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ECONOMIC EMPOWERMENT

Changes of 21st Century



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Economic Empowerment

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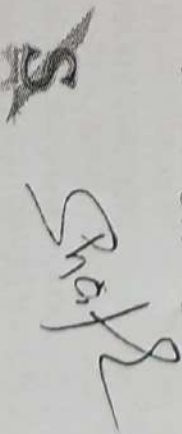
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CHAPTER 04

Corporate Social Responsibility Initiative : A Way Towards Women Entrepreneurship Development In India

Abstract

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Corporate Social Responsibility (CSR) is one of the most prominent concepts in the society through which organization have scope for ensuring a development in the status of women entrepreneurship development in India. Sustainability Development Goal(SDG) Gender Equity aimed at increasing women's entrepreneurship are a rapidly proliferating class of CSR initiatives across the world, with contribution by many of the world's largest corporations. The gendered nature of this phenomenon suggests that feminist approaches to CSR may offer a particularly salient mode of this study. In India many women entrepreneurs still face considerable barriers to economic participation. CSR initiatives to Investing in women can help unleash untapped talent, lead to innovation, generate new consumers and produce a multiplier effect for the economy. Women entrepreneurs also reinvest most of their income in their families and communities. Women entrepreneur enhance their ability to influence changes to create a better society.

Key Word: corporate social responsibility, CSR, Policy, gender, entrepreneurship, Sustainable development Goal(SDG)

INTRODUCTION

Today women are making their presence felt in Business. Making general statements on the correlation of the impacts of social development and the situation of woman is very difficult because the political, economic and cultural framework differ greatly from one country to another.

In today's CSR landscape, alignment and integration of an Indian company's CSR policy and programming with the company's business mission and technical skills is now widely regarded as important and valuable to both. Although, it should be noted that while most company tout this best practice, many do not have the seamless relationship that is expected. It is difficult to verify this on a

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case by case basis with only publicly available information, but the difficulty to align CSR and mission is well-known.

As CSR deals with corporate's responsibility towards society, talking about women involved in business become equally important. Corporate world now recognizes women in every possible area of business in which it functions. Society's development without development of women is unimaginable. Women Entrepreneurs is to empower women in various business to sustain herself in different fields like finance, social, culture, law, Industry and politics.

A few Indian companies have spent millions of rupees on various social causes and betterment of community in which they are conducting their business operations.

2. Objective:

1. To explain the role of CSR initiative to promote the women entrepreneurs
2. The objectives of this study to explain the role of CSR to promoting women entrepreneurship and to discuss the women empowerment initiatives as a part of CSR Policy in corporates
3. To discuss with impact of CSR Project in women entrepreneurs in India.
4. To provide promising platform to women entrepreneurs in corporate sector
5. To undertake campaigns for weaker section of women entrepreneurs to make a business
6. To stress on overall development of women and provide financial assistance to needy women entrepreneurs
7. To battle against gender discrimination and provide promising platform to women in business

3. Review of Literature

Gardener, L (1996)¹ have tried to discern the practical applicability and implementation of the UN SDGs through study of multinational companies. Although governments play a basic role in implementing

the international manifestos, non-government organizations and business corporations also play a vital role.

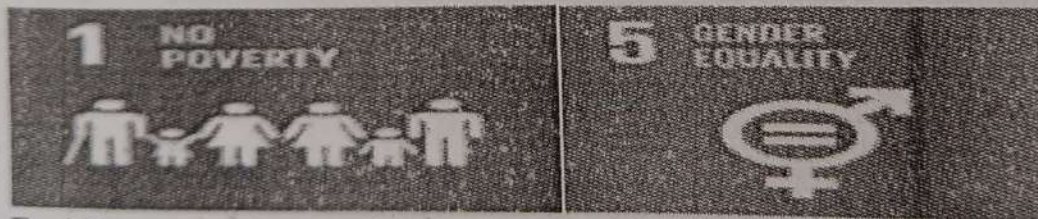
Kabeer(2001)² suggested that one of the proven ways to improve women empowerment in rural India has been the SHG approach and credit and other support for microenterprise development.

Rajesh A. R(2018)³ explained the on the job training and apprenticeships in the informal sector, often accomplished through the master – student engagement, the typical ‘ustad’ and ‘chela’ has led to the creation of many small and medium enterprises. The same can be extended to the formal sector for boosting job creation by kindling the spirit of entrepreneurship.

Latha Devi(2018)⁴illustrated each member of our Self-Help Groups [SHG] is confident to face any critical situation because of our strength and unity. By linking our SHGs with banks for education and agriculture loans, we are making sure that even poor women can avail themselves of loan facilities for their betterment. As a result, around 30% of impacted families are expected to be lifted above the poverty line over the next three to five years, with the remaining 70% increasing their incomes still further.

4. Need for focus on women empowerment through CSR

4.1 Sustainable Development Goals



End Extreme Poverty in all Forms By 2030

It's an ambitious goal—but we believe it can be done. In 2000, the world committed to halving the number of people living in extreme poverty by the year 2015 and we met this goal. However, more than 800 million people around the world still live on less than \$1.25 a

day— that's about the equivalent of the entire population of Europe living in extreme poverty. Now it's time to build on what we learned and end poverty altogether.

4.2 Achieve Gender Equality and Empower all Women and Girls

We can celebrate the great progress the world has made in becoming more prosperous and fairer. But there's a shadow to the celebration. In just about every way, women and girls lag behind. There are still gross inequalities in work and wages, lots of unpaid "women's work" such as child care and domestic work, and discrimination in public decision making. But there are grounds for hope. More girls are in school now compared to in 2000. Most regions have reached gender parity in primary education. The percentage of women getting paid for their work is on the rise. The Sustainable Development Goals aim to build on these achievements to ensure that there is an end to discrimination against women and girls everywhere.

5. Design/Methodology/Approach

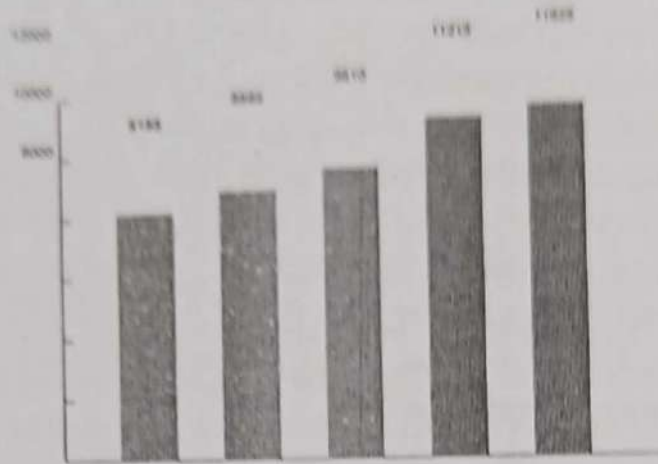
The present study is an attempt to find out the need for focus of women entrepreneurship through corporate social responsibility and discuss the agenda of women entrepreneurship development for social and financial completeness. To collect the secondary data based on CSR journals and website and company CSR project reports based to prepare the present study.

6. Gap Analysis

Women do 66% of the world's work but only earn 10% of the world's income. Regardless of the meager income they reinvest 90% of their income back into the family. Women are the bearers of the next generation; research asserts that female empowerment is not only inherently good for societies but women as agents of human development facilitate the very environment in which gender-equality results can be best achieved for children and future generations. Indian population consists of 60% women and they undergo a higher incidence of poverty which is more severe than men. Feminization of poverty is India due to the positioning of women in the system. Regardless of their influence, women's work is regarded as either

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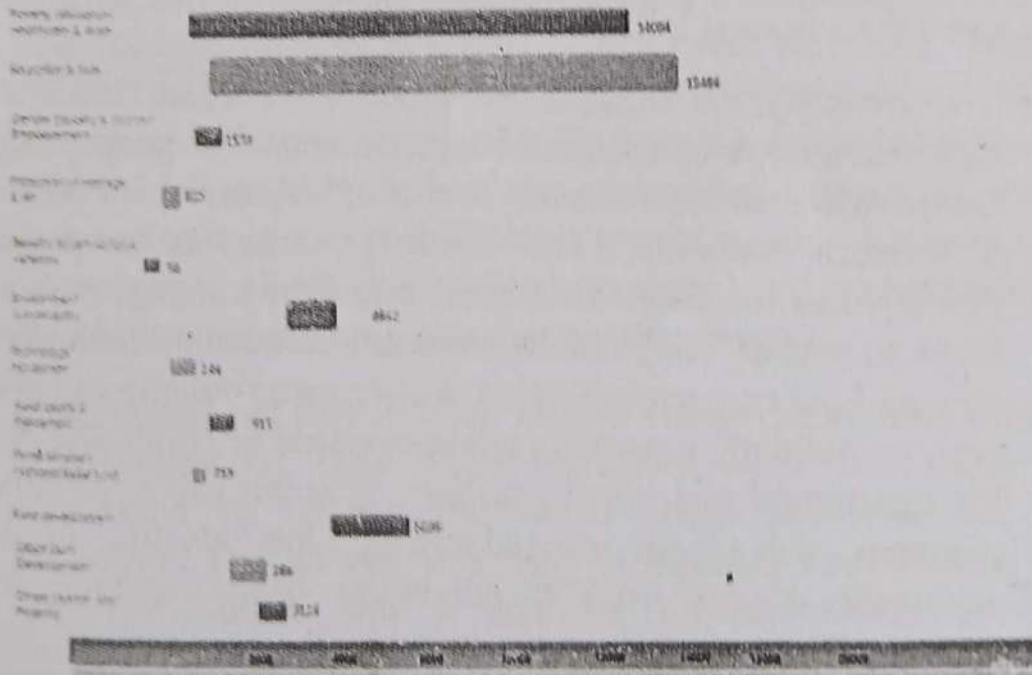
housework or there is no formal or informal appreciation of the true value of impact women have towards the development of societies and nations.



Source :NGO BOX

For FY17-18 and FY18-19 the numbers may differ by 5%-7% for adjustments for the average net profit with profit from overseas operations as per the CSR rule.

7.Theme Wise CSR Fund Flow



Source :NGO BOX

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For FY 2017-18 and 2018-19, numbers are projected based on the past trends and analysis of a few lead companies CSR programmes

7.1 HDFC CSR Initiatives

HDFC Bank to announce the completion of its Holistic Rural Development Programme (HRDP) in 7 villages in the Wardha district of Maharashtra. Through this programme, the lives of over 6,000 people living in these villages have been transformed. HRDP is a flagship CSR initiative of Parivartan, HDFC Bank's umbrella brand for all its social development programmes. WARDHA (Maharashtra): Five villages are from Arvi Block: Natala, Bothali, Pimpalgaon, Chaka Majara, AmajiMajara and two from Hinganghat Block: Yerangaon, and Satephal.

Holistic Rural Development Programme has, in fact, so far covered more than 1,000 villages in 17 states across the country. It seeks to better village life by focusing on improvements in five key areas of: Education, Skills Training and Livelihood Enhancement, Natural Resources Management, Water and Sanitation, Financial Literacy and Inclusion. The beneficiaries of HRDP include small farmers, youth, landless laborer's, children and women. Through HRDP we are creating an ecosystem to improve the overall economic and social conditions in rural India.

The company, to enhance livelihood and impart Skills Training, believes in creating a sustainable community. The bank strongly feels that people must have a steady source of income, which contributes to a thriving economy. The Bank provides skills training and development to enable beneficiaries to earn a living, with a special focus on women and youth. It addresses the need for multiple projects ranging from competency-based skill-oriented training and placement, capacity building, promoting entrepreneurial activities and up-skilling for agricultural and allied practices. The initiatives are tailor-made programs that focus on addressing the specific needs of a community. Nearly 16,000 individuals have benefited from the Bank's efforts in skills-based training. It has supported more than 1,100 individuals to become entrepreneurs. One of the projects to

provide job-based skills training in Uttar Pradesh has benefitted more than 5,000 individuals.

7.2 L&T Public Charitable Trust (LTPCT)

Conducts vocational training programmes for women which provide opportunities to generate livelihood through self-help groups. The programmes impart skills related to tailoring, beautician, home-nursing, food processing etc. This year, with the construction of 50 additional check dams in the Dahanu Taluka of Maharashtra, the total tally of check dams has reached 200, facilitating irrigation and ground water recharge for rural communities in the drought affected areas.

7.3 Ambuja Cement Foundation Skill & Entrepreneurship Development Institute

SEDI started its community development interventions in 1993 with the objective of promoting integrated and sustainable development of rural community. Ambuja Cement Foundation is working in eleven states across 16 locations. The objective of ACF-SEDI is to promote a sustainable livelihood by strengthening the earning capacity through provision of Skill & Knowledge in income generation activities.

Altogether 27000 candidates are trained by ACF-SEDI pan India out of which 7150 candidates are trained in Rajasthan region. Out of the total trained candidates of Rajasthan region 5380 (75%) candidates are gainfully employed / self-employed. The most popular trades in ACF-SEDI, Rajasthan are Account Assistant using Tally, Office Assistant for Courier & Logistic work, Senior Sales Person (Retail), Makeup Artist, Tailor Ladies, Electrician Domestic, Basic Automotive Service of 2 & 3 Wheeler, Food & Beverage Services, Front Office cum Receptionist, House Keeping, Micro Finance, and Mobile Repairing. The endeavor of Ambuja Cement Foundation in promoting Skill & Entrepreneurship Development Institute (SEDI) is directly linked with Livelihood promotion of youth-both rural and urban- both male and female. SEDI had been working with youth who have been out of the main stream education and without the necessary qualification, most of them were unemployed.

7.4 Walmart India Launches Third Edition of Women Entrepreneurship Program

Continuing its efforts to enhance skills and capacities of women entrepreneurs, Walmart India has launched third edition of the Women Entrepreneurship Development Program (WEDP). With 100 women-owned businesses (WOBs) participating in this edition of the training, the programme aims to develop entrepreneurship skills of women through intensive training.

These training modules will cover marketing, finance, business strategy, operations, legal and compliance, social networking, and others. The programme is implemented by WEConnect International. During the programme, 100 WOBs will undergo capacity building training, mentoring and technical support customised to the needs of their businesses of the 100 participants, 40 will attend classroom sessions and 60 will participate in virtual sessions.

Announcing the launch, Krish Iyer, president & CEO, Walmart India, said, "Walmart is deeply committed to women's economic empowerment. WEDP is a flagship programme designed to help women entrepreneurs become more competitive, achieve higher levels of business growth and become resilient in today's dynamic business environment." Over the years, this programme has played an important role in bringing diversity to the retail supply chain in India by creating a pipeline of women suppliers for the industry as well as for Walmart India, he added.

7.5 Procter & Gamble Empowers Women Entrepreneurs

Procter & Gamble (P&G) India along with its partner WEConnect International recently concluded the Women Business Empowerment Program in India. 20 women entrepreneurs, who were selected via an application process graduated from the four-week program aimed at developing capability of women entrepreneurs. As part of the program, P&G conducted training and workshops with real-time case studies covering various aspects of building a sustainable business including professional skills like consumer engagement, digital marketing, legal and tax system, effective communication etc.

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Taking this a step further, the holistic program also provided women entrepreneurs access to business opportunities with P&G and its partners. Through the holistic Women Business Empowerment program, 25% of participants secured business opportunities with P&G and its partners. The training sessions and workshops were mentored by senior leaders from P&G and prominent women leaders and entrepreneurs from across industries including Richa Arora, COO, Consumer Business, TATA Chemicals, Simran Hoon, Executive Vice President – Viacom18; Poorvi Chothani, Founding and Managing Partner, Law Quest; Prof. Vineeta Dwivedi from SP Jain Institute of Management and Research (SPJIMR); Richa Pai, FMCG Merchandising head, Aditya Birla Retail Limited; Aarti Bindra, Managing Director, ACPL Systems Pvt Ltd.; Kalpana Anantraman, CEO, Avion Systems and Gauri Sawant, transgender activist and Managing Trustee, Sai Savli Foundation and Founder Aaji Cha Ghar.

Procter & Gamble (P&G) India has committed itself to sourcing US\$30 million from women-owned businesses across India over the next three years. This initiative to support women entrepreneurs is built on P&G's global commitment to promote greater gender equality in line with the United Nation's Sustainable Development Goals. Gender Equality is a priority focus area of P&G's Citizenship efforts. P&G has been steadily working to improve gender equality by leveraging its unique strengths in partnership and collaboration with industry stakeholders. It has also announced a series of measures designed to support a push towards gender equality across the Indian Subcontinent, Middle East and Africa region and the recent initiative in India is another strong statement in that direction.

Encouraging and empowering women entrepreneurs from rural areas of Maharashtra, Dow India partnered with the Mann Deshi Foundation to conduct the Mann Deshi Mahotsav, an annual community festival that was held in Mumbai from January 4 – 7, 2018. The festival was a platform for more than 90 women entrepreneurs to showcase arts and crafts, culture and cuisine from rural Maharashtra. Support for the festival is an extension of Dow

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India's CSR partnership with the Mann Deshi Foundation, which was announced in 2017.

Sudhir Shenoy, CEO, Dow India said, "Their passion to create market-centric innovation, with limited resources and often under challenging circumstances, deserves our support and recognition. It is great to see the spirit of innovation running deep in our society – be it chemistry, community building or supporting regional arts."

Chetna Gala Sinha, Founder of Mann Deshi Foundation, said, "Mann Deshi Foundation is dedicated to empowering female entrepreneurs and their communities. By 2022, we aim to provide one million women entrepreneurs with access to knowledge and capital, enabling them to have personal and professional agency in their lives. We partner with corporates and organizations who share this intent. Such synergies are critical for creating sustained value for merit of families of beneficiaries, as well as communities in which programs are run."

Garnering footfalls of over 20,000, the vast reach of the festival was leveraged by Dow India to generate awareness among consumers and entrepreneurs about the use and disposal of plastics. The company advocated the use of recyclable flexible packaging to promote the circular economy of reduce, reuse and recycle with minimum impact on the natural ecosystem.

Set up in 1996 in Mann taluka, Maharashtra, Mann Deshi Foundation runs a Women's Bank and an NGO that works closely with women micro-entrepreneurs, as well as small and marginal farmers. It runs a dozen Business Schools for Rural Women, the first Chambers of Commerce for Rural Micro Entrepreneurs, a Community Radio, a Water Conservation programme and a Sports programme. To date, its programmes have supported over 400,000 women and it has built 10 check dams that have impacted over 50,000 people.

7.7 Canara Utsav - CSR

A unique skill training Programme in making of stationery & Gift items with pressed Flowers & Craft Paper Bags was designed for the women inmates of the Central Prison, ParappanaAgrahara, Bangalore. The 3 - day skill training programme was conducted at the Women's Block of the Central Prison from 23rd to 25th July 2014. News

published in the Times of India Web portal received encouraging comments from the viewers appreciating the Bank's Initiative. It has been provided a good pre-festival marketing platform for Women Entrepreneurs of Bangalore as well Self-Help Group members of nearby rural places from Nelamangala Taluk. 60 stalls displaying variety of products had been put up for sale by women entrepreneurs. The Utsav received lot of publicity in the media. Prajavani press reporter interviewed 4-5 successful women entrepreneurs supported by the Bank. This media initiative attracted over 200 women to approach the Dept of Women Empowerment for assistance in taking up self-employment. Women on the skills required to manage a Business Enterprise effectively and the support system available for pursuing Entrepreneurship. 28 women holding Graduate / Master's Degree from various parts of Bangalore enrolled for the comprehensive training and appreciated the Bank for its noble initiative in empowering women.

7.8 Sattva -Micro-Entrepreneurship

Sattva is working in collaboration with Smart Power India (SPI) to address issues of gender gaps and bringing rural women into mainstream employment through setting up a micro apparel-manufacturing center. The center aims to connect willing women to mainstream market by providing them training and sustained employment. Sattva's approach for the micro-apparel manufacturing center is designed in such a way that it addresses the key problems of the rural communities of Uttar Pradesh highlighted above and tries to solve a small part of the larger unemployment and migration problems. The intention of the above micro enterprise development projects is to scale this business model to more and more villages and create a cluster of these micro apparel centers into a small-scale industry which provides employment to local communities and empowers women in the region.

7.9 GMR Varalakshmi Foundation: Women's empowerment

Women's empowerment is one of the key focus areas of the Foundation. Programmes include formation and strengthening of self-help groups (SHGs), providing skill training to group members, supporting them in establishing enterprises, and providing market

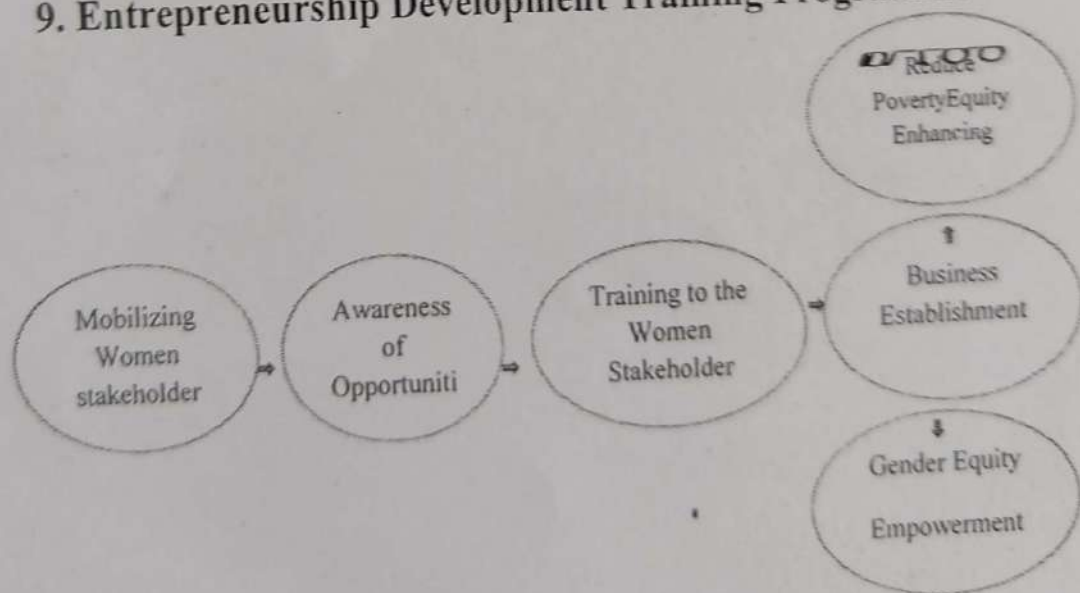
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linkages to the products they manufacture. Currently, the Foundation works with about 300 SHGs with a membership base of more than 3,500 women. The regular savings and repayment pattern of the SHGs has prompted various institutions to extend lending support to these groups, and they have so far attained loans above INR 2 million (\$29,000) and are contributing towards raising livelihood opportunities. GMRVF facilitates these SHGs by extending support through motivation, development, training and workshops. It has also delivered skills development and agricultural extension assistance to women SHGs and farmers

8. Business Skills

1. Sales
2. Marketing
3. Networking and Communication
4. Product Development
5. Emotional Intelligence
6. Team Building
7. Leadership
8. Delegation
9. Problem Solving
10. Time Management

9. Entrepreneurship Development Training Programme



10. Findings

Many companies CSR policy based on the UNDP Sustainable Development Goals i.e Gender Equity and Live hood sustainability. In India some MNCs to promote the women entrepreneurship development in economic development.

Corporate social responsibility is more than a topic to discuss about it is changing fate and face of society, but it should be adopted by all the business houses voluntarily. Country like India should specially advocate for corporate social responsibility as it can be possible remedies for many issues like illiteracy, poverty, child labour, unemployment and rural development.

Women entrepreneurship related issues need important attention from government, society and especially from corporate sector. Corporate can provide finance to overcome some unsolved issues if properly utilized in India. It is developing in all possible areas but there are certain areas where development is almost stagnant gender discrimination is one of them. Corporate can empower women in business right from encouraging them to get education till getting respectable livelihood to become productive peoples.

World celebrates women's day on 8th March, but it should not be a day's celebration as women entrepreneurship form the foundation of stronger social development. Women entrepreneurship empowerment should be core issue for the entire world, after all behind every successful man there is sacrifice of woman doing business.

11. Research limitations/implications:

This study based on secondary data between CSR Report among company's CSR project involvement. Some banking sectors CSR initiative to support the micro finance to empower women involved in business.

12. Practical implications

Impact of the CSR initiative that innovative partnerships, particularly when private and public sector entities are involved, are launching to make a dent, with the probable for large-scale impact. Those who

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hold women's entrepreneurship as an opportunity are likely to reap the rewards in new market opportunities and higher development.

13. Originality/value

This is to certify that to the best of my knowledge; the content of this thesis is my own work. This thesis has not been submitted for any degree or other purposes. I certify that the intellectual content of this thesis is the product of my own work and that all the assistance received in preparing this thesis and sources have been acknowledged.

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