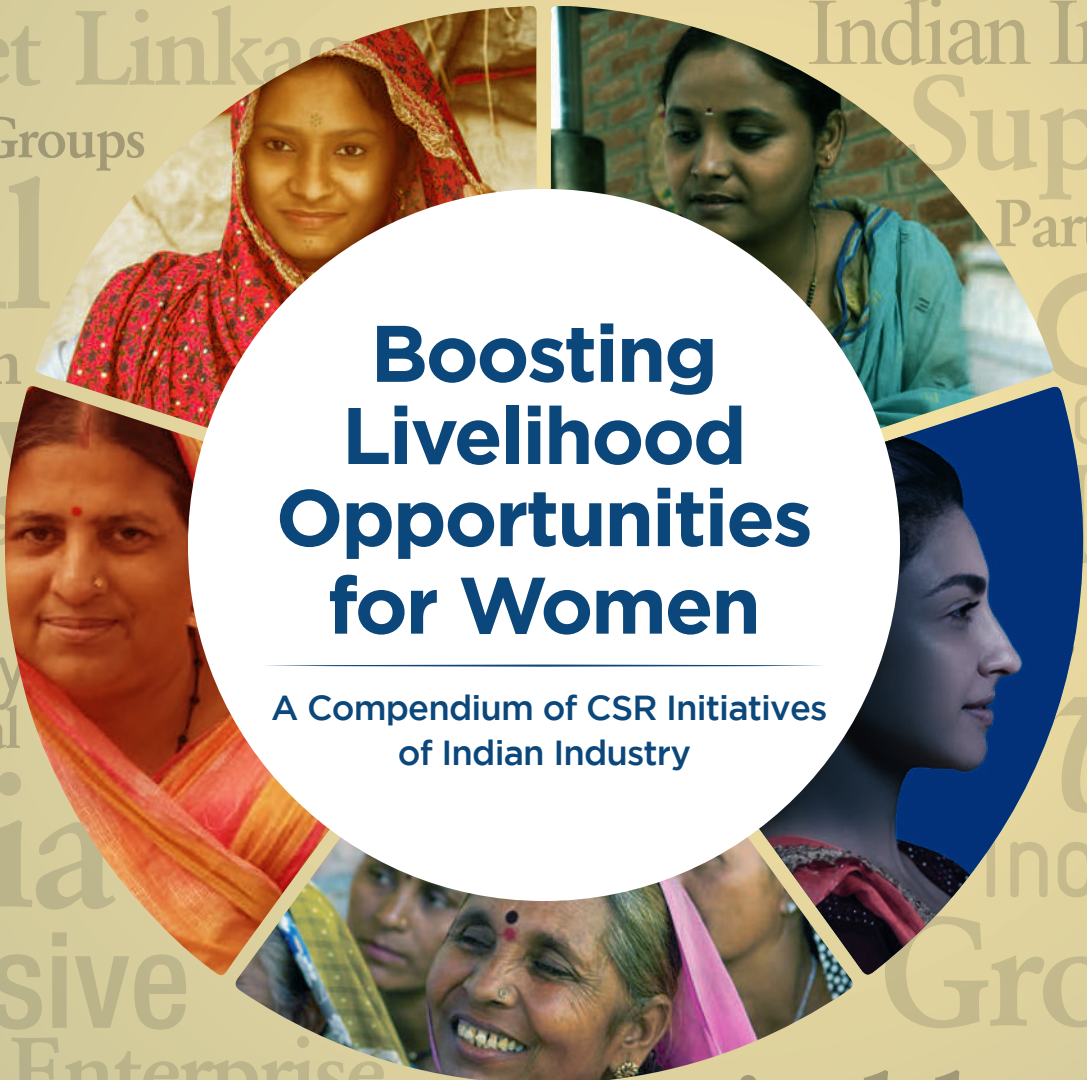




Confederation of Indian Industry

Empowerment Community Engagement Micro  
Health Social security Entrepreneurs  
*Collective Voice* Livelihood  
Growth Sustainable Incomes Financial  
Market Linkage Indian Industry  
Self Help Groups Support  
Skill Partnerships  
Education teracy  
Engagement Social  
Community Aspirational  
India Inclusive  
Micro Enterprise Equitable Skill  
Government Schemes Financial Independence Health  
Self Help Groups Sustainable Incomes  
*Gender Equity* Community Engagement



# Boosting Livelihood Opportunities for Women

A Compendium of CSR Initiatives of Indian Industry

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# **Boosting Livelihood Opportunities for Women**

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A Compendium of CSR Initiatives  
of Indian Industry







## Message from Director General, CII

Today, Corporate Social Responsibility (CSR) is integral to an organization. As companies become more aware of the environmental impact of their business and the growing social issues, the Indian industry has taken the lead in promoting and supporting sustainable development and social impact initiatives.

As India's leading industry body, CII envisaged a national movement for mainstreaming CSR as early as 2001 and set up the CII National Committee on Corporate Social Responsibility & Community Development to make CSR an actionable business agenda. In 2011, it set up the CII Foundation, a trust to spearhead and lead industry involvement in CSR.

India Inc now is not only addressing key social and environmental issues but is also working towards promoting India's inclusive development to ensure that the underprivileged and the marginalized are an integral part of the India growth story. CSR is not seen as 'charity' but something that creates shared value for the business and society.

One of the key areas of CSR interventions is women's empowerment. Women in India have played a key role in shaping the socio-economic narrative of the country. Yet for every woman leader, millions lack opportunities for education, healthcare, and livelihood. Their skill and talent remain untapped and their potential to contribute to the country's economic growth is lost. According to the Economic Survey of 2022-23, rural female labour force participation stood at a mere 27.7% in the previous year.

Much needs to be done and the Government and Indian industry are working to bridge the gap in the labour force participation, but overall, if one looks at the CSR initiatives of India Inc. it is heartening to see the ground covered and the resulting social transformation. The initiatives have successfully pushed the envelope and set new benchmarks for CSR. Many companies have demonstrated exemplary commitment and leadership.

This Compendium, a joint initiative with the National Commission for Women, presents the journey of 19 companies that have boosted livelihood opportunities for women: companies have meticulously identified gaps and designed interventions and projects that bring together different stakeholders with different expertise but joined by a common goal of creating positive social impact. Each of the stories in this Compendium offers insights and learnings for companies to create more impactful social interventions which will accelerate India's inclusive growth.

I hope you find this useful, and this Compendium serves as an accelerator of social initiatives to create a new India where social equality goes hand in hand with social equity. Given the magnitude and the complexity of the social challenges India faces, collaborative and consistent efforts are required and I look forward to the time when we will share the journeys of many more companies who lead by example through their CSR initiatives.

**Chandrajit Banerjee**

Director General  
Confederation of Indian Industry (CII)





## Message from Chairperson NCW

To develop a nation, it is important to develop and empower its women. The National Commission for Women has a wide mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, and review the existing legislation to suggest amendments, wherever necessary. The Commission also works to promote equal participation of women in the development of the nation.

When talking about overall development of women, we cannot ignore India's commitment under the SDGs, India along with other countries have signed declaration on the 2030 agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs) which embody a roadmap for progress that is sustainable and leaves no one behind. However, the achievement of the goals may not be possible with government initiatives alone, it needs partnerships between the government, private sector and the civil society. Fostering partnerships for growth can definitely be the key to achieving the SDG targets

It is safe to say that CSR has the latent potential to address gender inequality, particularly by facilitating women's empowerment. Corporates focusing on women empowerment through their social responsibilities have paved a new path which leads to the self-development of the corporates and the women simultaneously. While there are still many challenges in mainstreaming gender equality, there are good examples from corporate India playing an increasingly greater role in ensuring inclusivity and diversity in their HR policies. Together, corporates under CSR and the government can provide a powerful model for gender equity and sustainable growth. A sense of shared responsibility for both productive and reproductive life is what is required not only for the maintenance of the household but for society at large.

Taking a step closer to fostering partnership between the public and private sectors, NCW in collaboration with CII took the initiative to compile journeys of nineteen corporates that have rolled out programmes to empower rural women. This compendium is built with the aim of collating, curating and disseminating knowledge on good CSR projects and interventions of India Inc. working towards women's entrepreneurship and employability.

It is important for various stakeholders to work together so that various CSR initiatives can focus on the entire life cycle of women's economic empowerment and also address attitudes of community members, collaborate with schools, colleges, workplaces to provide a conducive ecosystem for women.

I am sure the compendium would serve as a valuable resource for the companies who are working towards creating livelihood opportunities for vulnerable women by helping in exchange of ideas thereby encouraging co-creation and co-learning.

**Rekha Sharma**

Chairperson  
National Commission for Women



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# Executive Summary

Women promote progress both economically as well as socially. Empowerment of rural women is going to be the key to accelerated economic growth of the "New India". The Government defines women empowerment as women enjoying social and political rights, financial security, judicial strength and all other rights at par with men. In this context, the Government of India's women empowerment programmes are based on based on the tenet - "Empowered Women, Empowered Nation". Given that India is largely an agrarian economy, almost 54.6% of India's workforce is employed in agriculture and allied activities. According to the Economic Survey 2022-23, rural female labour force participation stood at 27.7% in the previous year.

Unfortunately, various surveys have revealed that rural women face several constraints in engaging in economic activity. These arise from gender-based discrimination, social norms, unequal access to education, healthcare, property, finance, and other services. Further the prevalent notion that women are inherently inferior to men and have a crucial domestic role to play only ensures that a larger percentage of women are left out of the workforce. If at all they are able to overcome these constraints to become financially independent, they end up in the informal sector and are mostly underpaid.

With the belief that empowered women can make a potentially positive impact at the family, societal and national level, India Inc has taken the lead in rolling out a slew of women focused sustainable livelihood programmes. Most of the programmes are planned holistically to skill women from the

target groups and get them gainfully engaged in income generating activities.

This Compendium titled "Boosting Livelihood Opportunities for Women by India Inc" is a compilation of journeys of 19 corporates that have rolled out programmes to empower rural women. Amongst the rural women who have benefited from these programmes are ultra-poor women who also head households, landless farmers, women with disabilities, and those hailing from remotest corners of the country.

Each story outlines the background to why a certain need was identified, the project interventions, the processes, the partners, outcomes and lessons learnt. A key aspect of these stories is also the opportunities for scaling the project and possible partnerships. This Compendium also documents learnings of each companies from their experiences of designing and implementing their women empowerment programmes.

The programmes have been designed based on a baseline survey and a needs assessment survey of the target group. Often both men and women as well as the panchayats join the needs assessments and existing self help groups step forward to support the companies. Skill are selected based on an assessment of the potential livelihood opportunities in and around the villages where the programme is rolled out.

With years of experience of rolling out empowerment programmes, India Inc has realized that the key to sustaining rural enterprises, even after the sponsor exits, is establishing an effective model or an institutional mechanism.

Many of them create empowering ecosystem at the local level with women self-help groups, farmer producer organizations, farmer interest groups, common resource centers, community resource persons, regular monitoring of progress, partnering with local NGOs and providing a connect to government funding schemes. This compendium outlines the processes and project interventions adopted by the company to drive forward their mission. It also identifies the forward linkages created by companies to meet the objectives of their specific projects.

The 19 companies whose stories are carried in this compendium have together invested a sum of over INR 600 crores in these women empowerment programmes over and above their other CSR initiatives. They have directly impacted the lives of more than 15 lakh women, empowering that many families across the length and breadth of the country covering over 20 states and 2 union territories.

Women beneficiaries have had life changing experiences not just because of financial independence but also because they gained a status in the society and found their voice. In some cases they are contributing more than INR 10,000 per month to the household income, moved from kaccha homes to pacca homes, set up businesses, empowered other women, overcome the challenges of being married to abusive and alcoholic men, sent their children to school and provide healthy meals to their families. The testimonials from the beneficiaries speak volumes about the far reaching impact that these programmes have had not just on the target groups but on the families, their villages and the society.

India Inc remains committed to empowering women from all stratas of society skilling them, helping them find sustainable sources of income and live a life of dignity that each Indian is entitled to.



# AMBUJA CEMENT FOUNDATION

Collectivising Women for Sustainable Livelihood Generation





# Background

As per the Gender Gap Report, 2021 India ranked a low 140 out of the 156 countries for inequality between men and women. Rural women face inequality and discrimination in all spheres of life; their status in the family and community is considered lower than that of men with restrictions on access to education, economic possibilities, decision making and mobility.

For Ambuja Cement Foundation (ACF), the closest indicator of an empowered woman is her social status as a decision-making authority. Gaining financial independence is seen to make a significant impact on boosting a woman's confidence and decision making ability. A baseline study, conducted by ACF, indicated lack of education and skill training, economic dependence on male counterparts, limited control and access over resources along with unpaid work as instrumental in reinforcing structures of discrimination.

ACF provides rural women a platform to actively participate in developmental programmes, gain financial independence, build knowledge and skills and inculcate confidence. By creating formal institutions

be it a Self-Help Group, Women's Federation or a Cooperative, women are empowered to work together to explore livelihood opportunities and uplift themselves financially. ACF encourages institutions to work at two levels - create financial independence through savings and livelihood generation and identify and address community issues.

Since 1996-97, ACF has provided women a platform to push boundaries, unleash the hidden potential and drive change. Women are placed at the front and centre of all empowerment programmes. By supporting SHGs and their entrepreneurial initiatives, ACF strengthens women's roles, nurtures them as leaders and helps create income generation opportunities that would otherwise pass them by.

Through various other ACF interventions, women are playing diverse roles in health, agriculture and education as well as in their communities. Women from ACF programmes have gone on to become Anganwadi Workers, ASHAs and Auxiliary Nurse-Midwives (ANM). Ambuja has spent INR 215 lakhs on this project.



## The Coverage

The project has been rolled out across 12 states including Chhattisgarh, Gujarat, Himachal Pradesh, Maharashtra, Punjab, Rajasthan, Uttarakhand, Uttar Pradesh, and West Bengal.

## Programme Interventions

Key areas defined as priorities to serve as the programme pillars, leading and supporting every process include:

- Facilitating formation and establishment of institutions to sustain economic empowerment of women by promoting the habit of saving, access to loans and encouraging internal lending.
- Integrating into the project, activities that help generate and explore livelihood opportunities for women and train them to identify entrepreneurial activities.
- Organizing financial literacy programmes and exposure visits to help women understand banking functions and access financial support.
- Collectivising women to ensure social security at a community level through various government schemes and by linking them to credit institutions.



Collectivising women into a three tier structure i.e. SHGs, Village Organizations and Federations, is necessary for their economic empowerment, building livelihood opportunities, marketing collectively and voicing opinions together. ACF encourages women's participation across interventions and treats them as equal beneficiaries - be it agriculture, skill training, water resource management, sanitation or health.

By establishing SHGs, ACF provides a launch pad for women to get empowered to start their own businesses or get involved in group-based micro-enterprises. The focus is on social inclusion on one hand and economic empowerment on the other. Once women are collectivized into groups, the capacity building process encourages women to work together, save and voice their opinions. As their bargaining power increases through training and exposure, ACF involves women in livelihoods generation activities based on their skills, market demand as well as local resources available. While ACF helps sharpen their skills, the women being members of SHGs, finance is easily accessible to potential entrepreneurs.

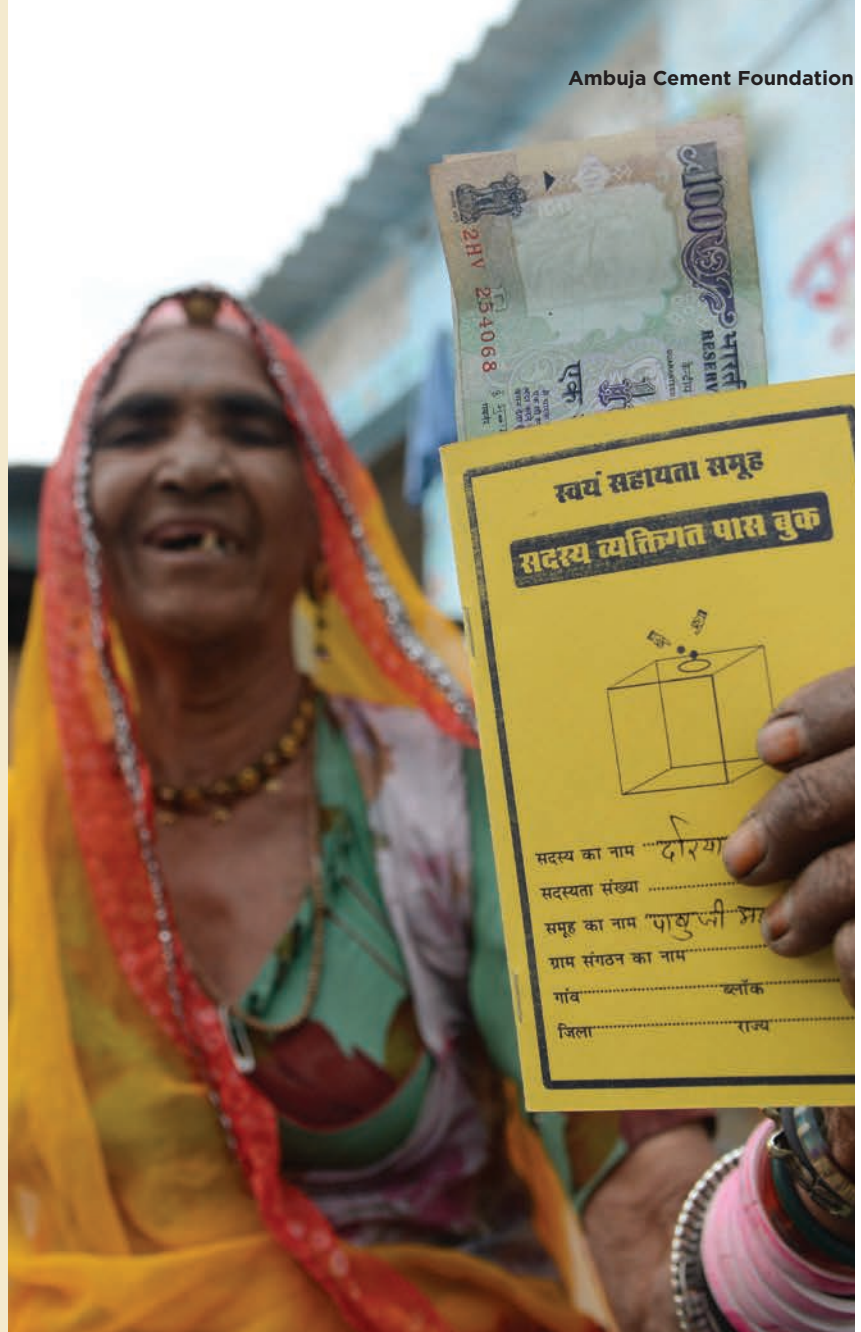
## Implementation Strategy

ACF starts the community engagement with open-ended questions to encourage respondents to express their thoughts, and experiences. This interaction is followed by Participatory Rural Appraisals, Focused Group Discussions and Key Interviews to identify the community needs and gaps based on which the programme is modelled.

# Programme Outcomes

More than 37,000 women across 12 states have gained financial independence, are investing in health and education of their children and are involved in several livelihood generation activities for income enhancement. These women belong to the 3189 ACF promoted SHGs that together account for a corpus of INR 27.14 crores. Seven Women Federations with more than 11,000 women are working on resolving community issues, liaising with the government and ensuring socio-economic development of women.

Till date, ACF has trained 36,000 females for gainful employment of which over 3750 broke gender stereotypes by making careers in male dominated professions such as welding, AC and refrigeration, electrical and house wiring and automobile repair.



## Key Project Partners

ACF works with like-minded organizations to either support existing programmes or initiate new programmes in new locations. ACF partnered the Talwandi Sabo Power Limited to reach out to 200 SHGs in 20 villages of Mansa Punjab, a new ACF location. A partnership with Godrej Agrovet complements ACF's Integrated Livelihood Development Programme to double women farmers' income in five Raipur villages.



## Stakeholder Voices

“ I joined the SHG in 2008 and started saving by giving a bare minimum monthly contribution of INR 20. I took a loan of INR 75,000 from the SHG to purchase a sewing machine and a cow. Now I earn INR 8,000 ~10,000 a month. I am constructing my own cemented house and was able to fund my two girls’ education and get them married. ”

Vimla Deva, Maa Jawala SHG, Chambla Village, Darlaghat, Himachal Pradesh

“ In 2022, I enrolled for SEDI’s Customer Service Course. Thereafter, I was placed by SEDI as a Customer Care Associate at a salary of INR 10,000 per month. SEDI supported me in my endeavour to break gender stereotypes by working the night shift. Today I am a role model in my village to achieve many more milestones in my career. ”

Pragya Roy, SEDI Sankrail, Howrah West Bengal

“ It was after the women members of the SHG explained to my husband and in-laws the benefits of being a part of the group, that my conservative family allowed me to join the SHG. I was nominated as the President of the Group because of my educational background. As I got recognition, Ambuja made me the President of the village women’s group and later NRLM asked me to become a banking correspondent for the village. Though my husband was reluctant, the SHG women convinced him to let me attend an 8 days training outside the village. Today, I earn INR 6000 per month. My transformation has changed my family’s perspective towards societal norms. ”

Rabriya Basari, Baloda Bazaar, Chhattisgarh

## Government Partnerships

Ambuja Foundation ensures linkages of Women’s Federations with various government organizations for expansion of their own programmes. Many ACF SHGs are linked with the National Rural Livelihood Programme. ACF also works alongside NABARD’s strategic schemes to provide micro-enterprise opportunities to women through SHGs and also leverages Government’s social security schemes.

## Market Linkage

ACF facilitates market linkage through a well-defined approach. This includes the Sakhi Model where women volunteers promote and sell products made by SHG members. Common Facility Centres are set up for women entrepreneur groups to collectively make and sell the products and at local and national level exhibitions. OFPC/FPO are promoted to mobilize women into groups for goat rearing, dairy and poultry farming. Women entrepreneurs are also provided guidance on selling their products on online platforms. ACF has collaborated with the Indira Gandhi Centre for Cultural Arts, Delhi to promote Virasat’s handicraft material at the Red Fort to enhance livelihood opportunities for Indian artisans.

# Opportunities to Scale the Project

ACF has a robust women empowerment programme which can be easily replicated and adopted by other locations. By joining hands with like-minded corporates and other organizations, the women empowerment programme can be initiated in any location based on a systematic needs assessment.

ACF plans to scale this programme to reach 1 lakh women and will work on strengthening the federations so that they can function independently and manage existing programmes. Introducing new initiatives to promote livelihood and income generation activities is also underway.

## Key Learnings

- It is important to develop people's institutions that are managed by community members to ensure project sustainability. Their involvement helps address local issues and brings smoother transformation of communities.
- The issue of women runs across all ACF programmes, be it skill development, agriculture, health or water. ACF has found that women play a major role and excel irrespective of the sector.
- Women are seen as effective change agents and can be involved in all Village Committees and play leadership roles to ensure faster development.



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# APOLLO TYRES FOUNDATION

Navya - A New Beginning



# Background

Women play important roles in the rural economy as farmers, wage earners and entrepreneurs. They have the potential to play a catalytic role in the achievement of transformational economic, environmental, and social changes necessary for sustainable development. Yet, women in rural areas face constraints in engaging in economic activity because of gender-based discrimination, social norms, unequal access to education, healthcare, property, finance, and other services.

A detailed baseline survey and informal assessments in project villages helped Apollo Tyres identify women as the neediest group in the community. It revealed that in spite of their significant role in the rural economy and household, women's contribution remained unrecognized and they were not allowed to participate in decision making (social or economic). Based on these results, Apollo directed the efforts at increasing household incomes as well as empowering women to drive change in their families and provide employment to other women in the community, thereby creating a domino effect.

Navya, Apollo Tyre's flagship CSR endeavour, is an attempt at empowering rural women economically, socially, and emotionally. As the name suggests, Navya is a flight of independence taken by women towards discovering a new self to embark on a new beginning. It supports livelihood needs of underprivileged rural women by providing them with income generation opportunities and mitigating gender discrimination. The projects are aligned to national and international development agenda, such as the SDG goals 1, 5 and 8.

Launched in 2013, the programme reaches out to women through Self Help Group (SHGs) formation or strengthening existing SHGs and aims to improve the economic status of 1 million underprivileged women by 2030. Between 2013- 2023 Apollo has set aside a budget of INR 26.66 crores, of which INR 1.21 crores is expected to be spent in 2022-2023. Navya contributes positively to wealth and income creation through entrepreneurship, as well as capacity building programmes. It also makes efforts to strengthen economic resources and social relations to facilitate economic and social welfare or generate community benefits.



## The Coverage

Navya is being implemented in the state of Gujarat (Baroda- Waghodiya Block and Dahod- Limkheda block), Kerala (Airapuram and Kottiyam ), and Maharashtra (Pune-Shirur block).

## Programme Interventions

- **SHG Formation and Strengthening:** Under Navya the team engages with women by either strengthening existing SHGs or by creating new SHGs. The objective is to make women develop the habit of saving money. Women of these groups are made financially aware and trained to deal with social issues such as domestic violence, gender rights, amongst others.
- **Livelihood Trainings and Income Generation:** The interventions are focused on developing both farming and non-farming skills. Through farm-based training women learn to adopt scientific agricultural practices, seed selection, soil testing, organic compost making and livestock management. The non-farm training includes apparel making, nursing, khakhra making, sanitary napkin making, rubber sheet making, apiculture (honey making), mushroom cultivation, aqua culture, and jackfruit processing, amongst others.



has developed a CSR framework keeping in mind the key stakeholders - customers, employees, supply chain partners and the community. Projects are designed in consultation with the community to ensure that specific needs of key stakeholder are addressed and to instill a sense of ownership. The development programmes focus on improving community well-being by generating livelihood opportunities for women.

The projects mostly begin with a baseline survey and a need assessment, followed by identification and prioritization of stakeholders. If need be new SHGs are formed, or existing ones are strengthened to promote savings. Capacity building and income generation trainings are designed and conducted in relation to the needs of the stakeholders. Apollo Tyres also creates market linkages, supports stakeholders in accessing welfare schemes and focuses on developing micro enterprises.

## Implementation Strategy

Apollo Tyres executes CSR Projects around its facilities/ project sites and extends them to other locations as well. Being conscious of the triple bottom line coherence, Apollo Tyres



# Programme Outcomes

Following are the results achieved from Navya

- The programme has reached out to over 18,000 rural women through livelihood initiatives

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- Over 14,000 women have received training in farm and non-farm based activities

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- Nearly 70% of the trained women are involved in income generation activities and earn over INR 5000 per month

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- Nearly 80% beneficiaries are linked with minimum one government scheme

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- 3 women cooperatives established (Credit Cooperative Society and Organic Farming and Marketing Cooperative, Women Milk Cooperative) in Gujarat



## Key Programme Partners

The programme has partnered SL Telemedia in Dahod for implementing livelihood promotion initiatives for scheduled tribes. It is implemented by CINI (a Tata Trust agency) and includes financial support for agriculture-based livelihood support to over 1000 rural households in Dahod. Under a partnership entered into in 2019, UNICEF trained SHG leaders in maternal and child health, which the SHG leaders further cascaded down to fellow group members.



## Stakeholder Voices

“Income generated from being a part of this unit (mushroom cultivation) has been most useful for paying my children's school fees who now attend a private school. I feel proud of being able to contribute to my household income and well-being.”

Usha, Nivedhyam, Mushroom Cultivation, Vazhoor, Kottayam

“Owing to my husband's alcoholism, the family was financially strained. The SHG provided me a loan of INR 10,000/- with which I repaired my husband's broken three-wheeler and started earning an income for our family. This was a turning point of my life.”

Geethaben Shantilal Parmar, SHG Leader and Role Model, Narmadapur, Baroda

“I have only studied till class 7; earlier I used to work in the fields, do some stitching, work from home. But I could earn sufficient income for my family. After I joined the SHG, I started making Khakhra, and have been able to improve my family's economic condition and get my house repaired.”

Hemu Ben, Khakhra Unit Owner, 37, Amodar, Baroda

## Government Partnerships

Beneficiaries are linked with various government schemes to create a multiplier effect. More than 80% project beneficiaries are linked with government schemes. Women are linked with the Prime Minister's Employment Generation Programme (PMEGP), Kudumbshree Loans, Udhhyog Aadhar, Ujjwala Yojana, Deen Dayal Kaushlya Vikas Yojana, National Rural Livelihood Mission, and others. Over 50 women in Gujarat directly benefitted from a 2-year partnership with NABARD's financial aid for technical training and for rural women to establish business units.

A partnership with NLRM, supports SHG formation, grading and setting up of Village Organizations (VO) in Gujarat and Maharashtra. NLRM also provided technical training, grading support, seed money for the SHGs and revolving fund support for the VOs.

## Market Linkage

Navya develops linkages with local markets, vendors, APMC, wholesalers for women enterprises promoted by their SHGs. Products such as organic honey are also promoted for online sales. Market exposure is provided through exhibitions held at manufacturing locations as well as government fairs. In 2021, women from Kerala and Tamil Nadu participated in exhibitions and sales organized under a partnership with WeAct. Over 2000 women are directly linked with cooperatives, wholesalers and APMCs for sale of agriculture produce. Over the years, trained women have started businesses thereby supporting their own families as well as providing employment opportunities to other women of their villages.



# Opportunities to Scale the Programme

The programme intends to scale the work with SC/ST community in Dahod, Gujarat, an aspirational district. Through collaboration the project can benefit over 5000 underprivileged women from the scheduled tribes.

In Kottayam, the project engages with women of the rubber tapping community. Collaboration opportunities exist for scaling up the business of rubber sheet making unit and continuing the supply of latex.

In Maharashtra, while engaging more than 5000 women farmers, the project aims to form a FPO to provide direct market linkages and agriculture input support to rural women.

## Key Learnings

- Partnership is key for benefitting larger number of stakeholders and enhancing impact.
- Constant awareness and linkages with government schemes help scale a programme.
- Involvement of local community, panchayat, local leaders amongst others, plays an important role in making the programme sustainable.
- Women should be provided local and indigenous based livelihood solutions, instead of being trained in new skills.



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# ARVIND LIMITED

Programme for Empowering Tribal Girls





# Background

Arvind Limited, under the Lalbhai Group was founded in 1931, and is a diversified conglomerate with operations in various industries, such as textiles, apparel, fashion, brand & retail, advanced materials, real estate and engineering. The promoters of the Lalbhai Group engage in programmes of social renewal, care for society being an intrinsic value. Though the rationale for reaching out through planned interventions is to nurture society, at the foundation lies an implicit value system that stands on the belief that healthy businesses flourish only in a healthy society.

Strategic Help Alliance for Relief to Distressed Areas (SHARDA) Trust and Narottam Lalbhai Rural Development Fund (NLRDF), as Arvind Limited's CSR arms, work on programmes of social renewal. The Company aims to improve the quality of life through initiatives under the broad themes of advancement in education, rural, environment, health and culture.

The Arvind Limited Programme for Empowering Tribal Girls is a unique programme that started in 2015-16. This innovative programme addresses the issues of employability, employment and education of tribal girls. The project offers vocational training, employment, learning opportunities and making the girls employable.

The beneficiary group was identified as tribal girls who had an interest in being trained for sewing jobs. Tribal areas mostly have lesser opportunity with girls getting the least opportunity to go out, upgrade and express themselves. Programme is designed to accommodate 350 girls in one batch. The INR 8 crores spent so far on this project is over and above the company's 2% CSR budget. All capital and operational expenses are undertaken by the business.



# The Coverage

The project is located in Kalol, Gandhinagar, Gujarat with participants hailing from tribal districts of Dahod, Godhra, Chotaudepur, Narmada, Valsad and other nearby areas.

## Programme Interventions

The project required a well-knit strategy and designed interventions for working with few pre-defined tribal districts: These interventions were:

- **Awareness:** The project started with a dialogue with the Tribal Development Department, Government of Gujarat followed by conversations with NGOs to create awareness about the 5E approach.
- **Partnerships:** Since working in tribal areas required knowledge, understanding and reach in the tribal areas, partnership with civil society organizations were established.
- **Enrolment:** The partner organizations planned awareness sessions followed by enrolment drives including a written test, dexterity test and a colour blindness test to identify girls who would join the training programme. The parents and the civil society partner representatives visit the hostel and workplace before they drop the girls for the training programme.
- **Training:** A three month Industrial Sewing Machine Operator (ISMO) programme was offered to each girl who joined the programme. A provisional appointment letter was given after the selection and from day 1 the girls were on Arvind payroll with all benefits.
- **Residential Job:** The selected girls were provided accommodation with facilities such as food, stay, sports and transport over and above salary.

## Implementation Strategy

This empowerment programme followed a 5E strategy of Enrol, Equip, Employ, Educate and Explore the world with enhanced education and skills along with financial security. A pipeline training system was set up to support the initiative.

The participants were first enrolled at different locations in Gujarat. They were then equipped with sewing skills in partnership with civil society organizations who not only ensured mobilization, training and deployment of well-trained human resources but also un-interrupted flow of skilled human resources.

The Arvind Limited, as partner, provided shop floor supervisors, fabric for training, shared industry standards and ensured 100% employment to participants who successfully completed training. Arvind partnership also ensured smooth induction.

The girls were encouraged to utilize their free time to upgrade their education qualifications and get other skills so they could obtain to better jobs in future. The girls were enrolled in Dr Baba Saheb Ambedkar University in various distance learning courses.

Those who graduated from the programme were constantly encouraged to explore the world to advance their career and look for better jobs outside the company. In a way, the programme had a built in attrition approach.

The programme approach was to set up a system and a collaboration that ensures that business interest and interests of the employees are ensured and it sustains itself over time. The approach was to collaborate with the best institutions and work in given timeline. This initiative of training the girls in sewing is designed to benefit both, the girls as well as the sponsor.

The sponsor company would get well trained human resources who would stay in a hostel. The residential structure would help control absenteeism, a phenomenon very common in the apparel industry. This strategy helped create a true win-win for the company and the community.

## Programme Outcomes

**Close to 1500 tribal girls have undergone the programme so far and around 150 completed graduation while they worked. Many got jobs, went for higher studies, ensured that their siblings studied well and supported their families along with creating their own corpus. Arvind's interaction with the girls led to UNICEF helping the company in designing a life skill programme.**





## Stakeholder Voices

“So inspiring to meet young women who have spent nearly four years with @Arvind Limited programme for empowering tribal girls. They have skills, savings & self-confidence.”

Dr Yasmin Ali Haque, Former UNICEF Representative India during her visit to the Tribal Girl's Hostel in Gandhinagar, Gujarat on Twitter

“Employment generation is a national priority and employment must reach the communities that need it most. That's why we decided to work in tribal areas with social segment that traditionally offers lesser opportunities to empower young women. Right at the point of starting this job, the person who is entering knows that this is a stepping stone, it is a process of becoming self-independent.”

Mr. Punit Lalbhai, Vice Chairman and Executive Director, Arvind Ltd

“We were fortunate to have a partner like Arvind who expect that business has to be done but the communities need to be empowered. It should be inclusive development, it should be empowering development.”

Mr. Vikas Vaze, CEO, Shroff Foundation Trust

## Key Programme Partners

Shroffs Foundation Trust (SFT) Vadodara, Gramin Vikas Trust (GVT) Dahod and UNICEF Gujarat supported the programme at different stages.

## Government Partnerships

Tribal Development Department, Government of Gujarat organized initial meetings with District Officials and introduced Arvind Ltd to NGOs. They also helped with organizing meetings for awareness and identification of initial batches after which Arvind's civil society partners created a pipeline training system.

## Market Linkage

The programme has a potential of replication in apparel or any industry that want to create employment and employability for the tribal girls.



# Opportunities to Scale the Project

The opportunities to scale the project exist at 4 levels

- At the Arvind level, more girls could join this pipeline training system
- Other companies especially apparel manufacturers with women workforce could adopt the 5E model
- Credible NGOs who have a strong presence in rural and urban communities can ensure that girls from their operational areas join such an initiative
- Industry associations such as CII provide exposure to the model at different forums and the Government could take it up as a model of development at the country level.

## Key Learnings

- Creating employment opportunities is complex, costly and requires collaborations
- Civil society organizations are key to success of any societal impact programme
- Providing opportunity with a long term view helps people to sustainably come out of poverty
- Making people aware that continued education and skills are needed in every walk of life and creating conditions for these is important
- A national mission for rural higher education through open universities and online education is needed to transform the lives of rural women.



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# BAYER INDIA

UNNATI for Sustained Women Empowerment





# Background

Women promote progress both economically as well as socially and play a critical role in defining India's growth story. The development indicators for women and girls from Malegaon is very low. As per the 2011 Census of India report, workforce participation rate (WPR) of women in Malegaon, Maharashtra is 6.6% with most of them engaged only in household chores. The vast gender disparity is also visible in the male and female literacy rates resulting from early marriage custom; lack of parental motivation for education; poor economic conditions; poor standard of living and backwardness of the region.

Bayer identified the women from Malegaon in November 2021 to implement their empowerment programme in partnership with Entrepreneurship Development Institute of India (EDII). The objective was to help improve their economic condition and make them financially independent.

A Women Self-Help Group (SHG) empowerment programme, 'UNNATI' was launched in 2022 as part of Bayer's Corporate Societal Engagement (CSE) initiative. The basic ethos of 'UNNATI', meaning 'advancement', was empowering womenfolk through decent work and productive employment thereby upholding the Government's vision of an AtmaNirbhar Bharat. The year long project, which closed in March 2023, was aimed at assisting over 750 women from nearly 70 SHG's with enterprise creation and alternate livelihood opportunities. This objective was driven by enhancing governance abilities of SHG leaders, establishing robust linkages to the collective and identifying and diversifying entrepreneurial capabilities of group members.

The programme is based on UNDP's UNNATI SAKHI model aimed at empowering the SHG leaders. Three core interventions were driven under the project for a budget of INR 60 lakhs.



# The Coverage

Villages in and around Malegaon, Maharashtra – Kharanjavan, Dongrale, Haranshikar, Galane, Lendane, Gugalwad, Malegaon Urban, Jalgaon, Zodge, Dabhadi, Ajang, Wadel, Limgaon, Dhyne, Ravalgoan, Khakurdi.

## Project Interventions

- **Vision Building & Leadership Training Programme (VBLT)** : SHG leaders provide strategic direction for the group's development and monitor and improve performance. As a primary step, SHG leaders were trained and guided to carry forward their group's vision and activities in the most appropriate manner. The SHG leaders built competencies to manage their groups and run them in a sustainable manner. The VBLT process also included identification of a cadre of Micro Enterprise Consultants (MEC's) and a 7 day training to manage SHG's prior to MSDP training.
- **Micro Skillpreneurship Development Programme (MSDP)** : Women led micro enterprises help in bringing a regional balance and enabling women to become financially independent, be stable, and lead lives of dignity. Bayer and EDII provided an 18-day skill based entrepreneurship training to women members of SHGs in selected locations.
- **Entrepreneurship Development Programme (EDP)** : Entrepreneurship Development is the driving force behind economic and socio-cultural development of nations and individuals. A 15 day Entrepreneurship Development Programme was designed to enable women wanting to start a business in their trade of choice.
- **Post Programme Support and Handholding** : Women are offered handholding for 6 months for them to gain access and support to mentoring and credit linkages. Selected women are onboarded to EDII's Chamber of Commerce for Women Entrepreneurs called WeACT (Women Entrepreneurs-Access, Connect, Transform) for sustainability and providing enhanced market linkages.

## Implementation Strategy

- A baseline survey and trade feasibility analysis were conducted to finalise the required trades for the MSDP Programme.
- Focus group discussions were organized in select villages for sensitizing the SHG for the training.
- Women belonging to 50 or more SHG's were selected from the field with support of local government agencies.
- Two leaders for every selected SHG were trained in the Vision Building and Leadership Training (VBLT) programme.
- Of the 100 women trained, 15 were selected as Micro Enterprise Consultant (MEC's) for moderating the Skillpreneurship training and further handholding.
- A total of 600 women were trained through 15 Micro Skillpreneurship Development Programmes (MSDP).
- Over 50 women were trained as independent businesswomen through two Entrepreneurship Development Training Programmes (EDP's).

# Programme Outcomes

- **The SHG leaders are better sensitized to entrepreneurship needs, equipped to mitigate risks and understand the importance of convergence for sustainable livelihood promotion**

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- **Gender equality through financial and digital inclusion of women groups**

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- **Women have registered an increase in income of INR 1200 to 3000 per month by selling their products**

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- **840 women trained against the target plan of 750 through 18 of the total 19 programmes planned**

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- **72 women enterprises and 9 group enterprises set up by the SHG's**

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- **81 Udhyam registrations done covering 180 women entrepreneurs**



## Key Programme Partners

Bayer led the programme by extending need-based support in engaging with stakeholders.

Entrepreneurship Development Institute of India implemented elements of the programme and helped design the training interventions.



## Stakeholder Voices

“The training has enabled me to learn a skill and different ways of running a business. Now my husband completely supports my initiative. All issues with respect to loss of my income from agriculture are compensated with the livelihood activity with which I earn INR 5000 to 8000 per month.”

Sangita Dattu Nikam, MSDP Trainee in Goat Milk Soap

“The training received on entrepreneurship, marketing, market survey and research, leadership, branding and packaging has enabled me to fulfill my aspirations of starting a business. Today, I am a proud owner of my Enterprise Jagruti Collections in Malegaon, making a profit of about INR 8000 per month. I am thankful to EDII and Bayer for the same.”

Jyoti Ishwar Sonawane, EDP Trainee

“Bayer and EDII provided our SHG women a great opportunity to become entrepreneurs through their UNNATI initiative. Now, our women are more confident to sell their products in the market. There has been a notable change in their life skills and business skills, such as communications and marketing which has made a tremendous impact and improvement in their monthly income. We thank Bayer and EDII for helping the SHG women and making us a partner in this transformation.”

Dilip Kalamakar, Manager, MAVIM

## Government Partners

The Maharashtra State Rural Livelihood Mission (MSRLM) sensitized the women groups from rural Malegaon on the need for training. They also participated in exhibitions to give UNNATI trainees a platform to market their products.

Mahila Arthik Vikas Mahamandal (MAVIM), a state government organization, sensitized the women from Urban Malegaon towards the UNNATI Project.

## Market Linkage

Goat milk soap manufactured by SHGs is being sold in the local markets and efforts are underway to sell these to the Skin Care Hospital, Nashik District (in process). An agreement is being negotiated with Ashoka Enterprises for export of value-added products.

Exhibitions were organized by WeACT EDII, Agriculture Department Nashik, Zila Parishad, Nashik and 3 Malegaon Fairs were also held. These have helped to sell and create a market for soaps, neem oil, and spice mix powders.



# Opportunities to Scale the Project

In the 2nd phase a Common Facility Centre (CFC) is being planned for selected villages, especially for soap manufacturing. These CFCs have the potential to create community assets such as common production/processing, design centres, testing facilities, training centre, R&D Centres, effluent treatment plants, amongst others. The CFC will be a common hub where trained women will undertake testing, packaging and branding for both their own products as well as those manufactured by SHGs from nearby villages.

## Key Learnings

- Women SHGs hold immense potential for enterprise creation if mentored and provided handholding. Irrespective of their educational level and skills, women are particularly more motivated and aspiring for livelihood-based activities.
- Any intervention planned with women and SHGs makes a direct impact on improving their families be it children's education, nutrition or health.
- Strategies for implementing the project must be aligned with relevant stakeholders before planning interventions.
- The key to sustaining rural enterprises, even after the sponsor exits, is establishing an effective model or an institutional mechanism.



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# BLUE STAR LTD

Exclusive Women FPO





# Background

Agriculture remains the backbone of Indian economy and the state of Tamil Nadu is no exception. More than 60% of the State's population is dependent on agriculture for their livelihood and food security. Over the years, there has been a considerable shift in the sector from mere subsistence farming to agri business. Though agriculture is undergoing rapid transformation, the farming community has not reaped the benefits fully since many of them are small and marginal farm holders and lack access to knowledge and technology. This is compounded by low level skills, fluctuating market prices, limited marketable surplus from individual farm holdings and inability to undertake primary and secondary processing and value addition.

Department of Agriculture and Cooperation, Ministry of Agriculture and Farmer Welfare, has identified farmer producer companies as the most appropriate institutional form of aggregation of farmers. A producer company's main activities consist of production, harvesting, processing, procurement, grading, pooling, handling, marketing, selling, export of primary produce of the members or import of goods or services for their benefit. It also includes, promoting mutual assistance, welfare measures, financial services, insurance of producers or their primary produce. The main objective of mobilizing

farmers into member-owned producer companies, or FPCs, is to enhance production, productivity and profitability of agriculturists, especially small farmers in the country.

In order to take advantage of collectivization potential of the target area, Blue Star decided to form, strengthen, build capacity of and handhold Farmer Producer Organizations (FPO). The objective was to create marketable surplus with minimum cost to improve the bargaining power of the aggregated produce. In addition, the endeavour was to improve access to investments, technology, inputs and markets.

The programme focuses on empowering a considerable section of landless women farmers and agricultural labour through financial inclusion. The programme also works to eliminate exploitation by middlemen by improving the farmers' bargaining power. The interventions are intended to make small and marginal (upto 75%) farmers realize the potential of agriculture, improve access to technology, create awareness on sustainable farming practices and develop a marketable surplus with minimum cost. The 3 year project, that started in January 2019, also builds farmer capacities to undertake primary and secondary processing and value addition. Blue Star has budgeted INR 45.58 lakhs for this project that currently benefits 600 women.

# The Coverage

The project is rolled out in 20 villages of Kurinjipadi Block, Cuddalore District.

# Programme Interventions

- **Pre Project Establishment Phase:** Before the project was rolled out, a cluster was identified, baseline survey undertaken, farmers' data base computerized and awareness meetings and exposure visits conducted. A management and administration structure was put in place by first forming Farmer Interest Groups, electing a Board of Directors and registering the company. A business plan and MIS prepared, share money was collected and bank account opened. The Board of Directors, CEO, and other functionaries were trained on governance, financial management and good agriculture practices.
- **Business Establishment Phase:** An application was made for licenses for input, access to credit as per plan, buyer-seller meet, and list of shareholders prepared with crop details. FPO activities were approved, followed by business expansion, audit and preparation of balance sheet, P&L a/c, annual report and a project completion report.
- **Enterprise Promotion Stage:** Equity mobilization, statutory compliances, implementation of business plan, institutionalizing market linkage and credit access.
- **Market Promotion Phase:** Aggregation of produce, creation of basic infrastructure, market linkage, training of CEO/BOD and farmers were undertaken in this phase.



# Implementation Strategy

An initial need assessment was conducted through freewheeling discussions in a cross section of villages to understand the potential to promote Farmer Producer Organizations (FPOs) in these villages. Based on the findings of this assessment, the target beneficiaries were selected and the project was designed. Regular monitoring and evaluation of planned outcomes was undertaken by the agencies involved. The project will also conduct a survey to understand the level of empowerment achieved in engaging in the FPO.

# Programme Outcomes

The project is expected to have the following outcomes

- Well established and fully functional All Women FPO in place

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- Equity grant assistance availed from the Government

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- At least two businesses established

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- Better linkage with banks and financial institutions

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- Market linkage established and better price realized for the produce

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- Better quality of life of shareholders



## Key Programme Partners

The project is funded by Blue Star Ltd along with CII Foundation and implemented by National Agro Foundation



## Stakeholder Voices

“ I belong to a middle class traditional family. I did not know anyone outside my street and held no particular recognition in society before I joined the FPO. Our FPO changed everything in my life, I now feel I am recognized amongst my peers and am able to independently take decisions. I had no knowledge about business before, but now I am a part of a successful milk business. Belonging to the FPO assures us financial freedom, which is very empowering. Thanks to Bluestar, CII and NAF. ”

Devi, Member, Arivai Women Farmer Producer Organisation

## Market Linkage

The FPO, which is mainly in the dairy business, is linked primarily to S K Milk Products, Abi Milk and Arokya Milk. Besides this input, the shop is linked with Godrej Feeds and also sells Panchakaya and Vermicompost. This generates business from farmers and watersheds in the surrounding communities.

## Opportunities to Scale the Project

There is a possibility of availing grant equity from SFAC, Government of India matching the equity raised from the company's members. There is vast scope for convergence with Government schemes such as subsidies for custom hiring centers, processing units and other similar programmes.

## Key Learnings

- Being registered under the Companies Act 2013, the entity is free from external interferences (unlike SHGs and cooperatives).
- The FPO adheres to compliances of a regular company, which improves the professionalism in management of the company.
- With each member shareholder having equal shares in the company no individual member is able to dominate.
- It is possible to promote digital financial services, value addition, cold storage and other facilities.

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# DR REDDY'S FOUNDATION

GROW (PwD)



# Background

With only 1% out of 5 million young people with disabilities being employed the need to support them in finding jobs to be able to live with dignity can hardly be overemphasized. A large percentage of young people with disabilities, from economically disadvantaged backgrounds, have little or no access to formal education and are not equipped with the skills needed to find jobs in a rapidly changing world.

Amongst the many initiatives by Dr Reddy's Foundation (DRF), skilling young people from marginalized backgrounds to find livelihood opportunities remains a priority. The need is particularly heightened for young people with disabilities (PwD) as they are unable to access education (or skill training) and struggle with discrimination and accessibility issues at the workplace even when they do get jobs.

Around 70% of Persons with Disability live in rural areas with very low levels of employment. Those employed, are generally working either in informal sector or have poor quality jobs. This challenge gets further compounded when this person is a woman. DRF

works to empower communities through improved education, health, livelihood and climate action outcomes. Therefore, DRF's major thrust is on rural areas with the aim to train the group with less education in order to provide them with appropriate skilling and employment opportunities in rural and urban locations based on feasibility.

While the Foundation does not offer separate courses for women with disability, they are trained along with other persons with disabilities. The Foundation keeps a keen eye on ensuring that these young women are empowered and able to lead independent lives with dignity. They support them by particularly focusing on core employability skills that are relevant in today's job market. Post training DRF helps them find placements in enabling environments.

The programme that started in 2010 continues to work with young people who have ortho problems, are visually or hearing impaired and have intellectual disabilities. Each of the 39 centres costs the Foundation close to INR 35 lakhs per annum.



# The Coverage

DRF works in 17 states across India

## Programme Interventions

The Foundation's GROW PwD model is based on the "Livelihood Advancement Business School" (LABS) started by Dr Reddy's in 1999. The focus of the innovative GROW-PwD model is on 'Core Employability Skills' essential for quality entry level jobs. In addition, it includes the following interventions :

- Infrastructure changes to make training centres accessible.
- Addition of other disabilities beyond physical, speech and hearing.
- Pre and post assessments to measure the skills shift.
- Sensitization workshops for corporates to increase awareness.
- Mapping job roles in multiple sectors.

The programme supports young women with disabilities not just by empowering them with employable skills but also by providing hostel or residential support in case they have a travel challenge. Recently DRF launched a pilot to promote self-employment for their target group.

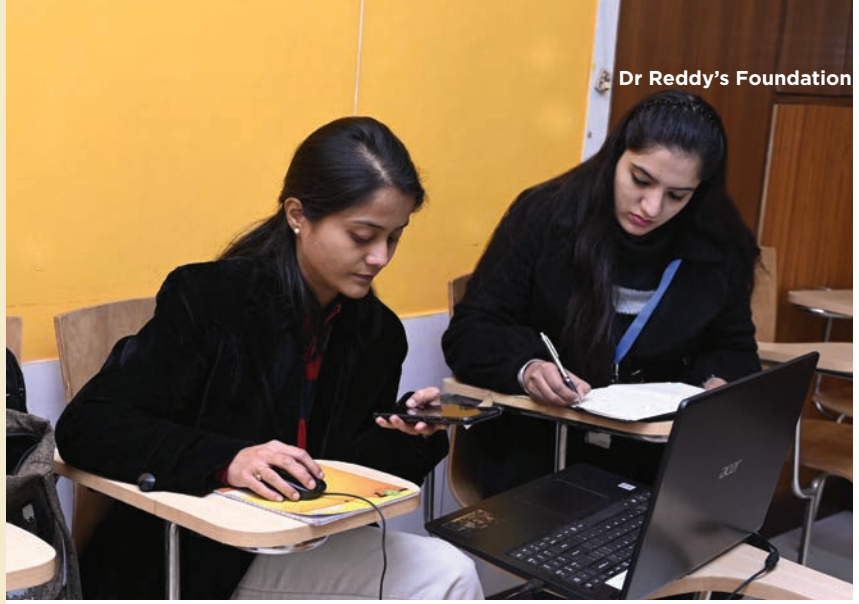


## Implementation Strategy

DRF observed that having accessible training centres, imparting core employability skills, organizing sensitization workshops, and mapping job roles resulted in better employment opportunities for persons with disability. The skill development strategy is designed in consultation with the partner organizations, Industry practitioners, friends from peer organizations and internal team members. The clear roadmap laid out aims to enable the Foundation to help build in-demand skills for better jobs or self-employment in at least 20,000 PwDs.

# Programme Outcomes

**Over 29,329 young people with disabilities have been trained in the GROW centers. Close to 90% of the GROW training centres are in accessible buildings. A post assessment revealed improvement of 'core employability skills' in 70 youth across disabilities. The average monthly salary of the beneficiaries almost doubled and now stands at INR 10,453 compared to INR 5984 in the LABS-PwD programme. The programme has seen sectoral placements expand beyond the three sectors of retail, hospitality and ITES,(LABS-PwD) to more than ten sectors.**



## Key Programme Partners

The company has knowledge partners, training partners and funding partners.

For making the initiative sustainable DRF plans to strengthen the current partnerships and develop new partnerships with various stakeholders. The Foundations is collaborating with international bodies and multi-lateral organizations for promoting inclusion of Persons with Disability in mainstream employment. They are also establishing partnerships with expert agencies for appropriate assistive technology solutions for mainstreaming Persons with Disability in the workforce. Partnerships with certified agencies to promote and conduct accessibility audits to enable accessible and barrier free work environment for persons with different disability.

## Stakeholder Voices

“ *It has been about five years since I had my surgery, but the trauma still lingers and takes me by surprise in unguarded moments. For example, the realization that I may not dance again or even the simple act of slipping into my jeans is not a possibility with my bulky prosthetic leg was very depressing! The truth is, it cannot be pushed away or put behind me nor can I pick up from where I left. Losing a limb is life altering and there are always new challenges for me to navigate which reminds everyone in my family of how our lives have changed forever.*

*Of course, we try to look at the positive side. I had a bone tumour which was life threatening but I got a new lease of life even if it was at a huge cost. I am learning to look at life with a new lens now. Getting a job was a priority so I joined DRF's training.*

*My trainers at the Centre were very encouraging and patient. I learnt new skills and also regained my confidence. And thanks to their keen support they worked hard to find me a placement close to my home so that I do not have to travel in public transport. Getting a job has added to my self-worth in a big way. I feel I am able to regain my independence and have some control on my life which is something you learn to value when you lose it.*”

Suchismita, resident of a village on the outskirts of Kolkata

## Government Partnerships

Initially the programme was designed for people with physical, speech and hearing disabilities in partnership with State Government of undivided Andhra Pradesh. The success of this initiative encouraged the organization to scale up the programme to other parts of the country in partnership with the private sector. In addition, DRF partnered with vocational rehabilitation centres for handicapped and Blind People Associations and NGOs for mobilization of Persons with Disability. DRF is a member of the Governing Council of the Skill Development Council for Persons with Disability and actively collaborates to drive the PwD livelihoods agenda.

## Market Linkage

The Foundation is building linkages with Government agencies, Corporate CSRs, Foundations, Employers, Community based Organizations, and NGOs for skilling and employment of PwDs to enable them to get skilled and find decent work and economic growth.



# Opportunities to Scale the Programme

Young people with disabilities struggle to find livelihood options across towns, cities and villages of India. Scaling up is always a priority, but DRF does this methodically after several field tests and proper identification of partners.

There is huge scope for Persons with Disability to be employed in new sectors in large numbers. To address this requirement, DRF is working to map the jobs for PwDs in different industries and is conducting sensitization workshops across sectors and geographies to create awareness about disability and business benefits to improve job opportunities for Persons with Disability. There is scope for companies from different industries to partner and scale the project.

## Key Learnings

- To ensure that young people with disabilities find livelihood opportunities it is essential to train them in skills that are in demand - especially core skills - and place them where a job mapping has been done to ensure their tasks are aligned with their skills.
- It is also important to be aware of the individual aspirations of the beneficiaries and help get jobs that align with their aspirations.

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# GODREJ CONSUMER PRODUCTS LIMITED

Godrej Salon-i - Tapping the Unexplored Talent Pool of Women



# Background

Though India has made significant improvement in the sex ratio, female labour force participation continued to remain low at 32.8% even in 2021-22. This low female participation arises from range of factors such as familial restrictions, lack of educational qualifications and gender discrimination at workplace. The notion that women are inherently inferior to men or that women have a much more crucial domestic role to play are some of the reasons that women are left out of the workforce. If and when they do decide to join the workforce, they end up in the informal sector, underpaid due to the lack of formal education and skills training. This is costing not just the women their autonomy and financial independence, but also India's economy.

With these issues on the radar, Godrej Consumer Products Limited (GCPL), a leading FMCG company started the Salon-i programme in 2012 to train and work with women in the beauty industry. After an overwhelming response to Salon-i, the Beautypreneur project was launched in 2017 as an extension to upskill women micropreneurs. GCPL has allocated over INR 11 crores for this project as per FY 2022-23.

The programme was started with the intent to tap into the unexplored resource pool of talented women and give them a platform to hone and

accredit their skills and support them to earn a livelihood for themselves and their families. This programme's beneficiaries hail from resource poor backgrounds and are often first or second generation learners. Participants of Salon-i are mostly women of 18 to 45 years from semi urban to urban backgrounds, with basic education. Most come from families with annual incomes below INR 3 lakhs and have parents who live on odd jobs.

Started in 2012, the technical training under Salon-i is accompanied by on-the-job training. This structure serves as a means to showcase to the trainees, the limitless potential within themselves and the job prospects post training.

Beautypreneur was conceptualized when several women undergoing the Salon-i programme expressed the desire to turn entrepreneur. This programme bridges the skill gap of the self-taught salon owners by training them in business and technical skills, mentoring and handholding them for one year. Women are made aware of their rights as employees and taught negotiation skills.

These nano women beauty-entrepreneurs are also trained to diversify their business and gain access to grants. This initiative was started with support from Collective Good Foundation as a means to support women to revive their businesses during COVID-19.



# The Coverage

Assam, Chhattisgarh, Delhi, Gujarat, Himachal Pradesh, Karnataka, Rajasthan, Madhya Pradesh, Maharashtra, Tamil Nadu, Uttar Pradesh, and West Bengal.

# Programme Interventions

- **Salon-i:** Under the 3 months Salon-i programme trainees undergo market relevant technical theoretical and practical training on beauty, skin and personal hygiene. This is followed by on-the-job training for trainees to gain work experience.
- **Beautypreneur (BP):** The BP programme consists of training of master trainers, 3 levels of technical training for the BPs and business training. The technical training includes theoretical and practical training on market relevant skin, hair, make-up and beauty skills. Master trainers assess the trainees before they progress to the next level. Business training includes marketing (digital and offline), procurement, parlour management, cash flow management, banking and finance, and clientele management.

The training sessions are an exciting feature for both GCPL as well as the trainees. It is truly a melting pot of cultures, where trainees from diverse backgrounds come together to learn.

The focus of the programme is not only to skill the women but also empower them to take charge of their lives. Apart from curriculum-based learning, outreach sessions and awareness workshops are conducted on topics of interest such as digital banking, menstrual health and hygiene, breast cancer awareness amongst others.



# Implementation Strategy

The NGO partners are a key stakeholder in the success of a CSR project. Salon-i and Beautypreneur are being implemented in partnership with experienced NGOs to achieve targets and reach out to a larger number of women. With a view to support the growth of the NGOs apart from benefitting the trainees, their employees engaged in the programme, are also provided opportunities to hone their skills.

This initiative was launched along with the Collective Good Foundation as a means to support women to revive their businesses during COVID-19. Women are provided interest free loans to help them understand and learn borrowing, manage funds and improve their prospects for formal borrowing.

# Programme Outcomes

**GCPL has trained 238,210 women since the inception of Salon-i and BP programme. A third party SROI report conducted in FY 2021-22 for the BP programme revealed that the programme created impact on multiple dimensions in the stakeholder's lives. Apart from increased customer footfall, the BPs have seen the average number of services availed by a customer going up to 6.60 from 5.55 before the training. The average rise in peak and lean seasons was around INR 6920 and INR 1725, respectively. The income spike reflected in increased savings and better living standard for the family. Several beautypreneurs (87%) also accredited their improved confidence to the soft skills training. About 30% of the beautypreneurs have in turn provided training to others in the beauty industry. This activity is leading to a cascading effect of the programme.**



## Key Programme Partners

The GCPL implementation partners play a central role in the success of this project. From mobilization to training, placement and final certification, the NGOs are intimately involved in the project and the lives of the beneficiaries. Their insights from on ground project execution help fortify the programme structure and design.

Salon-i partners	Beautypreneur partners
Vipla Foundation	Vipla Foundation
Saath Charitable Trust	Saath Charitable Trust
DCCW	Mandeshi
Eklavya	Vrutti
Hope Foundation	Dhriti
ACF	Access
	FWWB



## Stakeholder Voices

“ I am a 22 year old woman living in Mumbai with my mother who is a single parent, and my two younger siblings. I started my journey with Vipla Foundation & Godrej as a Salon-i student. I am very grateful to them for giving me the opportunity to learn. Even after spending money on private classes I could not have gained such experience and knowledge. Vipla Foundation and Godrej Salon-i are the ray of hope in my life. The technical and practical training given during the Beautypreneur programme boosted my confidence. Interacting with the placement officer at Vipla Foundation helped me to understand the job market. After clearing the test and undergoing training, I recently got a job with Urban Company. I now earn INR 25,000 to 30,000 by working 5-6 hours daily, which also promotes good work life balance. I am happy that I am able to support my family financially.”

Vaibhavi Vasudev Salunkhe, a 22 year Mumbai Resident living with her single mother and two younger siblings

## Market Linkage

The technical training and the accompanying on-the-job training in the Salon-i programme serve as a means to showcase to the trainees, the limitless potential within themselves and the job prospects post training. This is why the 15 days training at a nearby salon forms a crucial component of the project. The salons are selected after thorough due diligence by the NGOs to ensure 100% safety of the students. The intent is to give the trainees a preview of the beauty industry; nudge them to overcome their insecurities, if any; and encourage them to build a network for the future. The NGOs' placement officers guide trainees on the status of the job market, and refer them to jobs.

## Opportunities to Scale the Project

Beauty and wellness is an ever growing industry. In beauty and salon segment, workforce requirement is expected to grow from 34 lakhs in 2023 to 121 lakhs in 2025. Based on market interactions, beauty sector is expected to grow at a CAGR of 20%, with 23% in organized sector and 15% in the unorganized sector. Therefore, there is continuous demand of skilled therapists in beauty and wellness. By providing skills based on the market demand, more women can be trained and placed with better pay scale.



## Key Learnings

- **Capacity building of teams and not just beneficiaries:** Very often the teams involved in a social project also hail from vulnerable backgrounds. It is important to build their skills and capacities along with that of programme beneficiaries.
- **Understanding geographical nuances:** While the project design remains similar, few geographical nuances need to be considered when rolling out a programme. This becomes key for trainees to receive support from their family, ensuring their safety and meeting their expectations.
- **Considering the cultural dynamics of the beneficiaries:** While designing a programme cultural nuances need to be borne in mind. For instance, many women face family resistance when they step out of the house for a job.



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# HINDUSTAN UNILEVER LIMITED

Prabhat - Livelihood Enhancement Programme



# Background

With India opening its doors to globalization, the perception of the country's increasing population, earlier considered a major challenge in development, is shifting in favour of a demographic dividend. As per Census 2011, 76.3% of India's population is between 7 to 59 years of age making India one of the youngest countries in the world. Hence, it's population is indeed an asset. However, education, appropriate skilling and socio-economic limitations are challenges that need to be overcome for India to channelize this high-potential working age group.

As per Census 2011, women's work participation rate is only 25.6%, i.e. only one fourth of India's total female population is contributing to the GDP. This results in women being economically challenged, which in turn makes them dependent on their family members for basic monetary needs and socially vulnerable.

Prabhat is Hindustan Unilever Limited's (HUL) sustainable community development initiative, that builds on the local community needs at grassroot levels, in line with India's development agenda. Through Prabhat, HUL is contributing to a fairer, more socially and environmentally inclusive world, while using their own scale for good and thus creating a sustainable difference to the lives of people in the communities they

engage with. The company does this through three targeted pillars of economic empowerment, environmental sustainability and health & nutrition.

Prabhat is driven by the Unilever Compass and addresses issues of women and youth empowerment by providing them with opportunities. Prabhat's Livelihood Enhancement Programmes help individuals acquire vocational skills, making them work ready in line with the local socio-economic environment. Various vocational and new age skilling programmes for youth, women and farmers are delivered for socially and economically deprived communities living around HUL's manufacturing sites and regional offices.

Prabhat's Economic Empowerment programme aims to make women and youth future fit by imparting employable skills, empowering them to become financially independent and economically resilient. The objective is to inject new incomes in rural and micro economies, create a readily employable talent pool of youth and value chains of farm produce to enable small farmers get better farming income.

Under the Prabhat programme that started in December 2013, the company allocated and spent INR 5.6 crores in the year 2020-21.



## The Coverage

Prabhat is being delivered in 20 cities across 2 Union Territories of Dadra & Nagar Haveli and Pondicherry and 12 states of Assam, Andhra Pradesh, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Punjab, Tamil Nadu, Uttar Pradesh, Uttarakhand and West Bengal

## Programme Interventions

The Prabhat Livelihood Centres, initially called resource centers, are currently set up around HUL manufacturing sites for small and marginal farm and the non-farm communities. Since 2020, Prabhat added value chain interventions to provide capacity building and handholding support to these farmers along with skilling and entrepreneurship development interventions for women and youth. Before designing the value chain interventions, sub-sector studies were carried out for various value chains.

For the dairy value chain, a dedicated intervention called Project Moo was started with implementation partner Moo Farms. An Android based Moo Farm mobile app helps dairy farmers get connected with qualified veterinary doctors for cattle and disease management as well as gives them access to dairy management tips. A team of Village Level Entrepreneurs (VLEs), led by a Veterinary Doctor, goes door-to-door providing consultation and cattle management services to beneficiaries. Through Project Moo, women dairy farmers are trained to produce and sell value added products that further leads to their economic and social upliftment.

Skill gap and need's assessment studies are carried out around the factory locations to identify interventions and courses to be offered. Women and youth from economically marginalized sections are encouraged to

participate in the vocational programmes ranging from sewing machine operation, beauty and hair care to domestic electrical and retail sales. Training is also provided in new age skills such as computer operations, tally and accounting, banking and financial services, data entry operators, para pharmacists, amongst others.

Rural women are organized into self help groups and offered vocational training in LED bulb assembly, making incense sticks from flower waste, gokaasht (making products from cow dung), candle and diya making amongst others. Entrepreneurship support services and financial linkages are provided to micro entrepreneurs established after getting trained in Prabhat Livelihood Centres and women and youth skilled in vocational streams are placed in jobs.

## Implementation Strategy

A monthly joint review meeting is organized with all stakeholders including Prabhat Livelihood Pillar Lead from HUL, Unit HR Manager and executives of the respective manufacturing sites and the NGO partner to map progress and guide the ground team on the way forward. In addition, the programme is assessed by third party audit agencies, quarterly meetings are conducted with South Asia Head - Community Investments & Sustainability Programmes.

# Programme Outcomes

A recent impact evaluation of the economic empowerment programmes, revealed an SROI of INR 5.40 (for every INR 1 invested) and an impact ranking of high.

## Skilling Projects (Non-Farm)

**94%**  
Satisfaction with jobs among trainees

**87%**  
Satisfaction with the credibility of certification in the market

**73%**  
Additional individual annual income earned through Prabhat

## Value Chain (Farm Based)

**71%**  
Women have opportunity to avail credit through formal sources

**81%**  
Women initiated savings through formal sources

**31%**  
Increase in annual farm income of beneficiaries

**80%**  
Beneficiaries experienced increase in average milk yield

**92%**  
Beneficiaries experienced decrease in input cost of dairy farming

**71%**  
Beneficiaries experienced an increase in the dairy income



# Programme Partners

For on-field implementation of the Economic Empowerment programme, HUL has partnered LabourNet, Anudip Foundation, Institute of Livelihood Research and Training (ILRT), Mooo Farms and Yusuf Meherally Centre (YMC), American India Foundation Trust and Head Held High Foundation.

The NGO Partners collect monthly data on agreed parameters and share it with the Factory Unit as well as the Prabhat Central Team. NGO Partners' teams comprising includes Prabhat Program Accounts Manager, Territory Manager and Cluster Manager, monitor the programme deliverables and quality.



## Market Linkage

The value chain interventions include mobilization of beneficiaries in to Farmer Interest Groups (FIGs), capacity building on good agricultural practices, access to quality agri-inputs and agri-advisory services. Formation and registration of Farmer Producer Organizations (FPOs) facilitate produce aggregation and market linkages. Directors of the FPO Board are trained on FPO management, business planning and convergence with Government schemes for FPOs.

## Opportunities to Scale the Project

The livelihood initiatives at Prabhat are designed to be scalable and replicable. The programme started with 6 centres in 2013, and has been replicated in 25 different sites. Additionally, the livelihood centres that are so far set up around the HUL factory locations, will be replicated to sales and depot locations as well, to make outcomes as inclusive as possible for larger communities.

When scaling up or replicating the programme, HUL intends to ensure impact while keeping cultural sensitivities in mind. For example, women may not be willing to spend too much time out of the house in certain locations and it might be better to provide them short term training on making quality pickle, papad, incense sticks, ghee, paneer, led lights, amongst others.



## Key Learnings

- Programmes should be designed and implemented after a thorough needs assessment of each location.
- Ensure local presence at each location for effective implementation of the programme.
- Liaising with local government when setting up a programme strengthens the initiative.
- Providing communities with resources they need for being skilled and getting jobs.
- The programmes aimed towards women and youth are often affected by patriarchy and gender narratives of local communities yet no female-oriented programmes can be implemented effectively without the involvement of men.
- Local NGO teams can counsel families and decision makers which empowers many women, even from the most backward communities, to come forward and join livelihood initiatives.



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# IBM

## SkillsBuild - CSR for Women IBM learners



# Background

The IBM SkillsBuild programme is designed to skill unskilled youth from underserved communities and enable them to gain access to employment. The programme was envisioned to address the skill gap between educational curriculum and Industry requirement and help learners obtain sustainable livelihoods. It is also aimed at ensuring availability of skilled manpower for sectors such as technology and green businesses amongst others. The programme provides job seekers a digital platform consisting of job oriented content, personalized coaching and experiential learning with a vision to help candidates gain required technical and professional skills to join the workforce.

IBM identified the need for skilled manpower across sectors and brought it to the SkillsBuild platform for fulfilment. Work opportunities were mapped vis-a-vis SkillsBuild Courses and training courses were designed in areas such as red hat linux, data analysis, web development, digital marketing, AI & ML and hybrid cloud. Communities were built through work fairs, Industry interaction, project-based internships and related activities. Online/digital work fairs and screening based on hiring demand helped provide sustainable work opportunities for trained resources. Under the SkillsBuild programme the

possibility of retraining and placing available resources was also explored. The participants are provided technology support for seamless process flow.

Launched in India in November 2019 with Directorate of Training, Ministry of Skill Development, it offers multiple training and employability opportunities for women learners. Some of these include IBM- DGT 2 Year Advanced Diploma in IT, Networking and Cloud Computing, placement of learners from aspirational districts ; training and placing rural women in cyber security work opportunities; Samhita-Training focused on green energy and Karnataka Skill Development Council, Tamil Nadu Skill Development Council, AICTE-All India Council for Technical Education through project based learning opportunities across the country.

IBM works with 18 State and Union Ministries for skilling and workforce development as a part of its CSR initiatives through a free platform, SkillsBuild. The platform hosts more than 80,000 technical and soft skill courses applicable across sectors. The programme resonates with IBM's vision of skilling people and making them job ready, with a focus on future sectors such as green energy, technology, AI and ML amongst others.



## The Coverage

Of the 114 Aspirational Districts where the SkillsBuild Programme is operational, the top 10 include Mahasamund in Chhattisgarh, Khagaria and Purnea in Bihar, Morbi and Dohad in Gujarat, Purbi Singhbhum and Godda in Jharkhand, Raichur in Karnataka, Jalgaon in Maharashtra, and Haridwar in Uttarakhand.

## Programme Interventions

The SkillsBuild Programme includes the following interventions:

- Identification of women learners across all age groups—student, career oriented women, rural women.
- Orientation and mentoring.
- Project camps and internships.
- Sustainable livelihood creation including jobs and self-employment opportunities.
- Special focus on work from home and round the clock working options.
- Use of technology to screen, shortlist and map with relevant work opportunities.



# Programme Outcomes

- **Over 100,000 women from aspirational districts trained and assisted with obtaining sustainable livelihood options in technology, green and other related sectors**

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- **Close to 3000 women trained in cyber security and developed as cyber suraksha mitras for their respective villages**

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- **Training and livelihood support provided to 2000 women from Tamil Nadu and Karnataka**

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- **More than one third participation of female learners across the country**

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- **Over 7000 women placed in various jobs which included work from home and flexible hours apart from self-employment opportunities.**



## Key Programme Partners

IBM's implementation partners in the SkillsBuild programme include Edunet Foundation, CSR Box, Reacha, Collective Good Foundation, Pratham Infotech and Common Service Centres /CSC Academy and the livelihood partners include Jeevitam and Randstad.

## Stakeholder Voices

“ I live in a small UP township called Tundla with my family of 6 members. I am currently pursuing my BCA wherein I have scored 70% up to the last semester. I was introduced to SkillsBuild during my advanced diploma studies, during the COVID-19 pandemic. My journey with SkillsBuild has been fruitful; it helped me upgrade my skills which further helped me to excel in my career. As a result currently I am working as a Laravel developer in Khan Global Studies Noida. I also got a few other job offers, thanks to the valuable skills I gained by studying with SkillsBuild.”

Shilpi Pachauri, PHP Developer, Khan Global Studies

“ I completed my Civil Engineering after which Jeevitham contacted me to join IBM’s SkillBuild programme. Initially I was not sure about the course. I was given an ID and underwent a course on design thinking. Later they helped me in exploring self employment opportunities. During the pandemic there was no job opportunity where this course proved useful. I created an IDs as a Freelancer on their platform and bid for 6 to 7 projects. I got various projects of which one was for a duration of 2 months. I would like to thank Jeevitham and IBM for giving me the skills as well as self employment opportunities.”

Amrita

“ I completed the Introduction to Data Concepts course offered by IBM SkillsBuild. This course helped me build the foundation in data concepts and terminology, including data types, data sources, data formats, and data modeling. I also learnt the importance of data governance and how to manage data effectively in different contexts. The course was well-structured, interactive, and engaging, with a variety of hands-on exercises and quizzes to reinforce understanding of concepts. I was impressed by the instructors’ expertise and the quality of course content, which was relevant and up-to-date with latest trends in the industry. I recommend this course to anyone who wants to build an understanding of data concepts and make a beginning in the exciting field of data science. I am confident that the skills I have gained through this course will be invaluable in my professional endeavours. Thank you, IBM SkillsBuild for providing me this excellent learning opportunity.”

Shruti Tandon

## Government Partnerships

IBM has partnered with several state governments and government bodies such as the Directorate General of Training, Ministry of Skill Development & Entrepreneurship, Central Board of Secondary Education, Common Service Centre, Ministry of Electronics and IT and All India Council for Technical Education along with 12 state government skilling missions and technical education departments. These partnerships help the company reach out to vulnerable segments and get them skilled, upskilled and provide access to employment.

## Market Linkage

- Focus on tech, BFSI and retail sectors
- Green sector and electric mobility sector
- Technologies such as cyber security
- Entrepreneurship opportunities across multiple sectors

## Opportunities to Scale the Project

SkillsBuild can partner like minded corporates and organizations such as CII to create a robust ecosystem to upskill and deploy women learners across geographies in sustainable livelihood opportunities at scale.



## Key Learnings

- Major government focus on encouraging women in the work force.
- STEM education required for the girl child.
- Work from home opportunities are preferred by women.
- Corporate support is critical for making impactful change.



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# INTERGLOBE AVIATION LTD(INDIGO)

Livelihood Improvement of Tribal Communities





# Background

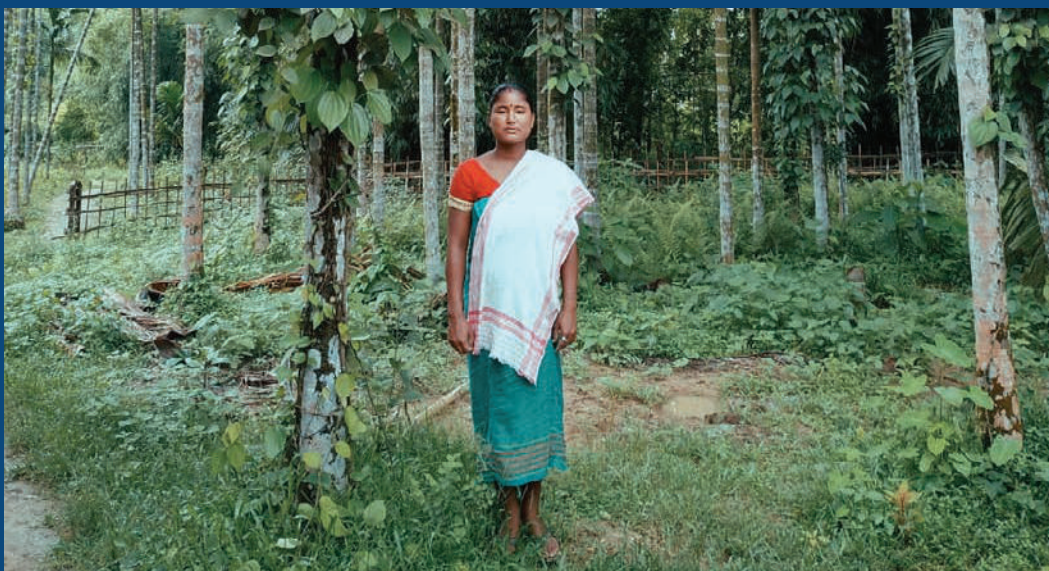
Women empowerment is one of the key pillars of IndiGoReach, the CSR arm of IndiGo. The organization also focuses on children, education, environment and heritage conservation. This livelihood programme is a result of the organization's deliberations and partnership with Grameen Sahara to empower 1500 women in rural districts of Kamrup, Assam and Ri Bhoi, Meghalaya. The baseline conducted in 2018, revealed that about 78.22% of the households in these areas were solely dependent on agricultural income, with almost 92.4% having an annual income of INR 50,000. The survey also revealed that majority of women neither had market linkages nor did they have adequate experience and competencies to commercially market their agricultural produce.

This livelihoods programme addresses the challenges of low agriculture productivity due to traditional spice cultivation practices; lack of access to information on scientific agricultural practices; and lack of regular access to markets. The spices in focus include turmeric, ginger, black pepper and king chili.

Women from tribal communities in Assam and Meghalaya were selected for this programme if they had a minimum cultivable land holding of 2 acres/family and annual household income of not more than INR 50,000. Their willingness to produce, multiply and improve agricultural activities and to work together in a group or any other community institution were also assessed before being included in the programme.

The programme was designed to support women by creating farmer institutions; encourage adoption of farming practices for volume enhancement, consistent production and post-harvest management to improve the entire spices value chain. The women and their collectives find support in building on local knowledge, introduction of new technologies, business development and creation of market linkages.

The project, launched in March 2018, envisioned increasing skills and incomes of women, enhancing awareness and strengthening their institutions to help sustain the initiatives in the long run. The company spent an amount of INR 1.48 crore over a 4 year period from 2018-2022.





# The Coverage

Tribal communities such as Rabha, Garo, Khasi, Boro have been covered from 24 targeted villages located in the Assam-Meghalaya border areas. The project is being implemented in 6 blocks of Kamrup, Assam and 1 block in Ri Bhoi, Meghalaya.

# Programme Interventions

The following interventions formed a part of this livelihood initiative:

- Awareness Building Programmes on improved/protected agriculture practices were conducted through posters, road shows, movie shows in public places, and awareness meetings to mobilize the targeted communities.
- In the initial stage the beneficiaries were motivated to organize themselves into Farmers Producers Groups (FPGs) and eventually mainstreamed and linked with Farmers Producers Organization (FPO).
- Through the project, 5 nurseries were setup by 5 progressive women farmers to provide quality and reliable planting material locally. The nurseries have also become an income generating enterprise for the entrepreneurs and a field level learning center for farmers thus, minimizing the gaps between demand for quality planting materials and supply.
- Information and latest technologies in agriculture mechanization were disseminated to beneficiaries through training programmes and demonstrations. The FPGs were trained on Package of Practices (PoPs) of select crops, such as, black pepper, ginger, turmeric and king chili and a few fruit and flowering plants. The scientists/resource persons of institutions such as District Krishi Vigyan Kendra, Horticulture Research Station of Assam Agriculture University, Spices Board and District Agriculture Office conducted the training programmes..



# Implementation Strategy

- An Enterprise Development Programme was arranged to train 3 leaders per FPG in accounting, basic inventory management, leadership, soft skills and price negotiation.
- Awareness about government schemes and entitlement of communities was created through a scheduled agenda in the training programmes.
- Strengthening of community institutions (FPGs & FPOs) was achieved through need based capacity building programmes, exposure visits and advisory support by the implementing agency.
- The outcomes were regularly monitored using a defined framework and mechanism.
- Continuous follow-up on the action plan and mid-course correction if required were undertaken.

# Programme Outcomes

The outputs of the project were as follows:

- **3495.36 bighas of land were brought under integrated cropping practices for spice cultivation**

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- **The 1670 households that were covered have adopted scientific spice cultivation practices**

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- **24 Community Resource Persons (CRP) were developed to support the clusters/ community institutions in planning, production and market linkages**

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- **Sustainability of the project was ensured through a three-tiered structure - community level institution (FPG), consisting of 2 Farmer Producer Organizations, village cluster level institutions and apex level institutions**

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- **Improved skills on agricultural productivity and improved leadership qualities have helped beneficiaries market their product commercially**

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- **Annual family income increased from a baseline of INR 40,000 to INR 104,560**

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- **More than 10% households now have access to government schemes related to social security**



## Key Programme Partners

IndiGo partnered with Grameen Sahara in 2018 for the economic empowerment of 1500 tribal women in Assam and Meghalaya. Set up in 2002, Grameen Sahara seeks to bring significant changes in the lives of the poor and underprivileged through various livelihood programmes and micro-finance services. The organization focuses on economic sustenance programmes designed for women, children, scheduled castes and scheduled tribes, minorities and other backward communities. They use available natural, social, economic and other resources for community well-being.



### **Scheme of Fund for Regeneration of Tribal Industries (SFURTI), Ministry of Micro, Small and Medium Enterprises (MSME), Government of India**

- SFURTI initiated the Common Facility Centres (CFCs) under Grameen Sahara
- Spices produced by project beneficiaries are quality checked, processed and packed at the CFCs and sent to markets across the country
- The IndiGoReach - Grameen Sahara programme complements the Government's vision to regenerate traditional industries and augment income

### **Mahila Kisan Sashaktikaran Pariyojna (MKSP)-**

- Government of India has announced "Mahila Kisan Sashaktikaran Pariyojna" (MKSP) as part of National Rural Livelihoods Mission (NRLM) to improve women's status in agriculture, and enhance empowerment opportunities for them
- The project with Grameen Sahara is designed to enhance this mission

## Government Partnerships

Though there are no direct programme partnerships, learnings from the pilot project and advocacy with Government departments helped create the next level connect of the programme. These are outlined in the market linkages created.

## Market Linkage

Initiatives for marketing arrangements and promotion of value added produce included advocacy, buyer-seller meets, workshops, participation in exhibitions conducted by stakeholders such as Spices Board, NABARD and other Government departments.

## Opportunities to Scale the Project

IndiGoReach and Grameen Sahara are planning to scale the programme in Ri Bhoi district to reach out to women farmers in Meghalaya. Partnerships with likeminded organizations working in these areas can help reach out to beneficiaries faster.



## Key Learnings

- Institutional building helps in long term sustainability of programmes
- Women from communities can bring about economic returns when their agency is strengthened and initial handholding provided. For example, the initiation of CFCs and PPAL helped increase women's income through exposure to the market
- Potential investment in the North Eastern region to leverage latent abilities of women through scientific cultivation of spices and horticulture can be a game changer for Government of India's Act East Policy



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# ITC LIMITED

Moving Ultra Poor Women Out of Extreme Poverty



# Background

Within India's economically deprived groups, both urban and rural, women are inevitably the most vulnerable given the entrenched gender discrimination. In addition, the hierarchy of asset ownership in poor communities means that women who belong to families without productive assets and in particular, those that lack able-bodied adult males, are amongst the most marginalized and typically belong to the ultra-poor sections of their communities. Female-headed households constitute about 17.5% of Indian households. Ultra-poor women who also head households and find it difficult to manage 2 square meals a day, are doubly burdened, as they must shoulder both the domestic and livelihood fronts.

Ultra poor women often find themselves socially, economically and geographically isolated which keeps them out of reach of the government's social security and livelihood programmes as well as available market-based solutions. In view of the severe vulnerabilities and unique challenges of these women, ITC launched its Targeting Hard-core Poor Women Programme.

The 2 year Programme is designed in partnership with Bandhan Konnagar NGO. It aims to lift ultra-poor women out of extreme poverty by skilling them to engage in sustainable income generating activities and not fall back into the poverty trap. Started in December 2014, ITC has spent INR 3,500 lakhs on this project over a five year period - April 2018 to December 2022.

# Implementation Strategy

The Programme operates in two-year Cohorts with a clearly defined action plan to help beneficiaries 'graduate' from extreme poverty, which includes the following:

- Enabling access to productive and income generating assets for enterprise development
- Building capacity and skills for managing a micro-enterprise as well as providing handholding through weekly group meetings and individual enterprise level follow-ups
- Counselling and monitoring at household level to improve self-confidence and shift attitudes of these vulnerable women
- Improving pre-determined 12 HDI indicators including food security, healthcare access, children's education, sanitation, social empowerment, amongst others
- Leveraging government entitlements and benefits, financial inclusions and other services
- Forming and enabling village based pro-poor support committees to provide community safety nets especially after programme completion



# The Coverage

So far over 32,200 beneficiaries have been covered across 11 districts in 8 states of Assam, Bihar, Madhya Pradesh, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand and West Bengal.

## Programme Interventions

The two-year programme begins with Participatory Rural Appraisals and household surveys to select beneficiaries.

- **Enterprise Activities:** These activities include farm enterprise interventions (e.g. Goat rearing); non-farm enterprise interventions (e.g. small shops); and mixed enterprise interventions (e.g. poultry plus garment selling). These are punctuated by training on confidence building and enterprise development before assets are transferred to the beneficiaries.
- **Handholding Support:** This includes functional and business literacy, advice tailored to management of the selected enterprise, and linkage to government schemes. Group meetings, often with Village Development Committees, help build awareness on health while beneficiaries also learn to read and write. They are encouraged to open bank accounts and join Self-help Groups to enhance access to finance and improve market linkages. Beneficiaries are given a consumption stipend to meet basic needs until the enterprises begin generating income.
- **Monitoring Progress:** Beneficiary progress is tracked through weekly site visits. At the end of the two-year period, those beneficiaries who fulfil the 12 pre-determined criteria undergo training to exit the Programme, which concludes with a graduation ceremony.

## Implementation Strategy

The Programme operates in two-year Cohorts with a clearly defined action plan to help beneficiaries 'graduate' from extreme poverty, which includes the following.

**Process-driven implementation:** Baseline and market surveys ensure all activities are context-specific, have a clearly defined process for selecting beneficiaries, standardised activities with defined timelines, and pre-determined Key Performance Indicators.

**Experienced implementation team:** With a team experienced in executing similar programmes, each field staff such as Community Organisers work directly with 60-65 beneficiaries while Branch Managers take responsibility of 200 beneficiaries.

**Beneficiary-centric training programme:** Though clearly defined, the training process is flexible to address individual beneficiary needs.

**Sustainability plan:** The Programme's multi-pronged approach built around capacity development, convergence, linkages and community based support ensures sustained impact even after a cohort graduates. Linkages are also established with SHG network which, along with continued support of Village Committee, ensures sustainability.

# Programme Outcomes

Till date 32,200 beneficiaries have participated in 9 Cohorts of the programme. An assessment of 13,800 beneficiaries\* covered in the first four Cohorts across 6 states revealed that 13,795, i.e. 99.96%, achieved sustainable regular income and graduated out of extreme poverty. The following outcomes/impacts were also observed:

- Beneficiaries recorded an increase in monthly average income from less than INR 1,500/- to INR 11,784/- (an average increase of 8.15 times) and net asset growth by 2.87 times

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- Pre-programme, 94% beneficiaries faced food insecurity; but with the rise in income 100% had access to two square meals a day

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- Of the 72% beneficiaries, who had no access to toilets, about 85% constructed toilets of which 99% were using these regularly

\*The study sample size was 10% of the total number of beneficiaries (13,800).



## Key Programme Partners

The two main Programme partners are ITC Limited and Bandhan-Konnagar, Apart from the funding, ITC is responsible for co-designing the project based on location specific requirements, course correction, creating an enabling environment for the Programme, and for monitoring and evaluating progress. Bandhan serves as the on ground implementation agency, carrying out all programme activities with the selected beneficiaries.

The robust monitoring mechanism involving field officers from the implementation agency in collaboration with ITC Programme Officers allows problems to be identified in a timely manner and facilitates prompt course correction. ITC also supports the implementation agency in conducting baseline surveys and undertakes midline evaluation to maximise Programme effectiveness and outcomes.

## Stakeholder Voices

“*Before I joined the programme, we would not know where our next meal would come from. Even when we had food, it would not be enough for everyone.*”

Ms Anju Devi, Bihar

“*I would not have been able to hold my head up in society without the help of ITC.*”

Ms Seema, Madhya Pradesh

“*The programme made me aware of the importance of safe sanitation and hygiene for good health. It's important that I stay healthy, since I have no one to depend on. I do my business alone and thus cannot afford to fall sick.*”

Ms Bayajanti, Assam

“*I am very happy because my children are able to go to school and will be able complete their education.*”

Ms Farzana, Haridwar

## Government Partnerships

While Government agencies are not formally partners in the Programme, participation of government and elected representative is ensured at various stages – beneficiary selection, asset distribution, training and graduation. Linkages to multiple Government financing schemes as well as insurance schemes are established. In a study of the first four Cohorts, over 90% beneficiaries across all the states were linked with these schemes, and in Assam and Telangana, coverage was close to 100%.

## Market Linkage

To ensure that livelihoods generated by the Programme are sustainable, micro-enterprises are selected based on both local market demand and the feasibility of beneficiaries continuing with them in view of their family obligations. The training and handholding support focuses on linking beneficiaries to buyers/suppliers in the market. In the initial stages, linkages to input markets as well as other services such as financial knowhow and transportation are facilitated.



# Opportunities to Scale the Project

The Programme is aligned with the National Rural Livelihoods Mission (NRLM) in its aim to reach ultra-poor women and linking them to sustainable livelihood opportunities. The Programme's graduation approach is a tested and evidence-driven strategy for moving the poorest of the poor out of ultra-poverty by enabling them to join available savings and credit-based or market-oriented livelihood programmes. It thus has an in-built opportunity for collaboration to scale up with NRLM.

## Key Learnings

- A collaborative and holistic approach of working with local leaders and communities brings transparency and trust, while the emphasis on capacity building enables beneficiaries to establish and run enterprises sustainably.
- Intensive handholding, including aspects such as functional literacy and health, sanitation and nutrition awareness help beneficiaries gain a better quality of life and enhance their social dignity.
- Linkage to government schemes and SHGs are effective, specially for post-programme sustainability, while the Village Development Committees provide a good support system both during programme implementation and beyond.



### Contact Details

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Programme Manager - Research & Communication

Social Investments Programme

# JK TYRE & INDUSTRIES LTD

Empowering Women Through Collectivising and Skilling





# Background

According to the 2011 census, women form only 35.7% of the workforce. They are mostly engaged in agriculture, animal husbandry, collection of forest produce, and wage labour, from which many do not earn an income. A lack of opportunities in villages and high female illiteracy, frequently restrict them to unskilled and semi-skilled work, limiting their chances of earning a reasonable income. Traditionally, women have not been involved in any kind of entrepreneurial activities. With limited sources of income, the area has acute need for credit; women often borrow from moneylenders at a very high rate of interest (typically 60-120% p.a.). There is also a gradual decline in agricultural income across the country, despite the fact that there is always a risk of complete agriculture crop failure.

Kankroli, Rajasthan also faces similar challenges in farming as well as of women empowerment. JK Tyre planned a programme to collectivise rural women

through Self Help Groups and build their capabilities to help increase their income and subsequently improve their standard of living. It addresses the specific challenge of lack of awareness as well as lack of technical knowhow for collective working. The objective is also to enhance agricultural incomes by mitigating the risks of traditional agriculture through diversification and skilling women in floriculture and vegetable cultivation.

For this programme Marigold was identified as a floriculture crop that holds high potential. Marigold crop is harvested in October/November, during the festive season- Dussehra and Diwali. The demand for these flowers during festival season is high, and the selling price can reach up to INR 100 per kg. Given this potential, several women were trained in Marigold farming under the J K Tyre programme.

Started in 2018, this project currently has an annual budget of INR 30 lakhs.





## The Coverage

The project is being implemented in 25 villages in Kankroli, Rajasthan

## Programme Interventions

Following major interventions were implemented under the programme :

- JK Tyre, in collaboration with Seva Mandir, mobilized local women to form Self Help Groups (SHGs) to encourage women to come together and become self-dependent.
- Successful SHGs were encouraged to form clusters of 8-15 SHGs from neighbouring areas and federations to create a platform to discuss issues of interest and resolve some of these at a higher level.
- Women representation was ensured in all Village Development Committees promoted by JK Tyre.
- Women members interested in floriculture were identified and trained in Marigold cultivation and marketing.

## Implementation Strategy

In line with a participatory approach the project is totally owned by the local people. Further, JK Tyre has collaborated with other key stakeholders such as government departments and Panchayats for smooth working, greater effectiveness and project visibility.

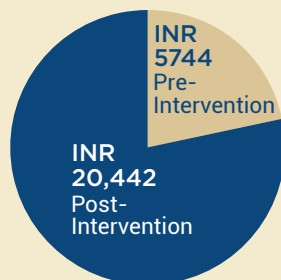


# Programme Outcomes

This programme has impacted the lives of more than 10,000 people in 25 villages of Kankroli in a span of five years.

CSR Initiatives	No. of Direct Beneficiaries	No. of Indirect Beneficiaries
<b>WOMEN EMPOWERMENT</b>		
SHGs- New	83	
No. of Women Members	1417	7000+
<b>LIVELIHOOD</b>		
Floriculture	530	2500+
Vegetable Cultivation	600	1500+

- Women farmers were trained in further value addition to flower farming and marketing. Many of them now make marigold garlands and wall ornamenting that sell at a higher price.
- Single-crop farming is replaced with multiple cropping, including floriculture and vegetable cultivation. This crop diversification has reduced the risk of single crop failure for farmers.
- Prior to the floriculture intervention, only maize was cultivated during the kharif season (monsoon). With floriculture, farmers have recorded an average annual increase of 256% compared to the baseline - from INR 5744 (pre-2018) to INR 20,442 (one-year post-intervention).
- Income generation activities have not only improved livelihood of women farmers, but this newfound financial independence has also boosted their confidence. It has also helped to improve the quality of life of families and strengthen women’s social status within and outside their families



## Key Project Partners

The key implementation partner for this project is Seva Mandir, Udaipur, Rajasthan.



## Stakeholder Voices

“ I took up a new project of preparing a nursery for marigold and planting marigold seedlings in my field. I am really grateful to JK Tyre & Seva Mandir for training me in floriculture from scratch. I have earned an additional income of INR 31,000, which means a lot to me. I may now be able to pay back my loan, pay my children's school fees and live a better life. ”

Ganga Bai, part of JK Tyre promoted SHG

“ During initial discussions on floriculture, I hesitated to start a new venture. My half bigha land (0.1 ha.) was not under cultivation for last 22 years due to crop damage by Neelgai. After much hesitation, I attended the training on floriculture organized at Tasol (Rajsamand). Finally, 3300 marigold saplings were transplanted in my field. By adopting the natural farming practices of jeevamrit, panch parni ark, in the very first year of floriculture intervention, I earned INR 18000 by selling fresh flowers and garlands at Kankroli and nearby town Kelwa. Since then I am not only practicing floriculture I am also promoting it amongst other women farmers of my village. ”

Smt. Kamla Bai, Mundol Bhil Basti, Rajsamand District, Rajasthan and member of Parwati Self Help Group of JK Tyre

## Government Partnerships

For this project JK Tyre partnered with the Government's Agriculture Department for farmer training. The Village Panchayats provide financial and non-financial support to beneficiaries.

## Market Linkage

After undergoing training to market the produce, farmers are able to sell their flowers in Udaipur, Nathdwara (Srinath ji temple) and at the local level.

## Opportunities to Scale the Project

The project being scalable in other locations, JK Tyre has already rolled it out in Mysore. Going forward the project can be implemented in several other locations.



## Key Learnings

- Building village level institutions is the best way of sustainable development of communities.
- Improving agriculture and livestock may be most acceptable to communities and this may help augment their income.
- The virtuous cycle of prosperity starts rolling once a sustainable intervention is launched. This is reflected in the fact that SHG members now avail need based loans, which has reduced their dependence on money lenders. Floriculture has increased the income and confidence of women farmers, many of whom have contested elections and are holding key positions in Panchayat and other elected bodies. The virtuous cycle is continuing to roll towards further greater prosperity milestones.



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# JUBILANT BHARTIA FOUNDATION

Empowering & Enabling the Underserved and Unheard





# Background

Out of the 12 talukas of Vadodara district in Gujarat, Savli Taluka consists of 136 villages and 1 municipality town. Spread across 795 sq km, the taluka is home to over 2.5 lakh people. Out of which 132,184 are males while 122,825 are females. With an overall literacy rate of 68.76%, Savli has 76.81% males and 60.09% females literate and the majority population are dependent on farming and local industry for employment. It lacks basic healthcare facilities and people generally travel either to taluka office or Vadodara city.

The area does not have too many natural resources but boasts of a thick canopy of neem cover. Though neem has vast market potential, the people in the area were only using neem for traditional medicinal purposes. Neem powder is an essential ingredient for manufacturing key commodities at the Animal Nutrition Unit of Jubilant Ingrevia in Savli, Gujarat. Jubilant used to source its entire neem powder requirement from a third-party vendor leading to high dependence and cost burden.

In 2013-14, Jubilant Bhartia Foundation (JBF) began supporting the development of 25 SHGs consisting of around 250 women from poor and marginal groups. These women come from minorities who are largely dependent on farming while their husbands are employed in local industries as labourers.

The SHGs supported by JBF were primarily engaged in inter-loaning and few income generating activities. Seeing the company's need for neem powder, in the year 2020 JBF started Project Samridhhi, a women entrepreneurial venture for neem pulverisation at their Savli location. The foundation invested INR 20 lakhs in this project. This created a ready market for the SHGs and a reliable supplier for company as the SHGs followed the quality parameters desired by the company.

Over a three-year incubation period the project has become sustainable and JBF only provides facilitation support. The initiative not only empowers women of Savli but is reaching out to women groups from other similar communities in other parts of state.





# The Coverage

12 villages across Savli Taluka, Vadodara (Gujarat)

## Programme Interventions

- **Mobilisation Village Organisations (VO):** Meetings were conducted with local women SHGs and their larger federation called VO to introduce the proposed business idea and encourage participation.
- **Exploring and Understanding Machinery Requirement:** JBF supported the machinery for the VO and ensured that the selected machinery meets the desired quality parameters several machines were explored and multiple trials conducted.
- **Deputation:** Based on the expertise or interest, the VO deputed women for various tasks such as book keeping, operations and leadership roles for external engagement.
- **Sourcing Raw Material:** While neem leaves were being sourced locally, the group realised that for sustainable and reliable manufacturing, they must also buy from different sources. JBF facilitated discussions with multiple non-profits for sourcing from Rajasthan, Odisha and home state (Gujarat).
- **Interaction with Industry Experts:** Multiple sessions were organized with industry experts to outline the manufacturing and quality parameters and women were also exposed to marketing best practices.
- **Training on Machinery, Quality and Safety:** Jubilant trained the women to operate the machine, processes to maintain quality and good manufacturing and safety practices. Given the small particle size of neem, women were specially trained to use the right PPEs.
- **Record Keeping:** Being SHG members the women were already well versed with record keeping, and were trained in the desired parameters for keeping records of transactions.
- **Engagement with Company and Market:** The women are now directly leading and engaging with the company and are also exploring multiple avenues for sourcing neem leaves.
- **Promotion of Neem Plantation:** Realising neem's potential, JBF also supported farmers in neem plantation. More than 30,000 neem sapling were scientifically planted on barren/fallow land in Savli. Additionally, over 1 lakh saplings across JBF locations, were planted under "Paryavaran Sakhi" project, that promotes nurturing of plants by local women across India. These locations will become neem leaf feeders for Savli manufacturing unit.

## Implementation Strategy

Primary approach was developing a women led enterprise with JBF as an enabler. JBF encouraged investments from VO for the unit operations. Using the enabler approach, JBF created an ecosystem of support for SHGs through exposure, engagement with experts, plantation and several other activities. This support made women capable of handling the operation without much dependence on JBF.

# Programme Outcomes

## Quantitative

**200**  
women engaged

**2.5 MT -**  
Monthly Production

Household income  
increase by  
**₹2500-₹2800**

## Qualitative

- **Political and economic empowerment of women**
- **Enhanced risk taking ability**
- **Increased spending on household health and children education**



# Key Programme Partners

Jubilant Ingrevia Limited supported the quality and safety trainings and provided initial capital required by the SHGs. The company is procuring neem powder from the women SHG.

## Stakeholder Voices

*“ We always had the neem plant around us. We never knew it could become such a blessing for us. JBF gave a direction and today proudly, we as women own an enterprise that makes profits and operates on daily basis. We never thought it was possible for us. Now we are confidently dealing with external community. ”*

Kailash Ben

*“ These women were dependent on forest for fuel wood but they never looked at neem as a game changer. At times we had to stop them due to over exploitation of neem for fuel wood. I am happy that the forest is able to generate revenue for them. Now we know that women will never illegally cut trees and would rather report if anyone does that . ”*

Gayatri Solanki, Forest Officer

## Government Partnerships

State Rural Livelihood Mission extended funding and played an active role in connecting the women to other bigger VO's for sourcing of neem.

Forest Department provided good quality neem saplings and training on their plantations. The department also gave women access to the forest to pick up neem leaves.

Local government supported in engaging women in business activities and allowed plantation in the common land.

## Market Linkage

Since the manufactured product is being consumed by Jubilant, the women group is guaranteed of a market through this People-Private-Public Partnership. The market interest of community is addressed for sustenance of business.

## Opportunities to Scale the Project

There are opportunities for CSR Organizations/NGO working in forest areas to partner JBF to supply neem leaves. Training partners/agro-universities could explore partnerships with JBF to help enhance quality.



## Key Learnings

- Reducing multiple losses from field to factory transition
- Procurement in bulk to reduce transportation cost and cluster based approach for material procurement
- Enhance supplier base through engagement with new partners/ specially women groups from different areas
- External guidance/partnership from local agri-universities and external neem based organization
- To pulverise/manufacture other herbs which use the same machinery and offer higher margins
- Digitisation of inbound and outbound stock keeping



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# MAHINDRA AND MAHINDRA LIMITED

Mission Even – Where Women Rise



# Background

India has seen reduction in female participation in the labour force from 32% in 2005 to 19% in 2021<sup>1</sup>. The challenges arise from both the demand side such as low desirability of women in workplaces due to biases/perceived risks as well as supply side factors such as societal restrictions, burden of household chores, and childcare<sup>2</sup>. In addition, restrictions on women's mobility and interactions outside are often deep-rooted in social norms. These adversely impact women's awareness and knowledge about economic opportunities compared to men in entrepreneurial work and white-collar jobs.

In this scenario, Mahindra intends to be a lead catalyst in creating a collaborative platform to provide women access to economic growth opportunities and put them on the path to increased income and agency. Mission Even aims to build women economic empowerment across two pathways:

- **Employability-focused skill training** to college/vocational institution students to make them employable
- **Agriculture- oriented skilling** to women farmers to reduce drudgery of farm work through promotion of gender friendly farm equipment and capacity building towards sustainable agriculture practices (such as regenerative agriculture).

The Mahindra Group has empowered more than 4.5 lakh women over the last two decades through several programmes. Mahindra Pride, an employability skilling programme, that started in 2007 for youth pivoted to a 100% women programme in the year 2023. Mission Even focuses on women across demographic groups (college students, vocational institute students, women from communities, women outside the formal education system) who need access to formal job opportunities.

Over the last 3 financial years, Mahindra Group has spent over INR 40 crores on Mission Even. In FY 23, ~INR 25 crores were spent on the formal employment-linked skill training programmes (Mahindra Pride and new programme pilots). Given the commitments to adopting Environment, Social and Governance (ESG) announced in 2021, M&M has set a goal of empowering 1 million women each year, starting 2026. Over the next three years the programme budget is expected to be ~INR 180 crores.

<sup>1</sup>International Labour Organization. "ILO Modelled Estimates and Projections database (ILOEST)" ILOSTAT. [ilostat.ilo.org/data](http://ilostat.ilo.org/data)

<sup>2</sup>FSG. "Creating a gender-equitable workforce in India: What will it take?" November 2022. Access report here



# The Coverage

The programmes is rolled out in 20 states across the country – Andhra Pradesh, Assam, Bihar, Delhi, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Maharashtra, Meghalaya, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand and West Bengal

# Programme Interventions

The employability-focused skill training programmes encompass an end-to-end lifecycle management of students.

- Women are mobilized for skill training through door-to-door community campaigns, word-of-mouth and whatsapp communication. Mahindra Pride mobilizes students by partnering with government/ government-aided and vocational colleges and institutions.
- Candidates undergo counselling sessions to become employment ready and are then onboarded for the skilling programme.
- Domain skilling pilots have a 120-200 hour schedule, while the employability pilots have 40-60 hours training for a range of skills. Mahindra Pride students have access to specially curated add-on courses.
- For domain-skilling assessment, candidates write the Sector Skill Council (SSC)/ National Sector Skill Development Council (NSDC) certification examination; for employability skill training, candidates appear for a pre and post assessment.
- Coordinators meet employers, unlock relevant jobs, organize placement drives and set up interviews and ensure that each candidate receives an offer letter.
- Candidates are monitored for retention in jobs at least for 3 months.



# Implementation Strategy

All projects under Mission Even are designed and implemented in a collaborative mode. Each partner is identified after careful consideration of capability, capacity, competence, and credibility and detailed due diligence. Mahindra CSR team holds regular governance calls with partners, tracks the programme, conducts field visits, and verifies data shared, to accurately measure the programme impact, and find ways to improve retention.

# Programme Outcomes



## Mahindra Pride Programme:

**3.9 lakh**

**Women equipped with employability skills**

-----  
**30,000**

**Women employed**

-----  
**INR 1.67 lakh p.a.**

**Average salary secured**



## Pilots for New Programme Pathways:

**7000**

**Women equipped with domain/employability skills**

-----  
**2500**

**Women employed**



# Key Programme Partners


The Mission Even partners design the implementation plan, hire suitable delivery resources, manage on-ground activities and operations, maintain implementation data, and provide updates to the Mahindra team. SEWA Bharat, Centum Learning, and Naandi Foundation are amongst the programme partners. A large global international foundation is providing monitoring and strategy support.



## Stakeholder Voices

“ I was orphaned at the age of 8. When my foster parents asked me to marry my maternal uncle I fled from Eppodumvenran, Thoothukudi to Chennai. I studied and obtained a college degree. The Pride School course got me a job with Maersk Global Service Centres (India) Pvt. Ltd. as a process expert. ”

Abitha Sri Paramasivan

 Nisandhi  
**Mahindra**  
PRIDE CLASSROOM

“ My parents passed away when I was very young. My grandmother takes care of me and between the two of us, we earn around INR 6000/- a month to run the household. The Mahindra Pride Programme brought a ray of hope in my life. I have never missed a day of training. The programme has motivated me and made me realize that I can build a good future for myself and my grandmother. ”

S. Poorkodi, Tamil Nadu

“ I stammer since childhood due to which I was low on confidence. I was often bullied and taunted at school. The programme has helped me build confidence. During the mock interviews I interacted convincingly despite my stammering and maintained eye contact while speaking. I am now prepared to take on any challenge that may come my way. ”

Sreena M S, Kerala

## Government Partnerships

Mission Even implementation organizations have entered into MOUs with some state governments to use classrooms in government colleges and educational institutions.

## Market Linkage

- Mission Even strengthens the supply side through skill training and the demand side by unlocking employment opportunities
- Women's skillset, aspirations, and location preferences are mapped to identify suitable job opportunities
- A running database of employers as well placement drives and job utsavs facilitate the formal employment linkage for skilled candidates

## Opportunities to Scale the Project

Given the magnitude of scale, M&M is currently exploring different models and aims to bring like-minded funding partners, knowledge partners and delivery partners together to collaboratively deliver on the ambition of skilling 1 million women by 2026. Opportunities for collaboration exist in programme implementation, developing and maintaining a technology platform to help scale interventions and funding support to achieve higher impact.



# Key Learnings

- It is important to understand the demand-side considerations for skilling programmes. For example, understanding roles employers are keen to hire women for is important to ensure that post skilling, sufficient jobs are available for candidates
- It helps to create a feedback loop between employers and skilling partners to design programmes that address employer needs
- Counselling is critical when encouraging formal employment for women given the pre-conceived notions, apprehensions and fears both amongst female candidates as well their family members
- A lifecycle management approach towards skill training is more effective. The lifecycle includes talent identification, talent readiness through skill development, talent acquisition by employers (placement in jobs), retention and growth
- Collaborative funding is imperative for driving large-scale impact
- There is need to invest in institutional capacity of grassroots organizations to help them build efficient systems to deliver programmes at scale and with reduced inefficiencies.



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# TECH MAHINDRA FOUNDATION

SMART Programme -  
Entrepreneurship Development Programme





# Background

The GHMC has over 1400 notified slums with 23% of the total population living in these slums. SAFA conducted a survey of 300 households in 3 slums. The survey found that 34 households earn through their informal hyperlocal nano-businesses with limited service offerings. The survey also found that 67% women aged between 18 to 40 were not in any kind of economic activity, though at least 12% were very keen to undertake some economic activity.

Tech Mahindra Foundation, in collaboration with SAFA Society, is working with women from marginalized societies since 2020 through their SMART Programme. One of the core objectives of this programme is economic empowerment of women from underprivileged communities. Several interventions are undertaken with the objective of getting direct outcomes and yielding economic development. Micro advances are provided to small businesses without any other

dependencies such as Micro Entrepreneurship Development and Self Help Groups.

Under the SMART programme, TMF identifies youth and women from marginalized societies, trains them to set up micro businesses with livelihood generation potential and supports them through interest free loans. Beneficiaries are generally in the 18 to 40 years age group with a minimum skill to read, write and do basic calculations.

This programme aims to support around 240 beneficiaries every year and to start up, sustain and scale at least 200 businesses with meaningful growth in any financial year. Beneficiaries expressing this desire are selected for the programme that started in September 2020. TMF has budgeted an annual spend of INR 20 lakhs for each one year cycle of the programme.





# The Coverage

10 slums in Greater Municipal Corporation, Hyderabad, Telangana

## Programme Interventions

The Entrepreneurship Development Programme (EDP) is holistic, inclusive, and tailored to beneficiary specific needs and challenges. It provides them with the necessary skills, resources, and support to start and grow successful businesses and contribute to the economic development of their communities.

- **Training and Skill Development:** Women from marginal communities often lack formal education and skills required to start and operate a business. This EDP is designed to impart training on basic business skills such as financial management, marketing, business planning, and product development. This is done through workshops, mentoring sessions, and hands-on training.
- **Access to Finance:** Lack of access to finance is one of the biggest challenges for women from marginal communities. This programme helps women gain access to home loans, microfinance institutions, banks, other financial institutions or other forms of financial support.
- **Networking and Mentorship:** The EDP connects women entrepreneurs from marginalized communities to successful women entrepreneurs who mentor, guide, support, and advise them.
- **Technology and Innovation:** The programme equips its women entrepreneurs with digital skills, helps them adopt technology, and connects them to technology hubs and innovation centers. This enables beneficiaries to promote their businesses online as well as design their banners, brochures, QR codes for payments amongst others.
- **Emotional and Psychological Support:** Women from marginal communities may face social and cultural barriers to entrepreneurship, including lack of support from family and community members. Mind@Ease is a TMF initiative that helps beneficiaries overcome these barriers with improved mental wellbeing, better confidence and self-esteem.

## Implementation Strategy

The programme implementation approach is as follows:

- Targeting a specific demographic of women, mostly from the slums
- Identifying business aspirants through a robust assessment process
- Providing hands on training through proven modules on managing a business
- Organizing basic financial assistance
- Providing marketing platforms to promote sales
- Improving income of the individual

# Programme Outcomes

**TMF's work in 10 slums across 4 wards of GHMC has yielded the following results:**

**1639**  
business aspirants mobilized

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**626**  
individuals trained

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**321**  
beneficiaries placed and counting

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**INR 2432**  
average net income per beneficiary and improving



## Key Programme Partners

Tech Mahindra provides grants, technology and content, training, monitoring

SAFA is the implementation agency and provides micro advance



## Stakeholder Voices

*“ I am a self-employed cloth seller with a monthly income of INR 3000/-. Before the training from TMF I faced financial difficulties, especially during the COVID-19 lockdown. My training with TMF helped me learn new skills and strategies to improve my business. I joined the SMART EDP programme to learn more about doing business at home and plan to expand my business through online platforms and diversifying my product range. ”*

Shoba Rani, a 51-year-old woman from Komatwari Darulshifa.

*“ My story is an example of how training and support can help individuals overcome challenging situations and improve their livelihoods. The SMART EDP programme empowered me with new skills and knowledge necessary to manage my business effectively and sustainably, despite facing financial difficulties due to the pandemic. With my newly acquired skills, I have not only been able to restart my business but also re-enrol my children in school. Today, I am earning INR 2000/- per month. ”*

Ameena Sultana

*“ I was facing immense financial issues and suffered from stress and low confidence after I separated from my in-laws. I realized that I could earn money by working from home and joined the EDP session to set up my own business. After completing the training, I started my catering business and now I earn INR 4000/-. I market my business using technology and take orders online as well as offline. I received microfinance and family support, and have fulfilled my basic needs. The training at the SMART Centre helped me learn how to run my business from home and use social media for expanding the business. ”*

Syeda Safoora Fatima, a 30-year-old woman from Tolichowki

## Market Linkage

The programme provides beneficiaries with access to market linkages, including trade fairs, exhibitions, and networking events, where they can showcase their products or services and connect with potential buyers. Once a month SAFA creates marketing platforms to fulfil local needs and provide exposure to the micro businesses developed under their programme. “Dhanak Bazaar” is one such SAFA Society initiative which is supported by Tech Mahindra Foundation. The programme also provides access to micro advances if so required by a beneficiary.

## Opportunities to Scale the Project

- WEHUB, established by the Government of Andhra Pradesh to promote and support women entrepreneurs, started negotiations with SAFA to fill the gap for women entrepreneurs.
- MEPMA is keen to offer more credit linkage to potential businesses, provided they fall under the ambit of a SHG.
- The ratio of 1:5 for women business aspirants in the TMF adopted slums reflect the opportunity to promote women entrepreneurship and bridge the gap in demand and supply.



## Key Learnings

- Huge potential to promote women entrepreneurship in slums to trigger a circular economy with in the community
- Time is a key resource that women who live in slums can offer. CSR activities can tap this opportunity to promote and scale the programme
- Hyper local markets are helpful to promote local production and encourage consumption at affordable prices
- Identification of potential youth and women who can be involved in a programme is a challenge because the turnout ratio is only 1:3.



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# UNO MINDA GROUP

Project Samarth - Jyoti





# Background

In the changing dynamics of society, women empowerment is very relevant and important. Education and skill are a concern for the society and our nation at large, more so because educating a woman translates to educating an entire family. It plays an important role in building self-confidence and changes a woman's status in society. With the belief and vision of giving back to society Uno Minda Group, under the Suman Nirmal Minda Foundation, conceptualizes, designs and implements CSR projects to make a positive impact on women and adolescent girls. The initiatives are mostly in the thematic areas of education, skill development, preventive & curative healthcare and overall community development.

During a survey it was observed that due to lack of facilities and migratory nature of some communities there was huge skill gap. Most women were illiterate,

dependent on their family members and suffered from low self-esteem and lack of confidence. To mitigate these challenges, a need-based approach and strategy were devised under Project Samarth - Jyoti in 2012.

The programme works towards enabling and empowering the underprivileged women to live a life of dignity and happiness, achieve long-term growth and make a positive social impact. It started with the idea of skilling unserved women and adolescent girls, irrespective of their educational qualification, and making them self-reliant to manage their livelihood. The project set itself a target of establishing at least one school with 1500 seats for the underprivileged in geographies exceeding 3000 employees of the company. Till date the programme has made a positive impact on close to 1.5 lakh beneficiaries directly and indirectly.





# The Coverage

Samarth-Jyoti operates out of 17 centres spread across 7 states in India.

## Programme Interventions

The programme is designed to make a long-term impact on the society. The process starts with surveys and focused group discussions to identify the community's needs. The programme strategy and implementation plan are drawn up depending on the identified needs. The implementation is monitored and reviewed and the impact assessment is analysed. Some of the programme interventions include:

- **Vocational Training:** Cutting & tailoring, beautician and IT literacy programmes enhance the employability of women, girls and marginalized populations in various locations and help them earn a decent livelihood.
- **The Remedial Programme:** Support is provided to government school children to bridge the academic gap and enhance their learning outcomes through activity-based programmes. Child centric support is provided to help them to perform academically better.
- **Community School:** This programme helps out of school children to continue their education, supporting co-scholastic and scholastic aspects and mainstreaming them into regular schooling. The initiative ensures that all students of the programme get access to age appropriate learning and attain basic reading and writing skills.

- **Sr. Secondary School Project (The Suman Nirmal Minda School):** This project fulfils the aspiration of deprived children and family members who want to send their children to good schools. This is a CBSE affiliated school, that provides students the opportunity to gain scholastic and co-scholastic development.
- **Special Campaigns and Programmes:** Special sensitization workshops are organized on national and international days to create awareness amongst community members on important issues and encourage their participation. Few key programmes include menstrual hygiene, world no tobacco day, women's day, dental check-up, donation drives, blood donor's day and environment day amongst others.

## Implementation Strategy

Samarth – Jyoti, like other programmes of the foundation, is tailored and implemented to meet the requirements of the communities being served. Different stakeholders such as community members, PRI leaders and other members were involved in the design for better acceptability. Various campaigns and programmes are scheduled to engage stakeholders and to get regular feedback with reference to the functioning and effectiveness of the programmes. A functional committee headed by the Chairperson and the CHRO monitor and evaluate the programme on a monthly basis and the Board Members do so on a quarterly basis to ensure achievement of broader goals and measurable outcomes.

# Programme Outcomes

**Samarth- Jyoti envisages the promotion of improved livelihood opportunities for the vocational training students. An impact study was conducted by Grant Thornton Bharat to understand the impact and to assess the level of beneficiary awareness and stakeholder perceptions. A Social Return on Investment (SROI) survey of vocational training programmes revealed that every one rupee invested in the projects had yielded returns as high as 1.24.**

**The analysis of impact assessment highlighted an increase in the rate of employment and average monthly income of beneficiaries. The impact study also illustrated that the programmes led to community development, change in perception and behavior, and increased confidence towards future goals. It accelerated the foundation's sustainability aspirations and interventions across various projects, which in turn made the communities dream bigger.**



## Programme Partners

The foundation has partnered and collaborated with like-minded organisations to enhance the quality of its programmes. Key partners for this programme include Next Education, Macmillan Books, NIIT Foundation and others who help improve the quality and effectiveness of the programme.



## Stakeholder Voices

“When I used to drop my children to Samarth Jyoti every morning, I would see women coming to learn stitching and tailoring. One day, I gathered the courage to approach the centre and enrolled for the course. I quickly picked up the skills and started practicing at home. I stood 1st in my batch, just like my children came first in their classes. Soon, I was able to open my own shop in the market, enabling me to earn around INR 15,000 a month.”

Madhu, A Samarth Jyoti beneficiary

“I was pained at not being able to provide enough food for my children. I learnt stitching and tailoring from Samarth-Jyoti, practiced day and night on my own old clothes to hone my skills. I also enrolled for the beauty culture course and started saving to open my own shop. Two years back I started my own beauty parlour and boutique along with little accessories. I am now able to provide for my family and also help other women.”

Shanti Shukla

“We appreciate the work being done by Samarth-Jyoti Centre, Madagondapalli, Hosur by offering the cutting, tailoring and computer courses for the poor villagers and tuition to needy students of Jagirkodipalli, Madagondapalli and surrounding villages. This service is very effective in providing livelihood to women and bettering the lives of students as well. We hope that this organisation will extend their services to health, sanitation and water supply.”

Thiru.A.Srinivasa Sekhar, Block Development Officer (V.P), Panchayat Union, Thally Hosur Tamil Nadu

## Government Partnerships

NSDC (National Skill Development Council), NIOS (National Institute of Open Schooling) and JSS (Jan Shikshan Sansthan)

## Market Linkage

Samarth Jyoti is conceptualized and designed to support participants with possible employment opportunities. The three-dimensional approach of jobs, entrepreneurship with own shops/ businesses and Self-Help Groups (SHGs) has benefitted the participants. The foundation's specialised teams support students for market creation and forward linkages relevant to their industry. Through a 90 day placement drive held in parallel to ongoing courses the teams sensitize students on different aspects related to market and employability. The foundation supports, encourages and promotes women empowerment by providing the women SHGs a platform to learn, design and sell products to earn a decent livelihood.

## Opportunities to Scale the Project

The foundation is open to sharing best practices and other tools with organisations working in similar areas to help improve the quality and achieve common goals for women empowerment.

## Key Learnings

- Involvement of various stakeholders is a must for effective implementation of livelihood programmes.
- Acceptability of programme comes in phases with continuous community interaction and increased rapport.
- PRI and community leaders play an important role in a programme's success.
- Flexibility of programme to meet the beneficiaries requirements is important.



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# UPL LIMITED

Udyamita -  
Entrepreneurship Development through Skill Development



# Background

Women's economic empowerment refers to the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions and respect their dignity making it possible for them to negotiate a fairer distribution of benefits of growth. Women's economic empowerment increases their access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Promoting and ensuring gender equality and empowering rural women through decent work and productive employment, not only contributes to inclusive and sustainable economic growth, but also enhances effectiveness of poverty reduction and food security initiatives, as well as climate change mitigation and adaptation efforts.

With this thought in mind UPL introduced a skill and enterprise development model

to empower women in 2014. Launched with the aim to create sustainable livelihood opportunities for women, UPL Udyamita, UPL's Women Empowerment Programme, works in rural and semi urban areas. It also delivers on the UN Sustainable Development Goals and partners the Government on the nation building journey.

The Udyamita programme focuses on entrepreneurship development through skill development for creating self-sustaining income options giving women access to finance. It focuses on formation of and strengthening Self-Help Groups (SHGs) and promoting entrepreneurship through these groups to benefit rural women. The programme taps into the interests of the target group, helps them develop new skills as well as enhance existing skills and capabilities through training and development. Over ten years, the company has spent INR 2.6 crores on this project.

The target group was selected based on 3 insights developed during the need assessment and pilot project

- **Insight 1** : while economic growth might be essential for poverty reduction, there is no direct relationship between the two since economic growth depends on skills and capabilities as well as access to opportunities
- **Insight 2** : poverty, as conceived by people themselves is not just a question of low income, but also includes other dimensions such as lack of access to education, health, income opportunities, sanitation services as well as a state of vulnerability and feeling of powerlessness in general
- **Insight 3** : people themselves know their situation and needs best and must therefore be involved in the design of project intended to improve their situation.



# The Coverage

The Udyamita initiatives are operational in Valsad, Bharuch and Dang in Gujarat and Yavatmal in Maharashtra. The rural and peri urban areas where these projects are rolled out, were selected based on the finding that women continued to remain in the vicious cycle of poverty, unemployment and inequality as they mostly had fewer opportunities for economic participation. They faced lack of basic, primary, or vocational education in technical and entrepreneurial domains which also lead to lack of economic opportunities. These locations did not have the last mile connectivity with government schemes that offer educational, economic support to women from rural and backward areas.

## Programme Interventions

Working closely with women at the grassroots levels, UPL realized the need to build upon many elements to create a robust empowerment programme. The programme interventions include training and capacity building around few of the most essential elements to run a functional enterprise:

- Enhancing economic opportunities and encouraging entrepreneurship for women by creating access to business trainings, market linkages and skilling and upskilling women to start their own businesses
- Creating linkages to microfinance and government schemes to support economic activity for a sustainable enterprise
- Improving healthcare and addressing nutritional needs by promoting bori baghicha /kitchen garden
- The Udyamita initiative also includes interventions to enable beneficiaries to set up micro enterprises. These are mostly managed by women SHGs

## Implementation Strategy

Following steps have been adopted for an integrated project implementation:

- Soft interventions
- SHGs formation / Community institution building
- Cluster development
- Awareness programmes and skill and entrepreneurial training
- Capacity building for NGOs/CBOs
- Establishment of savings and credit cooperatives as well as business cooperatives
- Convergence with government schemes and market linkages
- Monitoring – Frequency Quarterly
- Evaluation (by third / independent party) in the 5th year of the Project

# Programme Outcomes

- **More than 1800 happy and prosperous rural women, 1800 hours of skill-based training provided to 290 women in 2021-22 (1900 women skilled to take up entrepreneurship)**

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- **1524 women members from 42 villages benefitted**

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- **120 SHGs formed and strengthened**

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- **3 federations and 1 saving credit cooperative society established**

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- **1320 women skilled through trainings in skill based entrepreneurship and agripreneurship**

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- **Apart from several individual enterprises, group based micro-enterprises formed and strengthened included nagli processing, artificial jewellery, cashew processing, bamboo craft, honey processing, rakhi & festival products, papad making, milk production, stitching and tailoring and vegetable marketing**

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- **Over 100 widowed women skilled on stitching and tailoring from suicide affected families**

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- **Today, over 2500 farmer families have more nutritious meals because of the kitchen gardens concept being promoted**



## Key Programme Partners

Utkarsh Mahila Association and Renovate India are two NGOs that help deliver various aspects of the programme.



## Stakeholder Voices

“UPL Udyamita has boosted my personality in Social & Economic Front. Earlier, I was hesitating to take decisions but now I can make my own financial decisions and express my thoughts.”

Aruna Patel, Member, OM SAI SHG and Founder Member of Sakhi Credit and Saving Cooperative Ltd. Valsad

“Initially sceptical but the project team from UPL explained & provided me the multi-pronged benefits which lead to economic growth. My decision to join the Udyamita Project turned out to be the best experience of my life.”

Amisha Patel, Paria, Valsad

## Government Partnerships

- **Gujarat Urban Livelihood Mission (DRDA)**, Government of Gujarat to provide infrastructure support
- **Centre for Entrepreneurship Development** Government of Gujarat to provide entrepreneurship and marketing training support

## Market Linkage

Following key initiatives have been taken to create forward linkages for rural and hand made craft:

- Established linkage with Keval Art for marketing rural and handmade craft
- Signed MOU with R K Processing Unit for cashew business
- SHGs participated in mela/fair organized by the Government and corporates
- Corporate gifting and product sale the local markets.

# Opportunities to Scale the Project

There is immense potential to scale-up and replicate the Udyamita women empowerment model. Keeping in mind future sustainability UPL focuses on local ecosystems and supports forward and financial linkages. Udyamita beneficiaries are confident, extremely passionate and a resilient group of business minded women who have honed their skills and business acumen over time. UPL plans to help them experience new markets, gain understanding of and respond to customers from new geographies and continue to grow on this journey of independence and creativity, build their brands and inspire many more women to get on their feet. UPL foresees opportunities for likeminded organizations to partner and scale up this decade old initiative of theirs.

## Key Learnings

- Convergence with government schemes and corporate partnerships can play a pivotal role in women empowerment
- Education, especially technical and entrepreneurial skills, play a critical role by expediting the journey of women's financial independence
- Both group enterprises and individual enterprises need to be supported to create economic opportunities and empowerment at the grassroots level.



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# VEDANTA LTD

Nand Ghar - Strengthening Homes for the Young Ones



# Background

'Anganwadi' is a government infrastructure to address the education and nutrition needs of children between the ages of 3 to 6 years and health needs of 0–3-year-olds. It also supports maternal health of pregnant and lactating women. Traditionally, anganwadis aren't equipped enough to provide the intended services due to several reasons such as funds crunch, lack of accessibility or mobility.

As part of Vedanta and its CSR arm Anil Agarwal Foundation's project, anganwadis have been reimaged as 'Nand Ghars', i.e. a Home for a Young One, as centres of learning for children and women. The project aims to transform the lives of women and children through innovative solutions around the themes of health, nutrition, education and women empowerment. The story of this project at the national level began in 2015 when anganwadis were developed into Nand Ghars. The upgraded centres are equipped with solar/ grid electricity, water purifiers, LED televisions, education kits, sewing sets and kitchen gardens, access to water and

toilets, kitchens, amongst others. Working together with the Government of India and the local/state administrations, these centres are developed as models by Vedanta for the government to adopt and replicate.

A Nand Ghar seeks to address the disproportionately lower access that rural women and children have to employment, education, healthcare and nutrition opportunities. The multi-pronged approach of linking the Nand Ghar beneficiaries to skill development programmes and sustainable livelihood opportunities to make them self-reliant and aware individuals drives women empowerment. Reforms are encouraged through advocacy and communication. Nand Ghars are at the forefront of the efforts to ensure that the demands on the ground are addressed promptly.

The Nand Ghar model promotes optimal use of infrastructure by developing the anganwadis into a community space. The company has estimated a budget of INR 800 crores, of which INR 210 crores have been spent till date.





# The Coverage

The geographical expanse covers 45 districts across 14 states of Assam, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Punjab, Rajasthan, Uttar Pradesh, and Uttarakhand.

# Programme Interventions

Project Nand Ghar is an integrated transformative approach to address developmental challenges of rural and semi urban women:

- Skill partners undertake a comprehensive review of the range of employability skills and evaluate the likelihood of connections for women's employability following the training
- Women's perception of skilling, employability and training needs are mapped and demographic details are obtained to help ease the process of linkage, training and employment
- Based on an assessment of gap between industry needs and women's perceived training needs, trades are identified to develop market driven training strategies
- Nand Ghars are hubs to deliver orientation sessions of government skilling programmes as well as to provide soft skill trainings
- Women who express interest in setting up viable enterprises are connected to government schemes for raising funds and trained on essential skills such as financial literacy and enterprise management



# Implementation Strategy

The key feature of this programme is its community centric approach. Nand Ghars with their facilities and amenities bring with them an idea of an ideal anganwadi to be ultimately taken over and cared for by the community and the government. For women empowerment, the project aims to activate the existing systems and programmes to leverage the established ecosystem. This would support sustainability and long-term impact as well. With the past learnings, it is evident that the major gap is in the level of awareness and sensitization amongst beneficiaries. Nand Ghar programme bridges these gaps through market research to understand the opportunities for women and analysis of demand and supply and by identifying interested women beneficiaries. Thirty women per Nand Ghar engage with the Vedanta Skill and Entrepreneurship Development Programmes.

# Programme Outcomes

**Till date the programme has made a positive impact on 1.2 lakh women and hopes to support 8.7 lakh women by supporting expansion to 25,000 Nand Ghars in Rajasthan. The beneficiaries linked to these programmes are earning a monthly income up to INR 12,000 and linked to a variety of trades from textiles to data entry to dairy farming. Women beneficiaries have found their calling by moving out of their comfort zones and becoming empowered. Certain women who weren't allowed to move out of their homes to work, are not only financially independent but have also become an inspiration for many other women.**



## Programme Partners

### **Construction or Upgradation Partner:**

Tata Consulting Engineers

### **Programme Management Consultants:**

KPMG and Grant Thornton

**Thematic Partners** (former and present) include the Foundation for MSME Clusters; Indian Gramin Services; All India Society for Electronics and Computer Technology; Indian Society of Agribusiness Professionals; MAMTA-Health Institute for Mother and Child; Humana People to People India; Indian Social Responsibility Network; American India Foundation and Jan Mitram, amongst others.

**Other Collaborations** (non-financial): ICICI Bank, Jan Shikshan Sansthan, BOB, CRISIL, Intel, Adani, Tech Mahindra Foundation, LTIMindtree amongst others.



## Stakeholder Voices

*“ I enrolled in the Kaushal Chaupal Dress Designing Training conducted by the Directorate of Women to educate girls. I was assisted by the Nand Ghar team in getting connected to the NGO that was providing free training. I now stitch clothes to meet the financial needs of my family. I would like to thank Nand Ghar for giving a new ray of hope to my life. ”*

Renu Bala, Kalyanpura Nand Ghar, Jaipur

*“ Krishna madam comes to visit our house from Nand Ghar. She told me about many government schemes, including free RSETI course. I went to e-Mitra to fill the form, attended the course and got a degree. For this learning opportunity, I thank the Nand Ghar team. ”*

Geeta Kumari, Indergarh (teenager)

*“ I am a housewife, but I always had the urge to learn new things and digital media always excited me. One day I came to know that I can become a data entry operator by enrolling for a course at the Nand Ghar in my village. After I registered, I was connected to a skill center in Sikrai for a residential skilling programme. Students are provided boarding and meal facilities apart from the training. I am grateful to Nand Ghar team for connecting me to a course for Persons with Disability being run by the Skill Council of India. ”*

Manisha Meena, Dausa

## Government Partnerships

Partnerships with government, corporates and civil society/community institutions, offer a strong multiplier for complementing efforts, resources and to build sustainable solutions. This project stands on a Memorandum of Understanding signed with the Ministry of Women and Child Development, Government of India and the second phase of the project is signed with the Government of Rajasthan. The programme also has partnerships with Department of Skill Development, Panchayati Raj and Department of Rural Development.

## Opportunities to Scale the Project

Vedanta intends to tie up with more government departments, corporates, and NGOs to create an ecosystem to evaluate and address skilling and employability opportunities thereby connecting them to the Nand Ghar beneficiaries while keeping the essential goals and lessons in mind.

Currently, Nand Ghar is developing the prospects of aligning the efforts with National Livelihood Mission and RSLDC on acting as an implementing agency for the skill and entrepreneurship training projects. This will enable beneficiaries to get connected to suitable schemes and programmes for sustainable skilling and employment.



## Key Learnings

- The focus needs to be on upgrading the abilities of individuals in domains appropriate for village economies, such as animal husbandry, dairy farming, livestock management, sustainable farming amongst others.
- A targeted behaviour change strategy should be adopted to encourage women to venture outside of their local areas and enter the workforce in fields other than sewing, tailoring, and cooking.
- Extending the reach and extent of government-sponsored skilling programmes is important.
- Skilling alone cannot suffice livelihood requirements of trainees, it is essential to ensure proper placement, job work or financial assistance for enterprise establishment.
- For women who are first-generation workers, financial literacy and business management are crucial skills.



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# VOLTAS LIMITED

Ek Mouka - Engage, Equip, Empower



# Background

Women fighting legal cases of divorce or domestic violence are often not living with the spouse. Till the time the case is concluded, they seldom receive financial support, which becomes doubly challenging if they have children. Financial independence can make a drastic difference to their situation but the challenge is that often these women are not educated enough and/or not skilled.

Giving back to the community being one of its commitments, Voltas has designed its CSR framework based on the Tata ethos and community needs. In alignment with the Voltas' CSR approach of 'Engage, Equip and Empower', the pilot initiative 'Ek Mouka' was conceived in April 2022. It is an effort to empower women fighting legal battles to lead an independent life free of violence and full of dignity. The initiative aims at equipping the target women with required skills to be employable in the field of their choice.

Ek Mouka was conceptualized as a part of an existing skill development project that Voltas has been implementing in Thane, Maharashtra for several years. During the project implementation many linkages were established with Government bodies, the most important being the Thane Municipal Corporation, that gave its premises as a training centre. This collaboration highlighted the importance of many more collaborations that could reduce the project's dependence on corporate funding.

During a meeting to explore such collaborations, the counsellor at the Thane Family Court shared that several women who were fighting legal cases required livelihood opportunities. After a series of deliberations, a pilot proposal to support such women was approved by the Principal Judge, Thane Family Court. The pilot was initially rolled out for training 50 women. Since this number was small and the women were from various geographical locations, bringing them together at one place was challenging. Besides, there was a possibility of divergent vocational interests of women. To address these issues, it was decided to connect the women to existing skill centres and courses based on their locations and interests. Voltas has set aside a budget of INR 12.50 lakhs for this project.

The existing skill development projects being implemented by Voltas promote sustainable livelihood and economic development through youth employment, education and training. Over time, besides the trades where Voltas has domain expertise, the Company has added technical as well as non-technical courses to its offerings. The initial courses in air conditioning, plumbing and electrical found very low uptake amongst women. To enable better participation women centric courses in areas such as BSFI, retail, IT enabled services, tally and accounting, nursing assistance and tailoring were initiated.



# The Coverage

The pilot project is rolled out in Thane, Mumbai, Maharashtra.

## Programme Interventions

- **Mobilization:** In this pilot initiative, the Thane Family Court mobilized the participants
- **Vocational Aptitude and Counselling:** Based on the aptitude, a counsellor suggests a vocational course to meet a student's aspirations, existing skills, prior training if any.
- **Training:** The course duration ranges from 3 to 6 months and includes domain skill building by trained professionals. Students learn the theory as well as undergo practicals conducted in well-equipped subject-specific laboratories. Modules on soft skills cover a combination of interpersonal skills, social skills, communication skills and career attributes.
- **On-Job-Training (OJT):** This one month training provides students an opportunity to utilize the skills acquired through the course. The OJT employer certifies the student, which is crucial for actual placements.
- **Post-Placement Support:** Once students are placed, the partner NGO keeps in touch with them for one year. This constant support helps students cope with teething troubles related to the job, if any.

## Implementation Strategy

- **Collaborations:** This is a classic example where the government, corporates and NGOs collaborate to build a better life for women. A PPP initiative was conceived to ensure that the important stakeholders have a specific role and create a win-win situation for stakeholders.

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- **Agility in Programme Structure:** Women referred by the Family Court often depend on relatives/ friends to take care of children while they attend the course. They also need to attend court hearings from time to time. Both these factors push them to skip some days of the course. The NGO partner has shown sensitivity to these challenges and has brought in agility in the course by carving out flexible time schedules for these women.

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- **Dissemination:** Since this was a first-of-its-kind initiative in Maharashtra, Thane Family Court organized a certification ceremony for graduating students. It being a dissemination initiative as well, some graduating women shared their experiences. The ceremony was chaired by the Principle Judge, Thane District Court and the Principle Judge, Thane Family Court. Many of the judges, court counsellors, advocates attended the programme were inspired to replicate the initiative in their own jurisdictions.

# Programme Outcomes

- **Out of the 50 women trained, 36 have been placed in businesses related to their courses and remaining are in the process of being placed**

- **The beneficiaries are earning salaries ranging from INR 5000 to 28,000 per month depending upon their course and individual skills**

- **In terms of qualitative outcomes of the project, the biggest one is increase in financial independence, confidence and dignity of women fighting legal cases**



## Project Partners

Agnel Institute of Technical Training & Entrepreneurship Development helped to mobilize women and conduct vocational aptitude and counselling. They also conducted training courses and organised On-Job-Training (OJT) for the participating women. Agnel took care of one of the most important aspects of this programme i.e. creating links to placements. They continue to provide post-placement support.



## Stakeholder Voices

“ I was married at the age of 21. My husband was an abusive person with alcohol addiction. One day I gathered the courage to complain against him and filed for divorce. Obviously, I had nowhere to go, so I went to my parent’s house. But they often expressed their inability to support me financially and started forcing me into another marriage. I was not ready for it. My search for a job ended nowhere because I am not educated. I was referred to the tailoring course. I took the chance and now I work as a tailor at Prerna Fashions at Ghansoli. My salary of INR 8000 has given me new courage and hope. ”

Ayesha Momin

## Government Partnerships

- **Thane Municipal Corporation:** Centre premises free of cost
- **Thane Family Court:** Referred women to the initiative

## Market Linkage

- Rapport built with small scale businesses in tailoring and nursing and with beauty parlours for On-Job-Training
- On-Job-Training often turns out to be a doorway to immediate placement with the same employer, as the employer also does not want to lose a trained resource
- The NGO partner has also developed linkages with potential employers of trades in which students are being trained. Placement co-ordinators initiate the process as they approach end of the course which helps them reduce the gap between course completion and placement

# Opportunities to Scale the Project

Looking at the success of the pilot and its sharing by the Principle Judge of Thane Family Court, many other district family courts have shown interest in initiating a similar project in their districts. Some courts have also asked Voltas if a residential/hostel support could be provided to women if referred from outside Mumbai. A scale up is possible by tying up with other corporate donors in Mumbai and/or other districts for funding the courses. To address residential/hostel requirement, collaboration with NGOs/ government shelter homes/ other government establishments could be explored.

## Key Learnings

- An innovative thought on mobilizing women for skill development could result in a successful and important collaboration between various entities
- If the programme offers flexibility, it can reach out to the most marginalized community
- Structured placement component in a programme can ensure a placement ratio as high as 100%.



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Empowerment Community Engagement Micro  
Health Social security Entrepreneurs  
*Collective Voice* Livelihood  
Growth Sustainable Incomes *Financial*  
Market Linkage Education Indian Industry  
Self Help Groups Social security Support  
Partnerships Entrepreneurship Skill Partnerships  
Growth Financial Literacy CSR  
*Equity* Community Engagement Community  
Inclusive Health Livelihood Engagement Livelihood  
Community *Indian Industry* Sustainable Incomes  
Aspirational *Skill* Social security Voice  
India Market Linkage Self Help Groups Inclusive  
Inclusive *Collective Voice* Growth  
Micro Enterprise Education  
Government Schemes Equitable *Skill*  
Financial Independence Health  
*Gender Equity* Self Help Groups Sustainable Incomes  
Community Engagement