

# CSR Initiatives of Belstar Microfinance Limited

(2022-2023)



Submitted by:





### CSR Projects-Key highlights: June 2022 –March 2023

<b>Project-1</b>	<b>Promoting Gender Equality through Financial Inclusion, Entrepreneurship and Community Development in Madhya Pradesh</b>
<b>Location</b>	Dhar, Dewas and Indore districts in MP
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>i. 639 members installed Belstar Samrithi App and 414 members installed other app like phone pay</li> <li>ii. 395 members started digital payment systems for business purposes.</li> <li>iii. Support in OD activities and collected OD payment of 531 members approx. 3500000 amount.</li> <li>iv. 491-member undergone Enterprise Up-gradation training in Apparel and Beauty Wellness trade</li> <li>v. Support 3000 members for the enterprise’s development through access to loan</li> <li>vi. Connected 3678 Belstar member with CLN.</li> <li>vii. 31 Digital Platform created among the communities</li> </ul>
<b>Budget</b>	INR 15,87,000
<b>Project-2</b>	<b>Promoting Gender Equality through Financial Inclusion, Entrepreneurship and Community Development in Bihar</b>
<b>Location</b>	Madubani (Rahika & Benipatti), Bihar, India
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>i. 3012-member accessed Belstar Samrithii App.</li> <li>ii. Promoting digital payments among 3209 entrepreneur</li> </ul>



	<p>members, members reached out for 85% to 97% OTR.</p> <ul style="list-style-type: none"> <li>iii. Supported OD payment of <b>367</b> members</li> <li>iv. <b>504</b> members accessed to social security schemes, i.e. PMSBY, Ayushman Card, Labor card, PMJJY, Sukanya, Janani Suraksha Yojana</li> <li>v. Provided skills training to the <b>506</b> members on Sikki Daliya, Makhana, Madhubani Painting and Papad Making</li> <li>vi. Supported <b>3020</b> members for the enterprise’s development through access to credit facilities.</li> <li>vii. Provided digital and financial literacy training among the <b>1010</b> members</li> </ul>
<b>Budget</b>	INR 20,49,000
<b>Project-3</b>	<b>Promoting Gender Equality through Financial Inclusion, Entrepreneurship and Community Development in Punjab</b>
<b>Location</b>	Mohali : Kharar and Majri (Kurali), Punjab, India
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>✓ Enrolled 2014 members in Self Help Groups</li> <li>✓ 412 Members have completed their skill trainings in Jute bag making, Apparel, Food processing and Phulkari Making in this Year till March 31<sup>st</sup> 2023</li> <li>✓ 7 Enterprises have been started till march 31<sup>st</sup> 2023, under the Belstar Credit Plus Program in SAS nagar Mohali.</li> </ul>
<b>Budget</b>	INR 20, 50,000



<b>Project 4</b>	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 namely CLN/BLN for gaining strength of collective bargaining and marketing their products- Karnataka
<b>Location</b>	Honnali and Channagiri towns of Devanagiri District, Karnataka, India
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>➤ 37 members installed Belstar Samrithi App</li> <li>➤ 20 members started digital payment systems for business purposes.</li> <li>➤ Support in OD activities and collected OD payment of 150 members</li> <li>➤ Support 1038 members for the enterprise’s development through access to credit facilities.</li> <li>➤ Belstar Credit plus staff has conducted/coordinated 107 batches of Awareness on Social Security Schemes and covered 3914 members at Devanagere District.</li> <li>➤ 175 members accessed to social security schemes, i.e. PMSBY, Ayushman Card, Labor card, PMJJY, Janani Suraksha Yojana etc</li> <li>➤ 21 Members started their skill training in this quarter and started earning</li> </ul>
<b>Budget (Rs)</b>	INR 12, 10,000/-
<b>Project-6</b>	Transforming 2000 Family-based Enterprises to Micro Enterprises- Tamil Nadu
<b>Location</b>	Tiruvannamalai, Ranipet and Tiruvallur districts of TN
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>➤ Conducted Business Development Training for 2,078 women Entrepreneurs; 866 entrepreneurs have been trained directly and</li> </ul>



1,212 members have been trained virtually on Business Development Concepts during the project period.

- The external expertise from highly reputed institutions such as IIT – Madras and the trained internal experts have trained the women on the following core business development topics: - Vision Building, Market Assessment, SWOT Analysis, Basic Accounts, Business Plan, Budgeting, Time Management, Marketing, Product Promotion, Digital Marketing, Statutory Compliances, Communication skills, Characteristics of Entrepreneurs, Business Ideas, Overcoming Challenges.
- Virtual Trainings were focused with concepts such as, Beauty and Wellness, Physical & Mental Health, Saree Draping, Sewing Machine Servicing. Participants from different locations have participated in the training and have learnt from the expert trainers.
- 36 trained women have started an additional enterprise and earning additional income. The additional enterprises created are Fancy store, Garment Sale, Wire Basket, Electrical Shop, Vegetables Store, Milch Animal, Provisional Store, Tailoring, Photocopy centre, Tea shop, Tupperware Products, Tiffin Shop, Millet Products Sale, Catering Services, Flour making, DTP centres and Farming. Among the 36 members, 16 members were supported with INR 17,50,000 loan through Belstar and they have started an additional enterprise.
- On a four-day training held at AKM Mini-Hall, Tiruvallur, a total of 64 women entrepreneurs from various SHG groups across Tiruvallur district participated along with their family members. Mrs. Santhi, Head of KVK at Tiruvallur district, inaugurated the training. Mrs.



Vijayarani DIC Deputy director, and Mr. Meenakshi Sundaram, Deputy COO Belstar, Mr. Vijayakumar, Senior Vice President and Mr. Joseph Raj, Chief General Manager participated in the Valedictory Function, rendered the special address and awarded gifts and certificates to the entrepreneurs. The entrepreneurs during the experience sharing session happily exclaimed that such trainings have helped them manage their business successfully. Out of 100+ entrepreneurs, 10 successful entrepreneurs were selected and awarded with certificates and mementos.

- Mr. Selvadurai, the BDT trainer had visited the trained entrepreneurs at their enterprises to assess possibilities for marketing support to the entrepreneurs.
- Mr. Elangovan and Ms. Amala, two entrepreneurs actively participated in the Business Development Training conducted by Hand in Hand India. On the celebration of Independence Day, HiH has provided business order for purchase of sticks worth of INR 48,000/- on which, the member had also provided job opportunities for 15 other members.
- The trained members after the training have started planning their daily time using the pie chart exercise, which has resulted effective time management for the entrepreneurs to spend time for their business, family and for themselves.
- Ms. Latha, after the completion Business Development Training, was called by the Railway Business development unit for “One Station, One Product” programme and had placed a stall at Tiruvallur Railway Station. Within just 15 days she earned INR 3,000 profit. Now she has been empowered as a trainer for many of the



	<p>training programmes.</p> <ul style="list-style-type: none"> <li>➤ In view of supporting the entrepreneurs 30 seconds short promotional videos for the enterprises of interested women entrepreneurs were designed and circulated on digital platforms.</li> <li>➤ With the association of KVK, skill training support was connected to the 222 required entrepreneurs to equip themselves with necessary technical skill to start an additional enterprise. Trainings on Millet &amp; Groundnut Value Addition, Cookies and Food Products making were provided the required entrepreneurs. HiH India’s association was appreciated by Tamil Nadu Agriculture University – Indian Counsel of Agriculture &amp; Research – KVK with a certificate.</li> <li>➤ 63 members who have completed the training have purchased sewing machines to earn additional income.</li> <li>➤ The training inputs on digital marketing have resulted in utilization of online payment methods among the entrepreneurs. Even the training fee was collected through G-Pay, Paytm or Phone pay.</li> </ul> <p>The trained members were connected to the district WhatsApp groups to have a platform to promote their enterprise and products.</p>
<b>Budget</b>	INR 10, 00,000/-
<b>Project-7</b>	<b>Financial inclusion training and nurturing CLNs for SHGs- Tamilnadu</b>
<b>Location</b>	13 districts of TN
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>➤ Capacitated 55 Nos. of Knowledge Volunteers &amp; Staff of 12 Regions for developing CLNs and conducting Trainings on CLN Management, Financial Inclusion and Digital Literacy (2 Modules)</li> <li>➤ Nurtured 154 new CLNs with the association of 21,122 Women belonging</li> </ul>



to 1,447 SHGs and Strengthened 133 Old CLNs through capacity building and leadership trainings. As a result...

- ❖ 546 Nos. of CLNs and their Representatives were participated in the Special Grama Sabha Meeting on 26<sup>th</sup> January 2023 in their localities and submitted their plea to District Admin. for fulfilling the basic needs of their village.
- ❖ Organized 3 PRI Members' Training for 181 elected Panchayat Representatives
- ❖ 485 CLNs have been oriented on advantages of BELSTAR Loan, loan products, merits of OTR & Digital payment and de-merits of OD
- ❖ 3 Nos. of General Medical Camps were organized by the CLNs of Kancheepouram and Ranipet Districts with the support of Savitri Medical College, Chennai for the benefit of 423 women and their family members.
- ❖ Organized one Tuberculosis awareness camp with the support of Government Hospital, Virudhunagar for 150 members.
- ❖ Organized 4 veterinary camps and provided treatment and mineral mixtures for 2,150+ animals in Villupuram district
- ❖ Nurtured 179 Nos. of Livelihood Advancement Groups for amplify sustainable income and sectorial livelihood activities
- ❖ Trained 27,362 Women in Financial Literacy (1<sup>st</sup> and 2<sup>nd</sup> Modules) and created knowledge on household vision and budget, social security schemes, smart savings practice and Flagship Govt. welfare schemes. As a result, the following Nos. of SHG members and their families have been enrolled / benefited...
  - ★ PMSBY – Rs.20/- – 32,765 members
  - ★ PMJJBY – Rs.436/- – 21,784 members





	<ul style="list-style-type: none"> <li>✦ Atal Pension Yojana - 1,214 members</li> <li>✦ Death claim - 3 members</li> <li>✦ 2,054 members have got Chief Minister’s Comprehensive Medi Insurance card</li> <li>✦ 1,679 members have accessed Labour Welfare card for availing benefits offered by the State and Central Government</li> <li>✦ 106 members have got Uzhavar Pathukappu Attai</li> <li>✦ 1,182 members have opened Selva Magal Savings Account for t girl child’s future</li> </ul> <ul style="list-style-type: none"> <li>➤ Provided Digital Literacy Training for 19,411 women and inculcated knowledge on Digital payments, Livelihood / business promotion and Women protection related digital applications and websites of variou Govt. Welfare Schemes through 842 Nos. of Trainings</li> <li>➤ Nurtured 64 Nos. of Digital SHGs with 1,280 women (having smart ph on their own) for providing back-up for their respective CLNs toward inclusive empowerment. As an outcome... <ul style="list-style-type: none"> <li>▪ 7,548 SHG Members have been trained and motivated to make Digital payment through Gpay / Samridhi App / Bank App.</li> </ul> </li> </ul> <p>2,127 Women have got eSharm Card with the support of Digital SHGs</p>
<b>Budget</b>	INR 10, 00,000
<b>Project-8</b>	Providing Quality Health services for the Underprivileged through Help Desk and Battery-Operated Car Service at Chengalpattu Government Medical College and Hospital- Tamilnadu
<b>Location</b>	Chengalpattu GH, Tamilnadu
<b>Key Activities</b>	<b>Health Help Desk</b> <ul style="list-style-type: none"> <li>✓ Assisted 456648 patrons visiting Chengalpattu GH</li> </ul>



	<p><b>Battery Car Services</b></p> <p>✓ Assisted 27872 patrons visiting Chengalpattu GH</p>
<b>Budget</b>	INR 14, 61,900/-
<b>Project 9</b>	<b>Supporting Vulnerable People Affected by Heavy Rains and Flood through Medical camps and Relief Supplies in Kerala</b>
<b>Location</b>	Palakkad district, Kerala
<b>Key Activities</b>	<p>✓ Distributed food ration kits to <b>750 vulnerable people</b> affected by flood during the rainy season</p> <p>✓ <b>Medical camps:</b></p> <ul style="list-style-type: none"> <li>• A total of 5 special medical camps were organized to benefit 474 people in Palakkad district Kerala. Details are given in the below table.</li> <li>• 12 persons undergone cataract surgery and resumed their vision again</li> <li>• A total of 85 spectacles distributed to the beneficiaries</li> <li>• General Random Blood Sugar (GRBS) test for 234 people among which 60 people identified with high sugar referred for further tests</li> </ul>
<b>Expenditure</b>	INR 12,50,149/-
<b>Project-10</b>	<b>Providing Quality Health services for the Underprivileged through Help Desks at Government Hospitals in Rajasthan and Madhya Pradesh</b>



<b>Location</b>	DHAR in MP and Sirohi and Jodhpur in Rajasthan
<b>Key Activities</b>	<p><b>Madhya Pradesh Help Desk</b></p> <ul style="list-style-type: none"> <li>i. Created awareness on <b>Ayushman Bharat</b> benefitting <b>6302</b> people.</li> <li>ii. Supported in <b>16 Eye Camp</b> in which <b>816 people</b> benefited.</li> <li>iii. Supported in <b>Multi Speciality Camp</b> (pediatric, gynecology, general physician, dermatology, NCD, CVD and ophthalmology), <b>589 people</b> benefited.</li> <li>iv. Organised 7 camps in the hospital for Ayushman Bharat Yojna</li> </ul> <p><b>Rajasthan Help Desk</b></p> <ul style="list-style-type: none"> <li>i. Total 87409 number of patients/people have been assisted under the Health Help Desk in Rajasthan (Sirohi- 64904 and Luni - 22505)</li> <li>ii. Supported vulnerable poor people to reach the proper destination for treatment</li> <li>iii. Guidance of general public to Covid-19 vaccination ward at the hospitals</li> <li>iv. Supported people in documentation and form filling of Birth &amp; Death certificate</li> </ul>
<b>Budget</b>	INR 10,68,000
<b>Project 11</b>	Sustainable Skill and Entrepreneurship Development for Rural Youth with special emphasis on Applied Learning methodologies, Entrepreneurship and Job Creation- Tamilnadu
<b>Location</b>	Tamil Nadu



<b>Key Activities</b>	3 Hackathons, Skill Programs – Tally Prime
<b>Expenditure</b>	INR 14,41,911.00
<b>Project 12</b>	Upholding Child Rights & Preventing Child labor Through Social Mobilization, Capacity building and Scholarship Support for Higher Education-5 Panchayat in Uthiramerur Block of Kanchipuram District, Tamil Nadu
<b>Location</b>	5 Panchayats in Uthiramerur Block of Kanchipuram District, Tamil Nadu
<b>Key Activities</b>	<ul style="list-style-type: none"> <li>➤ Obtaining Government Approval</li> <li>➤ Stakeholder’s meetings</li> <li>➤ Baseline survey in all 5 Panchayats</li> <li>➤ Participation in Grama Sabha meetings</li> <li>➤ Awareness Rally by School children</li> <li>➤ Village-level Awareness meetings</li> <li>➤ Regular School &amp; OoSC children Enrollment</li> <li>➤ Training For School Management Committee (SMC) members</li> <li>➤ Support to Govt school with teachers</li> <li>➤ Cluster level Awareness meetings and trainings</li> <li>➤ Training on Child rights &amp; Protection</li> <li>➤ Training on STEM</li> <li>➤ Debate Competition</li> <li>➤ Commemoration of Special days</li> <li>➤ End line Survey</li> <li>➤ Participation in Hand in Hand India- Alumni Meet program</li> </ul>



<b>Expenditure</b>	INR 10,00,220.00
--------------------	------------------

**Project Brief**

Belstar Microfinance Limited (Belstar) is a Non-Banking Finance Company (NBFC) and a subsidiary of Muthoot Finance Limited. To promote Women Entrepreneurship, Financial inclusion and better health services to the community members, Belstar has engaged Hand in Hand, India. **Hand in Hand India**, a leading NGO in the country, works towards poverty alleviation through job creation and integrated community development across 17 States of India. Under the project, HIH is empowering over 15,000 women across 3 states of North India (M.P, Bihar and Punjab) to provide access to social mobilization, integrated training, skilling, financial inclusion, credit support and market linkages for enterprise development which could pave the way for women’s entrepreneurship, financial inclusion and their empowerment. HIH is providing Quality Health services for the Underprivileged through Help Desks at Government Hospitals in Rajasthan and Madhya Pradesh.

**Introduction**

Under the CSR funding of Belstar Microfinance Limited, a structured process of social mobilization, integrated training, skilling, financial inclusion, and credit support for enterprise development is being facilitated for promoting women’s entrepreneurship, financial inclusion and empowerment in **Madhya Pradesh, Bihar Punjab, Tamil Nadu, Karnataka & Maharashtra**. **The following table shows the overall achievement for the reporting period.**



**Overview of Progress – 2022-2023**

S.NO	STATES	M.P		Punjab		Bihar		Tamil Nadu		Karnataka		Maharashtra	
		Total Target	Achievement	Total Target	Achievement	Total Target	Achievement	Total Target	Achievement	Total Target	Achievement	Total Target	Achievement
1	Baseline Study	1	1	0	0	1	1						
2	Formation of SHGs(Punjab)			200	201								
3	Training of Members on Enterprise Development	2000	1969	NA	NA	3000	3020						
4	Training on Business Management in Partnership	500	488	NA	NA	500	511						
5	Training on Digital Financial Literacy	2000	1989	2000	2014	1000	1010			3000	5444	5000	5138
6	Skills Up-gradation Training	500	491	NA		300	306					500	505
7	Enterprises Motivation Training	6000	5964	NA		1500	1559						
8	Strengthening CLNs & Connecting with Belstar	60	60	NA									
9	Training of BLN Executive Members	70	71	NA									
10	Office Bearer Training	300	306	NA		1	1			5000	5444		
11	Facilitation of Digital Entrepreneurship Services	1000	993	NA				1500	866	1000	1098		
12	Establishment of Digital Platforms	30	31	NA		NA	NA			85	97		
13	Facilitation of Digital Services	10000	9927	NA		500	598			30	0		
14	Organise Customer Connect Program	12	12	NA		12	12						
15	Mentoring and promotion of	NA	NA	NA		3000	3209						
16	Virtual Business Development Training							500	1212				
17	ICT Kiosk Cum Resource Center									1	0		
18	Skill Building Activities									500	279		
19	Sensitization of Repayment Discipline											5000	4875
20	Creating Family Based Enterprises											45	44
21	Creating Group Based Enterprises											5	3
22	Multi purpose Internet Center											100	2



## Case Stories

### **A Vegetables vehicle represents that HiHI's interventions are truly sustainable and livelihood strengthening of rural community ....!! from Maharashtra**

The story of the Tikhe family is a true testament to the impact that Hand in Hand India (HiHI) is making in different rural areas of India with its vision of "Fighting poverty and creating jobs." Mrs. Komal Pradeep Tikhe, from the Kadadhe panchayat in the Maval block of Pune, was dependent on a single major crop of paddy for her livelihood, like many others in her village. However, after attending various training programs organized by HiHI, she was able to turn her entrepreneurial dreams into a reality.



Thanks to the Digital and Financial Literacy, Business Development Training, and Loan Repayment sensitization sessions under the Belstar credit plus project implemented by Hand in hand India, Mrs. Tikhe gained clarity on the successful business concept. She identified the unavailability of doorstep vegetables in rural villages and decided to start an innovative vegetable business through a vehicle, with the active engagement of her husband, Mr. Pradeep Tikhe.

HiHI supported this enterprise under the Belstar Microfinance Limited project by providing a branding banner for their vehicle and continuous technical and moral support. Now, after a year, the vegetable vehicle is making a stable profit of approximately Rs. 30,000 to 40,000, excluding expenses such as vehicle diesel and maintenance. They are selling onions, garlic, and other vegetables in nearby villages at low rates, but earning good profits by selling in large quantities.

Mr. Pradeep Tikhe expressed his gratitude to HiHI and Belstar Microfinance Ltd. for the extended support in sustaining their enterprise, ultimately providing an additional source of income for their family. The Tikhe family's success story is a shining example of how HiHI is making a real difference in the lives of rural communities in India by empowering them with the skills, knowledge, and resources to create sustainable livelihoods and break the cycle of poverty.

## Empowering SHG Women: Strengthening Group Enterprises for Sustainable Livelihoods" from Maharashtra

From struggling to thriving, the 12-member women's group, "Simantini," from Jambhul panchayat, has taken their papad-making business to new heights, thanks to Hand in Hand India (HiHI). Previously lacking the capital and advanced machinery to catch larger orders, HiHI stepped in to facilitate the group's acquisition of a main papad-making machine with government subsidy support, as well as supplementary machinery with financial support of Rs. 40,000/- and a banner for business visibility and advertisement under the Credit Plus Project, supported by Belstar Microfinance Ltd.



What was once a monthly income of Rs. 11,000/- through backbreaking work has transformed into an expected monthly profit of Rs. 75,000/- from a confirmed order of 1000 kg papads a month, to be sold in various locations such as hotels, malls, grocery shops, and local food shops. The group is also working with HiHI to secure even more orders.

Simantini's women express gratitude for HiHI and Belstar Microfinance Ltd. for enabling their expansion into new varieties of papad with reasonable rates, while maintaining quality and hygiene for a better income source. This success story exemplifies how HiHI empowers and transforms the lives of rural communities, by providing the necessary resources to take their livelihoods to the next level.

### "Tatsam Foods: Empowering Women Entrepreneurs in Rural Pune"

A group of six women from Karla panchayat in Pune were determined to start their own business, but lacked direction and resources. With the support of Hand in Hand India (HiHI), they received training in financial and digital literacy, business development, and market scoping. Today, they have formed 'Tatsam Foods' and are producing high-quality cottage cheese and other milk products with the help of a new machine provided by HiHI under the Belstar CSR project.



Thanks to Belstar's support, Tatsam Foods has secured a confirmed order of 70 kg of cottage cheese per day, with a per kg profit of approximately Rs. 56/-, from a reputed retailer in Pune. This translates to a daily profit of Rs. 3,920/- and an expected monthly profit of Rs. 1,17,600/-. The women will also purchase milk from nearby villagers, providing a steady income source for local farmers.

The head of Karla panchayat, Mrs. Deepali Phulavale, has pledged to support Tatsam Foods by promoting their products in the local market. HiHI will continue to provide handholding support to help sustain this successful enterprise.

At the machine handover ceremony, the women group president Manisha Ambekar expressed her gratitude to HiHI, Belstar Microfinance Limited, and Mrs. Phulavale for their support and motivation. Tatsam Foods is a testament to the power of empowering women entrepreneurs and promoting sustainable livelihoods in rural communities.

## Empowering Women through Mithila Painting, from Bihar

Chandrakala, a member of a SHG supported by HIH, was able to upgrade her skills in Mithila painting through a program organized by HIH in Madhubani, Bihar. Along with two other members of her group, she sells her paintings in Delhi through local vendors. The program taught her the art of tattoo painting, cloth painting, and sheet painting, allowing her to expand her offerings and increase her income. Thanks to the program, Chandrakala and her fellow group members now earn over INR 3000 per month, helping to reduce household poverty and strengthen social bonds within their community. Other women in the area are also learning and upgrading their skills, further empowering them to create beautiful artwork and earn a better income. With HIH's continued support, these women are taking control of their personal journeys of empowerment through the power of art.





### Credit plus – Glimpses









## Providing Quality Health Services for the Underprivileged through Help Desk in Government Hospitals of Tamil Nadu, Madhya Pradesh and Rajasthan

### Introduction

Many people who visit Government hospitals often struggle to locate the services they need. This is particularly true for individuals from rural areas who may not be familiar with the layout and various wings of the hospital. This confusion can lead to lost time, lost wages, and ultimately deter people from seeking necessary medical attention. These issues are particularly impactful for the daily wage earners, farmers, laborers, and other vulnerable populations who frequent government hospitals.

To address this issue, Belstar Microfinance Limited has provided CSR funding to Hand in Hand India to establish 4 Help Desks at Government hospitals in Chengalpattu, Tamil Nadu, Dhar, Madhya Pradesh, and Sirohi & Luni, Rajasthan. These hospitals serve thousands of people from surrounding districts, many of whom are living in poverty. The Help Desks are staffed by a team of social work professionals and frontline health workers who are trained to provide assistance and support to patients, visitors, and the general public navigating the hospital system.

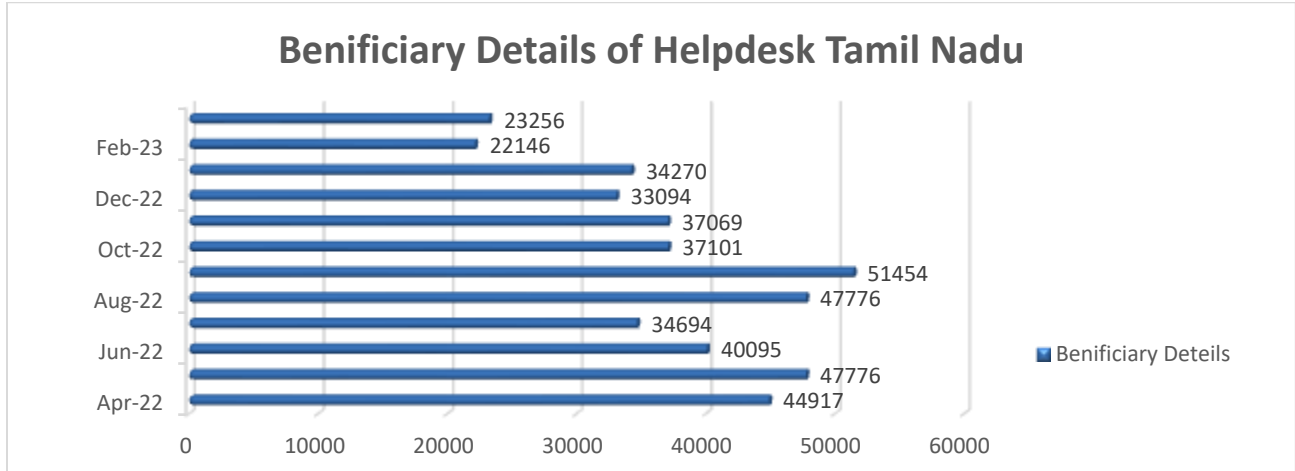
By offering much-needed guidance and support to those seeking medical attention, these Help Desks are playing a critical role in improving healthcare access and outcomes for vulnerable populations. The Help Desks are an excellent example of how targeted investments in healthcare infrastructure and community resources can have a meaningful impact on the lives of those most in need.

## Tamil Nadu

### a) Battery Car Services

- Assisted **27872** patrons visiting Chengalpattu GH

### b) Assisted **456648** patrons visiting Chengalpattu GH through Helpdesks



## Madhya Pradesh and Rajasthan – Achievements

S.No	HEALTH DESK			
	Progress Indicators	M.P	Rajasthan	
			Sirohi	Jodhpur
1	Number of persons assisted	34128	64904	22505
2	No. of persons sensitized on Insurance	19927	1361	5108
3	No. of person sensitized on Immunization	4931	1985	4305
4	No. of people sensitized on Government Health Helpline	11024	2597	3475
5	No. of people sensitized on Covid-19 vaccination	2983	1000	865
6	No. of people get COVID-19 Test results	2645	833	229
7	No. of people supported to get Covid-19 vaccination	3102	1000	245
		78740	73680	36732

## Case stories

### HIHI's Health Help Desk drives Ayushman Bharat awareness and accessibility in Madhya Pradesh community

The lack of awareness about the Ayushman Bharat scheme among community members in Nalchha block, Madhya Pradesh, prompted the HIHI team to provide Ayushman Bharat counseling through their Health Help Desk. The team discovered that many people were not aware of the benefits of the Ayushman Card, which is designed to reduce their health expenditure.



In an effort to spread awareness and facilitate registration for the Ayushman Card, the HIHI team organized camps at 12 existing Community Service Centers. A large number of people participated in the camps and were made aware of the Ayushman Card scheme. As a result, out of the 1,950 who applied, 1,318 people have already accessed the facilities provided through the card.

The HIHI team has also prepared Ayushman Cards for more than 2,000 people and counseled 4,500 people through their Community Service Centers and Rural Resource Center. This initiative has contributed to reducing household health expenditure and promoting healthcare access for those who need it the most.

The Ayushman Bharat Counseling and registration camps have been a success, thanks to the efforts of the HIHI team. By spreading awareness about the scheme, the team has enabled community members to benefit from the services provided through the Ayushman Card.

### "Belstar's Health Help Desk Saves a Young Child's Life in Remote Jodhpur Village"

Mamta and her husband reside in a remote hamlet within the village of Luni, Jodhpur. One day, their young son fell gravely ill, and with no one else at home, Mamta had to take him to the Luni hospital for medical attention. Upon arriving, she was given a slip and instructed to wait in line with her child. However, the queue was quite long, and Mamta's child was in a critical condition. Thankfully, HIH India had established a Health Help Desk (HHD) at the hospital, staffed with a counselor who noticed the severity of the situation and quickly



intervened. The counselor took Mamta and her son out of the queue and brought them straight to a doctor for consultation. After assessing the child's condition, the doctor admitted him to the hospital for further treatment.

HIH India provided invaluable support during this challenging time. They facilitated a complete checkup of the child, coordinated with doctors, arranged for necessary medicines, coordinated all the required tests, and collected the test reports. After conducting the tests, it was discovered that the child had a high fever and difficulty breathing. Thanks to timely intervention and medical attention, the child's condition gradually improved, and after a few hours, he was discharged from the hospital, healthy and happy. This experience served as a reminder of the crucial role that organizations like HIH India play in promoting accessible healthcare in remote areas, where individuals may not have access to timely medical intervention.

## "HIH India's Health Help Desk Provides Compassionate Care to an Abandoned Elderly Woman in Chengalpattu Hospital"

In September 2022, one of our Health Help Desk staff members at the Chengalpattu Government Medical College Hospital noticed an elderly woman who had been abandoned and left to suffer alone. She was crying and screaming in agony, with no one coming forward to help her. Our counselor quickly assessed her condition and realized that she was suffering from breast cancer, which had progressed to a critical and rotten state, causing severe bleeding.



The counselor wasted no time in taking action. They immediately reported the case to the medical officer in charge of the THAI Ward and explained the dire situation. The medical officer suggested that the woman be transported to the THAI Ward in a wheelchair, and that our counselor help take care of her.

Our Health Help Desk staff member then approached the ward's staff in charge and arranged for a wheelchair to be provided. They carefully and compassionately transferred the elderly woman to the THAI Ward, where she received prompt medical attention and treatment for her advanced breast cancer.

The medical officer praised our counselor's quick thinking and compassionate actions in rescuing the abandoned elderly woman and ensuring she received the care she desperately needed. This experience serves as a reminder of the importance of timely intervention and compassionate care for vulnerable individuals in need of medical attention.



### Health Helpdesks – Glimpses





## Supporting vulnerable people Affected by Heavy Rains and Flood through Medical Camps and Relief Activities in Kerala

Hand in Hand India under the CSR initiative of Belstar Microfinance Private Limited, supported vulnerable people affected by heavy rains and flood in Kerala through Medical camps and Food ration kits to ensure their health and provide relief supplies to isolated areas during these difficult times.

### Project Activities:

#### *Distribution of Food ration kit*

- Distributed food ration kits to **750 vulnerable people** affected by flood during the rainy season in Palakkad district, Kerala.

S.No	Panchayat Name	BP L	Widow	Physically Challenged	Elderly	Single Person	ST	SC	Total
1	Mankara	70	16	0	0	8	0	56	150
2	Lakkidi	64	20	6	15	23	0	0	128
3	Kuzhiyakkad	20	11	15	25	10	0	0	81
4	Mangalathan Challa	0	0	0	0	0	100	0	100
5	Pudussery-Chavadi para	0	0	0	0	0	48	0	48
6	Vathiyarchalla	10	0	0	0	0	40	0	50
7	Peringottukurrissi	0	0	0	0	0	0	40	40
8	Palappuram-Ward	60	27	0	42	24	0	0	153
<b>Total</b>		<b>224</b>	<b>74</b>	<b>21</b>	<b>82</b>	<b>65</b>	<b>188</b>	<b>96</b>	<b>750</b>

#### *Medical camps:*

- A total of 5 special medical camps were organized to benefit 474 people in Palakkad district Kerala. Details are given in the below table.
- 12 persons undergone cataract surgery and resumed their vision again
- A total of 85 spectacles distributed to the beneficiaries
- General Random Blood Sugar (GRBS) test for 234 people among which 60 people identified with high sugar referred for further tests

Details are as follows:

Sl.No	Date	Place	Type of Camp	Total Patients	Male	Female	Referral
1	29.08.2022	Attapallam	Multispecialty Camp	130	31	99	3
2	29.10.2022	Kottakad	Multispecialty Camp	106	24	82	13
3	28.01.2023	Thekkathara, Puduseri	Multispecialty camp	75	30	45	7
4	24.02.2023	Chittur	Multispecialty camp	89	22	67	12
5	18.03.2023	Ganesapuram, Pappampallam	Multispecialty camp	74	15	59	0
<b>Total</b>				<b>474</b>	<b>122</b>	<b>352</b>	<b>35</b>

### Glimpses









## ***Upholding Child Rights & Preventing Child Labour through Social Mobilization, Capacity Building and Scholarship for Higher Education***

Under the CSR project funded by Belstar Microfinance Limited, Hand in Hand India has implemented “**Child Labour Elimination Programme**” in **5 select Panchayats in Uthiramerur block of Kanchipuram district, Tamilnadu, India.**

The following **core activities** are carried out during this one year project:

- ✓ Social mobilization through awareness programs, meetings and rallies,
- ✓ Identification, motivation and Enrolment drives for Out of School Children (OoSC),
- ✓ Capacity building trainings for key stakeholders on Child Rights and Protection,
- ✓ Promotion of STEM education among Govt school children
- ✓ Strengthening Govt schools through need-based interventions and
- ✓ Poor and Bright Children- Scholarship for Higher Education 75000 was given to CSP

### **Project Objective**

Declaration of 5 working Panchayats in Uthiramerur block of Kanchipuram district as “Child Labour Free Panchayats”

### **Project locations**

1. Perunagar
2. Neiyadipakkam
3. Salavakkam
4. Rettamangalam
5. Thirumukkoodal

### **Project Activities**

#### **Obtaining Government Approval**

Our team explained project’s purpose and activities and received approval from the 5 panchayat president’s for implementing the project activities.

## Baseline Survey

After obtaining Govt approval, Baseline survey was conducted in all 5 project intervened panchayats. Our project team also given training for the field mobilizers on survey methodology and areas to focus.

**25 OoSC children are identified during baseline survey and enrolled them in Hand in Hand India Residential schools .**

## Stakeholder's Meeting

Stakeholder's meetings were conducted in all 5 project Panchayats viz Rettamangalam, Salavakkam, Perunagar, Neiyadipakkam and Thirumukkoodal of Uthiramerur Block, Kanchipuram. Panchayat President, Ward Members, School Headmaster, Anganwadi teachers and SHG members participated in the meeting. The discussion was mainly about the importance of the Child Rights & Protection. **A total of 127 members got benefited from the meeting.**

## Participation in Grama Sabha Meeting

Grama Sabha meeting was held on 15th August 2022 in the eve of 75th Independence Day in all Gram Panchayats. Our staff participated in Grama Sabha meetings in all 5 panchayats and explained the importance of child rights. Overall **1225 people** were oriented during the meetings.

## Awareness Rally by School Children

Awareness rally on Child rights & protection was conducted with placards and slogans to sensitize village people about the importance of education, child rights, child labor and child protection. Govt school children, Head Masters, School Management Committee (SMC) Members and teachers took part in the rally. **Total beneficiaries: 23 rallies/1683 children** participated.

### **Village-level Awareness Meetings**

Village-level awareness meetings were organized among Parents, Self Help Group members, Youths, Adolescent girls and MGNREGA workers. In these meetings, participants were sensitized about the importance of education, child rights and asked to focus on their children's schooling. **Total beneficiaries: 139 meetings/1756 people** participated.

### **Regular School Enrollment**

To improve the enrolment in government schools, our team sensitized stakeholders on the importance of education, ensure age-appropriate enrolments and to prevent dropouts/never enrolled in project Panchayats, with the support and coordination of school HM, teachers, Panchayat presidents, SMC members. Our team has enrolled **560** children in Govt schools in age-appropriate classes. (\*Government School regular enrollments in 3-5 age-Anganwadi, 5+ age-1st STD, 6th STD and 9th STD in Primary, Middle, High and Hr. Sec. School)

### **OoSC Children Enrollment**

During baseline survey, we have identified **34 OoSC children** in the project villages. Through various group motivations, our field staff motivated the children and their parents to enroll in schools to continue their education with the support of school head Master, Panchayat presidents, and Child Rights Protection Committee (CRPC) members. As a result, **34 OoSC children** were enrolled in Poongavanam and Bharathiyar RSTCs of HiH India. Similarly, **7 OoSC Children** from Thirumukkoodal Panchayat, Uthiramerur Block are enrolled in Panchayat Union Primary School (PUPS) through group motivation.

### **Training for School Management Committee (SMC) members**

School Management Committee (SMC) is formed to involve key stakeholders in the functions of Govt schools. The aim behind the formulation of SMC is to involve communities to take dynamic role in the planning, implementation and monitoring of developmental programmes of the school. But in reality many SMCs are defunct with very limited participation of members especially parents. Hence our team organized training programs



for SMCs in project schools to enhance the knowledge of members in Government related schemes, Child rights and related acts etc. Total: **12 SMCs/168 members** benefitted.

### **Support to Govt Schools with teachers**

Currently, there is high demand for STEM background professionals. Unfortunately rural children lacks behind their counter parts due to lack of skilled teachers available in Govt schools, poor facilities, poor access to technology etc.

Hence under this project, HiH India has supported 2 Govt schools viz., Rettamangalam Government Higher Secondary School and Salavakkam Government Higher Secondary School with **2 qualified teachers** from Science background (recruited with the help of concern School HMs) to ensure STEM education of **327 children**.

### **Cluster Level Awareness Meeting and Training**

To promote volunteer's active participation, 2 cluster level meetings were organized. **125 volunteers** from Agasthiyappa Nagar, Visoor, Nelveli, Rettamangalam ST Colony and Elapakkam villages participated in the meeting. The team also conducted training on Child rights and related Acts for the volunteers.

### **Training on Child rights & protection**

Child Rights Protection Committee (CRPC) members, Govt school children and "*Illam Thedi Kalvi*" teachers are given training on the importance of Child rights and protection and other related acts. **Total beneficiaries: 86** CRPC members, **460** Govt school children and **30** teachers.

### **Training on STEM**

6th, 7th and 8th standard students of Government Higher Secondary School, Salavakkam Panchayat, Uthiramerur block were imparted training on STEM. **100** students participated and benefited.

### **Debate Competition**

Debate competition was conducted among the students of Government Higher Secondary School, Rettamangalam and distributed prizes for the best speakers. A total of **527** children participated and benefited.



## Commemoration of Special days

- **“Kalvi Valarchi Naal”**

Former Chief Minister of Tamilnadu Kamarajar’s birthday was celebrated as **‘Kalvi Valarchi Naal’** among Govt school children to emphasize them on the importance of education. Many competitions like speech, essay and games were conducted for children and distributed prizes. **Total beneficiaries: 5 schools/ 325 children.**

- **Celebration of 75th Independence Day**

Independence Day was celebrated among Govt school children to educate them on the struggles and magnificent achievements of our freedom fighters. **Total beneficiaries: 5 schools/ 550 children.**

- **Celebration of Teacher’s Day**

Teacher’s day was celebrated in Govt schools to acknowledge the contribution of teachers and conducted various competitions for the teachers and also distributed prizes. **Total beneficiaries: 97**

- **Celebration of Gandhi Jayanthi**

Gandhi Jayanthi was celebrated in 5 Govt schools, where the team has briefed children about the life history of the great National leader and other leaders benefitting **35 children.**

- **International Girl Child Day**

Celebrated International Girl Child Day on 11<sup>th</sup> Oct’2022 among **35** Govt school children, to brief them on importance of rights and protection of Girl children in our society

- **Celebration of Children’s Day**

Children's Day was celebrated on 14<sup>th</sup> November, 2022 among Govt school children, where the team conducted various competitions on skill development and distributed prizes for the children. **Total beneficiaries: 4 schools/ 283 children.**

- **Celebration of International Child Rights Day**



International Child Rights Day was celebrated among Govt school children to emphasize them on the importance of child rights. CRPC members also took part in the programme.

**Total: 5 programs/460 beneficiaries.**

- **International Volunteer Day**

International Volunteers Day was celebrated at 5 project Panchayats to celebrate volunteer efforts, share their values, and promote their work among communities. The team also explained on the importance of Volunteers Day benefitting **271** people.

- **Celebration of “Pongal festival**

Celebrated “Pongal festival” among “Irular community” children to explain them about the traditional way of celebrating Pongal and how that custom is being followed to date in 5 project intervened panchayats among **174** people.

- **Celebration of Republic Day**

Republic day was observed in Govt schools where the team explained about the history of our freedom fighters and the sacrifices made for our country. **Total beneficiaries: 900 children**

- **Celebration of “Ayudha pooja”**

“Ayudha pooja” was celebrated in Anganwadis with children, parents and Anganwadi teachers. The team explained everyone about the importance of education benefitting **128**.

- **National Science Day**

National Science Day was celebrated among Government School and Transit School children. The team emphasized them on developing scientific attitude and to encourage people as well as popularize science and technology. The children also displayed various science projects in creative way. **60 students** participated and benefited.



### End line Survey

End line survey was completed in 5 project intervened panchayats viz., Rettamangalam, Salavakkam, Perunagar, Thirumukkoodal and Neyyadipakkam of Uthiramerur block, Kanchipuram district.

### Participation in Hand in Hand India- Alumni Meet program

Hand in Hand India celebrated 20 years of journey with Alumni meet of RSTC and Transit school children. 750 Alumni and team members from south and north India participated. Dr. Kalpana Sankar, Chairperson & Managing Trustee, HiH India presided over the event and Lt. General A. Arun was the chief guest of the event. **400 students** from all 5 project intervened panchayats participated in the event.

### Glimpses



*Baseline Survey at Rettamangalam Panchayat*



*Group Motivation at Salavakkam ST Colony*



*Awareness meeting among Adolescent Girls of Neyyadipakkam Panchayat*



*Awareness meeting among Women in Thirumukkoodal Panchayat*

elst





*Awareness Rally to Regularize Attendance of Children in Govt schools*



*Stakeholder's meeting at Salavakkam Panchayat*





*Cultural Awareness on Child Rights and Protection at Rettamangalam Panchayat*



*Thanks Letter from Ms. Sathya Sakhivel, Panchayat President, Salavakkam*



## Sustainable Skill and Entrepreneurship Development for Rural Youth with special emphasis on Applied Learning methodologies, Entrepreneurship and Job Creation- Tamilnadu

### Hackathon-Background:

- The present education system in India offers limited scope to think “Out of the Box” and the teaching methodologies are purely based on Syllabus, the students are only made to follow the Syllabus books.
- There is limited scope for the students to apply their knowledge and upgrade their skills as per the Industry requirements.
- The state of youth in rural areas and backward areas are still more worrisome, with a total disconnect with developments in the Industries.

### HiH Belstar CSR initiatives

- Hackathon programs are organized, wherein Industry experts offer Problem Statements for students to solve within a limited time frame. The best performing students are given Cash Rewards, Internship Opportunities and Job Placements
- The Hackathon Program helps in sharpening the Problem Solving skills among the students and motivates them to apply their theoretical knowledge in real life situations.
- Two Hackathons have been conducted so far. One at Dayanand Sagar Academy for Technology and Management (DSATM), Bangalore on 19<sup>th</sup> Dec 2022 with participation 7 Engineering colleges and the second at Asan Institute of Management Studies, Chennai on 23<sup>rd</sup> Feb 2023 with participation of 14 Arts & Science and Engineering colleges.
- Totally, 305 Students have participated across the two programs. 30 Students have been felicitated with Cash Rewards and Prized worth Rs.30,000.

### Glimpses



**Mr.Ravi, Data Scientist from Belstar Microfinance Company evaluating students presentation**

