A STUDY ON ROLE OF CSR INITIATIVES TOWARDS COMMUNITY DEVELOPMENT THROUGH WOMEN EMPOWERMENT PROGRAMMES

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ABSTRACT

Corporate in India have moved a long way from mere philanthropy to offering deliberately planned, comprehensive programmes with far reaching impact on the target Communities. We see most of the corporate in India, involving in sectors like Education, Health, Environment, Infrastructure and Women Empowerment. In the CSR programmes we could see companies which believe that development could be instrumented through women empowerment. The developmental programmes with an element of Empowerment have liberated women to an extent, easing their mobility, decision making in their house steads, awareness of political, civil rights and Government Welfare Schemes. These programmes have helped women to give better education, medical facilities, to their children and participation in common action towards obtaining Community Services. This paper investigates how the CSR programmes of TVS SST have effectively reached the objectives of empowering women.

Keywords: CSR; Women Empowerment

INTRODUCTION

Development to be termed as holistic should be one is equitable, not only in its distribution of benefits, but also one which is also brought about by the participation and involvement of all sections of the society without any discrimination based on caste, creed or gender. Development without the participation of women, who form a major chunk of the society, will be lopsided. Empowerment brings about more confidence in people to have a control and say over decisions impacting their and lives of the near ones. The process of empowerment brings about a positive self concept among people involved. Corporate houses in India have come a long way from being mere philanthropic work to rendering comprehensive, relevant and long term Community Development initiatives today. Under the purview of CSR initiatives, most of the corporate in India undertake work under the broad classifications of Education, Environment, Health, Infrastructure and Rural Development. With instruments of empowerment like Education, Employment, better health care, not within the reach of the rural poor women, Corporate in India have a huge scope of bringing about greater economic development through appropriate CSR Policies and programmes which have an element of Women empowerment built into it. Towards this end, we find Corporates like the TATAs, Aditya Birla, T.V.S, etc., have programmes specially designed for empowering women. To bring about women empowerment and through it economic development of the targeted communities, communities, most of the corporate in India take to the formation of Women Self Help Groups. This paper tries to analyse the benefits of empowerment of women.
CSR and Women Empowerment in India

TATA Steel:
As a tool of empowering women by creating job opportunities self-help groups are formed, strengthened and initiated into thrift and credit. Bank linkages are provided and exposures to Income Generation Programmes are carried out to help the members gather information on choices available. Pilot projects around a number of non-farm based income-generating activities that require low levels of skills and low investments but give respectable returns are tried out. Necessary support processes are put in place to ensure that the interventions lead to the desired results. Business incubators help the families and the self-help groups understand the dynamics of managing businesses while also offering the family members a basket to choose from. The activities includes an ethnic handicrafts unit where Saura paintings and creation of stone artifacts are attempted at, a stitching unit where women master the art of tailoring, a food processing unit that focused on traditional skills and practices of pickling vegetables and phenyl-making.

Aditya Birla Group:
To empower women to attain financial independence, the corporate has encouraged the formation of Self Help Groups (SHGs). First the women are motivated to form their groups and begin savings. Extensive training in different vocations is given to hone their skills which can provide them with a steady source of income. The training canvas is extensive, ranging from traditional arts such as creating bamboo products, knitting, weaving, embroidery, dyeing of fabrics, rangoli, candle-making, handicrafts to meeting modern day aspirations of young girls for taking on fashion designing, computer operating, lamination and beauty treatment through cosmetology. Goat rearing, bee-keeping, making of ropes, mushroom cultivation, raising coconut saplings are also encouraged among women as these yield good returns.

Women Empowerment programmes at Adhunik Group:
The Adhunik Group has many programmes which give special attention to empowering local girls and women and improving their social condition, and thereby making them economically independent. Vocational training programmes are given, with a focus on Self Help Groups (SHG) like training on soap making, envelope making, phenyl making, domestic food products, candle, paper envelopes, stitching, tailoring and embroidery, mushroom cultivation, pattals (plates made of leaves), incense sticks preparation, papad preparation, fishery and vermi-compost making and facilitating them to start their own enterprises for income generation.

ITC:
ITC empowers women through its Choupal Women Empowerment Programme to provide Sustainable Economic opportunities to poor women in rural areas. ITC assists them to form micro credit SHGs so that they can build up small savings and finance self-employment and micro enterprises. A Large number of women earn incomes as self-employed workers or as partners in micro-enterprises. In particular incense stick rolling projects have emerged as profitable micro enterprises as a result of the linkage with ITC’s incense stick brand Mangaldeep. Enabling women to earn independent incomes has a positive impact on their families and communities as it is spent largely on children’s education, health and nutrition and is a catalyst for gender development.

Mahindra & Mahindra:
Project Nanhi Kali is a national girl child sponsorship Programme offered by Mahindra and Mahindra. Needy, underprivileged girls who are at risk of dropping out of Government Schools either due to financial constraints or social conservatism are identified and they receive special sponsorship which takes care of a range of education requirements extending right up to improvement of the government schools they go to. This Programmes provides direct support to educate the girl child by distributing text books, uniforms, exam fees, learning material, etc.: Provides indirect support by enriching the
learning environment and sensitizes parents and larger community on gender equity. Due to this programme the enrolment of girls in government schools in the target communities have gone up.

Forbes Marshall:
The Corporate is involved in forming Self Help Groups (SHG) and credit Co-operative Society for Women. Apart from meeting the financial needs of women through these initiatives, these have also resulted in eliminating child marriages, which were prevalent earlier among the target Villages. The number of girls studying for graduation and post graduation courses have found to be increased. Women who were home bound have now started coming together out of their homes for meetings, going to banks and even approaching Government officials for their civil rights. Their negotiation skills have developed. Awareness in terms of health, hygiene and legal rights has increased and the quality of life has been positively impacted. Through this platform, many awareness and skill building programmes for women are conducted. Some women are now looking beyond their needs and have started helping people in their community.

REVIEW OF LITERATURE
Duflo,2011, argues that there is a bi-directional relationship on both sides of the empowerment-development relationship. Poverty and lack of opportunity breed inequality between men and women, so that when economic development reduces poverty, the condition of women improves on two counts: first, when poverty is reduced, the condition of everyone, including women, improves, and second, gender inequality declines as poverty declines, so the condition of women improves more than that of men with development. Economic development, however, is not just enough to bring about complete equality between men and women. Policy action is still necessary to achieve equality between genders. Such policy action would be unambiguously justified if empowerment of women also stimulates further development, starting a virtuous cycle. Empowering women does indeed change society’s choices in important ways, although the usual depiction of women as always making the best decisions for long-term development is somewhat exaggerated. Kabeer 2012, Puts forth a counterargument that economic growth is less effective in empowering women whereas empowerment of women can bring about economic development. She presents strong evidence that gender equality can promote economic growth. Women’s access to employment and education opportunities reduces the likelihood of household poverty, and resources in women’s hands have a range of positive outcomes for human capital and capabilities within the household. However, the converse relationship − that economic growth promotes gender equality − is less strong. Mayoux et al.,( 2009) contemplate that microfinance can be seen as contributing not only to poverty reduction and financial sustainability. but also to a series of ‘virtuous spirals’ of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment.

Deliberating on whether the economic goals of efficiency and sustainability of MFIs are rationally compatible with the goals of empowerment, Cheston et. al., say that targeting women for Microfinance is more judicious, because: (i) women’s repayment rates are higher than men’s; (ii) women are more cooperative; and (iii) awareness of what clients have and what they need − and empowering them − can actually increase sustainability, because MFIs can offer loans that are appropriate and sustainable.

OBJECTIVES OF THE STUDY
1. The study intends to understand the CSR initiatives which have a focus on women empowerment.
2. To assess how far these Programmes are successful in empowering the targeted beneficiaries of this programme.
RESEARCH METHODOLOGY

As the study intends to portray the various CSR initiatives towards women empowerment in India it adopts a Descriptive Research Design. A Non-Probability Convenience Sampling was adopted to study 50 Women SHG members belonging to TVS SST at their Navathirupathi site. A Structured Interview Schedule, Self-prepared was employed to elicit responses. The Interview Schedule contained statements to evaluate Women’s Empowerment according to the parameters set by IFAD evaluation. Four of the main processes that could lead to women's empowerment, as defined by the IFAD evaluation, are: 1. changes in women's mobility and social interaction 2. changes in women's labour patterns 3. changes in women's access to and control over resources; and 4. changes in women's control over decision-making.

Women Empowerment at TVS SST:

TVS SST believes that Empowerment can only be achieved when people have the means to earn and support themselves. Towards this end SST is involved in formation of Self Help Groups and giving them skills training in managing small scale cottage industries. Women SHG members supported by SST are successfully running various business ventures which have given empowerment at personal, economic and political levels. Women now play an active role in community affairs in SST villages. Many are elected members of the Panchayat and Village Development Council (VDC). Literacy and increased awareness have changed traditional attitudes making women early adopters of new practices and programmes to improve their lives.

Income generating projects run by Women’s SHGS:

Tailoring Shops, Snack and tea stalls, Restaurants, Grocery Shops, Dairy Farming, Bee Keeping and Honey Production, Poultry Farming, Operation of rice and Wheat Mills, Production of Cattle feed and Compost, Manufacturing Candles, Soaps, handicrafts, baskets and Furniture are some of the IGP’s run by Women’s SHGs supported by TVS SST.

Table 2. Depicting SST’s achievement with respect to formation of SHGs as a part of its CSR Initiatives toward’s Women Empowerment

<table>
<thead>
<tr>
<th>Activities</th>
<th>Units</th>
<th>Target</th>
<th>Mar 2013</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHGs formed</td>
<td>Nos. 4465</td>
<td>3923</td>
<td>88%</td>
<td></td>
</tr>
<tr>
<td>Families enrolled in SHGs.</td>
<td>Nos. 69720</td>
<td>61175</td>
<td>88%</td>
<td></td>
</tr>
<tr>
<td>SHGs Graded</td>
<td>Nos. 4420</td>
<td>3483</td>
<td>79%</td>
<td></td>
</tr>
<tr>
<td>SHG members involved in income generation activities</td>
<td>Nos. 69720</td>
<td>58169</td>
<td>83%</td>
<td></td>
</tr>
<tr>
<td>Results</td>
<td>Units</td>
<td>Target</td>
<td>Mar 2013</td>
<td>%</td>
</tr>
<tr>
<td>Number of SHG members earning a minimum income of Rs. 2500/month</td>
<td>Nos. 69720</td>
<td>44790</td>
<td>64%</td>
<td></td>
</tr>
</tbody>
</table>

Collective Savings of SHGs: Rs. 17.46 Crores.

Individual Savings Bank Account opened of SHG members : 117,035.

Figures adapted from SST’s Annual Report 2012-2013
FINDINGS AND DISCUSSIONS

Table 1. Showing SHGs Changed behaviour patterns towards mobility and interaction

<table>
<thead>
<tr>
<th>Statement</th>
<th>Before the CSR Intervention</th>
<th>After the CSR Intervention</th>
<th>Change Observed</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am able to travel on my own to new cities towns.</td>
<td>22%</td>
<td>74%</td>
<td>52%</td>
</tr>
<tr>
<td>I have interacted with Bank Officials, Block Development Officials/NGO staff</td>
<td>10%</td>
<td>74%</td>
<td>64%</td>
</tr>
<tr>
<td>I am confident of approaching Govt. Officials for giving petitions towards Personal/Community Causes/Grievances</td>
<td>6%</td>
<td>68%</td>
<td>62%</td>
</tr>
<tr>
<td>I earn on par with my husband</td>
<td>4%</td>
<td>38%</td>
<td></td>
</tr>
<tr>
<td>I am treated with respect by my family members.</td>
<td>24%</td>
<td>72%</td>
<td>48%</td>
</tr>
<tr>
<td>I am able to have a say on decisions impacting my Children.</td>
<td>24%</td>
<td>64%</td>
<td>40%</td>
</tr>
<tr>
<td>My Financial dependence on my husband has decreased to an extent.</td>
<td>12%</td>
<td>68%</td>
<td>56%</td>
</tr>
<tr>
<td>My husband takes care of my Children’s needs when I am attending Meetings/ work outside home.</td>
<td>24%</td>
<td>56%</td>
<td>32%</td>
</tr>
<tr>
<td>My husband does not pose any objection to my involvement in Income generating Activities.</td>
<td>12%</td>
<td>68%</td>
<td>56%</td>
</tr>
<tr>
<td>I am able to budget towards household expenses.</td>
<td>24%</td>
<td>72%</td>
<td>48%</td>
</tr>
<tr>
<td>I am able to spend towards the medical expenses of my children.</td>
<td>16%</td>
<td>68%</td>
<td>52%</td>
</tr>
<tr>
<td>I am involved as a group to keep the Village surrounding clean.</td>
<td>8%</td>
<td>78%</td>
<td>70%</td>
</tr>
<tr>
<td>I am involved in groups to approach authorities for demanding better community facilities.</td>
<td>24%</td>
<td>72%</td>
<td>48%</td>
</tr>
<tr>
<td>I am aware of the political rights of women</td>
<td>32%</td>
<td>78%</td>
<td>46%</td>
</tr>
<tr>
<td>I am aware of the property rights of women</td>
<td>16%</td>
<td>84%</td>
<td>68%</td>
</tr>
<tr>
<td>I am aware of the Governmental welfare schemes towards women.</td>
<td>16%</td>
<td>84%</td>
<td>68%</td>
</tr>
</tbody>
</table>

From the above table, it could be seen that SHG women’s mobility increased by 52% in their ability to travel to newer places on their own and when it comes to being able to interact with Bank Officials/BDOs and NGO staff it has increased by about 64%. Being entirely dependent on their spouses, women in rural India, seldom travel to new, faraway places on their own. This is due to socio cultural reasons and also being stigmatized by other village women if they do so. Since, the people in the targeted communities have begun to understand the purpose of such travelling by women, there is more acceptance among their family members too, which is a good indicator towards women’s increased mobility. Rural women in India are not used to talking to men outside their family steads. But looking at the fact that 64% of women are able to interact now with Government/NGO officials is an encouraging one. Necessities posed by Income Generating Activities have made these women to be mobile and to be interactive with officials, which is a clear indicator that SHGs lead to empowerment of women.

38% of women have expressed that they now earn on par with men in their house is also an indicator of changing sex roles of women in families. 56% of women have also expressed that their financial
dependence on men have declined. 48% of women have also stated that they are now able to budget towards their family expenses, 52% of women able to meet out their children’s medical expenses. Men being the wage earners hold money in their hands and control the way in which money is expended in rural households. Non productive women had to be dependent on men for even petty expenses they have to make either towards themselves or their children. Now this is slowly changing with women being able to spend towards expenses, which could relieve a huge amount of mental stress they face, whenever there is a situation which demands money to be spent for justified reasons. 32% of women have also expressed that their husbands would take care of their children whenever they are out in SHG meetings. This reflects greater understanding and taking responsibility among men after women have taken productive roles.

70% of the women have stated that they join cleaning initiatives with other women in the village.

48% of women have also reported that they are able to approach Government officials in demanding basic community services like better roads, water facilities, sanitation etc., This shows that involvement in Income Generating Activities through SHGs have empowered women in areas of non-loan-related resources and benefits, and particularly in seeking community resources.

64% of the women have become reported to be aware of their political rights after joining the SHGs and 68% of the women have become aware of their rights to property and also aware of the welfare schemes of the Government. This must have been possible because of knowledge sharing these women undergo while they participate in SHG meetings and also due to the exposure they get because of interaction with Government Authorities.

CONCLUSION
Thus the above study shows that corporate houses in India can play a major role in bringing about Community Development through the tool of women empowerment. Apart from providing the primary benefit of economic development of the women concerned, participation in SHGs have also enabled them in having a better say in their intra household decision making. Having money at their disposal, women are able to spend towards medical expenses of their children whenever the need arises, without depending on the men folk. They are more aware of their political, civil rights and of Government welfare schemes better than before, due to participation in SHG activities. Women have also been able to bring about better community facilities through community organization. Hence, Corporate need to be involved in more and more programs which empower women folk and need to chalk out specific policies towards the same.

REFERENCES