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March, 2021

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ISBN:

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Further information on the Indira Gandhi National Open University courses may be obtained from the University's Office at Maidan Garhi, New Delhi-110 068 or visit our website: <http://www.ignou.ac.in>

Printed and published on behalf of the Indira Gandhi National Open University, New Delhi, by Registrar, MPDD, IGNOU.

Laser Typeset by: Tessa Media & Computers, C-206, A.F.E.-II, Okhla, New Delhi

Printed at :

Block

3

KEY THEMATIC AREAS IN CSR-1

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BLOCK 3 KEY THEMATIC AREAS IN CSR-I

Block 3 **Key Thematic Areas in CSR - I** consists of four units.

Unit 1: **Poverty Alleviation** discusses about status of poverty in India, its causes, and effects. It also discusses about the role of CSR in poverty alleviation in India. It also discusses about the various remedial measures in poverty alleviation and the role of CSR towards it. Finally, it discusses the NGO approach in CSR.

Unit 2: **Quality of Life Improvement** discusses about the social progress imperatives in India. It also discusses the meaning and concept of quality of life. It also discusses about the role of CSR towards enhancing the various elements of quality of life like food, health, sanitation, education, income, housing, environment etc.

Unit 3: **Employment Generation and Livelihood** discusses the need for livelihood promotion. It also discusses the importance of livelihood intervention. The various ways by which livelihoods can be funded is also given in the unit. In the unit several case studies of CSR intervention for livelihoods have been discussed. Finally, it discusses about sustainable livelihood.

Unit 4: **Women Empowerment** discusses about the meaning and concept of women empowerment. It also discusses about the various aspects of economic and social empowerment of women. In the unit are given several case studies of CSR intervention towards achieving the goal of empowering women.



THE PEOPLE'S
UNIVERSITY

UNIT 1 POVERTY ALLEVIATION

Structure

- 1.1 Introduction
- 1.2 Poverty in India - Situational Analysis
- 1.3 CSR in Poverty Alleviation in India
- 1.4 Poverty Alleviation: Remedial Measures
- 1.5 NGO Approach in CSR
- 1.6 Let Us Sum Up
- 1.7 Keywords
- 1.8 Abbreviations
- 1.9 Bibliography and Selected Readings
- 1.10 Check Your Progress – Possible Answers

1.1 INTRODUCTION

The role of corporate social responsibility in alleviation of poverty in India has become very crucial more specifically in rural India. Since independence the constitution of India and Five-Year Plans specified social justice as the primary objective of the developmental strategies of the various governments. In all policy documents emphasis is being laid on poverty alleviation and that various strategies need to be adopted by the government for the same. The call for corporate participation in 11th and 12th Five-year Plan for sustainable development was a step ahead in this regard. The continued existence of poverty and human deprivation within affluent societies clearly shows that there is unequal distribution of resources. Hence, there is a greater need for redistribution of resources. Companies with positive approach through corporate social responsibility may play an effective role in reducing the increasing gap between rich and poor. This unit discusses the poverty in India at a glance and its causes and effect. The case studies in Indian context are illustrated with brief description and quotes from well-known past and contemporary business leaders.

After studying this unit, you should be able to:

- Discuss poverty in India as situational analysis
- Explain causes and effects of poverty
- Describe poverty alleviation programmes initiated by the Government
- Elucidate company's participation in poverty alleviation in India

1.2 POVERTY IN INDIA - SITUATIONAL ANALYSIS

Poverty can be defined as the inability of the people to attain a minimum standard of living. In other words, poverty is a relationship between the essential needs of people to survive and their ability to satisfy them. Those people who are unable to satisfy some of the basic needs such as food, clothes, shelter, sanitation, etc. are called poor. Poor people live without fundamental freedom of choice and

face vulnerability to ill health, economic dislocation, and natural disaster. In words of Amartya Sen, a Nobel Laureate in economics, ‘Poverty is a deprivation of basic capabilities rather than merely a lowness of income.’

1.2.1 Poverty in India

Tribal people, dalits and labour class including farm workers in villages and casual workers in cities are still very poor and make the poorest class in India. 60% of the poor still reside in the states of Bihar, Jharkhand, Odisha, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, and Uttarakhand. The reason for these states to be in the category of the poorest state is because 85% of tribal people live here. Also, most of these regions are either flood-prone or suffer from calamities. These conditions hamper agriculture to a great extent, on which the household income of these people depends. As per the 2020 Global Hunger Index (GHI), India was ranked 94th out of 107 qualifying countries. In 2012 it was on 97th Rank. Though there is no shortage of food production in India, our nation still has the highest percentage (37%) of underweight children under five and 39 per cent are stunted (low height-for-age), 21 per cent are wasted (low weight-for-height) and 8 per cent are severely acutely malnourished (ASSOCHAM-EY report). Thirty years ago, India was home to one-fifth of world’s poor but now it is a home to one-third of poor people. Fifty five per cent Indians were classified as poor by the MPI methodology in 2005-06. India halved its poverty rate in the next 10 years. In absolute terms, the number of poor fell from 630 million to 360 million during this period (Srinivas, 2018).

From November 2017, the World Bank started reporting poverty rates for all countries using two new international poverty lines: a “lower middle-income” line set at \$3.20 per day and an “upper middle-income” line set at \$5.50 per day. However, these lines, which are typical of standards among lower- and upper-middle-income countries, respectively, are designed to complement, not replace, the \$1.90 international poverty line. India falls in the lower middle-income category. Using the \$3.20 per day poverty line, the percentage of the population living in poverty in India was 60% in 2011. This means that 763 million people in India were living below this poverty line in 2011. However, according to the United Nations Millennium Development Goals (MDG) programme, 270 million people out of 1.2 billion Indians, roughly equal to 21.9% of India’s population, lived below the poverty line of \$1.25 in 2011–2012.

1.2.2 Causes of Poverty

The most important causes of poverty in India are poor agriculture, growing Population, gap between rich and poor, corruption and black money as discussed in subsequent paragraphs-

- 1) **Poor agriculture:** India is mainly an agricultural country. About 80% people of our country depend on agriculture. But agriculture is not profitable today. Farmers are poor and uneducated. Due to lack of irrigation facilities, most of the farming is rainfed. They do not get seeds and fertilizers in time. Thus, the yield is poor. So, poor agriculture is one of the causes of India’s poverty.

- 2) **Growing population:** Our population is growing rapidly. But our resources are limited. The growth in population creates problems for us. We need more food, more houses, and more hospitals for the growing population. The ever-growing rate of population must be checked. If not, we may not be able to remove India's poverty.
- 3) **Illiteracy:** States with lower literacy rates have a greater number of poor people. Access to gainful employment becomes extremely difficult when people are not educated.
- 4) **Gap between the rich and the poor:** The widening gap between the rich and the poor is also responsible for India's poverty. The rich are growing richer. The poor are growing poorer. This economic gap between the two must be reduced. Our social system should be changed.
- 5) **Corruption and blackmoney:** There is corruption in every walk of life which is not in national interest. Black money causes the problem of rising prices. Black money adversely affects our economy. It causes poverty.

1.2.3 Effects of Poverty

Some of the effects of poverty are:

- 1) **Nutrition and diet:** Poverty is the leading cause of insufficient diet and inadequate nutrition. The resources of poor people are very limited, and its effect can be seen in their diet.
- 2) **Poor living condition and housing problems:** People living in poverty don't get proper living conditions. They must struggle to secure food, clothes and shelter. Many poor families live in houses with just one room.
- 3) **Unemployment:** Poor people move from villages to towns and from one town to another in search of employment/work. Since, they are mostly illiterate and unskilled, there are very few employment opportunities open for them. Due to unemployment, many poor people are forced to live an unfulfilling life.
- 4) **Hygiene and sanitation:** Poor people have little knowledge about hygiene and proper sanitation system. They are not aware of the harmful consequences of not maintaining proper hygiene. The government is taking initiatives to make available clean and safe water, and proper sanitation system to them.
- 5) **Feminization of poverty:** Women are the worst victims of poverty. Poverty affects greater number of women than men. The total of poor women outnumbers the total population of poor men. The causes include low income, gender inequality, etc. They are deprived of proper diet, medicine and health treatment.
- 6) **Child Labour:** In India, a large percentage of young boys and girls are engaged in child labour. Poverty stricken families are forced to send their children to work.
- 7) **Social tensions:** Poverty is often characterized with income disparity and unequal distribution of national wealth between the rich and the poor.

Concentration of wealth in the hands of few rich people along with exploitation of poor leads to social disturbances and revolts. Fair or even distribution of wealth leads an overall improvement in general standard of living of people.

1.2.4 Poverty Alleviation Programmes in India

“Growth with Social Justice” has been the basic objective of the development planning in India since independence, which has led to significant changes. Some of these changes are distinctly visible especially in the economic sphere with the adoption of new technologies, diversified production, and sophisticated management. Changes have also taken place in the social sphere with affirmative action for disadvantaged communities, with the weakening of untouchability and caste discrimination, and with women enjoying by and large more freedom than ever before. On the political front, India has remained a vibrant democracy with increased participation by women and men in political decision-making.

There are various reasons for India’s commitment to poverty eradication. The most important among these is the nature of the national struggle, which led to independence. The mainstream political movement in India was profoundly influenced by the Gandhian approach, which emphasized the need to uplift the social and economic status of the poorest of the poor or ‘antyodaya.’ Emphasis on an egalitarian social order was reflected in the policy documents produced by the Indian National Congress. Most notable among these was the report of the National Planning (Kumarappa) Committee.

Drawing from the experience of a large number of experiments in rural development involving local communities, the Government of India soon after independence launched the Community Development Programme (CDP) to rejuvenate economic and social life in rural areas. The emphasis was on infrastructure building at the local level and investment in human resource development through the provision of education and health services. The frontal attack on poverty was pursued in three successive phases.

Table 1.1 describes the time periods, phase and the major emphasis given towards Poverty Alleviation Programme in India.

Table 1.1: Three Phases of Poverty Alleviation Programme in India

Phases	Time-Period	Major Emphasis
First phase	1950s till the end of the 1960s	Redistribution of land and improving the plight of poor tenants, abolition of functionless intermediaries, tenancy reforms culminating in the principle of ‘land to the tiller,’ imposing ceilings on large holdings, sequestering surplus land and redistributing it among the landless agricultural laborers and marginal farmers.
Second phase	By the late 1960s till the end of 1980s	Addressing directly and exclusively to the poor in the rural areas (target-group

Check Your Progress - 1

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Enumerate causes of poverty.

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2) Enlist the effects of poverty.

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1.3 CSR IN POVERTY ALLEVIATION IN INDIA

The 1990s have been the decade of intense change in India’s economic paradigm and have considerably affected companies in India. The structural adjustments provided an increasing role for the corporate sector and freedom from controls—an opportunity of gigantic proportions.

Poverty alleviation is not possible for any state alone, besides the primary duty of the state is to provide protection against standard threats, protection of environment and development of economic standards of its citizens. The state is inviting companies to fulfil their social responsibility and to safeguard the interest of society at large. The multiple causes of poverty and inequality persist because of lack of adequate food, shelter, health care and education to geography, climate, culture, and other factors. There is a great need for community development. “Community development” means “a wide range of actions of companies to maximize the impact of their donated money, time, products, services, influence, management knowledge, and other resources on communities in which they operate.” Various surveys from time to time have shown that Community development is a major agenda in CSR of Indian companies.

Case Study “Ambuja Cement”

“Ambuja Cements Ltd. established a foundation, called the Ambuja Cement Foundation in 1993. With its cement plants being situated in the rural areas, the company realized the need to address the needs of the rural people. Poverty alleviation, achieving universal primary education, reducing child mortality,

improving maternal health, combating HIV/AIDS, and ensuring environmental sustainability are all integral to the work of the company and its Foundation. The Foundation in each location begins by working at the micro level/in a small way with the villages impacted by the company's operations and gradually over time as partnerships develop expands its area and scope of work. Provision of preventive and curative health services including reproductive and child health, promotion of education and generation of alternate sources of livelihood coupled with capacity building are some of the key areas of intervention of the Foundation" (KPMG, 2008).

1.3.1 Advantages for Companies by Investing in Poverty Alleviation

Fighting poverty helps establish secure and stable societies that benefit businesses in several ways as given below:

- 1) **Brand imaging and innovation** - Healthy economy is not possible in a fractured society of extreme wealth and extreme poverty. It is therefore in the interests of businesses to help eradicate poverty and eventually enable all to become active consumers. Now, companies are expected to produce, many employment opportunities as social responsibility by giving in return to the society where they are operating and earning profits. Businesses that work for betterment of society and discuss their economic policies with their stakeholders and adopt practices that benefits the society at large build public trust and strengthen their reputations and create brand image. The companies like Uniliver and others have participated in Swachh Bharat, hand washing and school health. The status of health and hygiene is directly linked to poverty and facilitate in reducing the poverty.
- 2) **Healthy human resource and working environment** - It helps, for example, to produce healthy and competent workers, prosperous consumers and investors, and provides the predictable, rule based and non-discriminatory trading and financial systems, through which transaction costs can be reduced and corruption eliminated. Poverty exacerbates a number of conditions – including environmental degradation, HIV/AIDS and communicable diseases, ethnic conflict and inadequate health and education systems that add directly to the costs and risks of doing business, overcoming these problems helps to reduce costs, improve resource efficiency and boost productivity.
- 3) **Employment opportunities and labour welfare** -There is also a third set of benefits that flow directly to companies who combine social responsibility with business development. One of the main ways in which business can help reduce poverty is through job creation such as raising wages or providing greater stability of income. The labour issues on the CSR agenda could indeed contribute to poverty reduction. The requirement to pay the legal minimum wage or a 'living wage' could be seen as a way of ensuring that companies do not pay wages which are below the poverty line. Equal pay for women can also be seen in this light where many poor households have female heads.

1.4 POVERTY ALLEVIATION: REMEDIAL MEASURES

Along with raising income the solution of eradication of poverty also includes raising the provision of social consumption for the poor. An example of the same was the **Minimum Needs Programme**. This was to provide such items as elementary education, health, housing, water supply, electrification, infrastructure development like roads, means of communication etc. The increase in private consumption—goods purchased by poor plus the public consumption goods/services supplied by the companies will provide the real substance to the poverty eradication strategy.

The policies and programmes are developed based on the needs of the population of that specific area. The companies generally operate in or around of 8-10 kms of their presence. There are few who donate funds to other organizations who are working within their area of interest and anywhere in India e.g. Indian Oil Corporation, ONGC and Tata steels are contributing for organizations/NGOs/special schools who are working in the field of mental disabilities. Similarly, companies also support NGOs of national repute like 'CRY' working for school dropouts or non-formal schooling innovative projects e.g. for rag pickers in urban slums.

Approach: To remove the handicaps of poor, as also to integrate them in the growth-process, reduction in poverty and associated with it the reduction in unemployment have been treated as the crucial components of the strategy of growth. Each company develops its own Vision & Mission Statement along with the policies and programmes of CSR interventions. Some have incorporated Poverty alleviation in their agenda directly as one of the important area or others indirectly dealing with it while working for rural/urban community development programmes as discussed above. In concrete terms three types of measures have been adopted for the removal of poverty by the companies, described in detail with case studies in the later part of unit —

- 1) General Growth: Expansion of Agricultural and Non-farm Activities in Rural Areas;
- 2) Supplementary Measures to General Growth Measures;
- 3) Social Uplift.

1) **General Growth: Expansion of Agricultural and Non-farm Activities in Rural Areas**

This involves such a restructuring of the production, and of the product-mix, that provide more income and more mass-goods, to the poor. Expansion in agriculture, also of the activities in the unorganized sectors in the urban areas; adoption of labour- intensive techniques; enlarged production of food grains and other items of necessities etc. All these along with the development of other sectors like industries etc. are supposed to benefit the poor.

A) **Expansion of Agriculture: Case Studies**

i) ***HDFC Bank: Assistance to the Farmers***

HDFC bank provided assistance across India to farmer in soil and water

conservation, water management, construction, renovation and maintenance of water harvesting structures for improving surface and ground water availability, in partnership with the Village Development Committees. Company rejuvenated existing structures like ponds, wells, and constructed check-dams. **Project implemented by:** Watershed Organization Trust, Krushi Vikas Va Gramin Prashikshan Sanstha, Community Advancement & Rural Development Society. **Amount spent:** INR 92.78 cr

Estimated Impact:

- Soil and water conservation work has been initiated in 550 acres of land.
- Other initiative benefitted over 140 farmer families. 65 acres land brought under irrigation for the first time and 45 acres brought under assured irrigation.
- Soil quality improved in 317 hectares of land and reduced soil and water erosion.

ii) Mahindra & Mahindra Ltd. - Krishi Mitra

Company helped small and marginal farmers by training them in effective farming practices including soil health, crop planning, creating model farms with bio-dynamic farming practices, thereby increasing crop productivity, through the Wardha Family Farming Project, Krishi Mitra and Integrated Watershed Development Project. The programme includes soil testing, advisory services, drip irrigation, community farming, seed culture farming, agro-extension services, infrastructure development and capacity building resulting in improvement in agricultural productivity. The **Project is implemented by:** Swades Foundation, BAIF Development Research Foundation, Dr. Panjabrao Deshmukh Krishi Vidyapeeth. Till now **Amount spent:** INR 5.47 cr

Location: Raigad - Maharashtra, Sagar, Tikamgarh - Madhya Pradesh, Ajmer, and Alwar – Rajasthan, Others: Mankepada

Estimated Impact: Krishi Mitra benefitted 49,635 farmers.

iii) The Rural Electrification Corporation Limited: Farmer Centric Watershed Management

Company developed Farmer Centric Watershed Management with 2.07 crores. The Rural Electrification Corporation Limited, Hyderabad, Telangana, India has supported the ICRISAT-led consortium to develop “Model Sites of Learning” in Mahabubnagar district in Telangana state and Anantapur district in Andhra Pradesh with an aim to sustainably increase agricultural productivity and improve the livelihoods of the rural poor in vulnerable rain-fed areas. A participatory integrated watershed management approach is one of the tested, sustainable, and eco-friendly options available for upgrading rain-fed agriculture for sustainable intensification.

Estimated Impact: The project duration is 5 years, 3rd year operation is completed 4th year operation is under implementation.

iv) Container Corporation of India Limited-Assistance to Farmers

In association with The Energy & Resource Institute (TERI) in the state of Himachal Pradesh (Kullu, Kinnaur and Shimla), 360 apple growing farmers have

been provided rain water harvesting tanks including various equipment like anti hail nets, power sprayers, pruners, planting material of high apple yielding varieties, etc. as well as technical training that will help them in increasing their Apple yields. Amount spent is 1.4 cr.

Estimated Impact: Nearly 4,500 apple farmers have been benefited from such activities.

v) *Bharat Heavy Electricals Ltd - Irrigation support*

Company initiated a project in partnership with IIM Ahmedabad for the installation of 100 solar water pumps of 5 HP capacities to encourage the use of solar energy by farmers in the villages. The lack of access to dependable pumping solutions hampers livelihood improvements throughout rural India, but solar water pumps are emerging as both a reliable and clean energy solution. The amount of solar power needed depends on the specific water table depth of a farm; the further the water is from the ground, the more power would be needed to pump that water up for irrigation. This, in turn, depends on the geography of a region. The **Amount spent:** INR 0.237 cr

Estimated Impact: Solar water pumps helped the farmers in energy optimization, better use of water resources and keep productivity high.

B) Non-Farming Activities

The non-agricultural activities in the field of dairy farming, shops, transport, pottery, and cottage industry are major occupation in Indian villages. The women in the rural areas, too are actively getting involved in different industries like matchbox and firework industries, bidi making, agate and slate industries, coffee and tea industries, brick industry, construction industry, electronics industry, spice industries, etc. Among these, the bidi, slate or brick making industries are the most well spread industries in Indian villages. The pottery industry in India provides mass employment along with betterment of the living standards; both the village and city people comprise the work force of the industry. These activities are also supported by companies like banks, Tatas, HUL, Vedanta, Hindalco, Jindals and many other business associations like CII, FICCI etc. The interventions were mostly carried out in the surrounding areas of the main operational regions, particularly in villages situated closer to the factory location. The direct interventions were carried out either by in-house CSR specialist teams, or by professional CSR teams. Partnerships had also been made with non-profit organizations and specialized agencies in some cases. Some of the companies like Tata steel, over the last 15 years had supported the formation of more than 500 rural enterprises in agriculture, poultry, livestock and community entrepreneurship.

2) Supplementary Measures to General Growth Measures

The second type of measures has been conceived as supplement to the general growth measures. One set of measures consists of anti-poverty programmes like IRDP, NREP etc. with two-fold purpose. In first place, it is providing employment with wage in cash or kind (like wheat etc.). Secondly these help the poor in earning by providing them with assets (land, animals etc.), inputs (raw materials), credits, marketing facilities, training for skill formation etc. Another set of measures includes subsidies through public distribution system (PDS). Both these are being taken care by government programmes (Centre & State) whereas;

companies are working on IEC, behaviour change communication and advocacy of these programmes. Skill based training is the agenda of many companies like Tata Steel, Hindalco and Vedanta etc.

i) Case Study of Goa Institute of Management

Business schools are out to promote social responsibility among the managerial workforce. One such example is the Goa Institute of Management (GIM), Sanquelim, north Goa, where students undertake various projects under a corporate social responsibility (CSR) initiative known as ‘Give Goa.’ Projects are taken up broadly in the fields of education, social welfare, agriculture extension and public health. They are finalized based on inputs from the CSR coordination team, the client organizations, and the students of GIM. Through this initiative, the GIM, in collaboration with NGOs and other firms, tries to address the social issues related to the welfare of society and improvement of the Human Development Index in various villages in Goa. One such group is working in collaboration with Krishi Vigyan Kendra (KVK) of the Indian Council of Agricultural Research (ICAR), Goa, in the village of Aldona in north Goa. ICAR has been working to improve agricultural practices in the State over several years. GIM is working with ICAR in Aldona to spread scientific methodologies and technologies among the farmers. The intention is to benefit the farmers of Aldona and eventually the State, in terms of revenue generation for the farmers and the State, and to contribute to the environment, say the joint promoters, GIM and KVK.

The students work with various client organizations such as banks, NGOs, government departments like the Zonal Agriculture Office, NABARD, Indian Council of Agricultural Research (ICAR), and the State-owned GHRSSIDC Ltd., a corporation promoting handicrafts and small-scale industry products in Goa.

Activity 2

Browse cases studies related to corporate involvement in promoting supplementary measures to general growth measures and write down one case study about such related project.

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3) Social Uplift

Third type of measure of poverty alleviation aims at improving the social status of the poor which also upgrade their productive capabilities. Efforts at raising literacy, widening the access to education and health facilities for the weaker section belonging to the schedule caste and tribes and other backward classes enhance the status, skills, and health of the poor.

Preventive healthcare is an important dimension of health and is a national health priority and a notified area under Schedule VII of the CSR Section 135 of the

Companies Act. Preventive healthcare directly improves health, well-being and productivity of community/population, families and individuals, and promotes equity by benefiting most the disadvantaged and marginalized groups. It covers range of public health activities focused on prevention of diseases, promotion of good health and strengthening of health systems. Following case studies are based on preventive healthcare initiatives by companies under community development.

Companies that were traditionally undertaking CSR are currently streamlining their existing contributions in meeting social targets. Responding to the August 2014, Independence Day appeal by Prime Minister Narendra Modi, leading corporate houses have come up with projects to set up around 30,000 new toilets in schools, with funds to the tune of hundreds of crores of rupees. Larsen and Toubro constructed around 5,000 toilets, the Vedanta Group's Hindustan Zinc constructed 10,000 and the Jaipur-based Indian Institute of Health Management Research (IIHMR) University added 13,000 toilets in 6,500 schools.

In the budget February, 2018, the then finance minister Arun Jaitley had invited corporate and philanthropic entities to invest funds into 'Ayushman Bharat' for "health and wellness centres" which was to be setup as a part of the government's flagship National Health Policy (NHP) 2017. As of August, 2020, there are 44418 health and wellness centres across the country. Companies are invited through CSR in adopting these centres. These centres are aimed at bringing the healthcare system at the doorsteps of people, and would provide comprehensive healthcare for non-communicable diseases and maternal and child health services, among others. Free essential drugs and diagnostic services are also planned.

i) **HDFC Bank Ltd** has been looking to scale up its CSR strategy. Ranked four on the spend tally (2017-18), for the first time in three years of reporting the bank has a 100% actual spend (Rs. 305.42 crore) versus the prescribed spend. They operate in about 18 states. In the first year, it covered about 60-65 villages. Many of these villages had been allocated to them to open accounts under the Jan Dhan Yojana (GoI), and while addressing their basic financial inclusion and banking needs, also they did an overall needs assessment and dealt with their other developmental issues too. By March 2017, it covered 560 villages under this Holistic Rural Development Programme (HRDP) and many more villages under smaller projects. Today, it is working in over 750 villages under HRDP. The bank spent about 41.6% of its CSR under rural development category according to its annual report. They are in education, skilling, sanitation and financial inclusion, and their initiative and outlays in these areas have grown.

ii) **Mahindra & Mahindra**

Key CSR Areas: Focus on the girl child, youth, and farmers through programmes in the domains of education, public health, and environment. Mahindra Pride Schools provide livelihood training to youth from socially and economically disadvantaged communities and have trained over 13,000 youth in Pune, Chennai, Patna, Chandigarh and Srinagar. M&M sponsors the Lifeline Express trains that take medical treatment to far flung communities.

iii) Tata Steel

Key CSR Areas: Education, healthcare, facilitation of empowerment and sustainable livelihood opportunities, preservation of ethnicity and culture of indigenous communities and sports. Initiatives run across ten districts in Jharkhand, Odisha and Chhattisgarh, covering nearly 500 core villages. Total spending in 2014-15 on CSR was Rs. 171.46 crore, which is 2.04% of the average net profit of the last three fiscals.

Flagship Programme: Maternal and New-born Survival Initiative (MANSI), a public-private initiative, is being implemented in 167 villages of the Seraikela block of Jharkhand's Seraikela-Kharsawan district since 2009. The project goal is to reduce child and infant mortality. MANSI has achieved improvement in all process and outcome indicators, such as reduction in neonatal mortality by 32.7%, reduction in infant mortality (up to the age of one year) rate by 26.5%, increase in institutional delivery etc.

iv) Tata Motors

Key CSR Areas: Education and employability (skill development). Most programmes are in the vicinity of manufacturing locations but employability programmes focused on building skill of youth in automotive trades are implemented across India. It spent Rs 18.62 crore on CSR in 2014-15, despite reporting a net loss.

Flagship Programme: Learn, Earn and Progress (LEAP) for mechanic motor vehicle training, a year-long programme where theoretical learning is supplemented through 'on-the job' exposure at service centres. Tata Motors' Dealers, implementation partners (NGOs and Technical Training Institutes) are partners. Dealers provide the training and contribute two-thirds of monthly stipend of the trainee while Tata Motors contributes the rest. The implementation partner provides theory training.

v) GAIL

Key CSR Areas: Supporting communities in multiple thrust areas like health, sanitation, education, skill development, livelihood, and environment. Through GAIL Utkarsh, the company has helped over 500 students from economically backward communities to join India's premier engineering institutes. They are provided residential coaching programmes and given monthly scholarships once they get into IITs/NITs. The GAIL Institute of Skills (GIS) is also providing skill-based opportunities.

vi) Infosys

Key CSR areas: Works with Infosys Foundation, headed by Sudha Murty, towards removing malnutrition, improving healthcare infrastructure, supporting primary education, rehabilitating abandoned women and children and preserving Indian art and culture.

Flagship Programme: The Infosys Foundation mid-day meal program, an initiative in partnership with the Akshaya Patra Foundation, spans several states across India.

Activity 3

Visit any NGO implementing a CSR project and write about the objective of the project and the impact it has had on the community.

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Check Your Progress - 2

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

- 1) Enlist the possible benefits for companies by investing in poverty alleviation.

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- 2) Explain the three types of measures adopted for removal of poverty by the companies.

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1.5 NGO APPROACH IN CSR

Reputable companies in India have their own tradition, culture, and management style. Each company has its laid down vision and mission statement and accordingly they introduce various activities. The CSR contribution in community is mainly functional through their own Trust or NGO. The reputed NGOs continue to be involved in CSR implementation. A KPMG survey of 100 top companies during FY 2015-16 indicates, NGO involvement in most CSR programmes is around 89 per cent, including through corporate foundations. The reason being, that these NGOs can (i) increase the participation of the local community in various sectors ii) create awareness e.g. awareness about preventive conditions for communicable and non-communicable diseases and iii) educate masses/ communities/ specific or identified group of people by using alternate or innovative means.

The Public Health Foundation of India (PHFI) is a not-for-profit, public private initiative working collaboratively with key stakeholders towards strengthening institutional & systems capacity and catalysing change in public health in India. They collaborate with companies for CSR contribution made for specific projects/programmes in identified public health priority themes that include: Women & Child Health, Nutrition, Social Determinants of Health (Water, Sanitation), Air Quality and Health, Environment and Health, Infectious Diseases, Non-Communicable Diseases, Health Informatics, Health Systems & Policy, Health Communication and Mental Health & Disability. The projects are planned and implemented with mutual discussion. The partners are central and state governments, private sector and philanthropists are HCL Corporation, AKM Systems Pvt. Ltd, Ranbaxy, Promoter Group, Reliance Industries, GMR Projects Pvt. Ltd, GVK Power and Infrastructure Ltd.

CASE STUDIES

i) Save the Children: a recognized NGO for CSR initiative

The NGO has been preventing child labour through lobbying for policy reform and stronger legislation while undertaking grassroots missions to free children from bonded labour. Instead, it empowers these children with education, job skills, giving India's marginalized children, a new lease of life. Apart from this, Save the Children works to provide healthcare, education and life-saving aid during emergencies to children. Today, Save the Children India is the favoured partner for some of India's biggest corporates. Not only does the NGO have decades of experience in working with children, but it is also known for transparency and accountability in managing corporate resources allocated for children's rights.

ii) Nokia

- Disaster Risk Reduction: Working with Nokia, Save the Children established a new Information Technology-based Disaster Risk Reduction project. This initiative is working on building resilience of children and communities in emergencies.
- Delhi: A Making Schools Safer programme was initiated across 31 slum pockets, covering 50 schools and reaching over 2 lakh people. It is today preparing children and communities to identify daily risks faced by children, and respond to them using IT. Detailed Risk Assessment has been carried out, and the NGO is establishing Resource Centres across schools. Education is also known to be a great equalizer. Safer schools will help increase enrolment and reduce dropouts. Education thus helps in ending extreme poverty.
- Empowering Accredited Social Health Activists (ASHAs): Accredited Social Health Activists (ASHAs) or community health workers were armed with mobile phones that can store medical information, which is hosted on a cloud server using GPRS. They meet pregnant women and new mothers, to advise them on maternity health and infant health, via the phones which also feature text and audio messages on breastfeeding and importance of institutional delivery. The activists also used the phone to schedule appointments and access patient records. With the NGO's input, pregnancy and new-born care mobile health applications (called 'Comm Care') were developed.

iii) IKEA

Freeing children from cotton farming labour -The IKEA Foundation and Save the Children came together for a €7 million programme to protect 8 lakh children living in cotton communities in the states of Punjab, Haryana and Rajasthan, after a successful debut across 1,866 villages of Gujarat and Maharashtra where over 65,000 children were moved to classrooms from the child labour. Thousands of farmers also pledged to make their farms child-labour free.

The case studies documented in this Unit highlight specific interventions carried out by industries and companies in poverty alleviation under their CSR portfolio. It requires focused attention not only from the government, but also from the private sector, Civil Society Organizations (CSOs), communities and individuals.

iv) Kotak Mahindra

Kotak Mahindra Life Insurance Company rolled out three mobile medical vans under the corporate social responsibility initiative ‘Life First’, in association with Wockhardt Foundation. As part of the agreement, three medical vans which act as primary healthcare centres on wheels would be managed by the Wockhardt Foundation. Each medical mobile van equipped with GPS facility, would offer services like awareness, diagnosis, treatment to underprivileged people in and around the city free of charge. Each van is staffed with a doctor, pharmacist, programme coordinator and aims to reach out to 75 patients a day.

Check Your Progress - 3

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Explain NGO approach in CSR for poverty alleviation.

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2) Give an example of role of NGO in implementing CSR programmes of corporates.

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1.6 LET US SUM UP

CSR has a powerful potential to make positive contributions to addressing the needs of disadvantaged or marginalized communities in Indian setting whilst not compromising their political, social and economic integrity. Business and its broader coalitions between other stakeholders i.e. government, and civil society can considerably contribute to poverty alleviation. Business can contribute to poverty alleviation and social inclusion. It has an important role to play in encouraging entrepreneurship and developing new technologies that can solve problems of access to education, clothing and shelter, food, healthcare, clean water and sanitation improving social standards of life.

1.7 KEYWORDS

Absolute Poverty : (Destitution) it refers to the state of severe deprivation of basic human needs. It is often characterized by inadequacy of food, shelter and clothes. United Nations further defines absolute poverty as absence of any two of the following seven basic needs food, safe drinking water, sanitation facilities, health, shelter, education and access to services

BPL : An economic benchmark used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid.

MDGs : The United Nations Millennium Development Goals (MDGs) are eight goals that all 191 UN member states had agreed to try to achieve by the year 2015. The United Nations Millennium Declaration, signed in September 2000 commits world leaders to combat poverty, hunger, disease, illiteracy, environmental degradation, and discrimination against women. The MDGs are derived from this Declaration, and all have specific targets and indicators.

Relative Poverty : It is defined contextually as economic inequality in location or society in which people live. It refers to an unequal distribution of income and economic resources of a country among the people. People can fulfil their basic needs but not as much as other rich people.

Flagship programme: Flagship programmes derive their origin from the term flagship which is the main or most important ship of a country's navy and is symbolic of the main thrust of the nation's developmental policy.

Stakeholders : A collection of individuals who have regular contact and frequent interaction, mutual influence, common feeling of camaraderie, and who work together to achieve a common set of goals.

1.8 ABBREVIATIONS

ASHAs	:	Accredited Social Health Activists
BAIF Development Research Foundation	:	Bharatiya Agro Industries Foundation Development Research Foundation
BPCL NSE	:	Bharat Petroleum Corporation Ltd. National Stock Exchange
BPL	:	Below Poverty Line
CDP	:	Community Development Programme
CII	:	Confederation of Indian Industry
Cr	:	Crore
CSOs	:	Civil Society Organizations
CSR	:	Corporate Social Responsibility
Dr.	:	Doctor
FICCI	:	Federation of Indian Chambers of Commerce and Industry
GHI	:	Global Hunger Index
GHRSSIDC Ltd.	:	Goa Handicrafts Rural & Small Scale Industries Development Corporation Ltd.
GIM	:	Goa Institute of Management
GIS	:	GAIL Institute of Skills
GMR Projects Pvt. Ltd.	:	Grandhi Mallikarjuna Rao Projects Pvt. Ltd.
GoI	:	Government of India
GPRS	:	General Packet Radio Service
HCL	:	Hindustan Computers Limited
HIV/AIDS	:	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
hp	:	Horse Power
HRDP	:	Holistic Rural Development Programme
HUL	:	Hindustan Unilever Limited
ICAR	:	Indian Council of Agricultural Research
IEC	:	Information Education and Communication
IIHMR	:	Indian Institute of Health Management Research
IIM	:	Indian Institute of Management
IIT	:	Indian Institute of Technology
IKEA	:	Ingvar Kamprad Elmtaryd Agunnaryd

INR	:	Indian Rupee
IRDP	:	Integrated Rural Development Programme
IT	:	Information Technology
JBF	:	Jubilant Bhartia Foundation
Kg	:	Kilogram
KPMG	:	Klynveld Peat Marwick Goerdeler
KVK	:	Krishi Vigyan Kendra
L&T	:	Larsen & Toubro
LEAP	:	Learn, Earn and Progress
MANSI	:	Maternal and New-born Survival Initiative
MARDEF	:	Mahabank Agricultural Research and Rural Development Foundation
MD & CEO	:	Managing Director & Chief Executive Officer
MDGs	:	Millennium Development Goals
NABARD	:	National Bank for Agriculture and Rural Development
NGO	:	Non-Government Organization
NHP	:	National Health Policy
NIITs	:	National Institute of Information Technology
NREP	:	National Rural Employment Programme
NRL	:	Numaligarh Refinery Ltd.
ONGC	:	Oil and Natural Gas Corporation
PAT	:	Profit After Tax
PDS	:	Public Distribution System
PHFI	:	Public Health Foundation of India
SHG	:	Self Help Group
SHG Bank	:	Self Help Group Bank
SLD	:	Sustainable Livelihood Development
SRI	:	System of Rice Intensification
SST	:	Srinivasan Services Trust
STL	:	Soil Testing Lab
TERI	:	The Energy & Resource Institute
USA	:	United States of America
WFFP	:	Wardha Farmer Family Project

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1.10 CHECK YOUR PROGRESS - POSSIBLE ANSWERS

Check Your Progress – 1

Answer 1: The causes of poverty include poor techniques used in agriculture, unequal distribution of wealth. As a result, the poor people are often exploited by the wealthy community. Growing population, gap between rich and poor, corruption and black money are other important causes of poverty.

Answer 2: The effects of poverty are: illiteracy, child labour, nutrition and diet, poor living condition and housing problems, unemployment, hygiene and sanitation, feminization of poverty and social tensions.

Check Your Progress – 2

Answer 1: Possible benefits for companies by investing in poverty alleviation include winning new business; enhanced relationship with stakeholders; attracting, retaining and maintaining a happy workforce; media interest and good reputation; access to funding opportunities; enhancing influence; differentiating from competitor; saving money; and increase in customer retention.

Answer 2: The three types of measures adopted for removal of poverty by the companies include:

- 1) General Growth: Expansion of Agricultural and Non-farm Activities in Rural Areas;

- 2) Supplementary Measures to General Growth Measures;
- 3) Social Uplift.

Check Your Progress – 3

Answer 1: The CSR contribution in community is mainly functional through their own 'Trust' or NGO. The reputable NGOs continue to be involved in CSR implementation. The reason being, that these NGOs can (i) increase the participation of the local community in various sectors ii) create awareness e.g. awareness about preventive conditions for communicable and non-communicable diseases and iii) Educate masses/communities/ specific or identified group of people by using alternate or innovative means.

Answer 2: An example of role of NGO in implementing CSR programmes of corporates

Save the Children: a recognized NGO for CSR initiative

The NGO has been preventing child labour through lobbying for policy reform and stronger legislation while undertaking grassroots missions to free children from bonded labour. Instead, it empowers these children with education, job skills, giving India's marginalized children, a new lease of life. Apart from this Save the Children works to provide healthcare, education and life-saving aid during emergencies to children. Today, Save the Children India is a favoured partner for India's biggest corporates. Not only does the NGO have decades of experience in working with children, but it is also known for transparency and accountability in managing corporate resources allocated for children's rights.

THE PEOPLE'S
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UNIT 2 QUALITY OF LIFE IMPROVEMENT

Structure

- 2.1 Introduction
- 2.2 Social Progress Imperatives in India
- 2.3 Quality of Life: Concept and Elements
- 2.4 Let Us Sum Up
- 2.5 Keywords
- 2.6 Abbreviations
- 2.7 Bibliography and Selected Readings
- 2.8 Check Your Progress – Possible Answers

2.1 INTRODUCTION

Quality of life (QOL) is the general well-being of individuals and societies, negative and positive features of life. It observes life satisfaction, including everything from physical health, family, education, employment, wealth, safety, and security to freedom, religious beliefs, and the environment. Standard indicators of the quality of life include not only wealth and employment but also the built environment, physical and mental health, education, recreation and leisure time, and social belonging. According to the World Health Organization (WHO), quality of life is defined as “the individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals.” In the collective consciousness, Corporate Social Responsibility (CSR) is usually associated with only ecological and philanthropic activities, but there is more to CSR than that. CSR is about engaging with the social environment in which one lives. For better understanding it refers to ‘community,’ defined as a reciprocal agreement with the habitat surrounding the Company, with stakeholders like employees and their families, customers, investors, neighbours, suppliers, the environment, etc. A necessary, rather than voluntary commitment from corporations is needed to meet society’s demands for corporate involvement in general well-being. This unit deals with the corporate’s engagements with the community development initiatives improving the quality of life of population. This unit will be describing the initiatives of the Companies who addressed the ‘social progress imperatives’ through community development programmes, changing the quality of life in or around their operational areas.

After studying this unit, you should be able to:

- Explain the concept of quality of life
- Describe the social progress imperatives in India
- Discuss CSR interventions to improve quality of life

2.2 SOCIAL PROGRESS IMPERATIVES IN INDIA

In this section we will read about two indices. The first one is the Human Development Index, developed by UNDP and is a globally accepted indicator of human development. The second one is the Social Progress Index which is a private initiative.

2.2.1 Human Development Index

The search for an alternative measure had been on for a long time, beginning around the period after World War II. Various agencies, organizations and individuals (The UN, The Food and Agricultural Organization (FAO), The Organization for Economic Cooperation and Development (OECD), The UN Research Institute for Social Development (UNRISD), The World Bank and others) made efforts to evolve an alternative measure to replace the economic measure representing income, the GDP.

The focus of these attempts was oriented towards calculating an appropriate measure which took into account the social concerns of any country's development, such as individual security, social adjustment, political participation, freedom, justice, peace, and harmony, in addition to health, literacy, employment, income, consumption, and so on. To conceptualize aspects of living standards and to be able to measure them posed many philosophical, as well as statistical, problems. Most agencies arrived at the conclusion that no single indicator could serve a similar purpose as GDP, nor was it considered feasible. Efforts towards creating a composite index by combining a set of crucial variables were ongoing through this period. Many earlier efforts were abortive, although these endeavours resulted in enriching the conceptual issues surrounding human wellbeing.

The search for a new composite index of socio-economic progress began in the earnest in preparing the Human Development Report (HDR) under the sponsorship of UNDP in 1989. The human development index (HDI) measures the basic dimensions of human development to enlarge people's choices. The HDI measures the average achievements of a country in three basic dimensions:

- a long and healthy life, as measured by life expectancy at birth
- knowledge, as measured by the adult literacy rate (with two-thirds weight) and the combined primary, secondary, and tertiary gross enrolment ratio (with one-third weight)
- a decent standard of living, as measured by GDP per capita in purchasing power parity (PPP) terms in USD

2.2.2 Social Progress Index

The quality of life is critical to understand whether economic growth is fostering social development across the globe or not. It is essential to rank based on a government's effectiveness at meeting basic human needs, at providing a foundation for well-being with basic education and environmental protection, and at creating opportunity for all citizens to make personal choices and reach their full potential (Fig. 2.1). This kind of framework is being used by the Social Progress Imperative to create the Social Progress Index. India which is ranked at

93rd position, performs within the expected range on a relative basis. It outperforms in comparison to the countries having similar GDP per capita in providing water and electricity facilities. On an absolute level, India has moved up from the tier of “Low Social Progress” to “Lower Middle Social Progress.” The progress is mainly driven by the advancement in two components: 1) Shelter and 2) Access to Information and Communication. The living conditions have significantly advanced. For instance, affordable housing is now accessible to 67 percent of the population as opposed to 42 percent in 2014; there is a 14 percent fall in the deaths attributable to household air pollution. Internet users have increased sharply from 12 percent in 2014 to 26 percent in 2017. Other measures of communication, such as Press Freedom Index, phone subscribers also register an upward trend. However, there is still a lot of scope for improvement in providing communication facilities. For instance, the internet users are way low than the world average. The country also needs to address environmental challenges to step further up in social progress ranks. Although greater income can easily and positively influence a country’s social progress performance some countries are much better at turning their economic growth into social progress. For instance, India and Laos have similar levels of GDP but the social progress performance of India is better than the latter. Overall, it is important for the states to act on social challenges by designing innovative mechanisms that will help them move towards a more inclusive society. The one such way is by CSR contributions. The Companies are adopting SDGs in their Vision –Mission statements which act as basic block of their interventions. Most of the Vision document talks about well-being. Fundamental questions arise from this quest for greater well-being, from those responsible for carrying out these programs. Some corporations have specific programmes on quality of life in the Company to create a favourable working environment, that is encouraging, positive, tolerant and respectful, that does not discriminate, and that acts as a catalyst for the personal development of employees.

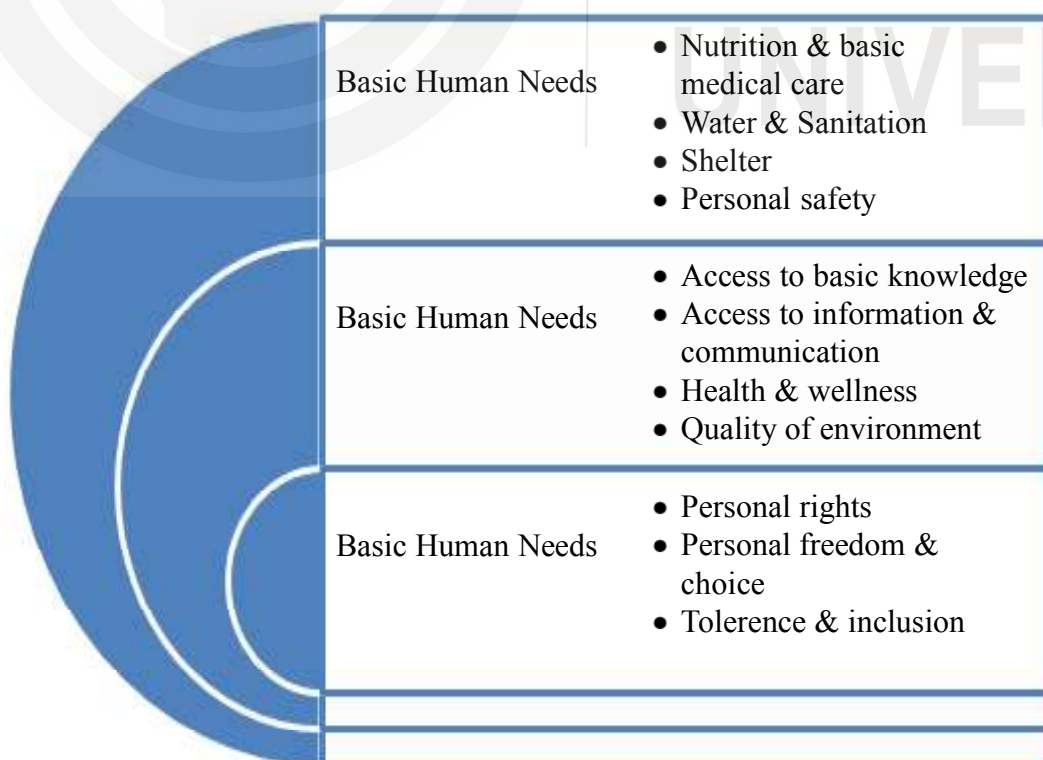


Fig 2.1: Quality of Life - Social Progress Index

The various units will discuss in detail the various programmes of different areas of development. In the present unit we will discuss the case studies where the companies in their vision document have laid down quality of life as major aim for doing CSR. We will also try and see the impact of the type of interventions they are initiating.

Check Your Progress - 1

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Define quality of life.

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2) What are basic human need components?

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3) What are foundations of well-being?

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2.3 QUALITY OF LIFE: CONCEPT AND ELEMENTS

Understanding *Quality of life* seems logical for companies that have integrated social responsibility into their strategy, because they have made a commitment to their environment. This term is particularly broad, covering programmes for employees and general positive social impacts. However, there is also some subjectivity to it, depending on an individual’s perception. Therefore, up to date in-depth case studies on the topic are a very valuable source of information for businesses, corporations, and the general public. This unit will be describing the case studies of the companies who have undertaken comprehensive community

development projects as various specific interventions we have seen or will come across in other units. From various CSR reporting it is evident that whether small or big, the CSR interventions are leaving their impression on the lives of local communities.

Quality of life means the degree of fulfilment if basic needs like food, clothes, housing, health, education, as well as having satisfaction with physical, psychological, emotional, and spiritual needs, are met. The social, cultural and other needs are education, health, employment, human rights, freedom, security and entertainment.

2.3.1 Need and Importance of Quality of Life from Socio-Cultural Aspect

- It is important because it removes social perversions, evils, conservative and traditional thoughts, impartial social norms and values.
- It helps to take wise decision.
- Women are educated.
- It helps to get quality education to enhance capabilities and skills.
- It helps to change the society with new ideas, planning, technology, etc.

2.3.2 Need and Importance of Quality of Life from Economic Aspect

- Economic development is the backbone of national development.
- It means to increase per-capita income.
- It means to achieve quality of life.
- It helps to provide nutrition, comfortable shelter, clothes, education, and skill-based activities.
- It fosters economic and skill-based activities.

2.3.3 Elements of Quality of Life

1) Nutritious Food

An important element in quality of life is nutritious food which helps physical, mental and intellectual development in an individual. We need food for three purposes: (i) energy (ii) body-building and (iii) body-protection. A balanced diet is made up of at least one food from each group that makes our mind and body healthy. When we lack nutritious and balanced food, we lose physical and mental efficiency. So, every member of the family needs to have balanced diet regularly to maintain quality of life. Malnutrition refers to deficiencies, excess or imbalance in a person's intake of energy and/or nutrients. The term malnutrition covers two broad groups of conditions. One is 'under-nutrition'-which includes stunting (low height for age), wasting (low weight for height), underweight (low weight for age) and micronutrient deficiencies or insufficiencies (a lack of important vitamins and minerals). The other, is 'overweight', obesity and diet-related non-communicable diseases (such as heart disease, stroke, diabetes and cancer). As per the National Family Health Survey (NFHS)-4 following are the finding of the extent of malnutrition in India:

Key Thematic Areas in CSR-I

- Due to acute under-nutrition, 21% of children aged between 0 to 5 years in India suffer from wasting.
- In India, 38.7% of children are stunted and the percentage of children aged 0 to 5 years who are underweight is 36%.
- India is home to 3 out of 10 children suffering from stunted growth in the world.
- 53% of women in India suffer from anaemia (haemoglobin below 11.0 g/dl); the percentage of children is 58% for the same.
- The 2020 Global Hunger Index (GHI) Report ranked India 94th out of 107 countries with a serious hunger situation.

Malnutrition impacts the Indian population in many ways, following are some of the direct and indirect effects:

- The nation's productivity is impacted because the population is more prone to diseases leading to higher mortality rate and morbidity because of malnutrition.
- A country's economic and fiscal resources are burdened because of high disease incidence.
- Malnutrition impacts a child's basic learning and cognitive skills which has a very negative impact for a country like India who is aiming to be a knowledge-driven economy.
- Inequality of income and an increase in poverty levels is also an effect of malnutrition.

In the Hunger Project, many companies like Hewlett Packard, IBM, Johnson & Johnson, L&T, Info-tech, and Pricewaterhouse Coopers are giving CSR cooperation in the mission of ending hunger to empower women, men and children at the grassroots level to build their own income-generating capacity, infrastructure and leverage opportunities, hence, expanding the scope for quality of life among them. There are many other companies who initiated the intervention in the field of nutrition; like Avantha Group (Conglomerates) running Child Malnutrition Programme, Britannia Industries Ltd. School Feeding Programme, and Hindustan Zinc Ltd. providing Mid-day Meal Programme. Detail of these is provided in Unit-4.

2) Family Size

The size of a family affects quality of life. In a big family, most of the income is spent in the fulfilment of basic requirements. The left over is not enough for other needs like employment, security, entertainment, human rights, freedom, transport and communication. Quality of life is thus adversely affected. This sort of barrier does not occur in a small family. So, a small family is better than a big family for quality of life. Parents in a small family can fulfil their responsibilities towards their children without much burden. Companies through clinics and community outreach programmes do incorporate Health & Family Welfare programme as one major programme. Most of the companies discussed in various

units do possess family planning and welfare programmes. These programmes are mainly in community outreach initiatives.

3) Health

Health is increasingly becoming a focal point of Corporate Social Responsibility (CSR), largely due to the recognition that a healthy workforce and community are fundamental to the longevity of a business and success of an economy. Health is undoubtedly precious. Only healthy and skilled men can work hard to bring about development. So, the family's well-being and the country's progress depend on healthy people. India carries 20% of the world's disease burden, according to data from the World Health Organization (WHO). About 75% of deaths globally are caused by communicable diseases, of which India accounts for 17%. India records the highest number of maternal deaths in the world (Oxfam report, 2017). Yet, India also is the third largest manufacturer of pharmaceuticals and according to Pricewaterhouse Coopers (PwC) India's monthly internal report, has the largest number of medical schools globally (381) and produces the most medical graduates each year (50,000). The reason for the dichotomy is simple: India lacks the financial resources required to reinforce its deficient healthcare infrastructure and improve its health indicators. Healthcare programmes are funded by government budgets, international aid, and charitable organizations, but the money isn't quite enough for a country of 1.25 billion people, two-thirds of whom live in the countryside, where the supply of medical care and the ability to pay for services is limited.

India spends only 5% of its Gross Domestic Product (GDP) on health, of which government's share is only 1.4%. It is among the lowest in the world and this low percentile automatically translates into inadequate infrastructure, limited medical technology as well as inadequate human resources in the healthcare continuum. With government finances under pressure, requiring a tight rein on spending, companies step in with corporate social responsibility (CSR) funds to fill the breach. However, CSR funds can and are being used to encourage innovation in healthcare processes and medical devices to deliver healthcare in a portable, convenient and cost-effective way: Many companies have undertaken healthcare-related CSR initiatives, from eye check-up camps organized by Coal India Ltd. to health centres and camps held by ITC Ltd.

Most such activities are restricted to their area of operations. Apollo Hospitals Enterprise Ltd. for instance, runs several charitable initiatives such as SACHI (Save a Child's Heart Initiative), which aims to provide paediatric cardiac care and financial support to children from underprivileged families suffering from heart disease in its hospitals in Delhi, Chennai and other locations. But the group's reach in rural areas is limited. Apollo has adopted Thavanampalle Mandal in Chittoor district of Andhra Pradesh to provide healthcare to 60,000 people. This CSR project, starting with a door-to-door survey, delivers mobile healthcare facilities to mitigate the effects of non-communicable diseases and other health disorders. Mumbai-based pharma company Abbott India Ltd. believes that timely detection and awareness can help reduce a majority of deaths and that is the focus of its health-related CSR initiative.

The company, in collaboration with the Indian Thyroid Society (ITS), is working on a "Making India Thyroid-Aware" campaign, which will explain thyroid disorders and related conditions, work on early detection and increase access to

diagnosis. The initiative was launched in 2014. On the same lines, Lupin announced a tuberculosis detection programme as part of its CSR programme and tied up with the Mumbai Rotary club; while these are well-intentioned initiatives, those working in the healthcare sector are doubtful if CSR funds can help make a dent in India's massive disease burden. They also doubt how serious Firms are in their commitment to spend money for the spread of healthcare. Public-Private partnerships may be the way to go. CSR funds can help bridge the gap between healthcare supply and demand if "it is planned well, companies take on accountability as a priority so that technical expertise could be provided to government, support public-private partnerships".

CSR funds can be mobilized to support the healthcare system in two ways:

- 1) Strategic partnerships can strengthen diagnosis, treatment and care for patients; and
- 2) Community programmes can help to keep people healthier, which prevents visits to the doctor and hospital.

4) Sanitation

Quality of life cannot be enhanced without sanitation. Individual cleanliness isn't enough though. Every important place like house, courtyard, garden, public well, pond, temple, street should be clean. Garbage should be dumped in a proper place far from the settlement. Sanitation keeps the environment pure and green. 620 million people or 50% of the population in India are estimated to defecate in the open. To address this issue, Prime Minister Modi launched the Swachh Bharat Mission (SBM) with an ambitious goal to end open defecation in India by 2019. Alongside government funding, the Swachh Bharat Mission has witnessed active participation from the Corporate Sector.

In this part of unit, we look at a few noteworthy initiatives by businesses in India around water safety & sanitation in the past couple of years. The goal is to bring light to possible CSR opportunities that other businesses could take up.

- i) In February 2016, Coal India Limited set aside INR 235 crores fund for providing hygienic sanitation in schools and in the households of underprivileged by constructing individual toilet facilities. This fund was earmarked for creating modern sanitation facilities in schools operating in the command areas of CIL's subsidiary companies and in the villages of economically backward districts, which lack toilet facilities identified by coal companies through a baseline survey. Up to a lakh households would benefit from this initiative.
- ii) In December 2016, Dabur reported the completion of its Nagla Uday Rampur sanitation project in UP. All 263 households today have individual toilets and the village is now free from open defecation. Notably, this is the second village under Dabur's Sanitation programme — christened '700 Se 7 Kadam' — to achieve the open defecation free status. With this, Dabur is now close to achieving its target of ensuring open defecation free status for at least 5 villages and constructing 1,200 household toilets in the 2016–17 financial year.
- iii) TCS pledged INR 100 Cr budget to support PM Modi's Clean India Initiative. This fund was dedicated towards better sanitation in schools,

especially for girls. The goal of the program was to help the girl child participate in school education for a longer period and attain significant skills to play a larger economic role in society.

- iv) Kerala-based social enterprise Eram Scientific Solutions, a part of Eram Group that has pioneered the concept of e-toilets in the country, installed 1,500 more such facilities by the end of 2017 in collaboration with a host of corporates. These e-toilets are also completely automated with features like automatic pre- and after flush, exhaust fans, and automatic platform cleaning and lights. They also have a mobile app that helps the user to locate the nearest e-toilet and helps authorities to monitor the units.
- v) Cairn India lists Safe Drinking Water and Sanitation among key programmes driving their CSR efforts. Cairn sets up water kiosks using RO technology to provide safe drinking water to rural population near the company's operational vicinity. The initiatives aim to ensure community ownership, usage of renewable energy to run the units, doorstep delivery of water and reject disposal through evaporation pits. The company also proposes to build sanitation facilities for rural households in partnership with the local panchayat in Rajasthan.
- vi) Interestingly, our last example comes from the start-up world. Not many among us are aware of Snapdeal.com Nagar, a small village in UP renamed after the E-commerce giant installed 15 hand-pumps back in 2011. The aid was initiated to overcome the hardships of villagers who had to walk over miles to meet their requirement of water. Well, every effort counts. As we transition from Millennium Development Goals to Sustainable Development Goals, water, sanitation, and hygiene (WASH) are taking policy centre stage in most emerging and developing countries. The Swachh Bharat Abhiyan is, for instance, a manifestation of this importance.

5) Education

Education is important because it raises awareness and increases knowledge. The knowledge and skill that one gets from education can be used to improve the quality of life of the family. A well-educated man can easily get job or he can start his own enterprise. He can meet all possible family needs. Education contributes to quality of life. Despite decades of reforms and government initiatives, multiple students drop out of school for lack of quality education facilities. This phenomenon clearly shows the need for a distinctive approach to achieve the goals of providing quality education to the children of this country. Procuring quality education is the foundation of improving the lives of many. Major progress has been made to achieve the goal of providing quality education at all levels, yet India is third of the world's illiterates based on a report published by UNESCO. The quality of education provided to children in India is a huge concern. According to the Annual Status of Education Report 2016 (ASER, 2016) which surveyed 589 rural districts of India, only 47.7% students of class 5 can read class 2 level texts. This has declined from the previous year's performance of 48.1%. The students also failed badly in arithmetic and English comprehensions. The proportion of all class 8 students in rural India who are willing to divide a three-digit number by a single-digit one has dipped to 43.2% in 2016 from 44.2% in 2014. And while 32% of children in class 3 could read simple English words, in class 5, only 1 out of every 4 students could read an English sentence.

India wants to achieve the most skilled workforce in the world. Therefore, government has started numerous education programmes to make education accessible to all. All the government schemes like the Sarva Shiksha Abhiyan, Mahila Samakhya, schemes for infrastructure development have worked so far only to enrol children into schools. Facilities of providing adequate training to teachers have been not at par. According to a report published by District Information System for Education (DISE) in 2012, more than 91% of primary schools have drinking water facilities and 86% of schools built in the last 10 years have a school building. However, this is not enough to overcome the huge challenge of providing quality education and not only the government but everyone needs to make efforts towards imparting quality education. We need think tanks, innovators, and leaders in the society to deliver the numbers.

Though there are various government initiatives, the Indian corporate sector plays a major role in improving the quality of education. Several private organizations are joining hands with the government to make quality education available for students. Some of the best examples of CSR activity in this field include Tata Group. Tata Steel was the highest spender. It aimed at launching 1,000 schools project in Odisha, for improving the quality of education in government primary schools.

Tata Motors, for example, has also started an award-winning education programme in Pune, where every year, they identify 600 boys and girls enrolled in secondary schools. Through this program, there has been an increment in the pass percentage of students to 98% and the dropout rate was reduced to 5%. The Tata Teleservices has done its best in providing education to students from the underprivileged community in government schools. The Teacher Training programs undertaken by them has enhanced the quality of education being imparted to students studying in government schools. More companies like Tata, Wipro and others should come forward to participate in imparting quality education to students. Only then we can achieve the goal of imparting quality education for all.

6) Income of Family

A family with low income finds it difficult to meet the requirements of life. The good income helps us achieve better economic status. So, efforts should be made to increase the income of the family. Capable women should do something like sewing, knitting, basket making in their leisure so that they can earn additional money to strengthen the economy of the family. This enhances quality of life. Units 3 and 4 have details in this regard.

<p>Activity 1</p> <p>Browse case studies related to CSR activities by companies in augmenting family income and write down one case study about such related project.</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>

7) Saving or Asset Formation

Saving is an important element of quality of life. Family saving is the sum of money or resources which remain spare after spending on different needs and necessities of the family. Saving is the outcome of the regular activity of economy. Our income or the resources are limited; so, we must practice economy (being economic) for saving.

8) Housing

Housing is an essential basic need of a person. We need housing to be safe from heat, storm, rain, wildlife, criminals, etc. Houses must be appropriate according to the family members. If rooms and space are insufficient, the family members must live in a congested environment. Communicable diseases easily spread in such circumstances. Similarly, the lack of ventilation, lighting, heating in the house also makes our living unhealthy. If such situation is prevalent in our homes, the quality of life will be affected. Companies are providing housing facilities to their employees and their families. Cooperative actions such as understanding, promoting and contributing to a better life, lead to a more positive view of the Company, both internally and outside the company. It is an investment of time, money, and effort with benefits in the short, medium and long term.

9) Environment

CSR programmes being undertaken by several large companies in India suggest that they have started thinking about their impact on the environment and are striving to become responsible corporations. Data analysed by the Ministry of Corporate Affairs for CSR expenditure of all Indian companies in 2014-15 showed that 14 percent (Rs 1,213 crore) of total CSR spending in India was made on activities focusing on conserving the environment. It was the third highest expenditure on a social impact issue after education (32 percent) and health (26 percent) and was greater than the amount spent on rural development (12 percent). These figures highlight that companies today have an increasingly broad understanding of the risks and opportunities that climate change poses to their strategies and operations and that larger issues of sustainability triggered by climate change are becoming an integral component of dialogues with the major stakeholders. At the same time, verifiable corporate and partners' accountability and reporting have proven to be key drivers to CSR getting embedded in the mainstream of strategy and business operations of companies. A study conducted by NextGen to analyse the CSR expenditure (INR) of the top 100 companies for FY 15-16 and FY 16-17 supports this trend. Among these companies, the top spenders in environment conservation were primarily from the following three sectors:

- FMCG - ITC (72 crore), HUL (22 crore)
- Energy Companies – NTPC (44 crore), IOCL (30 crore)
- IT and financial services Companies – Wipro (48 crore), Axis Bank (28 crore)

Activity 2

Browse case studies related to CSR activities by companies towards environment protection and write down one case study about such related project.

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A deeper dive into the types of CSR projects carried out by these companies throws up some interesting insights about their perspective towards sustainable development as a key component of CSR.

i) Sustainable Long-Term Impact

A decade ago, the most common CSR activity with a focus on the environment was planting trees. Indian companies today are instead focusing on projects that have a sustainable long-term impact, such as installing solar powered lighting systems and water conservation projects. By far, the most attractive environment-related CSR initiative involved the use of renewable energy, ranging from solar street lamps and lanterns to biomass cook stoves and various rooftop solar projects. The other emerging focus area tackles water-related issues with several projects on watershed development and rainwater harvesting. One of the reasons why companies may prefer such projects to tree plantation drives is that access to clean water and energy has several cascading effects on the social and economic development – ranging from opportunities for better education, health, and income to increased safety for women and lower deaths due to reduced indoor pollution.

ii) Philanthropy to Strategic CSR

Companies have started moving away from traditional philanthropic projects and have begun institutionalizing CSR activities strategically, thereby bringing business responsibility to the forefront. Thus, for FMCG firms that source raw material from farmers, issues like securing and sustaining the livelihoods of farmers growing inputs for their products as well as local water regeneration have become extremely critical. Similarly, for energy companies, which are often considered to be the worst climate offenders, investing in environment-friendly projects serves to mitigate their risks from a reputation point of view.

iii) Mainstreaming Sustainability

For several of the largest spenders on environment-related projects, sustainability has become a way of doing business. ITC’s CSR Committee is aptly called the “CSR and Sustainability Committee.” Similarly, HUL’s projects focus on water stewardship tie-in with Unilever’s global focus on addressing water scarcity. Axis Bank spent nearly 28 crores on reducing Green House Gas (GHG) emissions through renewable energy and optimizing energy efficiency, choosing to concentrate on reducing the company’s footprint on the environment.

At the same time, several large companies are starting to work on shared value projects which create value for both the community and for the business. For example, as per their Sustainable Living Plan 2015, HUL had a clear road map to source 100 percent of agricultural raw material sustainably by 2020. And their sustainable tea procurement project carried out as a part of the CSR activities serves a dual purpose- meeting the 2 percent criteria as well as the company's own responsible business targets.

iv) *Priority*

Despite the emergence of individual thought leaders, sustainability is still not at the forefront of CSR activities among a majority of Indian companies. This trend is apparent even among the top 100 companies. Only about a third of the top 100 companies spent a significant portion of their CSR budget on environment-related activities, with such projects accounting for a mere 10 percent of the total number of CSR projects carried out in FY 15-16, as per the study conducted by NextGen to analyse the CSR expenditure of companies.

Check Your Progress - 2

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) What is the need and importance of quality of life from socio cultural aspect?

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2) Enlist the need and importance of quality of life from economic aspect.

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2.4 LET US SUM UP

Business has come a long way from barter system to currency notes. With the changing times CSR has developed from traditional corporate philanthropy, where companies allocated a certain amount of their profit to “do well” for the society, to a core strategic value. The companies have very well understood that doing charities is no more enough. Shareholders, stakeholders and the employees want to be part of “doing good work” and want their money to be used for developing a healthy society. This active thinking to return to the society and being a good and active corporate citizen has forced all corporate to think more rigorously on

their social responsibility. Though making profit has always been a key issue and a motivating force for all businesses but in this century the corporate realized that they must think beyond profitability and start being responsible for all who make their survival possible in the society. And this is only possible if they think wisely and actively about CSR.

All business houses have an obligation towards environment and society, which provides them with the much-needed raw material and most importantly human resource. Tata group and Aditya Birla group, the two groups considered for this unit, have travelled a long way in their cause for CSR. They have very religiously and responsibly fulfilled their duty towards world, nation, society and environment. Both the groups have been actively participating in the development of a self-sustainable society. They have worked in the fields of education, health, social and women issues. Their active participation and rising above the traditional philanthropic style have added to both companies’ good will. Both are good examples to be followed, by nurturing businessmen throughout the world, on how and why to take up the cause of CSR. Thus, to conclude, this social participation of business would grow and result in a harmonious and healthy bond between the society and business. CSR creates a better public image and goodwill for the company which ultimately results in better business and projects every corporate as a better corporate citizen. The trends visible in the CSR projects about the environment highlight a dichotomy in the way companies approach environment protection interventions in India.

2.5 KEYWORDS

- Quality of Life** : The standard of health, comfort, and happiness experienced by an individual or group.
- Malnutrition** : *Malnutrition* refers to deficiency, excess or imbalance in a person’s intake of energy and/or nutrients.
- Gross Domestic Product** : Gross Domestic Product (GDP) is the monetary value of all finished goods and services made within a country during a specific period.

2.6 ABBREVIATIONS

ASER	:	Annual Status of Education Report
CIL	:	Coal India Limited
CSR	:	Corporate Social Responsibility
DISE	:	District Information System for Education
FMCG – ITC	:	Fast Moving Consumer Goods- Imperial Tobacco Company
FY	:	Financial Year
GDP	:	Gross Domestic Product
GHG	:	Green House Gas
GHI	:	Global Hunger Index

HUL	:	Hindustan Unilever Ltd.
INDC	:	Intended Nationally Determined Contribution
IT	:	Information Technology
ITS	:	Indian Thyroid Society
MDGs	:	Millennium Development Goals
NFHS	:	National Family Health Survey
NTPC	:	National Thermal Power Corporation
PM	:	Prime Minister
PwC	:	PricewaterhouseCoopers
QOL	:	Quality of life
RO Water	:	Reverse Osmosis Water
SACHI	:	Save a Child's Heart Initiative
SBM	:	Swachh Bharat Mission
TCS	:	Tata Consultancy Services
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
UP	:	Uttar Pradesh
WASH	:	Water, Sanitation and Hygiene
WHO	:	World Health Organization

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2.8 CHECK YOUR PROGRESS - POSSIBLE ANSWERS

Check Your Progress - 1

Answer 1: According to the World Health Organization (WHO), quality of life is defined as “the individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals.”

Answer 2: The basic human need components include the following

- Nutrition & Basic Medical-Care;
- Water & Sanitation;
- Shelter; and
- Personal Safety.

Answer 3: The foundations of well-being include:

- Access to basic knowledge;
- Access to information & communication;
- Health & wellness; and
- Quality of environment

Check Your Progress - 2

Answer 1: The need and importance of quality of life from socio-cultural aspect are as follows:

- It is important because it removes social perversions, evils, conservative and traditional thoughts, impartial social norms, and values;
- It helps to take wise decision.
- Women are educated.
- It helps to get quality education to enhance capabilities and skills.
- It helps to change the society with new ideas, planning, technology, etc.

Answer 2: The need and importance of quality of life from economic aspect are:

- Economic development is the backbone of national development.
- It means to increase per-capita income.
- It means to achieve quality of life.
- It helps to provide nutrition, comfortable shelter, clothes, education, and skill-based activities.
- It fosters economic and skill-based activities.

UNIT 3 EMPLOYMENT GENERATION AND LIVELIHOOD

Structure

- 3.1 Introduction
- 3.2 Understanding Livelihoods
- 3.3 Need for Livelihood Promotion
- 3.4 Livelihood Intervention
- 3.5 Funding of the Livelihood Activity
- 3.6 Sustainable Livelihood (SL)
- 3.7 Let Us Sum Up
- 3.8 Keywords
- 3.9 Abbreviations
- 3.10 Bibliography and Selected Readings
- 3.11 Check Your Progress – Possible Answers

3.1 INTRODUCTION

India has now over 1250 million people out of which 500 million are workers. Every year the workforce increases by about two percent that is about ten million net increment. Of the 500 million who are already working, about 93% are working either in the agriculture or the informal sector. The livelihood challenge in India, therefore, is a twin challenge – one of creating ten million new livelihoods every year and the second of upgrading the livelihoods of about 350 million people who are already employed. Given the magnitude of the issue, and the dearth of resources for livelihood promotion, the task of promoting livelihoods for the poor becomes even more urgent. It calls for companies to use their resources optimally to achieve maximum scale. On the other hand, most of the companies/development agencies are ‘theme oriented’ (e.g.: watershed management, health, agriculture, etc.). While they can leave a lasting and sustainable positive impact in livelihood promotion, they are oftentimes required to develop a thorough understanding of what livelihood promotion means to their respective specializations. This unit gives an overview of livelihoods and provides some basic concepts that are fundamental to livelihood promotion.

After studying this unit, you should be able to know:

- Describe the need for livelihood promotion
- Discuss the elements of design of livelihood intervention
- Discuss various efforts towards livelihood promotion
- Explain sustainable livelihood

3.2 UNDERSTANDING LIVELIHOODS

A livelihood is much more than employment. The hidden complexity behind the term ‘livelihood’ comes to light when Governments, Civil Society, and external organizations attempt to assist people whose means of making a living is

threatened, damaged, or destroyed. From extensive learning and practice, various definitions have emerged that attempt to represent the complex nature of a livelihood.

Box 3.1: Livelihood and Sustainability

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress, shocks and maintain or enhance its capabilities, assets both now and in the future, while not undermining the natural resource base.

A person's livelihood refers to the means of securing the necessities of life – food, water, shelter, and clothing. Livelihood is defined as a set of activities, involving capacity to acquire above necessities, working either individually or as a group by using endowments (both human and material) for meeting the requirements of the self and his/her household, on a sustainable basis with dignity. Living is largely about generating income. But this is really a means to an end which also includes aspects of food security, providing a home, health, reduced vulnerability to climatic, economic or political shocks, sustainability (the ability to continue to make a satisfactory living) and power (the ability to control one's own destiny). Hence, livelihood is a set of economic activities, involving self-employment and or wage employment, by using one's endearments (human and material), to generate adequate resources (cash and non-cash), for meeting the requirements of self and the household, usually carried out repeatedly and as such become a way of life.

3.2.1 Conditions for the Livelihood Promotion

A livelihood should keep a person:

- meaningfully occupied;
- in a sustainable manner; and
- with dignity.

Livelihoods therefore go far beyond generating income. A livelihood is much more than employment. Less than 10 percent of rural workers in India are employed on a regular basis. Poor rural households engage in more than one activity for their livelihood.

3.3 NEED FOR LIVELIHOOD PROMOTION

There are basically three reasons to promote livelihood:

- 1) The primary reason to promote livelihood is the belief in the essential right of all human beings to equal opportunity. Poor people do not have life choices nor do they have opportunities. Ensuring that a poor household has a stable livelihood will substantially increase its income, and over time, asset ownership, self-esteem and social participation.
- 2) The second reason for livelihood promotion is to promote economic growth. The 'bottom of the pyramid' does not have the purchasing power to buy even the bare necessities of life – food, clothing and shelter. But as they get

steadier incomes through livelihood promotion, they become customers of many goods and services, which promote growth.

- 3) The third reason for promoting livelihoods is to ensure social and political stability. When people are hungry, they tend to take to violence and crime.

Check Your Progress - 1

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

- 1) Define livelihood.

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- 2) Which are the basic three reasons to promote livelihood?

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3.4 LIVELIHOOD INTERVENTION

3.4.1 Background

Livelihood promotion evolved a great deal since the early days with contributions from people like Rabindranath Tagore, conceiver of the Sriniketan experiment, Spencer Hatch of YMCA, Marthandam experiment, Fr. Brayne of the Gurgaon experiment, Albert Mayer of Etawah project who initiated livelihood promotion in their own ways. Mahatma Gandhi one of the early livelihood thinkers of 20th century had a holistic vision of livelihood, with the deep concern for both the poor and sustainability. Gandhiji suggested developing local economies by promoting inter dependent activities as a member of mutually supportive community, eventually leading to ‘gram swaraj.’ During this period the emphasis was on building human capital and imparting knowledge as the people lacked the know-how to do better. Even in the years after independence, the government, policies and strategies were based on similar principles. The multipurpose approach to promote rural livelihoods was promoted during the First and Second Five Year Plans through the Community Development Programme and Panchayat Raj System. In the subsequent Five-Year Plans emphasis was laid on livelihood promotion adopting various strategies.

3.4.2 Elements of Design of Livelihood Intervention

Livelihood interventions are conscious efforts by an agency or organization to promote and support livelihood opportunities for many people. Three elements of the design of the livelihood intervention are given below (Fig.3.1)

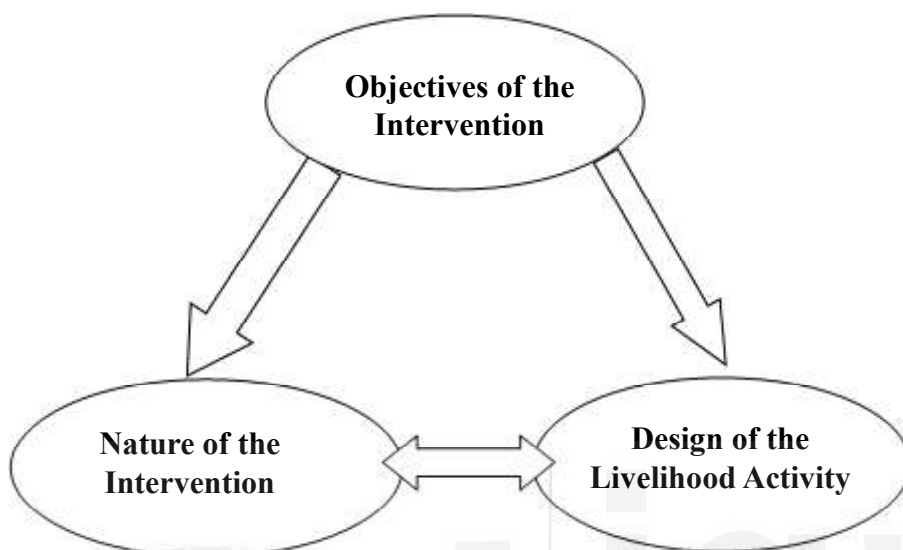


Fig 3.1: Three Elements of Design of Livelihood Intervention

3.4.3 Framing the Objectives of Livelihood Interventions

Livelihoods can be enhanced in many ways. Among others, it can be done by:

- Enhancing income
- Creating assets or wealth
- Increasing food security
- Reducing risk
- Reducing variances in income
- Reducing rural to urban migration
- Organizing producers to have greater control over their livelihoods
- Enhancing the money that circulates within the local economy

Although achieving one objective sometimes leads to fulfilling the other objectives, this is not always so. The primary objective of most livelihood interventions in India today is enhancing incomes and food security. Asset creation is usually seen as a means to enhance income. While organizing producers, again to achieve better returns, is also common, however, strategies to reduce risk are less common, and very few interventions explicitly focus on enhancing the money that circulates within the local economy. Reducing migration is often an outcome of other livelihood strategies, but is very rarely a stated objective. However, in the recent years, with the opening of the insurance sector, many new initiatives in this direction have been started. ICICI Lombard and ICICI Prudential, AVIVA, among others, have developed different products to reduce the risk of various livelihoods supporting activities.

3.4.4 Nature of the Interventions

The nature of livelihood intervention can vary along three dimensions:

1) **The sector to be intervened:** It should be decided whether the existing livelihood activity is to be improved or a new activity must be promoted. The sector to be intervened is often choice based demand. Upon the demand and factor conditions, however, there are choices:

- One could choose to improve upon an existing livelihood activity. For example, SIFFS (South Indian Federation of Fishermen Societies) introduced motorized boats among small fishermen in Kerala

OR

- One could work on a livelihood activity new to the area. For example, Mysore Resettlement and Development Agency (MYRADA) introduced assembling watchstraps in collaboration with Titan Watches in a predominantly agrarian area.

2) **The point of intervention:** Which part of the value-addition chain is to be focused? Whether missing inputs such as technology development or credit has to be provided or integrated with the delivery of inputs, or intervened at multiple points providing several services; needs to be decided. After choosing the sector in which to intervene, it is important to identify in what to intervene? For example, if dairy sub-sector is chosen it is necessary to identify whether to improve fodder production, or to process the milk, or to build linkages with the market, to get the best benefit to the producers.

Intervention can be to improve the production process itself as in the case of PRADAN, which developed a small-scale technology for rearing poultry and is helping tribal groups take up such production. Seri-2000 with the support from Silk Development and Cooperation (SDC) helped silk farmers to improve their rearing processes.

Producers can be helped to get a better market price for their produce. Example, SIFFS (South Indian Federation of Fishermen Societies) facilitates marketing of the fish caught by its members. NDDDB (National Dairy Development Board) has setup processing plants and provides marketing channels for the milk produced by the members.

3) **The instrument of intervention:** What is the tool of intervention? Do people have to be trained to make the necessary changes? The issue of where to intervene in the value-addition chain and the choice of approaches on how to intervene are closely linked.

The inputs to be focused on during intervention strategies:

- a) Technology: Some interventions in livelihoods have evolved around technological intervention. SIFFS has introduced motorized boats using a simple technology to help the fishermen.
- b) Training: Training inputs have been an integral part of most interventions in livelihoods. The NGO MYRADA had given significant skill building to rural girls to take up the contract for watchstrap manufacturing of

Titan, while promoting project MEADOW which aims at ensuring better livelihood through engagement of rural women.

- c) Marketing: The Association of Crafts Producers (ACP) provides marketing assistance to a wide range of producers in Nepal. Other interventions like Janarth, NDDDB extended market support services to the producers.
- d) Asserting Rights: The National Alliance of Street Vendors lobbied for the rights of street vendors and worked with national, state and local governments. Similarly, SEWA focused on ensuring that the beedi roller got what law entitled them to.
- e) Policy Advocacy: Livelihood choices are often enabled or restricted by the policy environment. SEWA (Self-Employed Women's Association) made significant dent in the policy environment, which earlier never recognized unorganized workforce as labour.
- f) Building Local Interdependent Economy: Interventions designed to strengthen an interdependent local economy, where a large proportion of the inputs required for an activity are procured locally, and value addition of the products is also done at the local level, have been tried by some agencies, as in the case of DHRUVA-BAIF (Bharatiya Agro Industries Foundation)
- g) Credit: BASIX (Bhartiya Samruddhi Investments and Consulting Services), a rural livelihoods promotion institution working in many states in India, extends micro-credit services for a variety of rural activities including farming, animal husbandry, cottage industries, trade and services.
- h) Infrastructure: Some interventions also provide infrastructure, such as developing milk-chilling centres, various food processing units etc. Infrastructure such as creating milk chilling centres or building a road is often beyond the capacity of NGOs. However, there are several examples of NGO interventions in creating small or micro infrastructures like grading and sorting platform or creating a common work place for community. The case on DHRUVA may be referred, which has created community owned processing unit.
- i) Institution building: In some cases, the organization promoting or supporting livelihoods has focused only on building producer organizations. The Aga Khan Rural Support Programme (AKRSP) in Gujarat has been involved in organizing communities into various peoples' institutions such as Water Users' Association, Mahila Vikas Mandal while developing watershed in this area. These institutions have emerged as strong peoples' organizations, where the livelihood choices are made by these organizations and not by the intervention agency. It is not essential that only one instrument of intervention is chosen; it is also possible to use more than one. For example, providing livelihoods support services of many kinds, like quality input, timely credit and output marketing (as AKRSP does).

Activity 1

Visit a CSR project on livelihood intervention in your vicinity. Write down the sector of intervention, point of intervention and instrument of intervention of the project.

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Check Your Progress - 2

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Define livelihood interventions.

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2) What are three elements of the design of the livelihood intervention?

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3) Write the ways in which livelihoods can be enhanced.

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3.5 FUNDING OF THE LIVELIHOOD ACTIVITY

The funding of livelihood activities can be done by using any of the following means:

1) Grant-based Funding

Grants are good to start with and to provide a range of services in addition to the primary activity itself, but may lead to uncompetitive businesses, which close when grant funds run out.

2) Loan-based Funding

Loans allow for proper investment in the business, but may be difficult to access and difficult to repay if the business fails.

3) Equity

Equity is more flexible and less risky than loans, and is in many ways the ideal finance for an activity, but is often very difficult for a micro or small enterprise to secure. The case of MYRADA-MEADOW provides an example where workers themselves contributed equity-type funds to allow the business to invest in infrastructure. In many livelihood interventions, poor households provide sweat-equity in the form of their labour.

4) Financial Orchestration

A combination of grants, loans and equity can also be chosen. This kind of financial orchestration gives flexibility to do initial work (which is often not commercially feasible) with grant support and then take loans when the livelihood activity is in a position to scale up.

Government of India has been one of the largest agencies involved in such promotion efforts. However, the corporate sectors and the NGO sector have also contributed to promoting livelihoods.

Activity 2

Visit a CSR project on livelihood intervention in your vicinity. Write about the sources of funding of the project.

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Here are a few examples:

Alternate Implementation Mechanism (AIM) - A Case Study on Public Private Civil Society Partnership in Jalna, (Maharashtra)

The Public Private Civil Society Partnership (PPCP) project was designed for implementing National Rural Employment Guarantee Scheme (NREGS) activities as well as State Rural Employment Guarantee Scheme (SREGS) activities on watershed approach. The project is an AIM initiative undertaken by the Zilla Parishad, District administration, Watershed Organization Trust (WOTR) and Indian Tobacco Company–Rural Development Trust (ITC–RDT) in two blocks of Jalna district, Maharashtra. The PPCP arrangement in the project was designed

based on the lessons from State REGS, experience of WOTR–SIED and ITC–RDT, and willingness from the multi-disciplinary Zilla Parishad (ZP) of Jalna.

Impact and Challenges

More than 70 per cent of works under the PPCP programme was undertaken for soil and water conservation in the district. The programme is driven by the demand for work by the community. The flow of funds to NGOs and technical partners depends on the amount of work generated through shelf of work. Therefore, the labour estimates vis-à-vis the work generated impacted the livelihoods of the community.

The Gram Sabha (GS) had played a pivotal role in implementation of REGS. It was responsible for recommending shelf of works to be taken up under REGS and conducting social audits of the implementation. In addition, GS had supported extensively to facilitate the implementation of the schemes. In the process of delivery, the GS was strengthened institutionally in terms of generating work and handling payments.

WOTR is executing watershed projects under NREGA in two blocks, namely Jafrabad and Bhokardan of Jalna district of Maharashtra. From the PPCP arrangement it became evident that the partnership between the agencies has the potential to deliver results while aiming at improvement in the productivity of land. Soil and water conservation measures were the vehicles to address larger issues in implementing NREGS in the district, while considering the potential of all the stakeholders.

Few of the other examples are—

- Government programs such as the National Rural Employment Programme (NREP), refashioned as the Sampurna Gram Samridhi Yojana, guaranteed wage-employment to the poor in the lean season through public works such as road building. Part of the wages were paid in kind as food grains, which was a carryover from the erstwhile “food for work” programme.
- Government programmes such as the erstwhile Integrated Rural Development Programme (IRDP), refashioned as the Swarna Jayanti Grameen Swarozgar Yojana (SGSY), promoted self-employment among the poor through acquisition of an income generating asset with the help of a bank loan and a government subsidy. AXIS and PNB bank are few examples.
- Special government programmes, run in specific states, to promote both wage employment, such as the Employment Guarantee Scheme (EGS) of Maharashtra and to promote self-employment through highly subsidized asset acquisition, such as the World Bank sponsored District Poverty Initiatives Program (DPIP) in Andhra Pradesh, Madhya Pradesh and Rajasthan.
- Programmes run by sectoral institutions such as the National Dairy Development Board, the Central Silk Board, the Coir Board, the National Horticultural Board, and the Development Commissioners for Handloom and Handicrafts.

- Programmes run by non-governmental agencies, for promoting livelihoods in different regions and sectors, such as by World Vision India, SEWA, BAIF, MYRADA, AKRSP, PRADAN, RGVN and BASIX.
- The Self-Employed Women’s Association (SEWA) works with over 750,000 self-employed women of low-income households.
- Bhartiya Agro-Industries Foundation’s (BAIF) programme supporting one million livelihoods, comprising cattle cross-breeding, pasture development, horticulture, etc.
- Venkateswara Hatcheries intervention to develop the poultry sector, culminating in the National Egg Coordination Council, which serves over 200,000 poultry producers.
- Various micro-finance interventions by banks and NGOs have influenced the livelihoods of more than twelve million people.

3.6 SUSTAINABLE LIVELIHOOD (SL)

The concept of Sustainable Livelihood (SL) is an attempt to go beyond the conventional definitions and approaches to poverty eradication. These had been found to be too narrow because they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social exclusion. It is now recognized that more attention must be paid to the various factors and processes which either constrain or enhance poor people’s ability to make a living in an economically, ecologically, and socially sustainable manner. The SL concept offers a more coherent and integrated approach to poverty. In perspective of making the concept more practical and operational a composite flow of chart is given below (Fig.3.4):

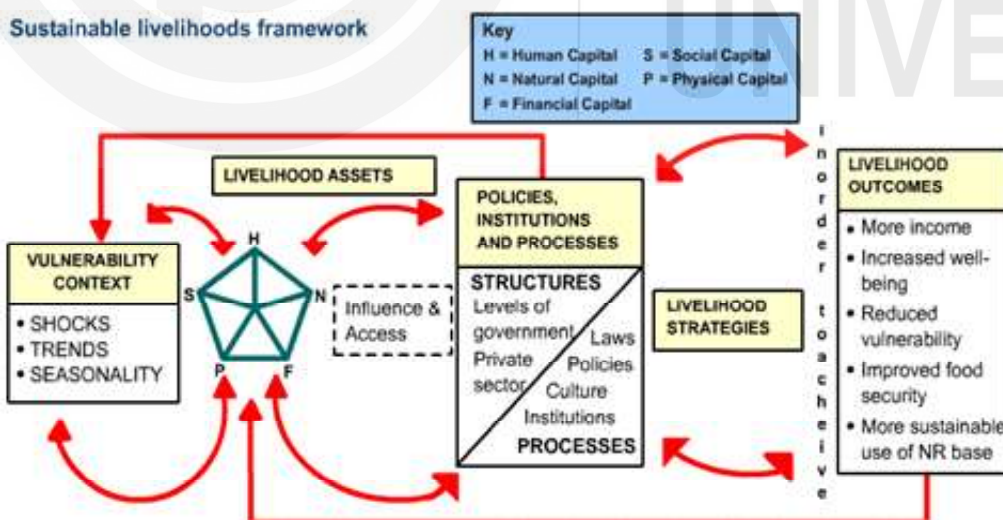


Fig 3.4: Sustainable Livelihood Framework
(Source: DFID, Sustainable Livelihood guidance sheet)

Project (Oil India Limited) OIL Rupantar: Sustainable Livelihood - Point (ii) of Schedule VII of Companies Act, 2013

- Growing unemployment, a major cause of social unrest, threatens OIL’s long-term business goals. In its areas of operation, OIL is seen as the only

source of direct/indirect employment. Committed to socio-economic development, OIL collaborated with State Institute of Rural Development (SIRD), Assam, to launch Project Rupantar (meaning transformation) in the year 2003 to overcome unemployment especially amongst rural youth and women by motivating them to engage in entrepreneurship development programmes exploring self-employment opportunities in the primary, secondary and tertiary sectors.

- The project has since encouraged many self-help groups (SHGs)/joint liability groups (JLGs) to pursue agro-based industries, animal husbandry, sericulture, fishery, organic farming, and diversification of handloom products. Aastha, a marketing outlet in OIL Field Headquarters at Duliajan, Assam, adds value to the project by providing support to the marketing needs of the SHGs.
- With infrastructural and other support from OIL, SIRD has formed 8,500 SHGs and JLGs since 2003. OIL exclusively has formed 2,450 SHGs/JLGs from 2008-09 to 2016-17, providing farmers, women, and youth - mostly in tea garden areas with 50% subsidy, other financial and material inputs. In the last three fiscals since 2014-15, OIL has formed 1,300 SHGs/JLGs for poultry, piggery, handloom (weaving) and farm mechanization (power tiller), assisting 9,725 farm families.
- World Petroleum Congress held in Doha in December 2011 recognized Project Rupantar as one of 12 best CSR initiatives by the global oil and gas industry and highlighted it in the Social Responsibility Global Village, as part of the Congress.

Agriculture Project

- Started in the year 1991, the project implemented under the Oil India Rural Development Society (OIRDS). OIRDS is one of the foremost social welfare projects of OIL conceived with the principal objective of promoting sustainable growth of rural economy.
- The primary objective of the Agriculture Project is to encourage the unemployed youth to adopt agriculture as a means of earning livelihood and thereby attain economic empowerment. The farmers are introduced to modern methods of cultivation for maximizing farm yield through in-field training by experts from Agriculture Department, Government of Assam and Assam Agriculture University (AAU) and providing them with high yield variety seeds, organic manure, farming tools and implements.
- Since 1991-92 till 2016-17, OIRDS has adopted 118 villages under various farmers' collectives, covering around 17,221 farm families.
- OIL has also signed MoU with AAU recently, to promote integrated farming in villages of OIL's operational areas in Upper Assam.

Project OIL Jeevika

- Launched in FY 2016-17, the project is a community-cluster based sustainable rural livelihood promotion initiative, which aims at imparting skill development and up-gradation training to the targeted beneficiaries on beekeeping and honey processing, mustard, buckwheat and local pulse

processing as well as providing handholding support to them for generation of alternate source of income and formation of self-sustaining livelihood clusters.

Check Your Progress - 3

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) What are the ways of funding of the livelihood Activity?

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2) What is sustainable livelihood?

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3.7 LET US SUM UP

Traditionally the solution to the problems of poverty was conceived as an increase in income levels through the generation of employment. However, this vision has changed in the last two decades. A livelihood is a set of economic activities that involve self-employment and/or wage-employment.

In the current decade, according to estimates of the Planning Commission for the Tenth Five Year Plan, more than 10 million people in India will be seeking work every year. Thus, to ensure full employment within a decade, more than 10 million new livelihoods will have to be generated every year. Given the magnitude of the problem, and the dearth of resources for livelihood promotion, the task of promoting livelihoods for the poor becomes more urgent. It calls for organizations to use their resources optimally to achieve maximum scale. CSR has played an important role in livelihood intervention by either improving on the existing livelihoods or creating new livelihoods. In this unit you have read about the nature and instruments of livelihood interventions and the source of funding. Finally, we have discussed sustainable livelihood.

3.8 KEYWORDS

Livelihood : Livelihood refers to their “means of securing the basic necessities of life”. Livelihood is defined as a set of

activities essential to everyday life that are conducted over one's live span.

Food Security : Reliable access to a sufficient quantity of affordable, nutritious food.

Sustainable Livelihood: A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining natural resource bases.

3.9 ABBREVIATIONS

AAU	:	Assam Agriculture University
ACP	:	Association of Crafts Producers
AKRSP	:	Aga Khan Rural Support Programme
AP	:	Andhra Pradesh
BAIF	:	Bharatiya Agro Industries Foundation
BASIX	:	Bhartiya Samruddhi Investments and Consulting Services
DHRUVA	:	Vanguard of Awakening in Dharampur
DPIP	:	District Poverty Initiatives Programme
EGS	:	Employment Guarantee Scheme
GS	:	Gram Sabha
ICICI	:	Industrial Credit and Investment Corporation of India
IRDP	:	Integrated Rural Development Programme
ITC-RDT	:	Indian Tobacco Company–Rural Development Trust
JLGs	:	Joint Liability Groups
MoU	:	Memorandum of Understanding
MP	:	Madhya Pradesh
MYRADA	:	Mysore Resettlement and Development Agency
NDDB	:	National Dairy Development Board
NGO	:	Non-Government Organization
NREGA	:	National Rural Employment Guarantee Act
NREGS	:	National Rural Employment Guarantee Scheme
NREP	:	National Rural Employment Programme
OIRDS	:	Oil India Rural Development Society
PNB	:	Punjab National Bank
PPCP	:	Public Private Civil Society Partnership
PRADAN	:	Professional Assistance for Development Action
REGS	:	Rural Employment Guarantee Scheme

SEWA	:	Self-Employed Women's Association
SGSY	:	Swarna Jayanti Grameen Swarozgar Yojana
SHGs	:	Self-Help Groups
SIFFS	:	South Indian Federation of Fishermen Societies
SIRD	:	State Institute of Rural Development
SL	:	Sustainable Livelihood
SREGS	:	State Rural Employment Guarantee Scheme
WOTR	:	Watershed Organization Trust
YMCA	:	Young Men's Christian Association
ZP	:	Zilla Parishad

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3.11 CHECK YOUR PROGRESS - POSSIBLE ANSWERS

Check Your Progress - 1

Answer 1: Livelihood is a set of economic activities, involving self-employment and/or wage employment. By using one's endearments (human and material), to generate adequate resources (cash and non-cash). For meeting the requirements of self and the household, usually carried out repeatedly and as such become a way of life.

Answer 2: The primary reasons to promote livelihood is the belief in the essential right of all human beings to equal opportunity. The second reason for livelihood promotion is to promote economic growth. And the third reason for promoting livelihoods is to ensure social and political stability.

Check Your Progress - 2

Answer 1: Livelihood interventions are conscious efforts by an agency or organization to promote and support livelihood opportunities for numerous people.

Answer 2: The three elements of the design of the livelihood intervention are (1) Objectives of the intervention; (2) Design of the Livelihood activity; and (3) Nature of the Intervention.

Answer 3: Livelihoods can be enhanced in many ways. Among others, it can be done by:

- Enhancing income
- Creating assets or wealth
- Increasing food security
- Reducing risk

- Reducing variances in income
- Reducing rural to urban migration
- Organizing producers to have greater control over their livelihoods
- Enhancing the money that circulates within the local economy

Check Your Progress - 3

Answer 1: The ways of funding of the livelihood activity are: Grant-based Funding; loan-based Funding; Equity; and Financial Orchestration.

Answer 2: The concept of sustainable livelihood is an attempt to go beyond the conventional definitions and approaches to poverty eradication. These had been found to be too narrow because they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social exclusion. It is now recognized that more attention must be paid to the various factors and processes which either constrain or enhance poor people's ability to make a living in an economically, ecologically, and socially sustainable manner. The SL concept offers a more coherent and integrated approach to poverty.



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UNIT 4 WOMEN EMPOWERMENT

Structure

- 4.1 Introduction
- 4.2 Understanding Empowerment
- 4.3 Economic Empowerment of Women
- 4.4 Social Empowerment of Women
- 4.5 Let Us Sum Up
- 4.6 Keywords
- 4.7 Abbreviations
- 4.8 Bibliography and Selected Readings
- 4.9 Check Your Progress – Possible Answers

4.1 INTRODUCTION

“You can tell the condition of a nation by looking at the status of its women”

– Pt. Jawaharlal Nehru

Women are central to the entire development process, be it in an individual family, village, province, state and to the whole nation. Women have maintained the traditional Indian culture since ages. History has revealed the deteriorating state of women. Corporate social responsibility (CSR) is one of the most prominent concepts in the literature through which organizations have scope for ensuring a development in the status of women in India through women empowerment. This unit discusses the empowerment of women in India and challenges that are to be responded adequately and appropriately. The Fig 4.1 shows the determinants associated with the empowerment of women and these are the challenges for the development agencies and the policy makers to work upon.

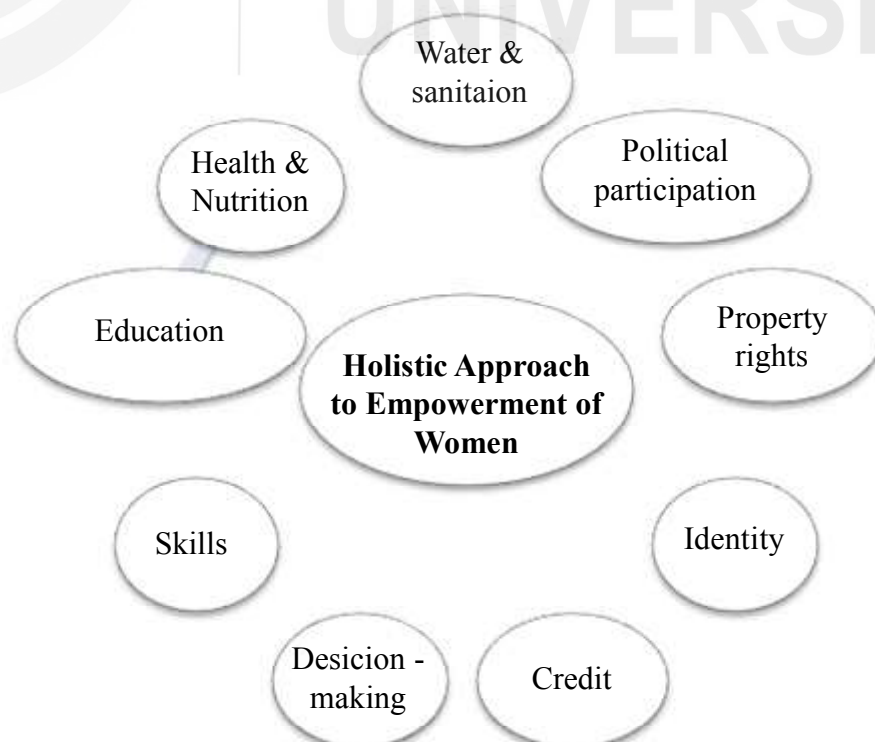


Fig 4.1: Holistic Approach to Empowerment of Women

To understand it in better way, the unit will also explain the initiatives undertaken by various companies to overcome those challenges and getting the women in the mainstream of development.

After studying this unit, you should be able to:

- Explain empowerment among women
- Describe the association between development and women's empowerment
- Discuss the role of companies in achieving empowerment among women

4.2 UNDERSTANDING EMPOWERMENT

Empowerment is a process which relates to the power of an individual to redefine her possibilities or options and to have the ability to act upon them (Eyben et al., 2008). Kabeer (2001) defines empowerment as “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.” The empowerment of women is essential for sustainable development and economic growth. Thus, empowerment is fundamentally about the enhancement of individuals’ capabilities to make a difference in their surroundings, which affects their life. Empowerment also relates to the influence of an individual on the social and cultural norms, informal and formal institutions in society. Women can be empowered in many ways; socially, economically, politically, and legally. In the discussion on women’s empowerment, gender equality and gender equity are terminologies which are interrelated. Equality implies the condition or quality of being equal and equity is the equality of rights (Webster’s Dictionary, 2010). In contrast to other terms, women’s empowerment relates to a process; a progression from one state to another. In addition, empowerment includes agency, in which women themselves are actors in the empowerment process. They must not only be able to make a decision, but be aware of their rights to make it.

Women’s empowerment encompasses a complexity in comparison to other disadvantaged groups. Women make up half of the world’s population, and form a cross-cutting group that overlaps all other groups in the society. Compared to other disadvantaged or socially excluded groups, the household and family relations play a central part in women’s disempowerment (Boender et al, 2002).

Decision-making power in the household shows the amount of ‘say’ the woman has in household decisions, and was estimated as an average of several sub-variables. It is based on if she has a say in the household income, if she has the possibility to buy goods without needing permission and if she decides over her own work, her children’s schooling etc. Therefore, policies directed towards women’s empowerment must be directed to the family and household level.

Economic empowerment means ‘Enhancing the role of women as drivers of poverty reduction, promoting female investors and entrepreneurs, and recognizing the link between gender equality and safeguarding the environment all promote inclusive and sustainable industrialization, and directly contribute to SDG 9 on industry, innovation and infrastructure, and to SDG 5 on gender equality’.

INDIA'S GENDER SLIDE

Source: The Global Gender Gap Report 2017, World Economic Forum



Fig 4.2: India's Gender Slide

Targeting gender equality and women's economic empowerment is not only important from the perspective of realizing women's rights but is also smart economics. Women are key agents of change and when women and men are equal, economies grow faster; less people remain in poverty, and the overall well-being of people increases. Harnessing women's potential as economic actors, leaders and consumers results in higher levels of industrialization and more sustained growth rates. Global gross domestic product could increase by more than 25 per cent by 2025 if women played the same role in labour markets as men.

Knowing that the empowerment of women generates many positive effects for society overall, makes the task of determining the underlying factors of women's empowerment essential. Women's empowerment has five components:

- 1) Women's sense of self-worth;
- 2) Their right to have and to determine choices;
- 3) Their right to have access to opportunities and resources;
- 4) Their right to have the power to control their own lives, both within and outside the home; and
- 5) Their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

Several companies, self-help groups and NGOs are working in this direction so that women themselves can break the societal barriers and achieve great heights in all dimensions: political, social and economic. But some portion of the society has still not accepted women as being equal to men and crimes or abuses against women are still on the rise. For that to change, the society's age-old deep-rooted mind set needs to be changed through social conditioning and sensitization programmes. Various companies have undertaken advocacy to fight against this situation. In next section we will be discussing about it in detail.

“Educating and investing in women and girls has a multiplier effect on productivity, efficiency and economic growth. But economically strengthening women is not only a means by which to spur and sustain inclusive industrial development, it is also a matter of advancing women’s human rights”

- UNIDO Director General LI Yong

4.3 ECONOMIC EMPOWERMENT OF WOMEN

4.3.1 Poverty Eradication

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macroeconomic policies and poverty eradication programmes specifically address the needs and problems of such women (Explained in Unit-1). There is already improved implementation of programmes, on women, oriented with special targets for women. Steps are taken under CSR initiatives by the Indian Companies for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities. Empowering women and encouraging their entrepreneurial spirit was a vital aspect of CSR for business houses like the Tata, HUL, Vedanta, Hindalco, Jindal and many others. The interventions were mostly carried out in the surrounding areas of the main operational regions, particularly in villages situated closer to the factory location. In the case of Jindal Steel, the CSR activities were concentrated around Hisar (Haryana) and Tata Steel anywhere in India.

Case Studies

HUL’s (Hindustan Unilever) SHAKTI: SHAKTI means ‘Strength’. Project SHAKTI is HUL’s initiative to upliftment of standard of living in rural India by creating income-generating capabilities for under-privileged rural women through small-scale enterprise opportunity; and, to improve rural lives with the support of health and hygiene awareness. Project SHAKTI is taken up in rural areas whereby women are the distributors for HUL products and are called “Shakti Ammas.” This identity is ushering prosperity in their lives and most importantly self-respect.

Reliance Industries Limited: The major thrust areas of Reliance Industries Limited were in areas of health, education, infrastructure development (drinking water, improving village infrastructure, construction of schools etc.), and environment (effluent treatment, tree plantation, treatment of hazardous waste). In 2010, the company also set up the Reliance Foundation with the main aim of addressing developmental challenges. The focus was on five core pillars: education, health, rural development, urban renewal, promotion and protection of India’s art and culture. In the same year, it launched Mission BIJ or Bharat India Jodo, its flagship programme focusing on supporting small farmers. BIJ works towards bridging the gap between rural and urban areas and empower small farmers. Towards achieving this goal, it will provide support to small farmers along the supply chain through input support, technical assistance, post-harvest and marketing support.

4.3.2 Micro Credit

To enhance women's access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institution are undertaken, so that the outreach of credit is enhanced. Other supportive measures include SHG formation, small soft loans by private Banks like AXIS and ICICI etc. to ensure adequate flow of credit through extant financial institutions and Banks, so that all women below poverty line have easy access to credit. Another ideal example is of Tata Steel and others, in a concised form, these are described below:

Case Studies

Tata Steel: The direct interventions were carried out either by in-house CSR specialist teams, or by professional CSR teams. Partnerships had also been made with non-profit organizations and specialized agencies in some cases. Some of the companies like Tata Steel, over the last 15 years had supported the formation of more than 500 rural enterprises in agriculture, poultry, livestock, and community entrepreneurship. It continued to work untiringly towards furthering empowerment by facilitating the formation of around 200 women SHGs every year, who were encouraged to venture into income generating activities. Tata Steel also held regular competitions for identifying women leaders who could be role models through its programme 'Tejaswini.'

Name of Corporate	Model of Empowerment	Approx. number of women involved	Impact
Hindustan Unilever	Rural women became distributors of HUL. Popularly known as 'Shakti Ammas'	About 43,000 women all over India	Has economically empowered rural women with entrepreneurial spirit. Plan to use the network for creation of more SHGs
ITC	Poor rural women assisted to form microcredit SHGs to build small savings and finance self-employment and micro-enterprises	About 40,000 women	Sustainable economic opportunities through micro-credits
Jindal Steel	Formation and capacity building of women SHGs	About, 3000 women	Trained women have begun activities like leaf plate making which has augmented income
Tata Steel	Tata Steel Rural Development Society	About, 45000 women	Annually create at least 200 SHGs who are encouraged to

			enter enterprise activity
Vedanta	Provide for skill development, credit linkage, training, market development	About 30000 women	About 2100 SHG developed by group companies Vedanta Zinc, BALCO, Sterilite, Vedanta Aluminium and VAL Lanjigarh
Hindalco	Training for skill Development through two institutes, located in UP and Maharashtra	More than 11000 women	Works towards improving the capacity building of women and men who are encouraged to take up enterprise activities
ICICI Bank	Rural Self Employment training institutes at Udaipur & Jodhpur	Has extended credit to a large no. of SHGs through partnership model (with NGOs like BISWA in Odisha) as well as directly	Both men and women have been imparted training
RIL	Provide training to rural women through SHGs and youth to become self-sustaining by taking up income generating activities (IGA)	A number of rural women as well as youth have been trained in stitching, beauty and health care, plumbing, computer hardware and mobile repairing	Many men and women have begun micro enterprise activities in areas around manufacturing divisions like Hazira, Vadodara, Nagothane, Gadimoga etc.

4.3.3 Women and Economy

Women's perspectives are included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes by various companies having the vision to work towards women's empowerment. Their contribution to socio-economic development as producers and workers is now getting recognized in the formal and informal sectors (including home-based workers) and companies are developing appropriate policies relating to employment and their working conditions. Such measures basically include: equal job opportunities, working hours, working environment, sexual harassment reporting and redress mechanism, social security, equal salary, training & skill development, leave rules etc. Most of the companies now have already laid down the rules and regulations in this regard e.g. Dr. Reddy's Laboratories, Excel Industries and Infosys.

Activity 1

Visit a CSR project in your vicinity. Write down the measures taken for the female employees of the project which is directed towards women’s empowerment.

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4.3.4 Women and Agriculture

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts are made to ensure that benefits of training, extension and various programmes should reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. are expanded to benefit women workers in the agriculture sector.

Case Studies

Cairn India, with IFC (International Finance Corporation) decided to support an intensive community-based dairy development programme with the objective of improving the economic condition of the rural poor in Rajasthan. By design, the programme targeted women, who otherwise had no opportunity for economic emancipation. This project not only enabled them to participate in income generating activities but has also empowered them as organized self-help groups (SHGs) exploring other livelihood options. They have also been benefitted from the introduction of technology for transparency, accountability, and fair price realization

The *Kamalnayan Jamnalal Bajaj Foundation (KJBF)* founded by the Bajaj family states its mission is to “*empower the rural community for efficient and judicious use of human and natural resources.*” It is actively involved in sustainable agricultural development in about 200 villages of Wardha district where the farming community has been motivated to adopt integrated farming practices. There are many more initiatives like above changing the lives of thousands of families while empowering women economically.

4.3.5 Women and Industry

The important role played by women in electronics, information technology, food processing, agro industry, and textiles has been crucial to the development of these sectors. The companies are formulating comprehensive support in terms

of labour legislation, social security and other support services to participate in various industrial sectors. For women working in night shift in factories / BPOs suitable measures are taken to enable women to work in the night shift. This is accompanied with support services for security, transportation etc. The companies like Infosys, Titan, Bajaj Auto and Balmer & Lawrie etc. have laid down policies in this regard.

4.3.6 Support Services

The provision of support services for working women, like child care facilities, including crèches at work places and educational institutions, homes for the aged and the disabled has been expanded and improved to create an enabling environment and to ensure their full cooperation in social, political, and economic life. Women-friendly personnel policies are also drawn to encourage women to participate effectively in the developmental process. ‘Mobile-Crèches’ is an organization (non-profit) providing child care services to different type of groups of working women starting from construction workers to various factories or institutions with the help of CSR funding in and around Delhi and Mumbai few of these companies namely are PNB housing finance Ltd., Microsoft, NCML, Godrej properties, HCL and Oracle etc. To date, Mobile Crèches has reached out to 650,000 children, trained 6000 childcare workers, and run 600 day care centres. MMC (Microsoft Management Console) also works to advocate for marginalized communities by providing vocational training for women and youth and promoting migrant families’ rights, access to healthcare, and government services. MMC has reached over 150,000 children and run over 240 day care centres. The CSR fund helps them to work in nutrition and healthcare. Because children suffering from malnourishment and exposed to poor hygiene are in a vulnerable condition. Among other major issues, everyday ailments, diseases such as diarrhoea, respiratory diseases, boils, and worms, both MMC (Mumbai) and Mobile Crèches (Delhi) have implemented a healthcare programme consisting of prevention, cure, and rehabilitation to improve the health of the children at its centres.

Check Your Progress - 1

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

1) Define empowerment of women.

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2) Enumerate the support services provided by companies.

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4.4 SOCIAL EMPOWERMENT OF WOMEN

4.4.1 Education

The companies with the vision to work in education of women know that equal access to education for women and girls need to be ensured. Special measures are taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls, and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education is a focus area for the companies like P & G, Bank of America, and Hindustan Lever etc. Special focus on girls and women, particularly those belonging to weaker sections including the scheduled castes/ scheduled tribes/ other backward classes/ minorities is being taken care of. Advocacy in gender discrimination is also being funded by CSR funds like CII (Confederation of Indian Industry) and SIEL (Shriram Industrial Enterprise Ltd). Since independence, the education sector in India has grown in leaps and bounds and there have been significant improvements across different indicators. To understand the current CSR trends in education and the main challenges in the sector, Samhita Social Ventures has mapped the education interventions of 100 Companies with the highest CSR budgets in India. The findings indicate that education remains one of the most popular causes for companies. School infrastructure and scholarships receive maximum support whereas issues such as pedagogy, early education, community awareness etc. remain unexplored. However, there is a silver lining – Companies are beginning to think more strategically about interventions in education.

SCCL: (Singareni Collieries Company Ltd) Singareni Seva Samithi has taken up massive literacy campaign for women and illiterate employees through which more than 50000 persons were made literate. The literacy campaign was concentrated on reading, writing, signing etc.

ITC: Indian Tobacco Company believes that economic empowerment of women transforms them into powerful agents of social change. ITC has forged an empowering partnership with rural women – the most effective development workers. ITC’s intervention leverages micro-credit and skills training to generate alternate employment opportunities. Increased income in the hands of rural women means better nutrition, health care and education for their children. Working with NGOs, ITC has organized village women into micro-credit groups.

SAIL: SAIL has initiated Mahila Samaj, performance of community welfare programmes which include manufacture of products and services for SAIL

employees. The Mahila Samiti in SAIL plants has 4000 members and 15 affiliated to national level organizations for community development.

‘Siksha: Padhega India Tabhi to Badhega India’ **P&G’s** flagship Corporate Social Responsibility Program Shiksha is an integral part of our global philanthropy programme - Live, Learn and Thrive. Now in its 8th year, Shiksha has till date helped 280,000 underprivileged children access their right to education. The programme has built and supported over 140 schools across India, in partnership with NGOs like Round Table India (RTI), Save the Children (STC), Army Wives Welfare Association (AWWA) and Navy Wives Welfare Association (NWWA), amongst others. P&G Shiksha is focused on empowering the girl child with quality education.

The case studies show that areas of interventions in the field of education by the majority of the companies are namely infrastructure development and donation of learning material; remedial education; learning methods (pedagogy); school administration and management; building capacity of providers; systematic change; early childhood education; skill development; parent/community awareness; school-based nutrition and health and in cash /kind assistance for students.

4.4.2 Health

A holistic approach to women’s health which includes both nutrition and health services is being adopted by many companies and special attention is given to the needs of women and the girls at all stages of the life cycle like Emami Ltd. focuses on fostering preventive health care and water and sanitation. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern.

For Example: JSPL (Jindal Steel and Power Limited) has set up many charitable clinics and hospitals in the Raigarh district. World-class health facilities are provided to the people of Raigarh at the 100-bed multi-specialty O.P. Jindal Hospital and Research Centre.

JSPL’s CSR strategy includes:

- Development of model villages (Adarsh Gram)
- Government, corporate and public participation
- Address situational needs and demands of the villagers
- On an average 5,000 households across 18 peripheral villages benefitted

The companies possess the vision for women to have access to comprehensive, affordable and quality health care. Measures are adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious, and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-pulmonary diseases. NTPC, Dabur India Ltd., P&G, Glaxosmithkline and Bajaj Auto Ltd. are among the lot in this direction. The social, developmental and health consequences of HIV/AIDS and other sexually transmitted diseases are also tackled from a gender perspective. The companies now have the HIV/AIDS policy guidelines followed by NACO guidelines. Some of the companies which have adopted the said policies are,

Ballarpur Industries, Tata Steel, Coal India, ONGC, ITC Papers Ltd., Essar Group of companies etc.

Avon: Avon Cosmetics’ commitment to women runs deeper than the boundaries of business. Women are the heart of Avon’s success and Avon continues to support and understand their needs through Avon’s Breast Cancer Crusade. The goal of the Avon Foundation Breast Cancer Crusade is to improve access to quality breast health care for under-served, uninsured and low-income populations, and to support biomedical research focused on prevention and improved methods of diagnosis and treatment to cure and prevent breast cancer.

Hindustan Latex Family Planning Promotion Trust (HLFPPT) has been contributing towards the National Family Planning Programme across the spectrum. On the demand side, they are consistently working towards increasing contraception awareness and access among communities, counselling on Family Planning (FP) methods, offering increased basket of choice; while on the supply side they are committed towards building capacities of health providers on FP services, creating network of dedicated FP clinics, etc. Currently, it is implementing the programme in 13 states: West Bengal, Punjab, Haryana, Himachal Pradesh, Bihar, Chhattisgarh, Odisha, Jharkhand, Delhi, Rajasthan, Andhra Pradesh, Madhya Pradesh and Uttar Pradesh. The partners are Pan India, Bill & Melinda Gates Foundation (Funding Partner) and PSI (Implementing Partner) DLF Foundation, National Health Mission-MP, UP, DFID, USAID and SIFPSA.

4.4.3 Nutrition

In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase (Fig. 4.5), focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle.

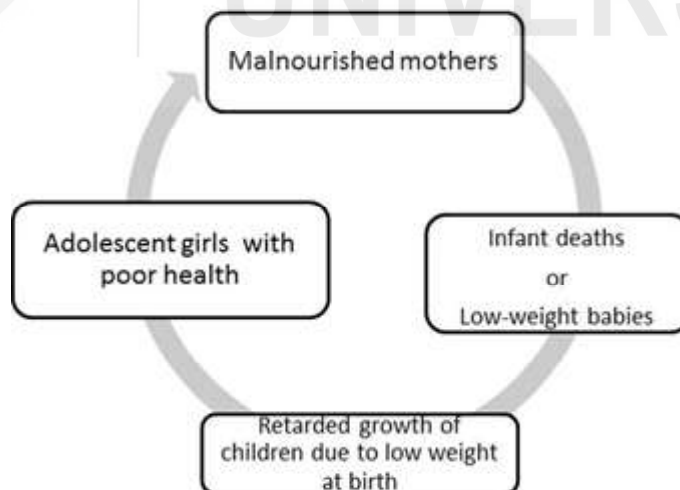


Fig 4.5: Life Cycle of Malnutrition among Women

This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women, and the health of infant and young children. Special efforts are made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities.

Intra-household discrimination in nutritional matters vis-à-vis girls and women is worked upon through appropriate strategies. Widespread use of nutrition education to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women is initiated. Women's participation is also ensured in the planning, superintendence and delivery of the system. There are various examples of companies initiating their CSR activities in this direction like adoption of Anganwadi centres, providing mid-day meal and school health, provision of food for pregnant mothers etc. The case study of Akshaya Patra is one of them.

Case Study

TAPF commonly known as **The Akshaya Patra Foundation** is a non-profit organisation in India that runs school lunch programme across India. The organisation was established in the year 2000. Akshaya Patra partnered with the Government to serve cooked meals at all Government schools. To be able to work towards tackling classroom hunger in association with the Government on the format of Public Private Partnership was a welcome progression for Akshaya Patra. Akshaya Patra implements the Mid-Day Meal programme in 38 locations of 12 states of India. Each day the Foundation feeds 1.7 million children covering more than 14,314 Government schools. The Foundation follows both centralized and decentralized kitchen formats to implement the programme. The programme caters to Anganwadi, expecting and lactating mothers, special schools, subsidised lunch for the economically backward, food for runaway children, old-age homes, homeless, and disaster relief. They also run after class tuitions, life skills programme, community health camps, and health check-up camps.

Impact- Akshaya Patra feeds 17, 61,734 children every day across India. It is operational across 38 locations in 12 states of India and it follows the centralized kitchen format in 36 locations and de-centralized kitchen format in 2 locations. CSR contribution- Corps Information Systems Control Officer (CISCO), ASEA Brown Boveri (ABB) Limited, Genpact India, Airports Authority of India, Jindal Aluminium, Dishoom Ltd, Maple Exports Pvt. Ltd., Jamsetji Tata Trust, HDFC Bank Ltd, Steel Authority of India Ltd. (SAIL), Oil and Natural Gas Corporation Ltd. (ONGC), Bharat Heavy Electricals Ltd. (BHEL), Hans Foundation, Give India Kennametal Foundation, Michael and Susan Dell Foundation.

4.4.4 Drinking Water and Sanitation

Special attention is given to the needs of women in the provision of safe drinking water, sewage disposal, toilet facilities and sanitation within accessible reach of households, especially in rural areas and urban slums. Women's participation is ensured in the planning, delivery, and maintenance of such services. The Government expects to garner close to 2 lakh crores worth funds over the next three years from India Inc. by making 30 percent of their expenditure on corporate social responsibility (CSR) mandatory in projects such as 'Swachh Bharat'.

4.4.5 Environment

Women are involved and their perspectives reflected in the policies and programmes for environment conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation is ensured in the conservation of the environment and control of environmental

degradation. The vast majority of rural women still depend on locally available, non-commercial sources of energy such as animal dung, crop waste and fuel wood. To ensure the efficient use of these energy resources in an environment friendly manner, the companies are aiming at promoting the programmes of non-conventional energy resources. Women are involved in spreading the use of solar energy, biogas, smokeless chullahs and other rural application to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women. Companies like Reliance, JSPL, Aditya Birla, Tata are into community development activities around their operational areas where their workers and their families are residing or have adopted a village, initiated the use of solar energy and wind mills. Aga Khan Foundation has worked on safe chullah.

4.4.6 Violence against Women

All forms of violence against women, physical and mental, whether at domestic or societal levels, including those arising from customs, traditions, or accepted practices are to be dealt with effectively with a view to eliminating its incidence. Institutions and mechanisms/schemes for assistance are created and strengthened for prevention of such violence, including sexual harassment at work place and customs like dowry; for the rehabilitation of the victims of violence and for taking effective action against the perpetrators of such violence. A special emphasis is laid on programmes and measures to deal with trafficking in women and girls. The companies with community development programmes as discussed above are involved in advocacy towards violence against women.

Activity 2

Visit a CSR project involved in advocacy towards violence against women in your vicinity. Write a small case study of the project.

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4.4.7 Rights of the Girl Child

All forms of discrimination against the girl child and violation of her rights to be eliminated by undertaking strong measures both preventive and punitive within and outside the family. These relate specifically to strict enforcement of laws against prenatal sex selection and the practices of female foeticide, female infanticide, child marriage, child abuse and child prostitution etc. Removal of discrimination in the treatment of the girl child within the family and outside and projection of a positive image of the girl child need to be actively fostered. There is special emphasis on the needs of the girl child and earmarking of substantial investments in the areas relating to food and nutrition, health and education, and in vocational education. In implementing programmes for eliminating child labour, there is a special focus on girl children. The SKF (Smith-klyn foundation) India

Ltd. works towards gender, equality and women empowerment partnering with Leela Poonawala Foundation.

Check Your Progress - 2

Notes: a) Write your answers in about 50 words.

b) Check your answer with possible answers given at the end of the unit.

- 1) Write measures undertaken by companies to ensure educational empowerment among women.

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- 2) What are the health concerns about women which are being addressed by companies under their CSR programmes?

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4.5 LET US SUM UP

There is a need of such valuable Corporate Social Responsibility campaigns from prominent companies which can surely change fate and face of women in Indian society in the significant areas of education, health, sports, cultural, political, employment and neglected as well as untouched areas of women empowerment which will boost them to live independent and dignified life which they deserve as they are vital and inseparable part of society. Development of corporate and society is unattainable without an active support of women, government, media, and NGOs. The role of corporate, government, NGOs and media is to bring about the advancement, development, and empowerment of women. They should play a crucial role to encourage active participation of women from all walks of life to achieve individual, organizational and societal goals.

4.6 KEYWORDS

Women Empowerment : Women’s empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society.

Micro Credit : Micro credit is the extension of very small loans to impoverished borrowers who typically lack

collateral, steady employment, or a verifiable credit history. It is designed to support entrepreneurship and alleviate poverty.

Female Foeticide : Female foeticide is the abortion of a female foetus outside of legal methods.

Female Infanticide : Female infanticide is the deliberate killing of new born female children.

4.7 ABBREVIATIONS

AAI	:	Australia, ASEAN and the India
ASEAN	:	Association of Southeast Asian Nations
AWWA	:	Army Wives Welfare Association
BALCO	:	Bharat Aluminium Company Ltd.
BHEL	:	Bharat Heavy Electricals Ltd.
BIJ	:	Bharat India Jodo
BPO	:	Business Process Outsourcing
BSY	:	Balika Samridhi Yojana
CII	:	Confederation of Indian Industry
CSR	:	Corporate Social Responsibility
DFID	:	Department for International Development
DLF	:	Delhi Land & Finance
FP	:	Family Planning
HCL	:	Hindustan Computers Limited
HIV/ AIDS	:	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome
HLFPPT	:	Hindustan Latex Family Planning Promotion Trust
HUL	:	Hindustan Unilever Ltd
ICICI	:	Industrial Credit and Investment Corporation of India
IFC	:	International Finance Corporation
IGA	:	Income Generating Activities
ITC	:	India Tobacco Company
JSPL	:	Jindal Steel and Power Limited
KJBF	:	Kamalnayan Jamnalal Bajaj Foundation
MMC	:	Microsoft Management Console
NACO	:	National Aids Control Organization
NCML	:	National Collateral Management Services Ltd
NCRB	:	National Crime Records Bureau
NGOs	:	Non-Government Organizations

NTPC Ltd	:	National Thermal Power Corporation Limited
NWWA	:	Navy Wives Welfare Association
ONGC	:	Oil and Natural Gas Corporation
P&G	:	Procter & Gamble
PSI	:	Population Services International
RIL	:	Reliance Industries Limited
RTI	:	Round Table India
SAIL	:	Steel Authority of India Limited
SCCL	:	Singareni Collieries Company Ltd.
SDG	:	Sustainable Development Goals
SHG	:	Self-Help Group
SIEL	:	Shriram Industrial Enterprise Ltd.
SIFPSA	:	State Innovations in Family Planning Services Project Agency
SLDP	:	School Leadership Development Programme
STC	:	Save the Children
TAPF	:	The Akshaya Patra Foundation
TB	:	Tuberculosis
UN DESA	:	United Nations Department of Economic and Social Affairs
UNIDO	:	United Nations Industrial Development Organization
USAID	:	United States Agency for International Development
VAL	:	Vedanta Aluminum Ltd.

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4.9 CHECK YOUR PROGRESS - POSSIBLE ANSWERS

Check Your Progress - 1

Answer 1: Kabeer (2001) defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously

denied to them.” The empowerment of women is essential for sustainable development and economic growth. Thus, empowerment is fundamentally about the enhancement of individuals’ capabilities to make a difference in their surroundings, which affects their life.

Answer 2: The provision of support services, for working women, like child care facilities, including crèches at work places, and educational institutions, homes for the aged and the disabled, expanded and improved to create an enabling environment, and to ensure their full cooperation in social, political, and economic life. Women-friendly personnel policies are also drawn to encourage women to participate effectively in the developmental process.

Check Your Progress- 2

Answer 1: CSR ensures equal access to education for women and girls. Special measures are taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education.

Answer 2: A holistic approach to women’s health which includes both nutrition and health services is being adopted by many companies and special attention is given to the needs of women and the girls at all stages of the life cycle like Emami Ltd. with budget of .06 crores fostering preventive health care and water & sanitation. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern.

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