	Thayanur (Ranipet)	25
3	Villupuram	Endiyur, Tindivanam	27-Mushroom Cultivation
4	Kancheepuram	Kilakkadi	12
5	Kancheepuram	139 Thandalam	27- Sewing machine operator
Total			116



8.2. Skilling 600 women in Aari Embroidery, Dairy/Milch Animal and Food Products

Aari Embroidery

Aari Embroidery is a form of handicraft, which involves decorating fabric or other materials with a needle and thread, or yarn. Embroidery, integrates other things like metal strips, sequins, quills, beads, pearls, etc. Basic techniques of stitching as done in some of the earliest thread work like chain stitch, buttonhole or blanket stitch, running stitch, satin stitch and, cross-stitch etc. remain the fundamental techniques of hand embroidery even today. Embroidery is most often seen on Sarees, dress materials which are used to make salwar- kameez, dresses, frocks, caps, hats, stockings, coats, blankets, dress shirts, and denim. Aari Embroidery trainings were started in various zones that include Salem, Virudhunagar, Ranipet, and Chidambaram.

Trade wise Target	Total Completed
Aari Embroidery	294
Food Products	50
Total	344





Note:

The dairy (or) milch animal training will be conducted by SHG- Enterprise team.

Food Products Training:

The food industry is one of the fastest growing sectors in the world. It offers a good scope for rural women to sustain their livelihood and earn a steady income. The course provides an insight on how to make hygienic food products with minimal cost. Beneficiaries will be taught on how to make pickles, masala powders, papads, and other food items with hygienic ingredients. After the training, the beneficiaries will be able to make their own food products from scratch. Later, they will be able to sell the products at a profitable rate in local stores and nearby markets. Hand in Hand India will provide handholding support for the beneficiaries when it comes to market linkage. The training will prove to be fruitful for rural women to make additional income to sustain their livelihood.



After the completion of the food products training program, five SHG members have joined together and started a small micro-enterprise in collaboration with Mrs. Menaka, the brand owner of Mannvasanai, one of Chennai's eco-friendly organic stores. As on date, the members have prepared 75 kgs of pappad at a selling price of INR 18,510. More orders are pouring in which is expected to provide a good income for the group in the near future.



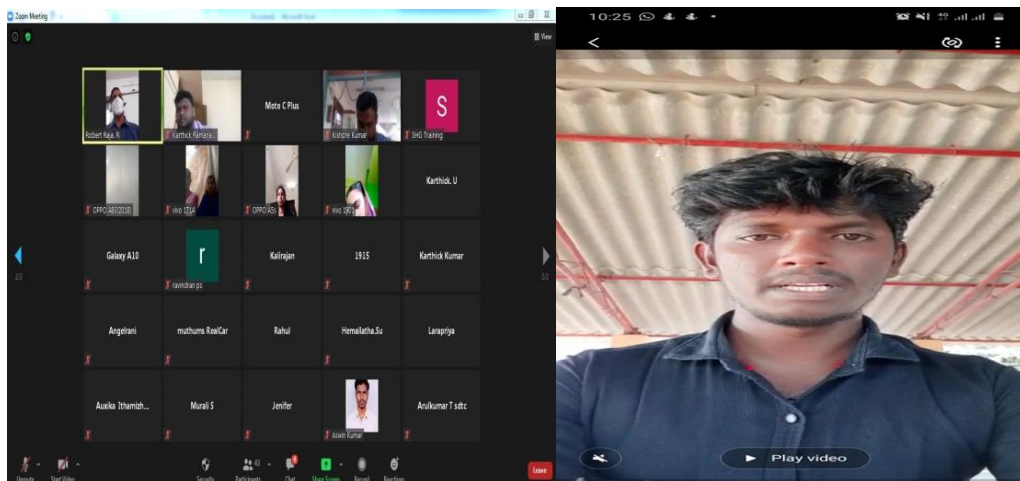
8.3. Virtual training 450 youth in Sales, Customer Relationship & Microfinance Products

Hand in Hand India, in association with Belstar Microfinance Limited jointly inaugurated integrated course on Sales, Customer Relationship and Microfinance Loan Products free of cost at Chennai on 21st December 2020.

Job Placement:

After the training, an interview will be conducted and the selected candidates will be placed as Sales Officers in the respective branches. 70% of the total target 450 (315 beneficiaries) will be placed by Belstar. The salary of the candidates will range from INR 10,500 up to INR 12000, based on the individual performance. Candidates who do not clear the interview will undergo a further training for two months. Certificates will also be distributed for those who successfully complete the training program.

112 youth trained of which 40 youth were placed as a trainees and a few of them placed as sales officers. The remaining 70 youth are in the entry process.



8.4. Skilling of women on sewing machine (Basic +advanced men wears stitching)

Sewing Machine Operator Course:

The textile and apparel industry is one of the largest sectors in India. The booming sector has opened many doors of job opportunities for women. Most of the women, especially those from rural background rely on tailoring for improving their livelihood. Through SMO training, beneficiaries can become the additional breadwinner of the family and support their financial requirements.

Advanced course – Two types of tailoring courses are given, namely the basic and the advanced course. Those who complete the basic course will be given an advanced training on shirt stitching. This will be applicable for the interested candidates.



Sl. No	Name of the district	No. of. Women trained	Ongoing
1	Kattudevathur Chengalpattu	28	28(Morning –14 Evening - 14)

Sothupakkam SMO center

Established a new training center at Sothupakkam and started the 1st batch on 25th of Feb 2021 . A total of 19 members are attending the training in the morning and 22 are attending the evening

batch. The center is well-established with 15 machines, those who complete the SMO training will be enrolled for the shirt stitching advanced.



8.5. Skilling of women on sewing machine (Basic +advanced men wears stitching)

Sewing Machine Operator Course:

The textile and apparel industry is one of the largest sectors in India. The booming sector has opened many doors of job opportunities for women. Most of the women, especially those from rural background rely on tailoring for improving their livelihood. Through SMO training, beneficiaries can become the additional breadwinner of the family and support their financial requirements.



Advanced course – Two types of tailoring courses are given, namely the basic and the advanced course. Those who complete the basic course will be given an advanced training on shirt stitching. This will be applicable for the interested candidates.

Sl. No	Name of the District	No. of. Women trained	Ongoing
1	Palladam, Tiruppur	20	23

8.6 : Skilling 100 Youth on CCTV Installation and Sewing Machine Repair & Service.

CCTV Installation:

A total of 15 students were mobilized for CCTV installation training from various streams that include EEE, and ITI, from Thiruamla Engineering College. Over 200 students were mobilized,



but the training couldn't be conducted due to orders from the state government. Further, the course cannot be conducted online.

Sewing Machine Repair & Service:

Over the past, Hand in Hand India has provided various training programs on Sewing Machine Operator Course in locations in and around Kanchipuram region. A special course on Sewing Machine Repair was held at Kanchipuram, the first of its kind initiated by the Skill Development and Training Center. A total of 52 members participated in the training and got an insight on how to do basic repairs on sewing machine. Through the training program, beneficiaries will be able to reduce the expense for the repairs as they can do it by themselves instead of relying on a person for servicing. Further it costs about INR 1000/- to service one machine which can be reduced. Beneficiaries who complete the training can also provide machine service to others at an affordable cost, thereby earning income. Likewise, they can save time as they need not wait for a person to service the machine.

S.No	Activities	Completed	Ongoing
1	CCTV Installation	50	0
2	Sewing Machine Repair & Service	50	52

9. Livelihood Support:

Livelihood Support in terms of loan: After training, beneficiaries have been availing loan from Belstar Microfinance Limited for the creation of enterprises. After receiving loan, some will join as a group and start micro-enterprise to yield income. They will also receive market linkage options specific to their trades.

10. Engaging Stakeholders

For all the skill-training programmes, we invite government officials, BDOs (Block Development Officers), Veterinary doctors and local bodies from the panchayats. The local bodies also lend their support for linking government schemes for SMO, Milch Animal Rearing and other trainings.

11. Assessment and Certificate Distribution – At a Glance

Periodical assessments are done to evaluate the ongoing progress of the trainings. Pre and post-assessments are done to check the progress. The final assessment is done after course completion. Once the beneficiaries score the required marks, they are eligible to receive the certificates. The certificates will be issued to those trainee participants who have successfully completed the course with 90% attendance and have scored at least 45% in the final assessment. A re-exam will be conducted for those who have not scored the average marks.



Virtual training



Aari-embroidery training

12. Enterprise Creation

After completion of the training program, the next phase is creation of enterprises. This is done in three steps - Business development training, exposure visit and market linkage.

Exposure visit: Beneficiaries who complete the training program will be taken on exposure visit to various companies, farms, and garment units based on the specific trade they choose. Below is a snapshot of beneficiaries taken on exposure visit to food products unit.

24 food products course completed beneficiaries went on an exposure visit to KVK Tirur, Thiruvallur region. The inauguration of the training programme was published in the newspapers as well as local cable Television.



Business Development Training:

The core objective of the Business Development Training program is to train entrepreneurs on digital literacy, financial literacy, budgeting, market linkage and other core essential aspects. The training program also provides an insight on the benefits of social networking and how it will help entrepreneurs to showcase their products/services to a larger audience. The training will also enlighten the beneficiaries on leadership skills and effective communication. Through this program,

beneficiaries will be able to learn how to balance professional and personal life and maintain healthy family relationships. Beneficiaries will also be made aware of the benefits of availing loans and developing their enterprises.

Training contents :

- ✓ Vision Building
- ✓ SWOT Analysis
- ✓ Time Management
- ✓ E-Marketing
- ✓ Day Planning
- ✓ Monthly & Early Budget Planning
- ✓ Digital Financial Literacy
- ✓ Market Assessment
- ✓ Entrepreneurial Characteristics
- ✓ Family Relationship
- ✓ Exposure Visit (need basis)

Date	Place	District	Name of the participants	Training inaugurated by	No.of Participants
21 st and 22 nd of Jan 2021	Vepampattu	Thiruvallur	Women Entrepreneurs	The government officials and Belstar team (Zonal Head, RM and BM) attended the training and briefed the schemes	25
16th and 17th of Feb 2021	SivaKasi	Virudhunagar	Women Entrepreneurs	The government officials and Belstar team (Zonal Head, RM and BM) attended the training and briefed the schemes.	25
25 th and 26 th of Feb 2021	Jalakandapuram	Salem	Women Entrepreneurs	The government officials and Belstar team (Zonal Head, RM and BM) attended the training and briefed the schemes.	25



Training Feedback

- Every woman expressed their thoughts that the training was more helpful to promote as well as strengthen their business.
- All the women said that they understood all the topics especially SWOT, vision, mission, goal, budget, online transaction, entrepreneur skills and market study.
- All the women are entrepreneurs only (different businesses like beautician, hotel, Tylor, goat federation, Saress and self)

Market Linkage: The last phase of the training is enterprise creation. Once the trainings are completed, beneficiaries will have to start commercial service. Hand in Hand India will support beneficiaries with market linkage to promote their products either in local stores or nearby supermarkets. In the case of tailoring course, beneficiaries will be supported to avail stitching orders through which they can gain a steady income.

13. Follow up after training

The follow up will be done either by the operational team or by the regional trainers on a periodical basis. In general, follow up is done one month after the completion of the training program. This will give the beneficiaries adequate time to avail loan and start their own enterprises. The conversion details are maintained as both hard and soft copies in every training center. Constant follow up is done to ensure proper conversions after the training program.

14. Monitoring and review

The line managers and the field staff frequently visit the training center. Details that are checked include trainee attendance, long-absentees, and irregular trainees. Interaction with the trainees, follow-up of irregular trainees, action plan to be taken is also discussed with the concerned trainer. Reports and records are checked to ensure proper tracking of the training program.

Periodical review is done on a monthly basis either in the center or at the HO. This is to keep track of the training status. Future plans are also discussed with the trainers related to the training program. Field staff, line managers, and other involved in the projects will be present at the review meeting.

Key challenges

- As far as virtual training is concerned, youth mobilization is very tough. Since most of them are from villages, especially Ramnad, most of them have only ordinary phone.
- Most of the youth do not have the knowledge on how to operate smart phones.
- The salary expectation of the youth is high.
- Most of them are showing interest during enrollment, but they are not willing to work as a Sales Officer. This causes drop out in the middle of the training.
- Follow up after the training should be done on a regular basis and the concerned pillar should support with conversion and market linkage.

Due to election, code of conduct might be announced, due to which we may have to extend the numbers that are to be completed by March

15. Media Features

The inauguration function of various skill training programs under Belstar Microfinance Limited has been captured in the local newspaper. Given below is a snapshot of the newspaper clippings. The same has been telecasted in the local cable television network.

மகளிர் சுய உதவிக் குழு பெண்களை தொழில்முனைவோர் ஆக்கிட திறன் வளர்க்கும் பயிற்சி

மேன்ட் இன் இன்தியா திறவளம் பெல்ஸ்டார் அமைப்பும் இணைந்து 15 வயது முதல் 40 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு சுய தொழில் செய்தி ஏதவாக திறன்வளர்க்கும் பயிற்சி தொடங்கப்பட்டது. விருதுநகர் மாவட்டம் ஸ்ரீவில்லிபுத்தூர் அருகில் பி.திருவேங்கடபுரம் கிராமத்தில் சுய உதவி குழுக்களைச் சேர்ந்த சுய தொழில் செய்ய ஆர்வமுள்ள இருபத்தைந்து பெண்கள் எம்ப்ரிமென்ட் பயிற்சிக்காக தேர்வு செய்யப்பட்டனர்.



பிசினஸ் டெவலப்மென்ட் பயிற்சிகள் நடத்தலில், வலையம் மூலம் கிடைக்கக்கூடிய எளிய தொழில் வாய்ப்புகள், தொழில் செய்வதற்கான கூடல் உதவி பெற உள்ள வாய்ப்புகள் மற்றும் பேசப்பட்டது. ஆரிஎம்பிரமென்ட் பயிற்சிக்கான உபகரணங்கள் பயிற்சி பெறும் மகளிர் அனைவருக்கும் வழங்கப்பட்டது. இந்தியில் வெட்ப்க்கோட்டை ஊராட்சி ஒன்றிய துணை வட்டார வளர்ச்சி அலுவலர்

(தணிக்கையிலியாகத் அலிகான், பெல்ஸ்டார் தலைமை மேலாளர் கருப்பையா முதன்மை மேலாளர் மேன்ட் இன் இன்தியா ஜெயப்பிரகாஷ் மகளிர்குழு ஒருக்கிணைப்பாளர்கள் சுமலா, செல்வி, ஆரிஎம்பிரமென்ட் நிர்வாகர் விஜயலட்சுமி ஆகியோர் கலந்துகொண்டனர். ஆரிஎம்பிரமென்ட் கண்காட்சியும் நடைபெற்றது.



மகளிர் சுய உதவிக் குழு பெண்களை தொழில்முனைவோராக்கிடும் திறன்வளர்க்கும் பயிற்சி

மேன்ட் இன் மேன்ட் இன்தியா நிறுவனமும் பெல்ஸ்டார் அமைப்பும் இணைந்து 15 வயது முதல் 40 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு சுய தொழில் செய்தி ஏதவாக திறன்வளர்க்கும் பயிற்சி தொடங்கப்பட்டது. மேலும் மாவட்டம் நகரவளர்ச்சி ஒன்றியத்தில் உள்ள ஜலகண்டபுரம் கிராமத்தில் சுய உதவி குழுக்களைச் சேர்ந்த சுய தொழில் செய்ய ஆர்வமுள்ள இருபத்தைந்து பெண்கள் ஆரி எம்பிரமென்ட் பயிற்சிக்காக தேர்வு செய்யப்பட்டனர்.

பயமறியான் மக்கள் நம்போர்ட் 23 DEC 2020

கர்யாலாயத்தில் வெல்பர் மற்றும் மேன்ட் இன் இன்தியா இணைந்து நடத்தும் 'ஆர் எம்பிரமென்ட்' மீதி டிராக் தொக்க வீர தங்கீர்

மகளிர் சுய உதவி குழு பெண்களுக்கு சுய தொழில் செய்தி ஏதவாக திறன்வளர்க்கும் பயிற்சி தொடங்கப்பட்டது. விருதுநகர் மாவட்டம் ஸ்ரீவில்லிபுத்தூர் அருகில் பி.திருவேங்கடபுரம் கிராமத்தில் சுய உதவி குழுக்களைச் சேர்ந்த சுய தொழில் செய்ய ஆர்வமுள்ள இருபத்தைந்து பெண்கள் எம்ப்ரிமென்ட் பயிற்சிக்காக தேர்வு செய்யப்பட்டனர்.

100% உதவி

முக்ஸ் டிரேடர்ஸ்

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9445528187 உங்கள் கருத்துக்கள் மற்றும் புகார்கள் எங்களுக்கு Whatsapp டூம் எக்ஸ்சேஞ்

சுய தொழில் பயிற்சி முகாம்

மேலாளர் ஜேமமா, மேலாளர் மதுரைமுத்து, துணை மேலாளர் சூர்யா முன்னைலை வகித்தனர். மனல மேலாளர் சத்திவேல் பாய் தேற்றா பெண்களுக்கான சுய தொழில் பயிற்சி முகாமை துவக்கி வைத்தார்.

கூடல் அலுவலர்கள் ரித் திஷ், தமிழ்மேதை, அஜித், அருள்வாணி, எழிலரசி, உமா, சுசந்தி, ரேவதி உள்ளிட்ட குழுவினர்கள் பயிற்சியளிக்கின்றனர். கிளை மேலாளர் ரமேஷ் நன்றி கூறினார்.

பெண்களுக்கு பிசினஸ் டெவலப்மென்ட் பயிற்சி

மேன்ட் இன் மேன்ட் இன்தியா நிறுவனமும் பெல்ஸ்டார் அமைப்பும் இணைந்து 15 வயது முதல் 40 வயதுக்குட்பட்ட மகளிர் குழு பெண்களுக்கு சுய தொழில் செய்தி ஏதவாக திறன்வளர்க்கும் பயிற்சி தொடங்கப்பட்டது. மேலும் மாவட்டம் நகரவளர்ச்சி ஒன்றியத்தில் உள்ள ஜலகண்டபுரம் கிராமத்தில் சுய உதவி குழுக்களைச் சேர்ந்த சுய தொழில் செய்ய ஆர்வமுள்ள இருபத்தைந்து பெண்கள் ஆரி எம்பிரமென்ட் பயிற்சிக்காக தேர்வு செய்யப்பட்டனர்.



மாவட்டம் மென்ட் இன் இன்தியா தொடங்கப்பட்டது



திருவேங்கடபுரம் கிராமத்தில் ஆரி எம்பிரமென்ட் பயிற்சி பெற்ற பெண்களுக்கு முன்மை மேலாளர் ஜெயப்பிரகாஷ் சான்றிதழ் வழங்கினார்.

**AWARENESS OF HEALTH AND HYGIENE, POST COVID-19 IN TAMIL NADU &
MADHYA PRADESH**

The Health Pillar of Hand in Hand India with the support of BELSTAR implement SHG training module on Health, Hygiene and Sanitation for SHG members that is intended to have a great impact on the rural SHG households.

Project Target:

- 5000 SHG women inclusive of JLG members to be reached through Health module training in the following districts: Kanchepuram, Chengalpat, Thiruvannamalai, Ranipet, Thiruvallur, Cuddalore, Pudhuchery, Namakkal, Virudhunagar.
- 2000 women to be reached in Madhya Pradesh.

Training Modules:

M1 – Personal Hygiene, Water and Sanitation

M2 – Maternal and Child Health

M3 – Nutrition and Anemia

M4 – Community Health

Training Methods:

- Ice breaker
- Group Discussion
- Demonstrations
- Group activities
- Participatory Games
- Case studies

Training Programmes

Identification of Master Trainers:

Project initiation meeting was held at HO, KPM to orient the team about the project objectives, training methodologies, implementing strategies, process, Master trainers and evaluation strategies. As per plan SHG members, CLN/BLN members who have required skills have been identified as trainers with the support of Credit plus team. The selected trainers were given a brief orientation about the training programme and 51 trainers were finalized.



Training of Trainers (ToTs):

Module 1: The selected trainers were undergone one day intensive training programmes for each modules. 91 trainers attended first module TOT. A day long TOT focused on in-depth knowledge impairment on Personal Hygiene, Water and Sanitation. Key messages such as Importance of Handwashing with soap, Menstrual Hygiene Management, Safe Handling of drinking water, faecal oral transmission and toilet usages were covered in these training. Apart from the health topics, trainers were also trained on people management, communication skills and other soft skill.

Five TOT sessions were conducted on Module 2 & 3 so far. 20 master trainers have been given training on key important topics. Details are given below:

Module 2: Age at marriage, Adolescent and reproductive health, Antenatal Care, Postnatal care, New-born care, importance of Breastfeeding, Immunization, Family planning Government programmes and schemes related to MCH,

Module 3: Nutrition, Food category, balanced diet, Nutrition for ANC, PNC, Child and Adolescents, Importance of Iron Rich food, signs and symptoms of Anemia, Preventive measures, Anemia management, role of anganwadi in nutrition.



Mock Sessions in field level:

For each module one mock sessions conducted in the field. HiH staffs, CLNs, BLNs staff were actively involved observing field training and gave inputs to the trainers. Community trainers were given clear understanding of the purpose of this training programme. It was insisted that Behaviour change in health practices is expected. Medical Expenditures of Belstar SHG women must reduce to fight against poverty.

Field Trainings:

1ST MODULE: SELF-HYGIENE, WATER AND SANITATION:

A total of **6949** SHG women have been trained on M1- self-hygiene, water and sanitation aspects in Tamilnadu Participants got an opportunity to get in-depth knowledge on Hand washing practices, menstrual hygiene management, safe handling of drinking water, faecal oral transmission and importance of toilet usages



2nd MODULE: MATERNAL AND CHILD HEALTH

2664 members have been covered on M2- Maternal and Child Health in Madhya Pradesh. Participants were given knowledge on ANC Care, PNC Care, and New Born care, Immunization, Family Planning and Reproductive Health. Games and activities involved in the training were motivated the participants for effective participation.



3rd MODULE: NUTRITION & ANEMIA

625 SHG members were given training on Module 3 that was focused on importance of nutrition to children, ANC and PNC mothers. Adolescent nutrition, Anemia and its signs and symptoms, prevention and management of anemia, role of anganwadi. Games innovated in the training were motivated the participants.



Highlights:

- Ms. Nivetha, SHG women after attending the training program, started to practice safe handling of water with handled container, project lid for water stored vessels ,etc.
- In Naranapuram village in Sivakasi, Virudhunagar district, SHG members after attending the training program realized the ill effect of open defecation, assured to use their household toilets.
- Mrs. Malarvizhi (Kalayarkurichi – Virudhunagar) - referred to shop loan Rs.100000.
- Vasantham SHG and Marikkozhundhu SHG 5 members took loan Rs.150 k each Rs.3
- Due to SHG Health module training, overdue collected Rs.1650 (monthly due amount) from Mrs. Selvalakshmi M.Pudhupatti , Bathrakaliamman SHG
- Mrs. Azhagammal M.Pudhupatti, Bathrakaliamman SHG Overdue collected Rs.5500
- Mrs. Rajeshwari, Health Trainers was requested to take health training to 80 SHG women during Nabard Agri training. She properly utilized this opportunity and created awareness to the participants.

Challenge:

- Due to COVID-19 crisis situation and Election Code of Conduct, training could not be conducted as per plan.

Field Training Photos in TamilNadu



Field training photos: TamilNadu



MP Training Photos



தனையே பேசுகிறார் காவல்துறை அபிமான விடுதலை மற்றும் காவலர்கள் அடையாளங்கள் பார் உடலிடுகிறார்.

சிவகாசியில் ஹேண்ட் இன் ஹேண்ட் இந்தியா சார்பில் மகளிர் குழு மூலம் சுகாதார விழிப்புணர்வு

விருதுநகர், மார்ச்-05-ஹேண்ட் இன் ஹேண்ட் இந்தியா பெல்ஸ்டார் நிறுவனங்கள் சார்பாக அதன் நிர்வாகத் தலைவர் டாக்டர் கல்பனா சங்கர் ஆலோசனைப்படி விருதுநகர் மாவட்டத்திலுள்ள பெல்ஸ்டார் மகளிர் சுய உதவிக்குழுக்களுக்கு சுகாதார பயிற்சி ஹேண்ட் இன் ஹேண்ட் இந்தியா சுகாதார பிரிவுப்பயிற்சியாளர்கள் கலந்துகொண்டு பயிற்சி அளித்தனர். மக்களை ஊக்குவிக்கும் வகையில் சுகாதார செயல்பாடுகளில் தன்னார்வத்துடன் ஈடுபடுத்தும் வகையிலும் மகளிர் குழுக்களுக்கு நூதன முறையில் எளிது செயல் விளக்கங்களுடன் சுகாதார விழிப்புணர்வு பயிற்சி நடத்தப்பட்டது.

பரமபதம் உள் லிட்டல் விளையாட்டுக்கள் மூலம் பெண்களுக்கு தாய் சேய் நலம், ரத்த சோகை மற்றும் ஊட்டச்சத்து குறித்த சுகாதார திட்ட பயிற்றுநர் களுக்கான பயிற்சி இனிதே நடைபெற்றது.

சுகாதார விழிப்புணர்வு பயிற்சி மூலம் பெண்களுக்கு தாய் சேய் நலம், ரத்த சோகை மற்றும் ஊட்டச்சத்து குறித்த சுகாதார திட்ட பயிற்றுநர் களுக்கான பயிற்சி இனிதே நடைபெற்றது.

பற்றி விவரம் காராட்சியில் பயிற்சியாளர் ஈஸ்வரி வி.புதுப்பட்டி பயிற்சியாளர் ராஜேஸ்வரி சிவகாசி சுகாதார பயிற்சியாளர் செல்வகுமாரப்பாமி, விருதுநகர் பயிற்சியாளர் டீடா ஆகியோர் விளக்கினார்கள்.

இந்தப் பயிற்சியில் பயிற்சி எடுத்துக்கொண்ட தலைமை பயிற்சியாளர்கள் கிராமங்களுக்குச் சென்று 500 பேருக்கு பயிற்சி அளிப்பார்கள். அந்த 500 பேர் தலா 20 பேருக்கு பயிற்சி அளிப்பார்கள். எனவே விருதுநகர் மாவட்டத்தில் பத்தாயிரம் பேருக்கு சுகாதார பயிற்சி அளிக்கப்பட உள்ளது. இந்த பயிற்சியில் பெல்ஸ்டார் கிளை மேலாளர்கள் பெத்தராஜ், காளிதாஸ் ஹேண்ட் இன் ஹேண்ட் இந்தியா பயிற்சி ஒருங்கிணைப்பாளர் சித்ரா ஹேண்ட் இன் ஹேண்ட் இந்தியா முதன்மை மேலாளர் ஜெயபிரகாஷ் ஆகியோர் கலந்துகொண்டனர்.

பழனி அருகே ஆயுக்குடி தாய் மூணாள் எம்.எல்.ஏ. வேலு கோபால் மாவட்ட தலைபெற்றது. இத்தகழ்ச்சியில் முனைகள் மெ.எல்.ஏ. வேலு கோபால் மாவட்ட இளைஞரணி செயலாளர் அன்பர்தீன் ஒன்றிய செயலாளர் மாரியப்பன் வழக்குர் சசிசுமார் உட்பட பலர் கலந்துகொண்டனர்.

மகளிர் சுய உதவிக்குழுவினருக்கு சுகாதார விழிப்புணர்வு பயிற்சி! திருவில்லிபுத்தூர் அருகே நடந்தது!!

திருவில்லிபுத்தூர், ஜன. 6-ஹேண்ட் இன் ஹேண்ட் இந்தியா சேவை நிறுவனத்தின்கீழ் விருதுநகர் மாவட்டத்திலுள்ள பெல்ஸ்டார் மகளிர் சுய உதவிக்குழுக்களின் மகளிர் குழுக்களை சார்ந்த 20 பெண்களுக்கு பயிற்சி வழங்கப்பட உள்ளது.

இந்த ஹேண்ட் இன் ஹேண்ட் இந்தியா தலைமை அலுவலக சுகாதார பிரிவு மேலாளர்கள் ராஜேஸ்வரி, ஈஸ்வரி ஆகியோர் கலந்துகொண்டு மக்களை ஊக்குவிக்கும் வகையிலும் மகளிர் குழுக்களுக்கு நூதன முறையில் எளிது செயல் விளக்கங்களுடன் சுகாதார விழிப்புணர்வு பயிற்சி நடத்தப்பட்டது.

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Health training programme for women

Virudhunagar: A health training programme to spread awareness about hygienic practices in daily life was conducted at Mettupatti and Sivakamipuram villages by Chennai-based NGO Hand In Hand Inclusive Development and Services (HHIDS) on Sunday. Speaking to TNIE, Chief Manager Jeyaprakash said "it has been planned to spread health awareness among at least 500 women of self-help groups on personal hygiene, drinking water and toilet hygiene, maternal health, nutrition, anemia and general hygiene". "Each of these women will sensitize 20 people," he added.

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