



CSR ACTIVITY REPORT



Namra Finance Ltd.



About



Namra Finance Ltd.

Namra Finance Ltd. is a wholly owned subsidiary of Arman Financial Services Ltd, which manages the Microfinance business of the group. Namra is registered with the Reserve Bank of India as a Non-Banking Finance Company - Microfinance Institution (NBFC-MFI). Namra provides opportunities to its clients to enhance their livelihood and break the cycle of poverty by providing collateral free income-generating group loans at their doorstep at a reasonable rate.

Namra Finance Ltd. Philosophy towards Corporate Social Responsibility

We at Namra Finance Ltd. have a social responsibility towards the society and we believe that educating the women is the best means to remove poverty and improve health. Female education is very important tool that makes a society prosperous. Under the ambit of CSR intervention we contributed to society by distributing Reusable Sanitary Pads (a sustainable solution as it lasts for a year) and imparting Menstrual Hygiene Awareness in more than 30 remote villages of Gujarat covering more

than 650 underprivileged women.

At Namra we felt the need of a sustainable solution for the menstruation problem faced by our women clients hence collaborated with a specialized organization, Unipads India Pvt. Ltd, manufacturer and supplier of Reusable Cloth Pads; which drives menstruation hygiene campaigns amongst the deprived.

**Sustainable
solution for the
menstruation
problem**



Why this welfare activity in particular?

Menstruation is a normal physiological process indicating beginning of reproductive life but most of the times it is considered as unclean phenomenon in the Indian society. Insufficient, incorrect information regarding menstruation is often a cause of unnecessary restrictions in the daily normal activities of the menstruating girls creating various psychological issues. Besides the lack of knowledge and awareness, practicing poor personal hygiene during menstruation leads to many reproductive tract infections.

Menstrual Hygiene Management (MHM) in India:

- o A Woman spends almost 2500-3000 days of her life menstruating, which is almost 6-7 years of her life.
- o Only 18 percent women in India use sanitary pads due to lack of accessibility and affordability of high cost disposable sanitary pads.
- o Stigmatization has produced an immense gap in knowledge about menstruation and hygienic practices among women and girls, leading to increased health risks, absence from school and work, and loss of dignity.



Menstrual hygiene among Female customers of Namra Finance field

Background

Menstrual hygiene depends upon the educational, socioeconomic, and cultural status of family. However, when it comes to rural, tribal and remote areas it is a sorry state. There is lack of resources, education and awareness about personal hygiene in these areas. Most of the families are engaged in animal husbandry and seasonal farming, there are no other income generation options and women can't afford monthly spending on menstrual hygiene absorbent.

Namra Finance Ltd. caters to more than 3 lakh underprivileged women covering hundreds of remote villages across 5 states. More than 80% of Namra's customers are females. Following Namra's list of specific branches and customers, Unipads team got a chance to visit more than 30 remote villages in Gujarat and interacted with more than 650 women.



Observations as under:

- Most of the women in these rural areas are using unhygienic means to manage their periods. There is a lot of silence on the subject. There are many women who have never seen or touched a sanitary napkin in their lives.
- Most of women are not aware of the concept of menstrual hygiene. There are so many stigmas around periods being dirty that women choose to use dirty/damp cloth repeatedly without discussing it with anyone.
- In most of areas, sanitary napkins are not available for several kilometers and typically, most retail shops are also guarded by a man which makes the transaction very difficult for women.
- In some areas, there's a lack of good quality and high-absorbent affordable menstrual hygiene products.



Steps towards Sustainable Solution
Three steps drive was rolled out in
the activities:

Steps I – Awareness Generation

We conducted awareness activities with the help of Unipads India Pvt. Ltd. We had already short listed the branches and provided the detailed list of customers to be covered in these branches along with contact details of the branch heads and area heads for coordination.

Unipads founder Ms. Geeta Solanki, and her team visited the given branches in Gujarat to interact with our customers. They conducted informative awareness sessions to make them understand menstrual cycle and how to manage menstruation hygienically.



Steps II- Introduction of Low cost and simple solution

Unipads are reusable cloth pads which can be washed and reused for more than 1 year. These pads are healthy & skin friendly as no chemicals and gels are used in its manufacturing. This is the best option for women who cannot spend on menstrual hygiene products due to lack of financial resources. Unlike disposable pads, Unipads are environment friendly as they do not have to be disposed.

Steps III – Providing Sustainable Solution

With the help of Unipads, we distributed 660 Reusable sanitary pads among our female customers in different villages in Gujarat by spreading awareness on menstrual hygiene. As a part of this activity, Unipads team interacted with women of these remote villages and imparted knowledge on right menstrual practices, why reusable sanitary pads are a good option, how to use it and its wash & care instructions.



Outcome

This initiative was aimed at creating awareness for need of menstrual hygiene and providing access to safe and environmental friendly products for these underprivileged women to manage their periods with dignity.



Unipads
Reusable Sanitary Pads

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