

Supporting Malnourished Children During Covid-19 Pandemic

Belstar CSR Project- Final Report

Project duration: April to June 2021

States: Bihar and Jharkhand

Introduction

Belstar Microfinance Limited (BML) and Hand in Hand India has initiated the food support program for the children of far-flung area in Koderma and Nawada districts of Jharkhand and Bihar respectively. The project focused on 30 villages where malnourished children are concentrated and poverty level is very high. About 40% children are severely malnourished due to poverty and lack of intake of nutritious food. Frequent lockdowns induced by covid-19 are also making deep impact on the safety net of food security for poor vulnerable children due to closure of Anganwadis and Schools. To address this issue, BML has extended their support to provide Food ration kits to 250 Malnourished children and 500 poor vulnerable children studying in Child Learning Centers (CLC) run by Hand in Hand India in the states of Bihar and Jharkhand. Through this project enables us to secure their nutrition during these difficult times.

Progress Matrix:

Number of villages	30
Total food ration kits to be distributed	750
CLC children	500
Malnourished children and women	250
Distribution completed as on 30 th June 2021	750

Key highlights

- ✓ Selection of 30 villages in Bihar and Jharkhand
- ✓ Selection of beneficiaries
- ✓ Selection of Vendor
- ✓ Branding
- ✓ Distribution of Food ration kits to 750 malnourished and needy children

List of items for 250 Malnourished children

S.No	Name of item	Unit	Quantity- in Kg
1	Moong dal	1	1
2	Sooji	1	1
3	Soya bin	1	1
4	Almond	1	250 Gm
5	Cashew nut	1	250gm
7	Groundnut	1	1
8	Raisin- Kismish	1	250 gm
9	Chana	1	1
10	Daliya	1	1kg
11	Masoor dal	1	1kg
12	Marie biscuit	3	Big size
13	Sugar	1	2 kg
14	Milk powder	1	1/2 kg
15	POSHAN powder by Jan Aushadhi	1	1/2 KG
16	Rice	1	5 kg

List of items for 500 CLC children

S.No	Name of item	Unit	Quantity- in Kg
1	Poshan by Jan aushadhi	1	1/2 Kg
2	Biscuit Marie gold	5	Big size
3	Sooji	1	1 KG
4	Chana	1	1 KG
5	Soya bin	1	1/2 Kg
6	Dalia	1	1/2 kg



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Snapshots



Tracking, Tracing and Identification of Malnourished children from 30 villages of Bihar and Jharkahnd



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Supported 750 children from 30 villages and also counseled the mothers of the Malnourished children



Media coverage- Distribution of Food ration kits to Malnourished children of Bihar and Jharkhand

बच्चों के लिए शिक्षा के साथ पौष्टिक आहार भी जरूरी : शालिनी

बाल श्रम उन्मूलन दिवस
पर पारहो में फूड
न्यूट्रिशन किट का
वितरण

प्रतिनिधि, कोडरमा बाजार

हम सभी को बाल अधिकार के बारे में समझने और उस अनुरूप कार्य की जरूरत है, वहीं बच्चों के बारे में अभी से चिंता करना चाहिए, बच्चों के बेहतर भविष्य के लिए उन्हें मार्गदर्शन देने की जरूरत है, पर शिक्षा के साथ ही बच्चों को पौष्टिक भोजन देना भी जरूरी है। शनिवार को बाल श्रम उन्मूलन दिवस पर डोमचांच प्रखंड के पारहो स्थित मध्य विद्यालय परिसर में आयोजित फूड न्यूट्रिशन किट वितरण कार्यक्रम को संबोधित करते हुए जिला परिषद की प्रधान शालिनी गुप्ता ने ये बातें कहीं। कार्यक्रम में कुपोषित बच्चों के लिए न्यूट्रिशन किट का वितरण किया, तो वहीं 750 किट से भरे वाहन को हरी



वितरण करती जिपप्रधान.

झंडी दिखा कर जिप प्रधान ने रवाना किया, जिसमें पांच किलो चावल, एक किलो मसूर दाल, दो किलो चीनी, एक किलो सूजी, एक किलो चना, 50 ग्राम सोयाबीन, 500 ग्राम पोषण पाउडर, सवा किलो दलिया, 250 ग्राम बादाम, 250 ग्राम काजू, एक किलो ग्राउंड नट, 250 ग्राम किशमिश, 500 ग्राम मिल्क पाउडर और बिस्किट है। सभी चीजें पर्याप्त मात्रा में तीन माह के लिए उपलब्ध थे। यह वाहन धूम-धूम कर कुपोषित व जरूरतमंदों के बीच फूड

किट उपलब्ध करायेगा। उन्होंने लोगों से कोविड का टीका अवश्य लेने को कहा। मौके पर स्थानीय मुखिया सिकंदर साव और सीता देवी ने भी अपने विचार रखे। मौके पर सामाजिक कार्यकर्ता संजीव समोर, आजसू के जिला उपाध्यक्ष विकास कुमार, हैंड इन हैंड इंडिया के रवि रंजन, त्रिलोक कर्ण, रूपेश कुमार, सविता देवी, रुखसार, सविता, शबनम खातून, छात्रधारी, साबिर अंसारी, सुधीर, बसंत, कौशल्या, गायत्री सहित अन्य मौजूद थे।

CSR project completion report FY 21-22

Setting up Service Centers at the Villages

Date: 14th April 22

Objectives: The objective of the project was setting up customers service center at the selected villages to keep village focus and to develop identified villages into business center. Since the launch of this initiative in August 2021, 160 Villages had been identified and implemented various key activities in the State of Tamilnadu, and Pondicherry, which enables best services to customers.

Key activities.

1. Strengthening of SHGs (minimum 7 members per group) by adding new members in the existing group.
2. Formation of new groups and thereby increasing our market share in the Village.
3. Digital and financial literacy to individual members of the group and thereby increase digital transactions – 100% Samrithi installation and transactions.
4. Formation of Village level committee at the village level with representation from the groups and conducting/regularizing village level committee meeting.
5. Identification of training needs/government welfare schemes suitable for the customers with the support of the Village level committee and implementation.

Outcome:

1. **Village meeting:** Village meeting have been conducted at a scheduled date, at the common place in the village. Village committee members organizes the meeting and members from various SHGs participates in the meeting. The meeting enables the members to save, avail credit, interact among themselves and find solutions for their health, education, skills development, livelihoods, social and economic development needs.
2. **New members enrollment:** Village committee members and volunteer in the village helps SHGs to admit new members either in the existing SHGs or new SHGs which is close to their residence. It helps SHGs become viable and catalyzes positive dynamics in group functioning and extending financial and non-financial services to its members. Sizable number of

SHGs, members in a village provides advantage for the services by Belstar developmental organization and government entities.

3. **Village Committee functioning:** In each village, village committee have been formed with 10-12 members. They have been selected from the groups by the group members who are willing to work for the betterment of the members in the village in health, education, social and economic sectors. The committee members are providing leadership to the members of their community in bring their participation and linking with Belstar, other private and government sector organization.
4. **Volunteer identification and engagement:** Volunteers have been identified from the village concerned and trained by Belstar to serve the customers. Volunteers plays key roles in formation of new groups, addition of members in the existing SHGs, educating the members on various financial products, rate of interest, processing fee, repayment period, EMI, insurance education, facilitating to avail credit, timely repayment, credit discipline and having good credit score.
5. **Financial and non-financial Services:** With active functioning of SHGs, Village committee, Volunteer support, customers were timely assisted for their financial needs in educating their Children, development of their agriculture, business activities access to health services, insurance, and improvement of their skills, income, and jobs.

6. Achievements:

Sl.no	Program	Project Achievements
1	New members enrolled in new groups and existing groups	4567
2	Financial literacy given to customers.	7909
3	Digital literacy given to customers	9759
4	Digital transaction assisted to customers	11105
5	Volunteers identified, trained and engaged	160
6	Village committee formed and functional	160

7. Budget:

S.No	Components	Budget	Expenditure	Balance
1	Honorarium for volunteers	6,05,000	6,50,000	-45,000
2	Village Meeting Expenses	5,05,000	4,60,000	45,000
	Total	11,10,000	11,10,000	NIL

Village Meeting Photos

BRANCH: KODAVASAL

VILLAGE NAME: SEMMANGUDI



BRANCH: MANNARPURAM

VILLAGE NAME: OLAIYUR



BRANCH: MUSIRI

VILLAGE NAME: VEERAMANIPATTI



BRANCH: THITTAKUDI
VILLAGE NAME: AVINANGUDI



BRANCH: SULUR
VILLAGE NAME: IRUGUR



BRANCH: SAYALKUDI

VILLAGE NAME: KEERANDHAI



BRANCH: NEEDAMANGALAM

VILLAGE: AADHANUR



BRANCH: PALAKKARAI

VILLAGE: KEERAMBUR



BRANCH: BAHOOR

VILLAGE: BAHOOR



BRANCH: VEPPUR

VILLAGE: MARIYAMMAN KOVIL VEPPUR



BRANCH: LALPETTAI

VILLAGE: ELLERI





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HAND IN HAND INDIA

Belstar CSR project
Health Help Desk,
Chengalpattu Government Medical College & Hospital
Chengalpattu, Tamilnadu
Annual Report 2021-2022



Submitted to



BELSTAR MICROFINANCE LIMITED

Submitted by



HAND IN HAND INDIA

11th April 2022

Inauguration of Health Help Desk at Chengalpattu Medical College and Government Hospital

May I Help You!

Under the funding of Belstar Microfinance, Hand in Hand India has set up a Health Help Desk at Chengalpattu Government Hospital today on 28th May 2021. The Help desk was inaugurated by Dr.Muthuraman, Dean of Chengalpattu GH in the presence of Hospital officials and HiH India team.



Serving the district's 25+ lakh population and beyond, the Chengalpattu Hospital is located within the 240 acre sprawling campus, with 12 broad speciality and superspeciality departments, with a plethora of services. With 3000-3500 patients visiting the OPD section daily typically (and now, even more with the onslaught of the pandemic) and average bed occupancy rate of 600-700 per month on regular days (source: <https://www.cmccpt.ac.in/>).

On a daily basis, there are hundreds of patients who need support and assistance to reach the concerned departments, locate the exact facility and do not know where to go, upon entering the expansive, bustling campus. This service will reach out to hundreds of such vulnerable community people visiting the premises during times of agony.





During FY 2021 to 2022, our team has supported **281779** patrons at CGMCH, Chengalpattu.

Key activities

- ✓ Supporting vulnerable people visiting GH to receive timely treatment
- ✓ Creating awareness on Covid-19 and Vaccination
- ✓ Supporting hospital with Covid related activities
- ✓ Creating Awareness on Government Health Helpline 104
- ✓ Creating awareness on Immunization

Case studies

Case Study 1

Name: Ramalingam – 70 years old.

Our help desk volunteer saw Ms. Kanniyammal, a 60 years old woman crying at OP department, GH, Chengalpattu. Our health help desk counselor approached her for any help if needed. She explained that her husband was admitted for some Urology problems 2 days back and she do not know what to do now. Our staff took her to General surgery department and doctors advised to take USG scan. Since the scan has to be taken with



empty stomach, the hospital staff asked to come back before fasting. The help desk staff explained them clearly to come prepared for surgery while coming for scan. Both Ms.Kanniyammal and her husband thanked us for timely support!

Case study - 2

Ms. Manju Priya W/o. Mr. Ajithkumar, Age: 23

She is seven month's pregnant and came to helpdesk along with her husband. Both looked anxious and explained that she couldn't feel baby's movement since last night. The team advised to take more water and took her to ANC OP department. Both were very anxious and worried sick. Doctor checked her immediately and stated that baby movement was normal and advised to take more healthy food and water. She took some rest at our Help Desk before returning back to home.

Case Study 3

Name: Ms. Sandhiya 26 years old

Ms. Sandhiya full- term pregnant women came to Chengalpattu Medical College hospital for her general ANC checkup. During that time, she was diagnosed with hernia and refereed to Gynecology subsequent to which she was advised to see pediatrician. She was totally lost and anxious due to the fact that being referred back and forth to different wings which are widespread in the sprawling campus. She approached our Help desk and volunteers took her to the pediatric surgery department immediately and explained her situation. She underwent treatment successfully and thanked us wholeheartedly!

Case study - 4

Name of Patient: Mr. Tamilselvan

Mr. Tamilselvan came to GH, Chengalpattu to get monthly tablets for his wife; suddenly he suffered from stomach pain and could not walk and sat near our Help desk. Our counselors took him to concern department with the help of a wheel chair and Doctor examined and advised to take scan after an injection. Following the doctor's advice, the team took him to Scan department in a battery car and he received the treatment. We also supported to receive his wife's monthly medicines, and conveyed his health status to the relatives. He thanked our help desk counselors and management for the timely support.

**Case study – 5****Name of Patient: Mr.Sakthi**

Mr. Sakthi approached our help desk in need of blood from any donors for his wife to do family planning as she was anemic with low HB. Our help desk staff Ms.Arputhamary immediately started searching for a suitable donor and very next day his wife received one unit of blood from a volunteer. Following this, she underwent family planning surgery successfully. He and his wife thanked us for timely help.

Case study – 6

An electric shock patient visited Kanchipuram GH for treatment. He was then referred to CMCGH. Our help desk volunteers at both GHs coordinated so that when he arrived at CMCGH he was taken to emergency immediately. After diagnosis, he underwent surgery (Two fingers were removed) at 12'0 clock Midnight successfully. He and his whole family thanked both our help desk staff members.

Case study – 7**Name of Patient: Ms.Jeyarani**

Ms. Jeyarani from Kanchipuram visited Chengalpattu Government Medical College Hospital for Uterus problem. She approached our help desk and our staff supported her during diagnosis and surgery. Since she was anemic with low HB, our staff also arranged for blood donor and she received 2 units of blood and underwent surgery successfully.

It is notable that she was given support for 16 days totally by our staff (Before surgery seven days and after surgery nine days). She and her whole family thanked us for the kind support.



Few snapshots























*****End of Report*****



Project on 'Advancing Women Empowerment Process through Women Headed Organisation'

Belstar Credit Plus

Progress Report

June 2021 - March 2022

HAND IN HAND INDIA

Table of Contents

<i>Particulars</i>	<i>Page No</i>
A. Executive Summary	3
B. State wise Progress	
a. <i>Gujarat</i>	5
b. <i>Karnataka</i>	10
c. <i>Madhya Pradesh</i>	12
d. <i>Maharashtra</i>	14
e. <i>Rajasthan</i>	26
f. <i>Tamil Nadu</i>	33
C. Monitoring & Evaluation	39

The purpose of this Report is to provide the Belstar Board and other stakeholders with a summary of the Belstar CSR projects status. Hand in Hand India as a CSR implementation partner of Belstar Microfinance Limited is working with low-income households to restore livelihoods and help them to recover from economic shock of Covid-19 for a period of 10-months. The project duration was between June 2021 and March 2022.

The CSR project through its multipronged approach of enhancing the skills, knowledge, and capabilities of the women, equipping them with financial, digital literacy as well as marketable skills directly has a bearing on the 7 SDGs of no poverty, zero hunger, good health and well-being, gender equality, decent work and economic growth, reduced inequalities, partnerships for the goals.

Economic empowerment of women has been studied extensively amongst rural communities and it has been found to be one of the most powerful initiatives that can transform not just the woman, but her household as well. We have found the same to be true in the current project as well.

The above 7 SDGs are indicated as directly and indirectly fulfilled under the project, as these are SDGs that 'piggyback' on the direct SDGs achieved. Indirectly fulfilled SDGs are listed out with an assumption based on our experience in the field, of the high correlation between decent work, economic growth, no poverty, to areas like nutrition, food, and education. With improved economic status, the quality of life is expected to improve in other areas as well - people would have access to better food, nutrition and better quality of education and would in most cases make use of it.

The interventions that were planned and executed comprise training on:

- financial prudence with a focus on inculcating discipline for repayment of loans,
- improving digital knowledge,
- coaching on business,
- enterprise creation in the financial sector such as business correspondents,
- linking with social security schemes, and
- upscaling innovative concepts piloted by the SHG pillar of Hand in Hand India.

These interventions are mediated through Women Headed Organizations that have been established in the past to take forward the vision of Belstar and Hand in Hand India. This project has been implemented in 7 States (Tamil Nadu, Karnataka, Maharashtra, MP, Gujarat, Rajasthan, Punjab). Each State has identified and finalized locations to execute the planned interventions in consultation with Belstar Team.

State wise objectives

1. **Gujarat** - Enhancing Livelihood of Self-Help Group (SHG) Women in the 3 Selected Panchayats, Sanand, Gujarat – SHG Formation, financial and digital literacy, Kitchen Garden and Skill Training.
2. **Karnataka** - Enabling Women entrepreneurs through financial and digital literacy along with providing business enhancement training for creating sustainable business with the support of Women Headed Organizations for 10,000 women – Financial Discipline, Business Coaching and ICT Support for Entrepreneurship.

3. **Madhya Pradesh** - Promoting Gender Equality through Financial Inclusion, Enterprise Development and Community Welfare for 20,000 women – CLN/BLN – Business Coaching
4. **Maharashtra** – Empower Women through Financial and Digital Literacy, Skilling and Finally Creating Sustainable Family Based and Group Enterprises for 10,000 women – Skill Training and FBE/ME and Group Based Enterprises
5. **Rajasthan** - To promote gender equality among women through financial inclusion, entrepreneurship and community development for 12,000 women - Digital Entrepreneurship.
6. **Tamil Nadu** - Transforming Family-based Enterprises to Micro Enterprises through Business development training & webinars for 4500 members – Leveraging schemes and hand holding support conduct sustainable businesses.
7. **Punjab** - Promoting Women Empowerment through Social Mobilization, Financial Inclusion and Livelihoods Promotion in Bhatinda district, Punjab for 2,000 women

GUJARAT

A. Activity Summary during this quarter with photos

Brief note on Project Implementation during Q-4:

- i. **SHG Formation-** Extensive mobilization was done through door-to-door survey by the Community Organizers to enrol members for SHG formation. 38 SHGs formed by the end of March 2022.
- ii. **Module Training-** Module Training curriculum of Hand in Hand India was followed through video-based orientations and games-based activities
- iii. **Financial Literacy Training-** The Customer Service agents from the Banks were mobilized and 79 members were provided Financial Literacy training
- iv. **Social Mobilization Events-** Awareness generation activities through Street plays 'Bhavai' shows were conducted on Women's Rights, Solid Waste management & Covid appropriate behaviour
- v. **Bank Linkage-** Bank linkage completed for 19 SHGs, liaised with the LDM, SBI bank for prioritizing SHG bank account opening by banks
- vi. **Skill Training-** Skill training on Housekeeping Cleaning Agent making, Mushroom cultivation, Nursery preparation were conducted in the villages
- vii. **Enterprise & job Linkage-** SHG members were supported through FBE creation on Stone-work on Saris, Group enterprise by promoting Housekeeping Cleaning agents in the nearby market, Retail shops; placement of SHG members in the nearby establishments of Bavla
- viii. **Government Scheme Linkages-** 97 members linked with Pradhan Mantri Suraksha Bima Yojna Government. 22 SHG members enrolled on E-SHRAM card Scheme



Social Mobilization event at Kheecha Pipan & Daran



Skill Training to SHG members



SHG members linked with SBI for PMSBY Government Insurance Scheme through camp

B. Status of Deliverables during Q4 (Project metrics)

S No.	Deliverable	Cumulative Proposed	March '22 Proposed	March '22 Achieved	Cumulative Achieved	Reason for variation
1	SHG Formation	50	10	6	38	Due to saturation level in existing panchayats, Baseline done to propose new panchayats
2	Module Training	30	10	9	31	
3	Kitchen Garden creation	200	60	0	95	75 kitchen gardens WIP area & beneficiary are identified,
4	Bank Account Opening	50	10	3	22	Banks are slow in SHG A/c opening process, matter taken up with District Lead Manager, SBI
5	Records Printing	50	0	0	50	Completed
6	Skills Training	12	4	1	5	SMO Training ongoing at Pipan for 15 SHG members

C. Outcome/Results achieved that were observed during Q4

- 38 SHGs formed till February 439 members- Increased confidence among the women to work in groups and come out of purdah.
- Better community level (male family members and in-laws) acceptance of women going out of the house to attend SHG meetings and trainings

- iii. Support from local government has improved in terms of allowing the panchayat premises to be utilized, proactive participation and information dissemination on government schemes etc.
- iv. Enterprise creation mentality- Enthusiasm among women to create enterprise and take job placements has improved significantly.
- v. 19 SHGs bank linkage was facilitated, though initial resistance from Bank officials and SHG members as well (as the members were not comfortable initially to travel to the banks)
- vi. BELSTAR linkage- Loan disbursement was facilitated through nearby Belstar branch for enterprise purpose

D. Highlights: Prime Objective (if anything/ proposed other than targeted/ proposed activity during Q4)

- i. Gujarat Govt. Scheme linkage on Providing Hawker Umbrella to 20 SHG members selling vegetables and Perishable food items
- ii. 10 applications submitted for Household toilet construction scheme under Gujarat Government at Pipan village

E. Challenges faced during the period

- i. Saturation of SHG formation is visible in the existing panchayats
- ii. In few instances FBE creation and Job placements of SHG women have been blocked by the family members even from economically weaker sections due to non-acceptance of the member's freedom

F. Actions taken to overcome the challenges

- i. Scoping is ongoing for identification of 2 new panchayats to achieve the SHG targets
- ii. Team is trying to slowly build peer pressure on the objecting families by show-casing the achievements of the other members without compromising on their family time.
- iii. Linkage with government bodies like RSETI for providing more market linked trainings and inviting their successful role models to the village.

G. Plans, if any

- 'No Cost Extension' of the project till June 2022 for completion of the target and the deliverables
- Liaise with the Office of the Dy. Collector of Sanand for linkage of the SHG members with maximum government schemes
- Work towards formation of CLN in the initial clusters of Daran and Pipan panchayats

H. Case studies

Inter-SHG Competition makes a mark

As part of the Social mobilization activities a Clay art competition was arranged on the theme of Solid Waste Management at Pipan panchayat in the Sanand block in February 2022. This was aimed at building a sense of confidence and healthy competition among the SHG members. The idea was to involve the members through a playful activity of Clay art to create models based on Solid Waste Management theme. The members were given 1 and half-hour time to complete their models. They were also briefed that the models will be on display at the local panchayat premises and the members should also try to sell them to the visitors and also to the villagers. Though initially there was a lukewarm response, however, with the encouragement from the Community Organizer the participants came up with fantastic models and within 3 days of display they earned Rs.600/- through the sales of the displayed SWM themed models. This activity reinforced the belief of the members in them.



Sajanben Vaghela from Dholka Branch Khicha panchayat, Gujarat

Sajanben Vaghela 's family's income from farming has been badly hit due to receding ground water level and high labour cost. Though holding 2 Acres of agriculture land, the return from farming was not sufficient to sustain the family of 4 members which includes Sajanben's son and daughter. Sajanben's savings was also deeply impacted during her daughter's marriage recently, as till now dowry and other material gifting is prevalent among many communities including that of Sajanben in Gujarat. Her son who has recently completed high school is preparing for higher studies, and will also require substantial financial support from the family. Caught in a fix the family started deliberate on ways to enhance their family's income.



The BELSTAR Connect: BELSTAR representatives were visiting Sari village for conducting Sourcing and Group formation meeting when a relative of Sajanben informed her about the Belstar loan opportunity and the benefits of repayment. This opportunity was grabbed by Sajanben and her family. The first loan amount of Rs.30000/- was repaid on timely manner by her and was utilized for purchase of a second hand CNG Auto. This helped the family to make a turn around and come out of the reducing income situation. Also, Sajanben applied for a second loan of Rs. 40000/- in September 2021 which she intends to utilize towards improving her farm and refurbishing of the 3-Wheeler.

Association with SHG: It was through the joint initiative of Belstar and Hand in Hand India SHG formation and strengthening work, women from Khicha panchayat were encouraged the Self-Help Groups by the Community Organizer. Sajanben was trained on awareness on Govt. Schemes, Savings habit were some of the areas of SHG module training which were immensely beneficial for her. Presently, she encourages other women from her village to become associated with the Belstar Credit Plus SHG initiative by enrolling themselves as SHG members.

Presently, Sajanben's income from her CNG 3-Wheeler is around Rs.10,000/- per month. Apart from this she has plans to use the strength of SHG to make planned savings and make her son's dream of achieving Higher education come true.

KARNATAKA

A. Activity Summary during Q4

Project at Karnataka is enabling women entrepreneurs through financial and digital literacy along with providing business development training for creating sustainable businesses. Important deliverables of the project are Digital and Financial Literacy training, Skill training and Business coaching for Women to support their existing businesses or create enterprises and facilitate for Belstar microfinance loan.



B. Status of Deliverables during Q4 (Project metrics)

S.No.	Key Deliverables	Yearly target June '21- Mar '22	Cumulative Achievement from June '21	Remarks on Variance
1	Financial and Digital Literacy trainings-5,000	5,000	3987	Kick started the Credit Plus Program from the month of November'2021. Remaining will be covered before June'2022, request as a "No cost" extension.
2	Sensitize on significance of repayment discipline-10,000	10,000	3904	-
3	Business Coaching Training- 2,500	2,500	1527	-
4	Creating Family Based enterprises- 85	85	85	-
5	Creating 15 Group Based Enterprises- Benefiting 75 to 100 women/men	15	12	-
6	Digital Marketing/Market Linkages/Participate Business conclave – 1000 women	1000	694	-
7	Skill Trainings - 500 women skilling and upskilling	500	413	-
8	ICT Kiosk cum Resource Centre – 1 (services for minimum 500 persons)	1	-	Centre Identified will be completed before May 2022 without any additional cost.
9	Formation of Cluster Level Networks (CLN)- 15 (Each CLN 9 to 13members) and Block Level Networks (BLN)- 1 (with 30 to 40 Members)	15	-	CLNs are not formed instead 12 Activity based Groups were formed. They will be converted to 15 CLNs in next quarter without any additional cost.

MADHYA PRADESH

A. Activity Summary during Q4



Digital literacy awareness and adaptation of digital payment method for enterprises



Digital literacy awareness and adaptation of digital payment method for enterprises



Enterprises Strengthening after training at Umerban Branch

B. Status of Deliverables during Q4 (Project metrics)

S. No.	Deliverable	Annual Target –July 2021–June 2022	Achievement March 2022	Remarks
1	Trg. On Financial literacy	20000	15052	
2	Trg. Digital financial Literacy	5000	3751	
3	Establishment of Digital platform	60	46	
4	Establishment of Digital inclusion support center.	3	3	
5	Enterprises Motivation Training	7500	5532	
6	Business Coaching (Trade Specific Training/Skill Training)	500	423	
7	Strengthening CLNs and connecting with Belstar.	60	49	
8	Capacity Building (Business Development Training)	3000	2289	
9	Office Bearer Training	300	233	
10	Training of BLN executive member	70	56	
11	Linkages develop with market	429 beneficiaries in apparel sector		
12	Digital App like (OK credit, Khatabook) introduced.	684 Beneficiaries started		

MAHARASHTRA

A. Activity Summary during this period

- i. **Financial and Digital Literacy Training: Total 430 sessions** had been conducted in reporting period with **5384 SHG members**
- ii. **Sensitization sessions on Loan Repayment Discipline: Total 541 sessions** had been conducted in reporting period with **6856 SHG members**
- iii. **Business Development Training: Total 246 sessions** had been conducted in reporting period with **2916 SHG members**.
- iv. **Creating Family Based enterprises: Total 83 Family Based Enterprises** had been **reported** in reporting period.
- v. **Creating Group Based enterprises: Total 8 Group Based Enterprises** had been **reported** in reporting period.
- vi. **Women Business Group for selling the groceries: None**
- vii. **Starting fees-based Skill Trainings centre: In which 3 training Session of Cake making skill trainings** with **56 SHG members**
- viii. **Multipurpose Internet Centre: Income generated in reporting period: Total amount of INR 4541/-**
- ix. **Formation of Cluster Level Network (Minimum 13 members each): Total 12 CLNs** had been formed in reporting period with total 150 SHG members.
- x. **Formation of Block Level Network: None**

Belstar CSR activity wise snapshots (June 21 to March 22):



Kishor Electricals (Group Enterprise): Devale Panchayat



Cake Making Skill Training: Taje Panchayat



IT Center: After Printer Installation at Malawali Panchayat



Mahalakshmi CLN: Bhaje Panchayat



SHG Women while interacting in FL & DL session at Sadapur Panchayat



SHG Women while interacting in Sensatization Session on Loan Repayment Discipline at Waghsai Panchayat



SHG Women had participated in Business Development Training at Dahuli Panchayat



Inauguration of Dipika Beauty Parlour as a FBE at Bhaje Panchayat



12 FBEs supported with Electric Weighing Machine



Created 8 Tailoring Machine family Based Enterprises



FL & DL session: Kadadhe Panchayat



Sensatization Session on Loan Repayment Discipline: Bhaje Panchayat



Farmers meeting on pick up group enterprise Meeting: Baur panchayat



Business Development Training: Bhoysare Panchayat



IT Center: After Printer Installation Malawali Panchayat

B. Status of deliverables during Q4:

S.No.	Key Deliverables	Yearly target June '21- March '22	Cumulative Achievement from June '21 – March '22	Variance	Remarks on Variance
1	Financial and Digital Literacy Training	5000 Members	5384	+348	Women have been started learning in their day today life by which they are saving their productive time and efforts.
2	Sensitization sessions on Loan Repayment Discipline	10000 Members	6856	3144	Women are still not gathering for training purpose because they wanted visible and likely financial profit from HiHI.
3	Business Development Training	2500 Members	2916	+416	Women themselves mobilizing for the training more over it reflected their interest in Business Development process in future with the support of HiHI team
4	Creating Family Based enterprises	85 FBEs	83	2	SHG women motivated to create or strengthen their FBEs with this intervention.
5	Creating Group Based Enterprises	15 GBEs – (Benefiting 75 to 100 Women)	8	7	Possible Groups are under discussion with HiHI staff
6	Women Business Group for selling the groceries	1 – (Benefiting 10 to 20 Women)	0	1	Group meeting is going on but there is some negotiations discussion going on with women Entrepreneurs
7	Starting fees based Skill Trainings Centre	1 – (Min. 500 Women for skill training and creating/ strengthening 100 Jobs/ Enterprises)	1	0	Infrastructure has been settled; Inauguration had been made recently.
8	Multipurpose Internet Centre	1 (Creating 2 jobs & access to services to poor people (Min. 500))	1	0	Infrastructure has been settled; Inauguration had been made recently.
9	Formation of Cluster Level Network (Minimum 13 members each) &	20 – (Each CLN 9 13 Women members)	12	8	Women had enthusiastically supported CLN concept and future trainings

	Formation of Block Level Network (Minimum 13 members each)	1 - (with 30 to 40 members)	0	1	After all the CLNs formation and CLN trainings BLN will be formed. Meanwhile Mobilization for BLN formation is going on in formed and possible CLN members
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C. Outcome/Results achieved that were observed during the quarter:

In this reporting quarter more than **13195 SHG Women and Youth** had been reached and benefited under Belstar CSR project as follows:

➤ **Financial and Digital Literacy:**

Financial and digital literacy is very essential to women even its need of time. In the reporting period, **Total 5384 SHG women** attended the Digital and Financial training actively from **430 sessions**. 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.

While participating in above sessions SHG Women have been decoding that:

1. Major aspects of Financial Independency.
2. Upgrade their earning sources with more sustainability.
3. Earning opportunity in their local regions for upgrading their financial standard.

➤ **Loan Repayment Discipline Sensitization:**

Sensitization Loan Repayment Discipline is crucial aspect for Loan payers by which they could know and understand why prompt repayment of Loan is needed and what will be the benefits they will receive by following the loan repayment discipline. SHG women had come across CIBIL score as new term to them. Credit Information Bureau (India) Limited (CIBIL) is a credit bureau or credit information company, engaged in maintaining the records of all the credit-related activities of companies as well as individuals, including credit cards and loans. By which they gradually understand why repayment of Loans is essential and how they could able to raise their CIBIL score by habituating with Loan Repayment discipline. In reporting quarter, **Total 6856 SHG women** have been participated in **541 sessions** in which along with Reserve Bank of India (RBI) posters/videos main Contents covered as follows:

- Different aspects of Loan Repayment Benefits
- Technical aspects of non-Repayment Loans and their hazards
- CIBIL Score benefits as a Loan Lender
- Loan utilization for income generation purposes.
- Other benefits of Loan Repayment Discipline

➤ **Business Development Training (BDT):**

In this Training SHG women had been facilitating to be successive and sustainable Entrepreneurs with the minimum capital investment. In addition to this they also get knowledge of Market study to understand supply chain, Value addition and so forth business related aspects with the day today

examples with enterprises administrative management. In reporting quarter, **Total 2916 SHG women** have been participated in **240 sessions** in which main Contents covered as follows;

- Various aspects of income generation by creating/strengthening family enterprises.
- Market Linkage with affordable pricing of raw material for product making.
- Various aspects of Income Upliftment
- Management and other administrative aspects of entrepreneurship etc.

➤ **Creating Family Based Enterprises (FBEs):**

Total **83 FBEs** were supported in which **48 FBEs** has been **created** whereas **35 FBEs** has been **strengthened** in reporting period (June 2021 to March 22)

➤ **Creating 15 Group Based Enterprises (GBEs):**

8 Group Based Enterprises had been supported where 4 GBE has been created and 4 GBE has been strengthening done under Belstar CSR in reporting period. Many other GBEs have been other discussion and will be supported by HiHI as a Group Based Enterprises.

➤ **Women Business Group (15 to 20 women) for selling the Groceries:**

No Women Business Group for selling the groceries has been formed in reporting period but some of the women group has in the process of finalizing the group identification but due to lack of financial support Women are hesitate to start this activity, they are want from HiHI to fully make a credit support to them regarding the same but HiHI team is continuously associated with them to positively work on this threat and will be overcome as soon as possible to create group for selling the groceries in nearer future.

➤ **One Skill Trainings center based on fees:**

Mr. Gorakh Nagtilak, Block Manager, Belstar Microfinance Ltd., Kamshet inaugurated the Multi skill training center at Kamshet, Maharashtra. This was an important intervention under CSR initiative of Belstar Microfinance Ltd. Multi Skill Centre is a skill learning point for women to become an entrepreneur. HiHI team is target various type short term and long-term skill trainings like cake making, Diya making, photography, Youtuber, Masala making, Beauty Parlor and so on. HiHI, Maharashtra team is aiming to equip women and youth with various skills in very reasonable fees to ensure they earn good income and other hand HiHI's operations sustainability too. One person will get job working as center in charge.

Many women insist to conduct skill training in their local areas because the Center establishment is away from their region and due to Covid 19 restrictions and State Transport strike women were not able to reach the Center. So HiHI supported them with outdoor skill trainings.

3 outdoor training has been conducted on **Cake trainings** where **56 SHG women** had been **participated** from **Kadadhe and Taje Panchayats**.

➤ **One Multipurpose Internet Centre:**

Rural population could able to access their daily need of Digitalization and globalization with more efficiently. Recently inauguration of Multipurpose Internet center taken place at Malavali location, Maval block, Maharashtra under the CSR initiative of Belstar Microfinance Ltd. This intervention aims to provide basic computer education to various stakeholders covering youth, children, SHG women, Senior citizens etc. Apart from computer education, various other services like PAN card, application to various Governmental schemes, Ticket reservation, Bill payments, all type of online services etc. will be availed at very reasonable cost. HiHI has created one job by appointing lady 'Computer Trainer' at the center. This is cater availability of various services at reasonable cost to all stakeholders, Sustaining HiHI's operations and Most importantly taking computer literacy to the needy stakeholders in rural area which is need of hour in today's digital world. With three months of business, it has been making up with 2 batches enrollments for Basic Computer Trainings. Lots of young adult also attracts to this center for their adequate need of documentation and Basic computer training. Soon this is promoting income source to organization with reasonable and affordable prices. Recently Inverter and Printer have been installed to run this business with more efficacies. Till March 22, it has generated total **INR 9122/-** from fees collection for Basic Computer course, Prints and Photo copies requirement of community and etc.

➤ **Formation of Cluster Level Network (Minimum 13 members each)**

Total 12 CLNs had been formed under **Belstar CSR** in reporting in which **total 150 SHG members** had been registered. These CLN Members will be supporting with other village women for marketing of their products, updating on various government schemes etc.

Formation of Block Level Network (Minimum 13 members each): **None** of BLN has been formed but Continues Mobilization is going on.

D. Highlights

In reporting period, Facilitation made to **57 members** with 3 Panchayats to gets benefits of different government schemes. Mobilization process is still going on in all Panchayat area.

• **Social Scheme support:**

- ✓ **Total 3 villagers for PMSBY (*Panrdhan Mantri Surksha Bima Yojana*)** of INR. 12 from **Malwandi Dhere Panchayat** in reporting period.
- ✓ **Same above 3 villagers** also got benefit of **PMJJBY (*Pradhan Mantri Jeevan Jyoti Bima Yojana*)** of INR. 330 from **Malawandi Dhere Panchayat** in reporting period.
- ✓ **Sukanya Samridhhi Schemes** had been facilitated with **25 members** from **Sangise Panchayat**.
- ✓ **E- Shram cards** supported to **20 members** from **Sangise Panchayat**.
- ✓ **PAN cards** supported with **6 members** in **Sangise Panchayat**

- **Credit Support:**

- ✓ **Total 25 SHG Members** have been supported to receive **Belstar Loan** of **INR 6,70,000/-** from **3 Panchayats** as follows: Bhaje Panchayat (17/ INR 3,50,000/), Aundhe Panchayat (5/ INR 1,50,000/-) and Sangise Panchayat (3/ INR 1,70,000/) in December 2021.
- ✓ **Total 21 members** have been supported to Bank Loans of **Done Panchayat (5/ 3,00,000/-)** and **Sangise Panchayat (16/ INR 5,75,000)** in **this reporting period**.

E. Challenges faced during the period

- During this reporting period, Women could not occupy their time for project activities because they are expecting direct and 100% financial support from HiHI.
- For Grocery Enterprise Women Entrepreneur Groups had issues with long term partnership engagement with HiHI.
- Project area and targets are little bit big so human resource could not able to work efficiently regarding rapport building and associations.

F. Actions taken to overcome the challenges

- Field staffs continuously mobilizing the activities in Project area with success stories in the region due to which possible beneficiaries will be encourage taking a part in project activities and routine life also benefited with more impact in project area, Paddy season had over and major Festival season had been celebrated.
- Negotiations are being taking placed in possible Women Entrepreneur Groups but they made some negotiations with HiHI team such as for 3 years they could able to engage with HiHI partnership and these group need 1 lac rupees minimum support for infrastructure or other required material.
- Target mostly achieved by HiHI team with collaboration of social support from project areas.

G. Plans if any:

- i. Repayment Sensitization sessions on Repayment loan Discipline next month covering at least minimum 500 SHG women.
- ii. Planned to create 5 Family Based enterprises by next month.
- iii. Planning to create 12 Group Based Enterprises possibly by next month.
- iv. Planning to form 10 CLNs from potential Panchayats by next month.
- v. Planning to form 1 BLN from potential Panchayats by next month.

H. Case studies:

Rural Women are digitalizing their payment modes with support of HiHI!



*HiHI team while giving practical training of Digital payment process of Google Pay
handling with Ashwini Dalvi of Bhaje Panchayat*

Like many other Rural Women in Maharashtra, Ashwini Ulhas Dalvi (35) from Bhaje Panchayat had trouble to make payments for her and her family needs and always depended upon other to make the payments. In Bhaje Panchayat, Digital Literacy and Financial Literacy trainings have been continuously conducted for SHG women to make them financially independent.

After receiving Digital and Financial Literacy training session, Ashwini was thinking that does she really handle all her financial transaction on her smartphone because till date she was only use her smartphone for social media and contacting people but due to Digital & Financial Training she got confidence. Later she had connected to HiHI Credit Officer and expressed to learn and operate online payment mode. Ratna Ambekar, Credit Officer had supported her to know, understand and operate Google Pay app with easy and effective manner by which she operate these online payments easily.

Now she found herself more self-driven, confident, financial independent and smart as she is saving her productive time and money to make payment by reaching to bank and/ or to carry cash throughout day. She even noticed that she is able to account her money with transaction history by which she could track and manage her daily expenses too. Now, she is making aware to more women in her village to operate like her.

Techno Savvies is a new skill of Rural Women Entrepreneur...!!



Renuka while completing Designer blouses orders in her region at Devale Panchayat.

Rural Women has developing themselves as Entrepreneurs to be more Financial Independent and responsible to fulfill their daily needs. Renuka Sandeep Shinde (32), her education is Matriculation and she is Ladies tailor in Devale Panchayat went through HiHI SHG Women skill trainings and Business Development Trainings and she identified herself as a good Entrepreneur. She has been started her Ladies Tailor Enterprise at her house and she made it advertising through social media after which she earns INR 2000/- to 4000/- on monthly basis, Now she develop the habit of systematic savings with the support of HiHI team.

Recently she came to know that on you tube there is plenty videos uploaded on latest designer blouses and their stitching tips. She watched those videos and prepared blouses for practice purpose but after seeing her stitched blouses women get impressed with those blouses as they were very attractive and neatly stitched.

They requested to her to stitch blouses to them. By which she added INR 1200/- income in her family income in 7 days duration. She has proven that Skill can be upgraded with continues effort of learning and keep practicing on a daily basis. Now, she has become one of the pioneers of Women Entrepreneurship in her region and catering local Blouses stitching. She also making contribution in her family Income which provided her stable and upgraded social status in the family and making her more significant for her family. Many other women were motivated to start or strengthen their own enterprises with the support of Belstar for future credit support and HiHI training support by which Rural Women could achieve financial stability in the near future.

Amazing Journey of Manisha from “a common woman to a successful entrepreneur and Employer”..!!



Mrs. Manisha Karke, HiHI team member with her homemade dried powder spices brand of “Shreya Masale”

Meet Manisha Karke (28), a lady from Done Panchayat earning INR 20,000/- to 30,000/- with HiHI support. She joined HiHI as a Credit Officer 3 years ago, initially she was very uncommunicative and shy in nature. Gradually she realized that she is learning from HiHI’s SHG women trainings such as Digital and Financial, Business Development, SHG Modules and Spices making Skill training. Till date she has reached more than 2500 SHG women from more than 25 villages and delivered Digital Literacy, financial literacy, Importance of loan repayment discipline and Business Development trainings. Slowly after building her confidence, She established own Spices brand named ‘Shreya Masale’ in her house at Done Panchayat for which She trained her family members (especially mother in law) to do the business with the investment of INR 70,000/- for this Masala making unit. In addition, along with her mother in law she has trained other family members too for active involvement in the business. Through her enterprise, she has provided the employment to 10 women from various villages for marketing/ mobilizing/ advertising of her products which is in different types of dried powder of ready to use spices like Sambhar Spices Powder, Garam Masala, country style masala etc. Moreover, 60 to 70 kg Spices powders collectively have been sold in the local market. Now she has established her spices brand on local level ensuring proper hygiene, quality control and authorized government food certification by involving her family members actively just by providing them right directions and her knowledge support.

She accepts that learning’s from HiHI’s digital and financial literacy trainings she could able to maintain investment, profit loss statement and importantly using digital payments on daily basis to eliminate threads of handling cash also many tricks from Business Development training she used to develop her business.

She has proved that consistency in learning, experimenting learned things and making self as a model trainer by which she has become a bridge for other women to get in to Self-Independency path and by becoming

financially independent. Now she has not only come in the leader role in her family but also having a separate identity with lot of respect!!

Making life more worth living!



SHG Women while Inaugurating Hasina Bhandi (Vessels) Stores as a Group Based Enterprise of Kadadhe Panchayat

Hasina Siddiqui emerged as an ideal in her village with her Women entrepreneurs group of 4 members with investment amount of INR 40000/- collectively for steel utensils business in Kadadhe Panchayat. They all enrolled themselves in financial identity and dignity with this business and participated in trainings under Credit Plus project powered by Belstar CSR. She lives with her husband with 6 other family members who has scrap business by which they were struggling to fulfill their daily needs.

After DL and FL training, Loan Repayment Discipline session and Business Development Training, she had discussed with her relatives and family about this business. She also involved 3 women in this business to sharing profits and also minimizes risk taking factors. Women enthusiastically doing business with average profit of 4000/- to 5000/- per month by which they are fighting poverty and gradually changing their lifestyle too. This is also created self-esteem and dignity among this women Entrepreneur group. HiHI provided them additional support with enterprise banner along with electronic weighing scale to encourage their group enterprise.

By this Enterprise Hasina is now known for her business as a *Bartanwali* instead of *Kabaadiwale ki biwi* means Vessel supplier rather than Wife of scraper. This has proven that women can increase their level up with entrepreneurship skills to eliminate the poverty.

RAJASTHAN

A. Activity Summary during this quarter

- Baseline survey was completed and report was prepared. Baseline was done with a sample of 384 JLG members. Survey was conducted in 3 project districts of Udaipur, Sirohi and Ajmer.
- Two number of trainings were organised to provide orientation to Belstar and HiH India staff. Also staff orientation was done at Nasirabad Belstar branch office for the new staff joined at for Nasirabad project area.
- Till February 2022, 934 members from different JLGs have been provided training in integrated aspects of modules on leadership, enterprise promotion and up-gradation. Training on Business management was provided to 295 members in partnership with Resource agencies. The resource agencies were Saswat Sheti Vikash Pratisthan - Udaipur, KVK-Udaipur, Veterinary College - Udaipur and American Barefoot College - Nasirabad.
- 3768 women received digital financial literacy training like, Bhim app, Samvad app, Phone pay and Google pay.
- 2 Digital Inclusion Support Centres (DISC) were opened are running successfully. One DISC was opened in Pindwara and another in Udaipur. Till Feb 2022 total 829 women entrepreneurs received facilitation of digital entrepreneurship services like digital payments, credit, insurance, registration and digital marketing. Different types of 44 programmes were organised for establishment of Digital Platforms and Digital Networks for facilitating digital related services and awareness to the JLG Members and other Community Members. 4494 members were facilitated with digital services like credit, insurance, payments, remittance, pension and social security schemes.
- 234 women entrepreneurs received skills up gradation training on different trades like establishment of vermicompost, mushroom growing, preparation of liquid compost, dairy management, kitchen garden, embroidery, garland making, seed packaging and Aloe Vera Gel & Juice making. 2 Skills Facilitation centres were Establishment to provide training on tailoring. Regular follow up activities were conducted with the old vermin compost units and the members were given support like marketing linkages and value chain. The JLG members were given support like value chain support and market strengthening for in new trades and linkage with buy back vendors.
- Total 8 Customer Connect activities have been organised at different blocks. Mentoring and follow up support was provided to 825 members for promotion of entrepreneurship



Business Management Training by KVK, Udaipur



Business Management Training by SSVP NGO



OD Recovery at Nasirabad



OD Recovery at Pindwara



Use of Compost for Organic Farming



Mushroom grown by JLG member



Business Management Training at Nasirabad



Loan disbursement at Nasirabad



Skill training on Papad Making



Facilitation of digital services (QR Code)



Ms. Rekha Bai got the best woman farmer award at Block level by Agriculture Department



Ms. Kanki Bai got the best woman farmer award at Block level by Agriculture Department

B. Status of Deliverables during Q4 (Project metrics)

S. No	Key Deliverable	Target	Achievements		
		Year 2 (Jul 21 to Mar 22)	Cumulative Status till March 22	Variance	Remarks on Variance
1	Baseline & Market Assessment report	1	1	-	Completed
2	Project Orientation and Training of Team	2	2	-	Completed
3	Training of JLG members on enterprise motivation.	1000	1006	+6	Completed
4	Training on Business management in partnership with Resource agency	500	505	+5	Completed
5	Training on Digital Financial Literacy	5000	5010	+10	Completed
6	Skills up gradation training	400	409	+9	Completed
7	Establishment of Skills Facilitation centres	2	2	0	Completed
8	Organizing Monthly Customer Connect / Campaign in 50 Clusters for BELSTAR Customers	9	9	0	Completed
9	Mentoring and follow up support for promotion of entrepreneurship	1000	1022	+22	Completed
10	Establishment of Digital Inclusion support centres	2	2	0	Completed
11	Facilitation of digital entrepreneurship services (Digital payments, credit, insurance, registration, digital marketing, etc.) to women entrepreneurs.	1000	1020	+20	Completed
12	Establishment of Digital Platforms and Digital Networks for facilitating digital related services and awareness to the JLG Members and other Community Members.	50	50	0	Completed
13	Facilitated digital services (Credit, insurance, payments, remittance, pension, social security schemes etc.)	12000	5776	6224	Will be completed in the coming quarter without any additional cost

C. Outcome/Results achieved that were observed during Q4

- Because of customer connect activity old member became motivated and agreed to take the second cycle loan. Also, during customer connect activities many new members were identified and linked with Belstar.
- The skill training organised under the project helped the members to increase their income in diversified mode. Most of the members who were provided training on vermin compost have started using the vermin compost in their own farm and increased the productivity and

switched over to organic farming method. They also sell the organic vegetables and get more price and sell vermin compost to other farmers.

- Due to increase of their income, the customers who were defaulter and OD customers started repaying their instalment.
- The villagers had very wrong perception about the MFIs operating in their areas. They were thinking that the main motive of the MFIs is to give loan and collect the repayment with high rate of interest. But now due to implementation of different activities under Credit Plus Plan the perception of villagers has totally changed. They are very happy that HiH India/Belstar are not only providing credit support but also helping in to increase their livelihood and income.

D. Highlights of the quarter

Many govt. institutions like Krishi Vigyan Kendra (KVK) and Agriculture College, Veterinary College other NGOs linked with our project and they are very interested to work with HiH India and Belstar to support for increase the livelihood of our JLG members.

E. Challenges faced during the quarter

- Many times it is very difficult to approach JLG member for training program since they do not pick up the phone and they are staying in remote areas.
- Sometime the members, especially the OD members do not receive the call of our staff. They think we are calling them to collect the recovery amount.
- Most of the JLG members belong to the rural area and they do not have smartphones. It is difficult to conduct digital inclusion programmes with them.
- During COVID Pandemic and lockdown period the field activities were little slow across the all districts. Also during cultivation season most of the members became engaged in agricultural activities. So there was less participation of the members during meetings.

F. Actions taken to overcome the challenges

- We are planning to approach JLG members getting support from Belstar team.
- With support from Belstar team we try to connect with OD members and providing them training for income generation program.
- We are trying to find the vendors who can support inn buy back vendors, so that JLG member can easily enhance their enterprise and increase income.

G. Case studies

Case Study 1: Rekha Mehra - Enterprise Development (Garland Making)

Rekha Mehra, 38 years, is from Nasirabad block in Ajmer district of Rajasthan. There are 6 members in her family including her husband and 4 Children (2 sons and 2 daughters). All the children are school going. Her husband Mr. Leelaram, 40 years, is a driver by profession and earns INR 10000 per month. Rekha has a dream to provide better education to her children. So she wanted to do something different for their children to fulfill their expenses on education. Rekha knows the garland making so she decided to develop an enterprise of garland making at a bigger level. So she can start some income and support her family.

In October 2021 Rekha joined the JLG group she got trainings on multiple aspects of business development and enhancement of the enterprise. After completing the entire training programme she availed a loan INR 40000 from Belstar with the help of HiH India field staff. Out of the loan amount she invested INR 20000 and purchased materials for garland making and set up her enterprise. Rest of the amount she saved in bank for the education of her children. Every day morning she goes to nearby city i.e. Ajmer which is 25 kms from her place to purchase different types of fresh flowers including Rose and Marigold. Generally, she purchases 10-15 Kgs of flowers from the open markets and prepares garlands of around 50 numbers.

She supplies the garlands to shops that sell garlands and flowers in Nasirabad. Sometimes she also gets orders locally from people for marriage purposes. Every day she earns around INR 300 and her monthly income from the garland making enterprise is more than INR 8000. Rekha is very delightful and proud to be a member of JLG and expressed thanks to Belstar and HiH India.



Rekha Mehra preparing the Garlands

Case Study 2: Rekha Bai - A successful Entrepreneur and Award Winner of Best Woman Farmer

Rekha Bai, 32 years is from Tulsi Das Ki Saray, in Girwa block of Udaipur districts in Rajasthan. In her family she stays with her husband (Mr. Ganesh) and three children. After joining the JLG Rekha got the first cycle of loan of INR 30,000 from Belstar and successfully completed the repayment of all 7 instalments and again got the loan of second cycle of INR 40,000 from Belstar. From the first cycle loan she started an enterprise of stitching work and started earning an income of INR 3000-3500. After getting the second cycle loan she enhanced her existing enterprise of stitching work and started a new enterprise for selling cosmetic items and garments. After discussing with HiH India staff she got the new idea to open a garment shop. She sells garments and cosmetics items to the local people. Now she earns a monthly income of INR 4000 and totally from both the enterprises she earns around INR 7000 monthly.



Rekha Bai at her Garment's Shop

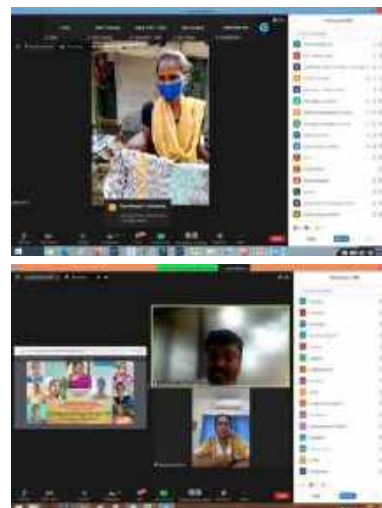
Her husband Ganesh was a driver by profession and he drives the vehicle for other owner for loading and unloading. But he was not earning much. Rekha suggested her husband and supported financially to purchase a new loading auto of their own. Now her husband independently drives the loading auto and earns a monthly income of more than INR 10,000. Now they have a plan to establish their garment shop on the main road side for good customer connectivity. Rekha is able to do these all works because of getting support from HiH India on business development training and business management training. She always motivates the other women to actively participate in the trainings provided by HiH India.

Rekha has some agricultural land. HiH India staff also motivated her to do vegetable farming. Under the Credit Plus project Rekha got various technical inputs and support like hybrid seeds from HiH India. She also maintained indigenous seeds storage for next year's sowing under the seed bank programme of HiH India. This is a very successful achievement of her that she has been nominated by HiH India and got the best Woman Farmer Award at the block level under Agricultural Technological Management Agency (ATMA). Rekha is very inspiration and role model for other community members.

TAMIL NADU

A. Activity Summary during Q4 with photos

- i. **WhatsApp Group:** A total of **41 SHG groups** are monitored and maintained with **3980 members**. The WhatsApp Group has been segregated based on region and regular updates related to marketing, e posters, training details, etc.
- ii. **Entrepreneur Assessment:** Completed 7600 entrepreneurs' assessment across all the districts.
- iii. **Webinar Sessions:** As on date, a total of **41 webinar sessions** were hosted to support women entrepreneurs doing family-based enterprises. A total of **4434 entrepreneurs** participated in the online business development training sessions and benefitted. Some of the topics covered in the webinar sessions include Market Linkage through Social Media Platforms, business development training, enterprises planning, digital/financial literacy, government schemes, and value chains of specific products, to name a few.
- iv. **YouTube Channel:** As on date, a total of **2.19k subscribers** are a part of **ThozhilKalam 360 YouTube** channel, specifically created for showcasing the work of entrepreneurs.
- v. **Business Development Training:** As on date, a total of **1873 members** underwent the Business Development training



- vi. **Business Development Training for Male Entrepreneurs (Sons and Husbands of SHG Women):** A special Business Development Training was conducted at Kanchipuram, exclusively for the husbands and sons of SHG women (18 years and above and who are helping their mothers to run the enterprise) A total of 37 men actively participated in the event and gained insight on core business development topics. The topics include budgeting, life designing, business ideas, SWOT, and characteristics of male entrepreneurs. During the program, a special awareness on prevention of Alcoholism was given. At the end of the training, the male entrepreneurs expressed their views and also ensured that they will support their family members (mothers and wives) to develop their enterprises.



- vii. Hand in Hand India was part of, “Application Oriented Science and Technology Internship Programme” jointly organized by The Tamil Nadu Council for Science and Technology and Pachaiyappa's College for Men, Kanchipuram. We supported with food products, business training and Milch animal Management program.
- viii. Significant number of the entrepreneurs from various districts have started additional businesses like cream separator machine, flour grinding machine, cloth sales, photocopying machines, ice box, tailoring machine, tender coconut sales, Turkey, designing banner, visiting cards and government linkages.
- ix. As an outcome of our training, members have started to prepare budget for personal/official purpose. This helped them to save some money in the range of 500 to 1000 which they are using for their productive purpose. Usage of digital payment have been gradually increased in all the districts including payment through Samruthi App
- x. Introduced Sollunga Ketpom Google link to receive the various requirements and demands from SHG and Non SHG members.
- xi. **International Women’s Day Celebration:** International Women’s Day was commemorated at HIH Academy, Kanchipuram on March 8th to honor rural women entrepreneurs and cluster level network members. The event was jointly organized by the SHG Enterprises team and the social mobilization team. A total of 250 CLN members and entrepreneurs from various districts took part in the event. Honorable guests at the event include Ms. Sangeetha, Social Welfare Officer, Ms. Sri Jayanthi, Principal Pachaiyappa College for Women, and Mr. Meenakshi Sundaram, SHG Head, Belstar Microfinance Limited. 300 gift bags worth INR 65,000/- was presented to the participants. Further, the entrepreneurs were also provided free saplings of Guava, Gooseberry and Pomegranate.



- xii. **International Women’s Day Celebration @ various districts:** As a follow-up of Women’s Day celebration held at HIH Academy, various districts hosted the events in their specified location to initiate rapport building among the CLN and BLN members. **248 CLN and BLN wise** Women’s Day Celebrations on the theme, **“Gender Equity Today for a Sustainable Tomorrow”** were held in all the project regions. A total of **15,629 members** participated in the event. Some of the notable dignitaries include the Mayor of Kanchipuram, Mrs. M. Mahalakshmi, Tmt.V.Sutha, B.L., Additional District Judge No II, Tindivanam, Tmt.M.Dhanalakshmi. B.Sc., M.L., Presiding Officer (MACT), Motor Accident Claims Tribunal, Tindivanam.



- xiii. Conducted Annual Plan Workshop to all the district heads of Tamil Nadu and trained them to prepare the annual plan for the district on various activities that include CLN/BLN/ Skill Training, enterprises, etc.
- xiv. Completed 7600 entrepreneurs' assessment across all the districts.
- xv. Received 56 lakhs loan disbursement details from Belstar Microfinance Limited and received INR 14,000 worth incentive for the staff.
- xvi. **LGMS (Lead Generation Management System):** So far 262 loan leads given to MSME Belstar worth of 3.17 crores from Kanchipuram and Tiruvannamalai, Ranipet and Thiruvallur districts through Business development training and the loan amount ranges from INR 75,000 to INR 2 lakhs.
- xvii. Job Mela: A special job mela was conducted at Kanchipuram and Sriperumbudur region. A total of 124 tailoring training completed members attended the program. A total of 37 members were selected for undergoing the company training.

B. Outcome/Results Achieved

- i. A total of 6307 members underwent the Business Development Training both in offline and virtual mode.
- ii. 96% of the beneficiaries gained knowledge on gained knowledge on entrepreneurship skills, government schemes, Statutory Compliance and digital technology.
- iii. 75% of the family-based enterprises have been converted into micro-enterprises, resulting in A majority of the women are supported by their spouses and children (youth above the age of 18). Entrepreneurs have also provided employment opportunities to more than 2 to 3 members, thereby transforming their FBEs into MEs.
- iv. Entrepreneurs have gained an average of about 20 to 35% increase in their income
- v. 75% entrepreneurs have started using digital platforms for promoting their products/services.

C. Highlights

- i. **24 nos of Rs 25,000 Belstar loan amount disbursed** and received an incentive of INR 14 thousand incentive for the staff.
- ii. We **supported 9 SHG women** from various districts to provide gift bags that include (soaps, mats, country sugar, sweet, and scented lamp oil) for Women's Day Celebration. Through this, they **gained an income of INR 67,708.**
- iii. Facilitated SHG women entrepreneurs to put up 16 stalls at Head Office, Kanchipuram and at HHH Academy, Kaliyanoor. A total profit of INR 5270/- gained through transaction of products worth INR 23,801/-
- iv. 40 women entrepreneurs underwent the Business Development Training conducted at Sivagangai. As an impact of the training, members were able to frame their own budget, inculcate time management habits and gained insight on on-time loan repayment and the importance of savings for developing their businesses. Mr. Arun Thomas explained about Mushroom cultivation and marketing strategies to the members.
- v. Ms. Nithya, Fashion Designer shared valuable inputs at the Business Development Training held at Virudhunagar. A total of 38 entrepreneurs participated in the event and benefitted.

D. Status of Deliverables during Q4 (Project metrics)

Sno	Key Deliverables	Yearly target June '21-Mar '22	Cumulative Achievement June '21-Mar'22	% Achievement	Remarks
1	Entrepreneurs' enrolment to support their business	2000	3980	100+%	
2	Enterprises handholding support	400	456	100+%	
3	Enterprises Google Assessment to understand the requirements and provide support	8000	7600	95%	Supported entrepreneurs to avail job orders based on their enterprise/sector
4	Business Development Training	5000	6307	100+%	Core business topics such as vision building, SWOT, budgeting, market assessment, credit discipline
5	Online Webinars	36	50	100+%	Topics covered include marketing through social media platform, enterprises planning, government schemes, value chains

E. Challenges:

- i. The mindset of the beneficiaries still had fear about the taxation and other government strategies so they are not ready to maintain transference with the HIH staff in order to share their actual monthly turn over.
- ii. To register the Udyam Aadhaar process for the planed members in the online, the business or trade were categorized only certain by the government so based on those criteria registration process seems difficult to enroll
- iii. Though the beneficiaries are willing to venture into different streams of enterprise, they hesitate due to lack of family support.

F. Actions taken to overcome the challenges:

- i. Through the business development training, we have sharpened the knowledge of the beneficiaries on taxation and government schemes, which enabled them to open up to HIH staff about their income details. We also provided suggestions to the members on how to do savings and do proper investment for sustaining their income.

- ii. Through our CRM team, we are facilitating the members to avail Udyam Aadhar, FSSAI and other certifications.
- iii. We invite the family members to the business development training which enabled them to build rapport with their spouses. Now, many beneficiaries are supported by their family members to run their enterprise.

G. Case Studies:

Ms. Prema – Garment Unit

“I have been an active member of Abdul Kalam self-help group for the past 7 years. Earlier, I used to provide job opportunities for nearly 100 members, but I got cheated. Later, after many struggles, I started my own garment unit with ten widows and destitute. After attending the Business development program, I was motivated to achieve more so I hired 5 more women to support my business. Now, I am making around INR 70 – 75,000 as profit/month. In the forthcoming days, I am going to hire another 15 members as we expect military uniform stitching orders”



Ms. Priya – Beauty Parlor & Embroidery Enterprise

“I am Priya and I have been an active member of Uthiri Pookal SHG for the past 3 years. Before the intervention of Hand in Hand India, I ran a small parlor and through that I gained an income of INR 20,000. I got motivated to start additional business after attending the Business Development Training Program. The training helped me learn about budgeting, time management, and customer retention. To boost my income, I have started doing Embroidery and also hired one person for handling my parlor. I have also availed a loan of INR 40,000 for expanding my parlor.



Ms. Dilshad Begum -



Hand in Hand India and Belstar Microfinance is my mother and father. I am who I am now because of the motivation and constant support received from them” exclaims Dilshad Begum proudly!

Dilshad Begum, aged 33 hails from Cuddalore. She is an active member of Bismi Annai SHG of Hand in Hand India. She started her journey as a small tailor, just stitching bags. Her world of happiness came tumbling down when she got divorced. But this didn't stop her from achieving her goals. Instead of worrying about what happened, she bravely ventured out and started working in a Xerox shop. She was a B.Sc. Computer graduate, but she also studied DPT (Doctor of Physical Therapy). After two years, Dilshad started her own Xerox shop, started selling herbal products, and also engaged in Aari Embroidery.

Apart from this, Dilshad is also running her own clinic. Through all the activities combined, she makes around INR 50,000/- as profit! **She has also provided employment opportunities to 60 women, making them self-reliant!** Dilshad, for her successful entrepreneurship skills received the “Best Entrepreneur Award” at the Women's Day Celebration held at HIH Academy, Kanchipuram

Monitoring & Evaluation is following a framework outlining the indicators of measurement, baseline requirements, and methods of data collection along the hierarchy of project objectives. M&E has supported the project team in writing monthly reports (in a mutually agreed template) indicating key achievements and quarterly reports (narrative technical report including financial utilisation). The project team will keep using the monitoring reports to check the deviations if any and take corrective measures at the right time. For the evaluation of project outcomes, a comprehensive baseline survey will be completed within 6 months of project commencement.

The key indicators that will be monitored during the project period are:

1. Number/Percent of women running their enterprise before the project
2. Average Income before the project
3. Number of women running their enterprise after the project
4. Number of SHG/CLN members using digital services for
 - i. Access to govt. schemes
 - ii. Mobile banking
 - iii. Business transaction/payments
 - iv. Number/Percentage of women trained in Financial literacy
 - v. Number of women who have invested/saving for future expenses
 - vi. Number of women who have availed Insurance or any social security scheme for self
 - vii. Number of women who have availed benefit of schemes for women's economic empowerment
5. Percentage of OTR across intervened branches
6. Percentage of OD across intervened branches
7. Number of women who are part of any women led federation/ group
8. Number of social action initiatives taken by member for the community

The M&E team will support in conducting training on Result Based Monitoring for project staff in 7 states to ensure focus on achieving the results. The training will help the staff with the tools to evaluate the results as they progress with the set activities.