

International Women's Day Celebrations at Different Offices of Sambandh



International Women's Day (March 8) is globally celebrated for social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating gender parity around the world. Talking about gender parity, Sambandh has always given strong focus on the progress of women – that include its women clients as well as its women staff. Empowering women forms one of its three pillar growth agenda in the organisation where there are about 27% female staff in the total workforce. The percentage is going to increase year after another by onboarding more women employees at Sambandh. While understanding the importance of the event and the organisations' already established ethos of understanding the values of women and their uncredited roles in the society, Sambandh celebrated the day while welcoming each of its women staff with flowers and gifts; some of the success stories of many of its women clients from the three operating states were collected and field staffs were all encouraged to share the same story to other women clients in the group and collection meetings. This story-telling activity shall go on for a month, from March 8 to April 8, 2018. At the corporate office, debate and photography competitions were organised for the women colleagues, who showed great deal of enthusiasm and willingness while participating in the event to win the top prizes. Celebrating the occasion, Opportunity International (Australia), created a dedicated page that uploaded blogs from around the world, including Sambandh's blog (<https://opportunity.org.au/news/blog/2018/02/press-for-progress-and-leave-no-indigenous-woman-in-india-behind>)

Sambandh's way of doing Client Engagement Activity: Spreading Financial Literacy using IVRS

Client Engagement activities are close to the heart of entire Sambandh Family, the team have always make it a priority to turn the ongoing activities more interesting and fruitful. While brainstorming on the same, Sambandh found that the cost-effective IVRS model can be used optimally for the benefit of the clients as well as of the organisation,



and the team found Awaaz.De an able partner in going ahead. Sambandh recently tied-up with Ahmedabad-based organisation, Awaaz.De, which has bagged several awards in developing cost-effective mobile technologies for the benefit of last mile service providers. The objective of the association will be (using IVRS) to devise mobile-specific technology to increase the level of financial literacy among Sambandh's clients, understand the satisfaction level and seek for feedbacks about the loan application process from its 1 lakh plus clients.

Recruitment Drive

Sambandh participated in campus recruitment drives in Utkal University, Ravenshaw University and NISWASS (National Institute of Social Work and Social Sciences). 15 young professionals were recruited from these reputed institutes having specialisations in development and developmental finance sector. This is the first time that



Sambandh has taken this step to recruit Management Trainees for the Field Operations department. The freshers will go through a one-year of on-the-field (job) trainings and upon successful completion of the tenure - they will be then posted at different branches.

Snapshot : 31st Mar, 2018 (*Provisional Figures)

States in Operation

3

Districts

19

Branches

48

Clients

141467

Portfolio (In INR Mn.)

2308



Employee Engagement Activities

Keeping your employees engaged at the workplace perhaps one of the toughest challenges an organisation has to face in the current scenario. When succeeded in doing so, an organisation can bring in huge opportunity of long-term commitment from the employees and which positively affects the retention ratio as well. Sambandh currently organises Funtastic Friday and Human Skill Day (HSD) periodically in every month to keep its employees engaged at workplace. The first one brings in the lighter side of the team-mates while they participate in fun-filled activities; whereas in the 2nd one it tries to bring in everybody to speak-out in front of their team-mates on different topics, which in a way will help them in building their soft-skills. The topics of discussion in the above activities include: The Power of Habit, 6 Morning Habits of Successful People, 3 Pillars of Communication, Willpower among others.



Visitors for the Month



It is great to see stakeholders from diverse backgrounds pay a visit to Sambandh's office and its branches every month. This time in the month of March, visitors from entities like SIDBI, SMERA, AVANSE, Opportunity International (USA) among others paid a visit to Sambandh.



Other Ongoing Projects

- ⚙️ **SIDBI-PSIG CBNA** Support to undertake multiple capacity building efforts at different levels in Sambandh.
- ⚙️ **Financial Literacy & Women Empowerment (FL & WE) initiatives under SIDBI-PSIG Program:** Sambandh has covered about 12,000 clients in the first phase, while it has a target of reaching another 12,000 clients to enhance their financial capabilities by the end of this calendar year.
- ⚙️ **PERDIX (CBS Platform)** implementation is in full-swing with the support from **SIDBI-PSIG Techno-Inclusion Fund**.
- ⚙️ Developing different policies/manual with the support from **Sa-Dhan** under the **SIDBI-PSIG program**.
- ⚙️ **Asian Development Bank's (ADB)** Technical Assistance for providing handholding support in different areas where execution of a 5-year Strategic Business Plan being one of the key agenda in the TA.

Field Diaries: The turning Point in Mukta's Life



Someone has rightly said "Luck is something when Preparation & Opportunity meet." This statement is rightly justified when we meet Mukta Devi living in Joram, Bartoli, Simdega, Jharkhand. Mukta Devi is 38 years old and lives with her husband and three children. Both Mukta and her husband Ratan Singh

aged 50 years, run a small restaurant (Dhaba) and a grocery shop side by side to earn their living. Before availing loan from Sambandh, she used to run a small thatched restaurant and the income was very minimal. The situation has limited their dreams. She got associated with Sambandh in the year 2016. After availing her first loan from Sambandh, they purchased kitchen utensils to expand their small restaurant business and after few months they were able to earn INR 10, 000 in a month which helped her to save money and repay the loan borrowed from friends and relatives. The support of her husband gave a boost to her confidence to take the decision to expand the business. Soon after receiving her 2nd loan amount she thought of opening a grocery shop near to her restaurant and it got a physical appearance within a month. Now with the expansion of her restaurant and a new grocery shop she feels that it's like a blessing which they had never thought off. Their monthly income has increased to INR 15, 000 -16, 000. Both husband and wife share a deep understanding in running their business successfully. They are very thankful to Sambandh that has shown them a path towards achieving their dreams which were unexpected. They are looking forward to avail for more loans to fulfill their future ambition.

