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CORPORATE ENGAGEMENT IN WOMEN'S ECONOMIC EMPOWERMENT

WHAT ARE INDIA'S TOP 100 COMPANIES UP TO?



Samhita

BETTER CSR. TOGETHER.

Acknowledgements

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Foreword



Nadia Rasheed
Deputy Resident Representative | UNDP India

The economic empowerment of women is an important prerequisite for social and economic development, and an essential requirement for progress on the 2030 Agenda for Sustainable Development and the commitment to leave no one behind. In India, women have always played a key role in the nation's growth story. Yet, women's participation in the workforce has declined in recent years, from about 36 percent in 2005 to 23 percent in 2018.

Around the world, women often face social barriers that limit their opportunities in areas such as education, skilling and workforce participation. These barriers hamper social progress as well as economic growth. For example, it is estimated that India's GDP could be increased by 27% if women were to participate in the labour force in equal numbers to men.

The private sector can play a central role in addressing these barriers by promoting gender equality and the economic empowerment of women, including through corporate social responsibility (CSR) activities. CSR provides an opportunity of immense significance in India, given that the country is the first in the world to make it mandatory for businesses to invest their profits in CSR initiatives.

In 2018, 72% of the top 100 companies listed on the Bombay Stock Exchange (BSE) reported contributing to CSR programmes that promote women's economic empowerment. While this level of commitment is noteworthy, the overall proportion of spending is relatively limited. In the 2017-18 financial year, BSE 100 companies reported a cumulative expenditure of INR 251 crore on women's economic empowerment, amounting to around 8% of overall CSR expenditure. Most of the CSR spending goes into complementary development priorities, such as education (38%), hunger, poverty, and healthcare (25%), environmental sustainability (12%) and rural development (11%).

Increasingly, BSE 100 companies and a growing number of private sector entities, such as the IKEA Foundation, recognize that advancing gender equality is a key principle for contributing to social wellbeing and achieving the Sustainable Development Goals. Companies are also gradually appreciating that promoting workplace diversity and empowering women is a significant contributor to business success.

This report – 'Corporate Engagement in Women's Economic Empowerment: What are India's BSE 100 companies up to' – was developed by UNDP and Samhita to document good practices and strategies adopted by companies to promote women's economic empowerment through CSR. In addition to highlighting opportunities for collaboration, the report introduces frameworks to assist companies in developing engagement approaches and identifying successes and gaps.

At UNDP, we believe that women's participation in all areas of society is essential to making big and lasting change, not only for women and girls but for all people. This commitment is central to our work to help achieve the eradication of poverty and the reduction of inequalities and exclusion. This report also complements UNDP's engagement and growing partnerships with the private sector to help advance gender equality and promote empowerment, employment, skilling and livelihoods for women and girls.

I hope that the publication of this report will help to inspire corporate action on women's economic empowerment, and advance CSR programmes that support achievement of the Sustainable Development Goals and the commitment to leave no one behind.

List of Acronyms

ABF – Axis Bank Foundation

ACTI – ACC's Cement Technology Institute

BFSI – Banking, financial services and insurance

BSE – Bombay Stock Exchange

CHSI – Centre for Health and Social Justice

CMRC – Community Managed Resource Centers

CORO – Committee of Resource Organizations

CRO – Control Room Operator

CSR – Corporate Social Responsibility

ECF – Equal Community Foundation

EDII – Entrepreneurship Development Institute of India

ESG – Environmental, social and governance

GDP – Gross Domestic Product

GRI – Global Reporting Initiative

HR – Human Resources

LFPR – Labor Force Participation Rate

LGBTQ – Lesbian, Gay, Bisexual, Transgender, Queer

MAVIM – Mahila Arthik Vikas Mahamandal

MCA – Ministry of Corporate Affairs

MGI – McKinsey Global Institute

NGO – Non-Governmental Organization

NRLM – National Rural Livelihood Mission

RCC – Responsible Citizenship Continuum

SDGs – Sustainable Development Goals

SHG – Self Help Group

STFC – Shriram Transport Finance Company

UN – United Nations

UN CEDAW – United Nations Convention on the Elimination of All Forms of Discrimination against Women

UNDP – United Nations Development Program

UNGC – United Nations Global Compact

WEDP – Women's Entrepreneurship Development Program (WEDP)

WEPs – Women Empowerment Principles

WOB – Women-owned business

WSM – Women Sourcing Manager

Executive Summary

1. Why this report?

The 2030 Agenda and the Sustainable Development Goals (SDGs) state gender equality as a critical and cross-cutting objective. A growing body of research indicates that without a sustained global effort towards gender equality, none of the other 16 SDGs will be achieved .

Despite significant strides in economic growth and social development in recent years, India is facing an uphill battle in the pursuit of gender equality, ranking 127th out of 189 countries on the gender equality index in 2017

The corporate sector is a key stakeholder in progress towards gender equality. The introduction of Section 135 of Companies Act, 2013 defined a set of mandates for eligible companies with respect to Corporate Social Responsibility (CSR), thereby formalizing the corporate sector's role in social development. Above and beyond CSR, corporate strategies around recruitment, employment, supply chains etc. all involve women and have the potential to transform their lives.

While interest is high, there is limited data available to shed light on the nature and depth of Indian companies' contribution to women's economic empowerment. This study therefore maps the efforts and initiatives of BSE 100 companies towards women's economic empowerment to identify gaps, highlight good practices, and make recommendations for how companies can work towards a more gender equitable India.

2. Frameworks to conceive of corporate engagement

The report postulates two models to enable companies to conceive of corporate engagement in women's economic empowerment:

• The Responsible Citizenship Continuum: an approach that companies can use to navigate the complexities of gender inequality and the interconnectedness of their work with the issue by adopting responsible practices across four business aspects - CSR, employment, supply chains, and shared value creation.

• The lifecycle approach: three critical stages of a woman's journey towards economic empowerment: preparation for work (education, training, career counselling), entering the workforce (through employment or entrepreneurship), and the process of growing and sustaining economic participation, underpinned by cross cutting enablers such as provision of soft and life skills training, working with gatekeepers and protection from gender-based violence.

3. Key findings on CSR in women's economic empowerment

3.1. Overall interest in women's empowerment is high, but actual funding is relatively low

• With 72% of BSE 100 companies reporting an intervention in women's empowerment, there is a huge opportunity to tap into the widespread CSR interest in this cause.

• However, CSR expenditure is relatively low: BSE 100 companies reported a cumulative expenditure of INR 423.84 Cr on women's empowerment in FY 2017-18 with economic empowerment garnering INR 251 Cr, with a median of INR 1.97 Cr per company, accounting for 4% of total CSR spend.

3.2. CSR is missing certain critical aspects of women's economic empowerment life cycle

• CSR support was concentrated in the Prepare and Enter stages of a woman's journey towards economic empowerment.

• There was some indication of companies taking a siloed approach, with only 31% of the businesses intervening in all three stages.

• Vocational training was the most common CSR intervention (68% of companies reported such a program), followed by SHG creation (42%) and entrepreneurship development (30%).

• Surprisingly, not many companies reported supporting digital and financial inclusion explicitly – 11% and 15% - despite the presence of well-established and scalable models and NGOs working in these sectors.

• Data also showed that there were few CSR programs in 'Enablers'. Just 22% of companies reported programs on soft and life skills, and only two companies were working in domestic violence. Interviews with companies revealed that some of them faced practical challenges such as the complex nature of decision-making within companies and difficulties in identifying evidence-backed and effective models and experienced partners when attempting to incorporate some of these interventions into their programs.

3.3. CSR programs tend to be input-focused

• Only 24% of companies reported metrics beyond the number of women and geographies covered, suggesting that CSR's approach is driven more by outputs than outcomes.

• The most common indicator reported was the number of women earning an income through jobs or self-employment (19.4% of companies), followed by the change in women's income (7% of companies).

• This suggests that many companies may not be conceiving of economic empowerment beyond increased work rates and income levels, and are therefore not tracking or reporting indicators such as what income is spent on, asset ownership, or more complex outcomes such as decision-making power.

4. Key findings for companies as responsible employers

While CSR is a key opportunity for the corporate sector to empower women, promoting enabling environment within companies can transform women's empowerment in ways that traditional CSR simply cannot.

4.1. Low representation of women in the permanent workforce

• Data showed that women make up less than 10% of the permanent workforce of the majority of BSE 100 companies, possibly because industries that have historically been male-dominated, including manufacturing and automobile sectors, are very highly represented in this category.

• However, there is scope for improvement - even in manufacturing, women representation ranged from 0.28% to 26%, with companies at the higher end of that range adopting an active approach to engaging more women in its workforce.

• Strategies included the design and institution of gender-inclusive policies, including travel provision for the child and a designated caregiver for new mothers, flexible working in case women have to move to another city with their spouse, or promoting all-women factories.

4.2. Women's representation on Boards mainly driven by regulatory pressure

• In India, according to the Section 149(1) of the Companies Act 2013, every listed company and every other public company having paid up share capital of INR 100 crores or more, or a turnover of INR 300 crore or more, are required to appoint at least one women director in their board.

• All except 2 companies had complied with the mandate.

• However, only 15% companies had three or more women board members. Global research has shown that it takes at least three women to create balanced board dynamics that allow for women's ideas to be heard and their contributions valued , which only 15% of companies had.

4.3. Women leadership is a factor in determining CSR practices

• While this study's sample size and the availability of data did not allow for robust regression analysis, preliminary findings suggest a weak positive relationship between the number of women on the boards of BSE 100 companies and the presence and quality of CSR programs for women's economic empowerment.

• Companies with boards with 20% or more women supported interventions across 3 stages of the lifecycle, as opposed to companies with less than 10% representation, which supported 1.5 on average.

5. Responsible Supply Chains

• The interest surrounding gender diversity in the supply chain is only just emerging. For example, an analysis of the global Fortune 500 companies revealed that only 5% of the top-level supply chain positions are held by women .

• While representation at the top levels of the supply chain is poor, many women are often found working in supply chains at the lower levels , characterized by poor working conditions, low wages, sexual harassment and in many cases, forced labour.

• While pursuing a gender inclusive mandate for one's supply chain is rooted in ethical and humanitarian values, there is also a strong business case for such a strategy: better representation of women is associated with greater market penetration, product innovation, better sales and revenues.

6. Creating Shared Value

• Globally, women's incomes are estimated to touch USD 18 trillion by 2018 . The urban Indian woman has seen her income rise over the last decade. A study found that 37% of rural Indian women make their own purchasing decisions - a clear sign that companies that do not address women are missing out an opportunity to create shared value.

• This new demographic can be captured by companies through the development of gender-conscious products and services, distribution, or advertising, or through non-financial value add like enhanced customer loyalty and positive reputation.

• It is important to note that such initiatives require collaboration, attention to nuance, sensitivity, and self-awareness to ensure the company's efforts are directed at addressing real needs. There is growing awareness and criticism of pointlessly gendered products and services and the indulgence in 'gender washing'.



7. The Way Forward

Looking ahead, how can the corporate sector, along with the broader development ecosystem, support inclusive and catalytic growth for women in India?

i. Women centric CSR programs

A woman-centric approach is cognizant of the continuum of support needed to ensure her optimum participation in the workforce, and therefore encourages CSR programs that run through all stages of the lifecycle and the transition points. Such an approach requires CSR to not only focus on the woman's needs but also work with her influencers and gatekeepers (such as parents, spouses, community members, as well as institutions) and have a long-term commitment to achieving outcomes.

ii. Gender mainstreaming across the Responsible Citizenship Continuum

It is essential that corporate India conceives of its social responsibility beyond the mandate of Section 135, and takes a closer look at internal policies, human resources, supply chains, customer engagement strategies, brand messaging, and senior and executive leadership to identify opportunities for gender mainstreaming.

iii. A platform approach

To effectively address the needs across the life cycle, the efforts of one organisation may not be enough. A platform approach, which is underpinned by collaboration and value creation for all stakeholders, is recommended. It could contain a few fundamental elements –

• Ensuring a combination of service delivery, behaviour change, and systemic interventions, thus creating a balance between interventions creating immediate results and those addressing deeper barriers and bottlenecks

• Improving the quality of interaction and partnership between various service providers to ensure a seamless continuum of support to women across the life cycle

• Empowering women with adequate and timely information that would allow them to access and transact with the providers in a safe way to fulfil their needs

• Bringing stakeholders offering complementary perspectives and interventions together and creating a value proposition for each of them to participate in the platform

iv. Build the field

Stakeholder such as multi-lateral organizations, foundations, and philanthropists can enable the private sector to play a more meaningful role by creating an environment of support, dialogue and trust. Their investments in building blocks such as policy change, advocacy, research, and evidence-generation can help to address the gaps that private sector may not be able to fill on its own.



1. Introduction

There is widespread consensus among the international community that empowering women is essential to both realise women's rights, as well as achieve broader development goals. Accounting for half of the world's population, women and girls hold enormous human potential. When their lives are improved, the benefits echo across society[1].

The 2030 Agenda, building on the commitments made in the Beijing Declaration and Platform for Action and the United Nations Convention on the Elimination of All Forms of Discrimination against Women (UN CEDAW), states gender equality as a critical and cross-cutting objective. Of the 232 unique indicators agreed upon by the UN
to measure progress toward the 2030 agenda, 54 are gender-specific[2]. A growing body of research indicates that without a sustained global effort towards gender equality, none of the other 16 SDGs will be achieved[3].

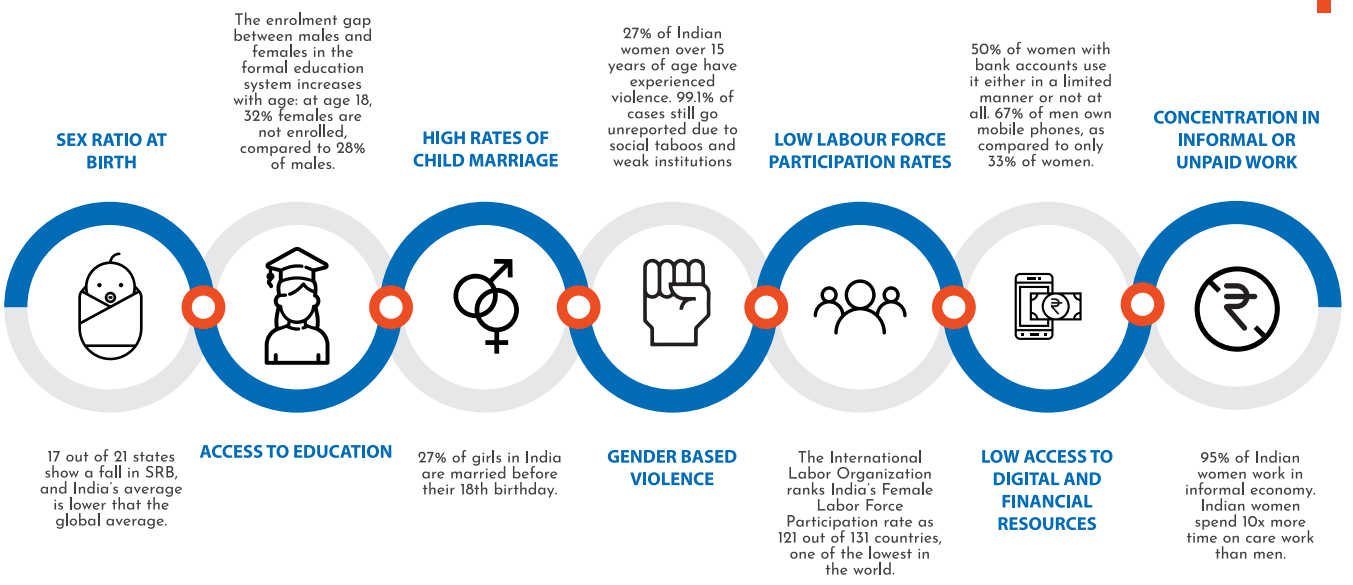
While gender equality does support greater and more sustainable development, the converse relationship – that economic development automatically promotes gender equality – does not hold true[4]. Indeed, despite significant strides in economic growth and social development in recent years, India is facing an uphill battle in the pursuit of this goal.

Women's Economic Empowerment as a key enabler in the achievement of the 2030 Agenda

Women's economic empowerment intersects with a large proportion of targets under the SDGs. When women have more agency and decision-making power, the effects are powerful:

- Economically empowered women contribute not only to eliminating poverty but also to better education, nutrition and health outcomes for children and other members of the household
- Women play a critical role in food production, processing and distribution and are therefore essential to meeting the agricultural productivity and nutrition target as well as ensuring climate resilience
- Increase in girls' school enrolment improves women's employment outcomes, decreases the chance of early marriages, improves their own and future generations' health and well-being
- As primary energy and water managers in households, women can play a powerful role in the successful transition to sustainable energy and water access for all
- Empowering women in local decision-making leads to better resource governance and conservation





With India ranking at 127 out of 189 countries on the gender equality index as of 2017[5], Indian women are subject to disadvantages that manifest from birth and continue throughout their lives.

According to the Health Index (2018) released by NITI Aayog, India's girl-to-boy sex ratios at birth (SRB) – an indicator that reflects the prevalence of sex-selective abortions - has decreased in 17 out of 21 large states[6]. The SRB stands at 900 girls per 1000 boys, far lower than the typical SRB range of between 943 to 980. Even fewer girls are being born in north and west India[7].

The enrolment gap between male and female students in the formal education system increases with age. There is hardly any difference at age 14, but at age 18, 32% of girls are not enrolled as compared to 28% of boys[8].

India's falling female labour force participation rate has been the subject of intense international discussion for many months, having declined from 34.1% in 1999-00 to 27.2% in 2011-12[9], and dipped even further to 23.3% in 2017-18[10]. While some of this is driven by more women opting to study further and therefore remain out of the labour force, other contributory factors are worrying –

i Conservative attitudes and mindsets among households who prefer women to stop working outside the home, especially as family income rises

ii The nature of economic growth in the country that has not created jobs in large numbers in sectors and roles that could absorb women

iii The conventional definition of work excludes the unpaid domestic or care work that a substantially high proportion of women undertake as their main responsibility, leading to women's work being underreported as it is not documented or accounted for in official statistics

While progress on financial inclusion is clear, with a 6.4 percentage point gender gap reported in 2017 - down from almost 20 in 2014[11] - of the 77% of women with bank accounts, half use these resources either in a limited manner or not at all[12]. Digital inclusion - especially access to mobile technology, a much-touted advantage - has also by-passed women, with a Harvard Kennedy School study pegging mobile ownership at 67% for men but only 33% for women[13].

India continues to have some of the highest rates of child marriage globally, with 27%[14] of girls marrying before the age of 18. Early marriage and early child bearing are associated with higher maternal and infant mortality rates.

India's average rate of reported rape cases is about 6.3 per 100,000 of the population[15], and recent reports estimate that almost 99.1% of sexual violence cases in the country are not reported at all[16]. 27% of Indian women over 15 years of age have experienced violence and 31% of married women experienced physical, sexual or emotional spousal violence according to the data by National Family Health Survey 4. The consequences of such violence are not only limited to women; children who witness abuse suffer long-term trauma, which impacts their physical, emotional and social development[17].

The repercussions of gender inequality and discrimination are manifold, deep, and inter-generational.

The opportunity

According to McKinsey Global Institute (MGI), progress towards gender parity in economic participation could boost India's GDP by $0.7 trillion (16%) by 2025: 1.4% per year of incremental GDP growth[18]. About 70% of the increase would come from raising India's female labour-force participation rate by 10 percentage points[19]. In addition to the obvious economic benefits, the human and social gains of gender equality are incalculable and invaluable.

The private sector is a key partner to the achievement of gender equality. Through its business practices, supply chain and human resource management, and influence over its customers, the reach of the sector is significant. Beyond standard business practices, the introduction of Section 135 of the 2013 Companies Act defined a framework and a set of mandates for eligible companies to follow with respect to Corporate Social Responsibility (CSR), and thereby formalized the corporate sector's role in and contribution to national social growth and development.

The CSR mandate has given companies an important seat at the table regarding the national development agenda. In doing so, there is potential for companies to bring their expertise, rigour, and various industry-specific competencies to contribute to meaningful partnerships with stakeholders in the social sector.

Companies now have an opportunity to gain perspective on the broader social context in India, realise the fundamental truth of how interconnected their activities are with the rest of society, and build the foundation for more responsible engagement with other stakeholders. This includes making efforts to forge deeper relationships with the communities in which they operate, and to gain an understanding of the complex and intensive process that is social development, including the variety of demographics, cause areas, and challenges in defining and creating real impact.



2. Why this report?

Major Indian corporations have long since viewed themselves as active participants in working towards the achievement of the country's development goals, both through business practices, as well as charitable activities. However, there has been a limited amount of data available to shed light on the nature, depth, and efficacy of Indian companies' contribution to the gender equality agenda.

Therefore, this study involved a comprehensive mapping exercise of the ecosystem, focusing on understanding companies' CSR and business strategies for women's economic empowerment, and exploring good practices and models. This report seeks to put forth frameworks to assist companies in conceiving of their roles, to identify successes as well as gaps, and highlight opportunities for collaboration to work towards a more gender equitable society.

2.1 Objectives

a. To provide data-based evidence on how the corporate sector is investing in women's empowerment

b. To identify gaps and opportunities within corporate strategies on women's economic empowerment

c. To develop an analytical framework for the corporate sector towards promoting women's economic empowerment

2.2 Methodology

The study adopted a mixed methods approach –

a. Quantitative research

The study covers India's largest 100 companies, which feature in the BSE 100 - the Bombay Stock Exchange's diversified index, comprising of 100 stocks from various sectors. The BSE 100 tracks the market performance of some of the largest cap companies' stocks, and hence broadly reflects the sense of the Indian economy. The report primarily sourced publicly available data from Annual Reports, as well as Sustainability, CSR, and Business Responsibility Reports (for FY 17-18, or FY 16-17 if 17-18 was not available) to provide a quantitative understanding of the sector.

b. Qualitative Research

To understand decision-making processes better, the study included in-depth interviews with gender experts, civil society leaders, and CSR Heads of companies (see appendix for a complete list). These interviews were used to triangulate the broad trends and learnings obtained from the quantitative analysis and understand various organisations' rationales, challenges, and processes, thereby capturing the nuances that characterise interventions.





c. Limitations

The quality of quantitative analysis was limited by the quality and depth of information available in the secondary data sources. Some companies did not provide a detailed break-up of their CSR budgets for women's empowerment programmes and clubbed these with other initiatives. In such cases, the report has made certain assumptions on allocation of budgets between various causes. Data for this study was collected during December 2018 and January 2019. Information published by companies after this period has not been taken into consideration. The report has sourced and featured examples and models from various companies and NGOs; however, assessing these models was outside the scope of the report. The report does not endorse or validate any of these models; they are intended to act as examples of how some of these gaps can be tackled.

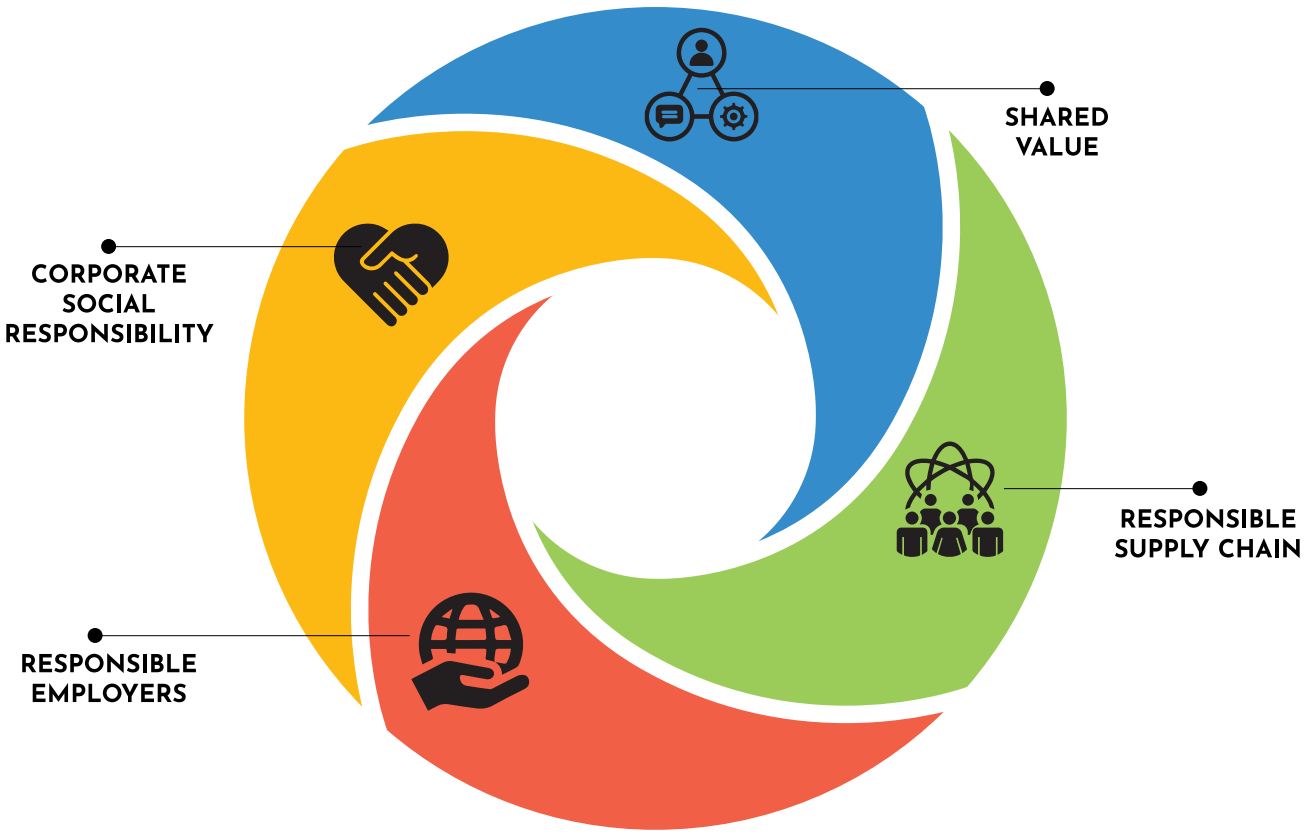
d. Interpretation of data

As stated by the UN, women's empowerment consists of 5 key components: a woman's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives (within and outside the home), and their ability to influence the direction of social change[20].

Programs in health, education, livelihoods, sanitation, etc. all benefit women, but may not have women's empowerment as an explicit goal and are therefore likely to overlook the levers of change required to achieve empowerment. The report therefore covers only those programs that clearly espouse women's empowerment as an outcome as inferred from publicly available information in Annual Reports and Business Responsibility Reports for FY 17-18.

The study has further focused on programs that promote women's economic empowerment. Women's economic empowerment can be conceived of as a subset of women's empowerment, which focuses more on the capacity of a woman to participate in, contribute to, and benefit from economic growth. Women's economic empowerment exists where a woman has the ability to succeed and advance economically, and the power to make and act on her own economic decisions. It is achieved by enabling women to develop marketable skills, helping women to find and retain employment, and by supporting women in obtaining equal social and economic rights and acquiring leadership positions. The study has identified and included certain interventions based on whether women's economic empowerment could be identified as an explicit goal.

3. The Responsible Citizenship Continuum



This report postulates a responsible citizenship continuum (RCC) to articulate the role of the private sector in women's economic empowerment.

The continuum is, in essence, an approach that companies can use as they navigate the complexities of gender and empowerment, and the interconnectedness of their work and its impact on various development indicators. It allows for companies to transition from an entity separate from other stakeholders, towards a role that is integrated with the rest of society. Adopting the RCC lens will allow for companies to engage in more conscious decision-making across all activities, with existing and new stakeholders, and work towards aligning with society to work towards a mutually beneficial future together.

While trends across the four aspects of the responsible citizenship continuum have been analysed in this study, it should be noted that they do not represent a graduation of approaches and strategies.

The continuum allows for and encourages synergies and movement between categories depending on the mutual requirements of society and corporate interests.

Using the RCC could enable more effective gender mainstreaming within corporate structures. Gender mainstreaming is the process of assessing implications of planned action on men and women, taking into account any of their concerns and experiences, and making changes accordingly[21] with the ultimate goal of transforming unequal social and institutional structures into equal and just structures for men and women. The principles include ensuring no issue is assumed to be gender-neutral, always carrying out gender analysis, allocating resources and efforts towards mainstreaming, and making efforts to broaden women's equitable participation at all levels of decision-making. While it is essential to incorporate gender mainstreaming into every process, it does not replace the need for targeted, women-specific policies and programs.

4. Corporate Social Responsibility (CSR)

The CSR mandate in the 2013 Companies Act has thrown open significant potential for investment, with approximately 21,000 companies spending upwards of INR 14,000 Cr on various social development programs every year . Schedule VII of the act defines gender equality and women's empowerment as key cause areas for the use of CSR funding.

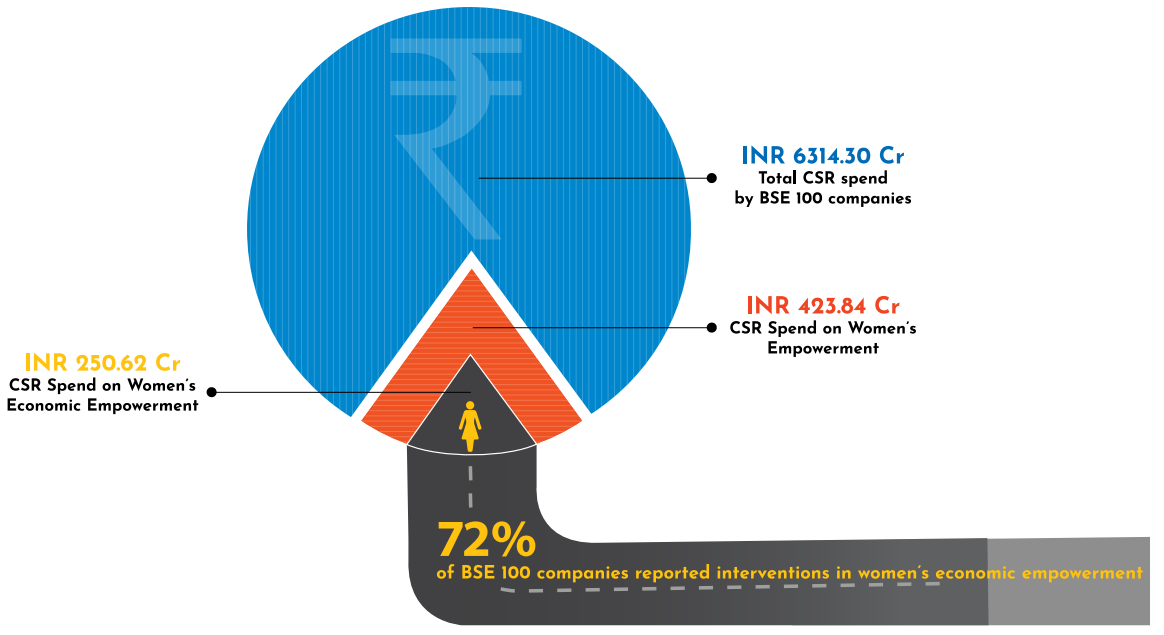
Through an in-depth analysis of the CSR activities of companies in India's BSE 100, this study identifies trends and evidence in CSR in women's economic empowerment.

4.1. Overall interest in women's empowerment is high, but actual funding is relatively low

The data reported by BSE 100 companies indicates that 95% of the companies reported an intervention around women empowerment and 72% reported interventions promoting economic empowerment. This implies that that is an opportunity to tap into the widespread CSR interest in women's economic empowerment. However, despite the interest, the overall funding remained low. BSE 100 companies reported a cumulative expenditure of INR 423.84 Cr on women's empowerment in 17-18, amounting to an average (median) of INR 2.26 Cr per company and around 9% of the overall CSR expenditure.

Women's economic empowerment, a subset of women's empowerment, garnered INR 250.62 Cr, with an average (median) of INR 1.97 Cr per company in FY 17-18, on average accounting for 4% of the total CSR spend.

The top 5 spenders among those where spend data was available were Hindustan Unilever, TATA Steel, Ambuja Cement, Larsen & Toubro, and Bharti Infratel.



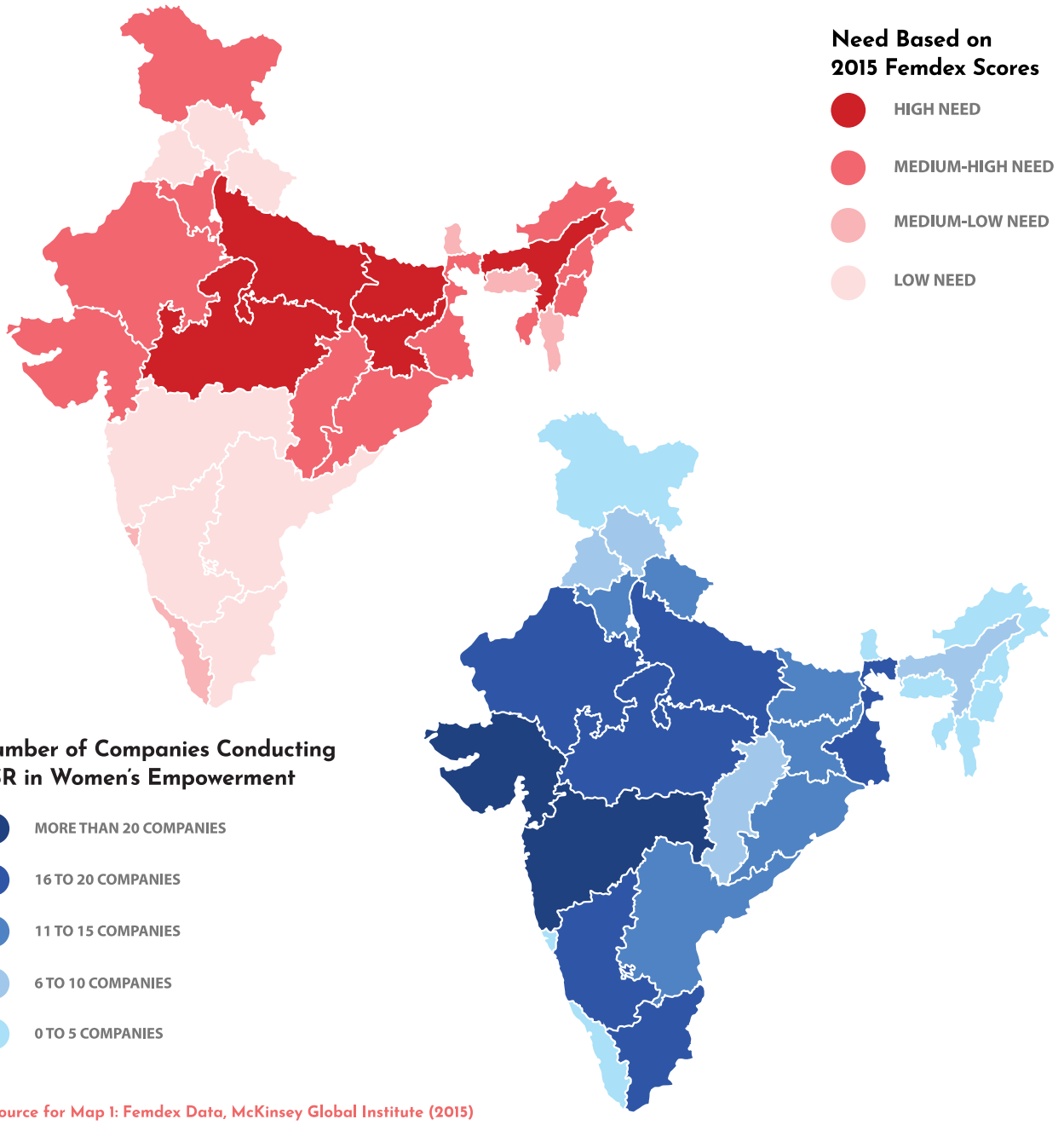
Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Note: Not all BSE 100 companies disclosed budgets for the spend categories above. The data includes budgets reported by 95 companies for overall spend, 68 companies for women's empowerment, and 48 companies for women's economic empowerment.

The proportion of companies interested in women's empowerment is similar to other causes such as sanitation and education, but the expenditure is significantly lower due to smaller ticket size per company, possibly because empowerment programs do not require as much capital or infrastructure support.

These estimates are higher than those published by the Ministry of Corporate Affairs (which reported a spend of INR 215 Cr in the categories of 'Gender Equality' and 'Women's Empowerment' combined in FY 17-18 in its Report of the High Level Committee on Corporate Social Responsibility 2018), attributable to the difference in sources of data (MCA relies on a combination of online filing by companies and Director's reports while acknowledging that information in the latter should be considered as final) and data interpretation and inferences. Nevertheless, trends in the MCA data – relatively low spend on gender and only a marginal increase year on year - were consistent with this study's findings.

4.2 CSR funding for women's empowerment is not directed at regions that have the highest level of need



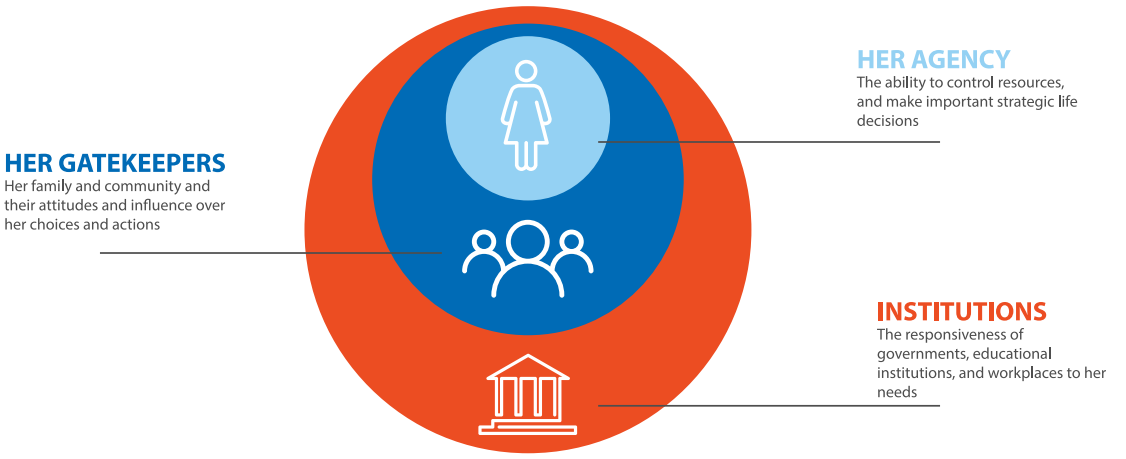
Source for Map 1: Femdex Data, McKinsey Global Institute (2015)
Source for Map 2: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Beyond the quantum of investment, data reveals that CSR interventions for women's empowerment have not been effectively funnelled to the regions of the country that need it the most. As depicted in the maps above, states like Bihar, Jharkhand, and Assam, with some of the lowest levels of gender parity and labour force participation rates, are seeing a huge dearth of CSR programming. In contrast, states with higher levels of gender parity, most notably Maharashtra, see hugely disproportionate spending on women's empowerment through CSR.

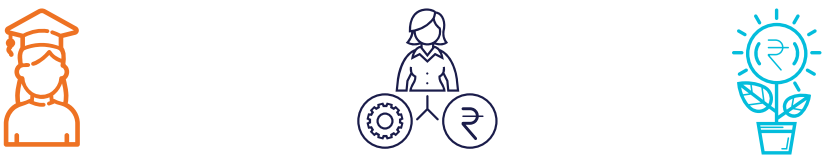
Resources are not distributed well even within states. For example, in Maharashtra, only 12 of the state's 36 districts received any support for such interventions, as per MCA data for FY 16-17. This indicates that CSR in general and in women's empowerment in particular seems to be driven by levels of corporate and industrial presence in a state rather than a need for interventions.

4.3 CSR across women's economic empowerment life cycle

The life cycle approach shown below articulates a woman's journey towards economic empowerment, the course of which is determined by 3 factors:



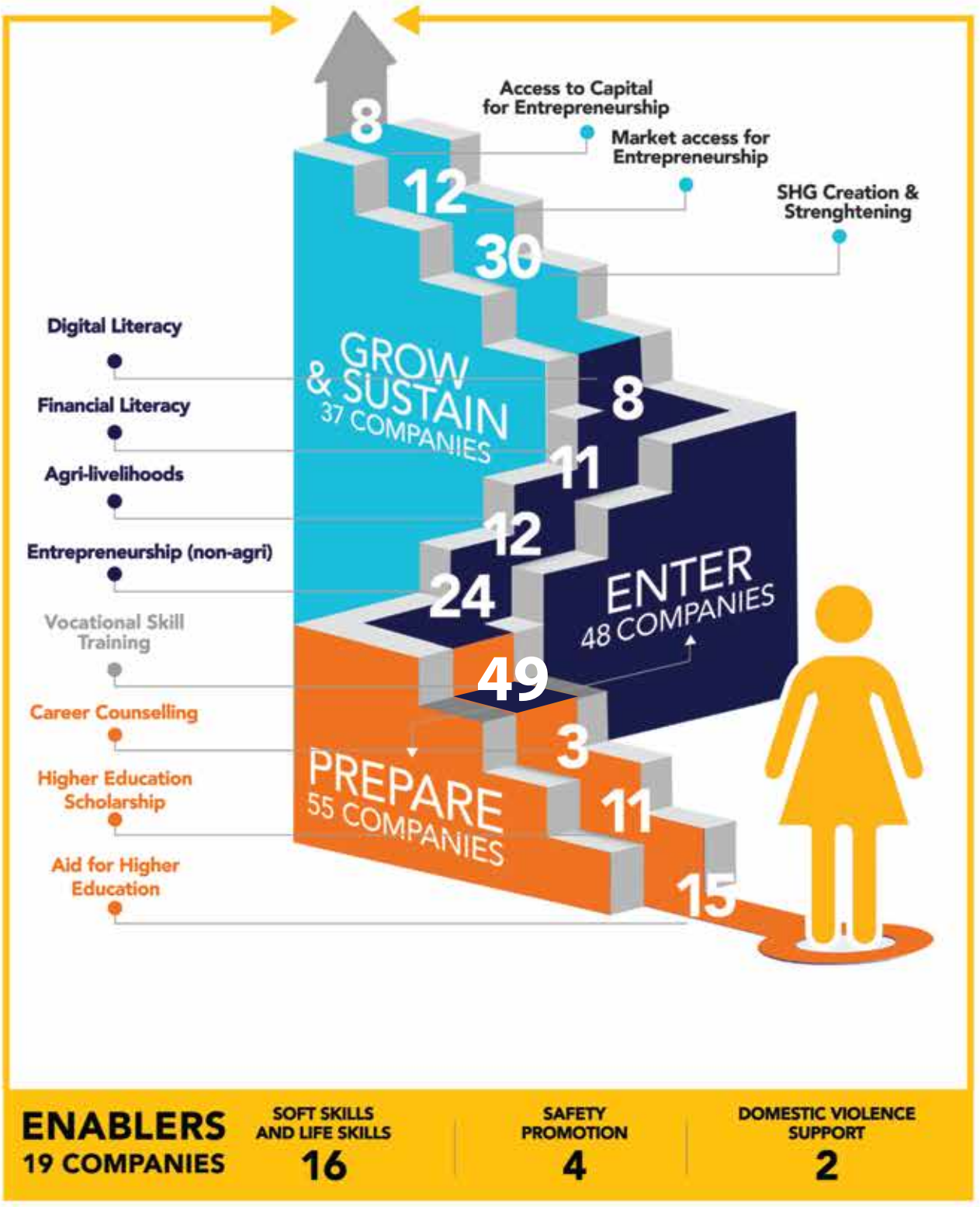
There are a number of supply and demand barriers to tackle at each stage of a woman's journey toward economic empowerment:



	PREPARE	ENTER	GROW & SUSTAIN
DEMAND SIDE BARRIERS	• Inability to articulate aspirations • Lack of exposure and information • Lack of access to higher education and livelihood/skill development	• Socio-cultural norms that restrict mobility • Competing demands on women's time related to unpaid domestic work	• Barriers to re-entry after childbirth • Lack of ownership of assets • Lack of formal identification
SUPPLY SIDE BARRIERS	• Low quality of higher and vocational education • Lack of focus on soft and life skills • Lack of safe public spaces and infrastructure	• Concentration in lower-paying and informal work • Lack of support to facilitate self-employment • Lack of access to good-quality, affordable childcare	• Lack of gender-sensitive workplaces, employers, and policies • Lack of access to capital • Lack of market access
TYPES OF CSR INTERVENTIONS	• Career counselling • Vocational training • Scholarships for higher education • Other aids for higher education	• Skilling and placement programmes • Non-agri entrepreneurship • Support for agri-livelihoods • Financial and digital inclusion	• Self-help group (SHG) creation • Market access support for entrepreneurship • Financial capital access support for entrepreneurship
	Soft and life skills Safety promotion Domestic violence support Behaviour Change Communication for Influencers/Gatekeepers		
	ENABLERS		

This section lays out CSR support for each stage of a woman's journey towards economic empowerment, and showcases examples to address various demand and supply barriers[23].

4.3.1 CSR is missing certain critical aspects of women's economic empowerment life cycle



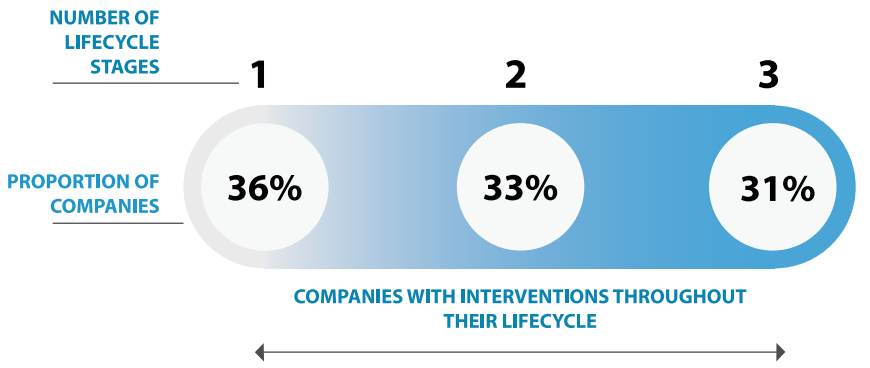
Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Notes:

- Data source: BSE 100 Companies' Annual and CSR Reports
- The sample size for all data points in this infographic is the 72 companies that repo rted at least one intervention in women's economic empowerment
- Due to the fact that one company could have multiple types of interventions in its CSR portfolio, the number of companies supporting specific interventions will not add up to the total number of companies supporting each stage of the life cycle

Data analysis revealed that CSR support is concentrated in the Prepare and Enter stages of a woman's journey towards economic empowerment, with less emphasis on the Grow & Sustain stage and on the Enablers that are pivotal to the realisation of the impact of all other interventions along the way.

Further analysis showed that of the 72 companies investing in women's economic empowerment, the majority – 69% - had interventions only in one or two components of the life cycle. This indicates that companies are possibly working in silos and not addressing the inflection periods when women are most at risk of dropping out of the workforce if not supported by adequate information and resources.



Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

4.3.2 Traditional vocational training models are the most common type of CSR intervention

Traditional vocational training for women was the most popular type of intervention supported through CSR, with 49 out of 72 (68%) companies reporting it as part of their programs. However, within these interventions, elements that help in ensuring and enhancing results, such as placements, post-placement support etc. were relatively uncommon. The placement component, aimed at encouraging women's participation in paid economic activity, is crucial to realising the potential impact of the vocational training program.

It is also important to consider the types of skillsets and industries for which these training programs are preparing women. Occupational segregation tends to confine women to basic agriculture, sales and elementary services, and handicraft manufacturing, all of which are industries that have seen minimal growth in recent years[24]. This trend, aside from resulting in fewer employment and growth opportunities for women skilled in these sectors, also confines women to their traditional roles. It is therefore essential to drive efforts to equip women for employment in all industries, including manufacturing, for both economic and sociocultural progress on gender inclusivity.



Case Study

Challenging gender stereotypes in vocational training

Shriram Transport Finance Company (STFC) Ltd: Women in the drivers' seat

Shriram Transport Finance (STFC) Ltd has a customer base of more than 20 lakh small road transport operators, all of whom require access to a trained and competent talent pool. To address this need, STFC has been implementing a strategic driver training program focused on Tier 2 and 3 cities and the surrounding areas. The program is currently operational in Tamil Nadu, Gujarat, West Bengal, Assam, Madhya Pradesh, Odisha, Maharashtra, and Delhi, and has covered a total of 3,300 trainees since 2017.

Trainees are given comprehensive training on commercial vehicle driving, as well as on soft skills, some more general, such as confidence building and financial literacy and some specific to driving, including the use of online maps, and stress and fatigue management during long assignment.

A vocation that requires mobility and a certain degree of physical strength, driving is viewed by many communities as an activity typically done by men. To challenge such stereotypes and be more gender inclusive, implementation partners were encouraged by the company to enrol as many women as possible.

Though there were challenges in doing so in most of the locations, training partners in Chennai have been able to mobilise more than 350 women. To facilitate women's enrolment, the partner adopted a mobilisation strategy that would build trust and confidence in the women and their families, taking program alumni along on home visits to aid in communicating the purpose and outcomes of the program. Staff explained that the program's intention was to enable women to contribute not just to their families, but also to society by engaging in driving ambulances, school buses etc. Appealing to a larger purpose helped, and a number of women eventually volunteered to take part in the program, but only if it took place closer to their villages so that they could avoid the costs and time associated with travel to a training centre. Staff then arranged for transport to a training site close to where they lived, and invited their families to come along and observe sessions. These concerted efforts to secure family and community buy-in paid off and the partner's most recent batch of trainees included 69 women in FY 18-19.

ACC Ltd: Women in manufacturing

ACC's Cement Technology Institute (ACTI) was established in Jamul, Chhattisgarh in 2008 to deliver specialised technical training to young engineering graduates. In keeping with the trends typically seen in the manufacturing industry, which sees only a 3 to 12% representation of women, cohorts of trainees are predominantly male. ACC is addressing this gender gap by creating critical opportunities for women to find gainful employment in the sector.

On Women's Day in 2017, ACC inducted 56 young women into a first-of-its-kind initiative: a three-year residential program designed to equip women with the technical and soft skills for a Control Room Operator (CRO)-cum-Quality Analyst role. This position, entailing long hours on plant sites and extensive coordination with technicians and laboratory staff, has historically been a male-dominated role. This course seeks to change that by ensuring young women have access not only to the technical skills required for the job, but the soft skills that will enable them to excel in the industry.

The institute conducted outreach in ACC townships and neighbouring areas to identify girls to enrol as trainees for the course. While trainees at ACTI are typically engineering graduates, this course sought female trainees with a 12th standard pass in Chemistry, Physics or Mathematics. Candidates went through a selection process involving a written test and interviews with a panel of cement industry experts.

Come completion of the course in 2020, the graduates will be eligible for employment at ACC and other leading manufacturing companies, paving the way for a more inclusive industry.

Entrepreneurship models are popular, but not comprehensive

Beyond making employment available to women, its format and flexibility are key. A 2014 study showed 34% of urban women and 28% of rural women in India reported being willing to take on work if it was made available at their homes[25]. Entrepreneurship and self-employment could play a significant role in offering women the flexibility they need.

Support for rural and urban entrepreneurship was popular, with 30 out of 72 companies reporting working with SHGs in rural areas and 24 reporting funding entrepreneurship for women in urban areas. However, these were generally limited to exposure visits and classroom format trainings, or focusing on regular meetings between SHGs and inter-loaning. Very few companies focused on establishing backward and forward linkages that are an integral part of any successful entrepreneurship model, especially with women who have not had much financial or social capital for such opportunities – 12 reported supporting market access and 8 provided linkages to capital.



Case Study

L&T: Multi Stakeholder Collaboration to Drive Women's Economic Empowerment

As a four- year strategy to make water stressed communities in the Pathardi block in Ahmednagar, Maharashtra more resilient, L&T embarked on a comprehensive watershed intervention in 2015. A core objective was to reduce the drudgery associated with fetching water for women, measured through indicators around distance to main water source, time spent on fetching water, opportunity cost.

Having restored water structures and ground water table levels, the company's CSR team turned its attention to augmenting livelihood opportunities for women, in farm and nonfarm-based sectors. To achieve these objectives in a comprehensive manner, a multi stakeholder collaboration was forged between four partners – L&T, UNDP, Sampada Trust and the community, for a period of four years from 2017.

L&T partnered with UNDP's Disha project to leverage its model on women's economic empowerment through increasing women's participation in agricultural production and supply chains. While Disha provided the technical expertise, Sampada Trust, a local organization that was well connected with the local communities, was brought in to execute the program. Community-based institutions in the form of SHGs and Sanyukta Mahila Samitis were activated and empowered to become the fourth pillar of this program.

The project focuses on three areas:
• Building capacities and mechanisms for effective market linkages in the farm and allied sector for local farmers
• Developing an eco-system-based approach to promotion of micro enterprises of women, especially for women wanting to diversify, but unable to travel beyond the village/cluster
• Building capacities and mechanisms for enhanced employability and increased access to jobs requiring higher skill levels for youth with higher mobility

The first aspect of the program is focused on creating technically competent community cadres for productivity enhancement and market linkage for different crops such as pulses, millets, fruit & vegetables such as pomegranate, onion etc in the region. For this, it prioritizes upskilling and engagement of women in the market and business side of agriculture rather than the labour-intensive roles they are typically confined to. It operates through six collective centres at the village level, where farmers can aggregate, sort, and sell their produce to local market enterprises as well as organised buyers. All avenues for business, including private and surrounding local markets, as well as assistance from government schemes, are leveraged to ensure maximum market linkage. The project is strengthening Sanyukta Mahila Samiti as a collective business enterprise to facilitate market linkages.

While Disha had promoted all-women collection centres in another project, consultations with communities and NGOs in Pathardi revealed that such an approach may be seen as a direct threat to traditional roles that men here play in agri markets and alienate them, inviting backlash. Therefore, UNDP modified the design to include men's participation, while prioritizing and encouraging women to be trained and involved in the process, with training on technical (sorting, quality checks, pricing etc.) and softer skills (leadership, bargaining, personality development, and building relationships).

The second aspect of the program focuses on creating enabling ecosystem for micro-enterprise promotion for vulnerable women, by strengthening local SHGs and using the community cadres to offer financial literacy, business processes understanding, business development support and mentorship to create a sustainable and viable enterprise.

The project has till date trained 614 families on best practices; linked 193 agri and dairy farmers to the market; benefitted 92 families from sales of goats and poultry products; formed 80 self-help groups and linked 66 of them with banks; and supported 8 micro-enterprises.

In addition to measuring outputs and outcomes related to incomes, the program has specified a few other indicators that can help measure gender empowerment, such as number women able to access government schemes in the cluster, women's mobility and participation in decision making and mixed gender meetings.

"The program will help women gain confidence as they develop soft skills, learn to negotiate, become financially literate and adopt new techniques of farming which can increase their yield. By getting connected to retail stores such as Big Basket or Metro, they can get better prices for their produce and hence they are able to support their families. Becoming financially independent helps women take their own decisions,"

- Clement Chauvet, *Chief of Skill and Business Development, UNDP India.*

Case Study

Axis Bank Foundation: Women as accelerators for rural development

Axis Bank Foundation's (ABF) focus on rural development encompasses a wide array of livelihoods initiatives across the country. The efficacy of ABF's approach is rooted in its deep understanding of the social dynamics of rural communities. This includes the fact that women shoulder a large part of the drudgery in agriculture, but their labour is largely invisible and unaccounted for[26]. This burden is increased by the fact that meagre agricultural incomes often drive men to join the increasing wave of rural-urban migration in search of alternate sources.

The focus of ABF's interventions in any community is therefore the collectivization of women into SHGs, Village Clusters and Federations. To ensure forward and backward market linkages, Producer Companies are set up where the ownership rests with the communities, both men and women. The livelihoods support ABF delivers to these groups includes the following:

• Capacity building – technical skill development in agriculture and allied sectors, including innovative agriculture practices, natural resource management, livestock development, horticulture, and vocational training

• Financial inclusion – training on formal financial services and bank linkages and credit access to reduce dependence on moneylenders

• Market access – linkages to improved and cost-effective agricultural inputs and markets, minimizing the influence of middlemen

• Mentorship – long-term support in the form of linkages to government schemes, exposure visits, and handholding support to enable continued institution building and improved livelihoods

To build understanding of and support for women's increased visibility and participation, ABF ensures the participation of male community leaders and household heads in the process.

While livelihoods and economic empowerment are a starting point, ABF gradually empowers SHGs to become community institutions with improved collective bargaining and negotiation power and increased voice and participation. This strengthens women's social and economic, standing within the community, leading to a larger participation in gram sabhas and other local decision making bodies. ABF leverages women and women's collectives as accelerators and knowledge repositories to enable holistic, inclusive, and sustainable development.

This model has resulted in not only increased agricultural incomes and participation in formal financial systems, but improved women's empowerment indicators. Women participating in collectives displayed increased levels of self-reliance, confidence, independence, and decision-making power in the household and at the village level.

"It's our belief that for the households to reach to a level of social well being , their income streams need to remain above a basic minimum and needs to be sustainable without which the social objectives of health, nutrition, education , etc. will remain unmet or partially met. We also believe that the Government is the actual developmental agency and therefore we collaborate and leverage all possible schemes for the betterment of the communities we work with. We are not a women's organisation but strongly believe that for the transformation to happen faster and remain sustainable, they are sufficiently empowered and are a part of the decision making at the household and community level."

***Jacob Ninan**, Executive Trustee & CEO of Axis Bank Foundation.*

Case Study

Mahila Arthik Vikas Mahamandal (MAVIM) – a unique model of community-owned enterprises

Mahila Arthik Vikas Mahamandal (MAVIM) is the nodal agency of the Women and Child Development Department, for the promotion of self-help groups (SHGs) as a strategy for poverty alleviation in the state of Maharashtra. Established as a for-profit company in 1975, its mission is to build the capacity of women to enable their access sustainable livelihoods and give rise to both economic and social empowerment.

Scale as an enabler

Under the Tejaswini Maharashtra Rural Women Empowerment Program, MAVIM brings together groups of 150 to 250 SHGs to form federations, which operate through a Community Managed Resource Centre (CMRC). CMRCs are community-owned and managed, and registered under the 1860 Societies Act to unite 2000 to 3000 women across around 20 villages to engage in livelihood activities together. This level of scale is what MAVIM settled on as the ideal mid-way point to allow women to avail of economies of scale, while still avoiding excessive hierarchy and bureaucracy that could dilute the collaborative and equitable approach that MAVIM endorses.

Under this federation, each SHG contributes a service charge that goes towards the running of the CMRC, and in turn gets to avail of the social, financial, and community support it affords them. MAVIM supports these CMRCs to operate independently over the course of 5 years, building leadership and management capacity through a number of support systems.

Intensive grassroots level support to build sustainable governance

MAVIM provides each CMRC with one manager, one accountant, and four to five sahyoginis to aid in this process, the costs for whom are expected to eventually be taken on by the CMRC once it reaches independence.

Sahyoginis are village-level development workers who act as a link between MAVIM and the women. Initiating and developing group formation, preparing SHG members to undertake livelihood activities, and maintain accounts, sahyoginis holistically build the capacity of SHGs to earn and save incomes and act as a unit. Each sahyogini oversees 30 to 40 SHGs across eight to ten villages, and is responsible for functional, and financial literacy training, exposure visits, connections between SHGs and established entrepreneurs. Sahyoginis also spent time with women's families to ensure that that husbands can help with household chores to free the women folk to participate in SHG activities.

Structural linkages to ensure access to resources and support

To create long-term sustainability, MAVIM's objective is to enable CMRCs to interact independently with other institutions. For financial support, MAVIM assists the CMRC in building structural linkages with banks and ensuring that the 4% low interest scheme allows SHGs to access credit more easily from formal financial institutions. This also includes intensive market building support and training on how to price, package, and sell products. MAVIM facilitates linkages with regional and international markets, and this results in SHGs being able to sell to companies such as Big Bazaar and Amazon, the likes of whom they would not be able to access without the scale that the federation affords.

Community building at the core of the model

Women in SHGs are encouraged to see the collective not just as an instrument through which to save, but a place to avail of emotional and mental support from fellow women, regardless of caste or class. Gender being the primary common denominator wins the buy-in of women across different income groups to unite on tackling shared issues, including gender-based violence, safety, and alcoholism. The collective culture is further strengthened through the adoption of a rotational leadership system, through which all women get an opportunity to make decisions on the part of the group.

Less support for financial and digital inclusion programs

As mentioned earlier, though the gender gap in bank account ownership has shrunk, more than 23% of women still do not have access to bank accounts. Furthermore, women's performance in utilisation of formal financial services reveals a clear need for support: of those with bank accounts, less than a fifth (16.7%) save formally, and only 5% took out a formal loan in 2017[27].

Our analysis showed that only 11 of the 72 companies were supporting CSR interventions for financial inclusion. This finding is surprising as both financial and digital inclusion can be seen as 'low hanging fruit', with many mature government and civil society initiatives and models that can be utilised by CSR. It is also aligned to the business competencies of many BFSI and technology companies, which make up a significant proportion of the BSE 100. Of the 21 BFSI companies in the database, only 6 reported supporting financial inclusion.

The data revealed even less CSR support for digital literacy and inclusion, with only 8 companies reporting programs in this area. As mentioned earlier, the gender gap in mobile ownership and use of the internet is significantly high, implying that women are not able to leverage the mobile revolution and its benefits. In fact, addressing the gender divide in digital literacy is critical to ensure that overall exclusion and inequality across gender does not widen in a rapidly digitizing India.

Lack of support for enablers such as soft and life skills or tackling violence

In a trend that could undermine expert opinion and evidence[28], interventions such as soft and life skills development - which enable a woman to unearth her aspirations, understand and believe in herself and her leverage, and manage and negotiate with her influencers and gatekeepers - did not find adequate support, with only 16 out of 72 companies reporting these. While it is possible that these programs were not explicitly reported in publicly available documents due to the varying degree of detail required by companies in reporting specific CSR programs, this proportion is unusually low.

Samhita's 2017 report on CSR in skills and livelihoods found that programs tended to display a bias towards employability skills that may contribute directly to getting a job, such as grooming, personality development, English speaking ability, and effective communication. On the other hand, life skills such as leadership, problem solving, critical thinking etc. did not find many takers[29].

These capabilities, along with financial and digital literacy, are recognized as 21st century skills that can equip women to stay relevant and accessible as the landscape and nature of work changes to take on the characteristics of a gig economy, becoming more independent, flexible, task-oriented, and contractual.

Interviews showed that while many companies were well-intentioned and aware of these shortcomings, they were thwarted by practical challenges, including difficulties in identifying effective models and evidence of what works, best practices, and NGOs that worked on these issues. Outcomes of such interventions depend on a degree of behavioural change that is difficult to achieve in a short duration and challenging to measure and quantify. Many implementation partners reported difficulties in being able to deliver these as they cannot be fully standardised or taught in the traditional sense. Companies also reported barriers to collaboration with other donors that could reduce the perception of risks and complexities within interventions around domestic violence.

Despite these challenges, a few companies were actively addressing issues such as domestic violence and trafficking: two BFSI companies (Edelweiss and IndusInd Bank) supported legal and counselling support to domestic violence victims, as well as innovative community-based awareness programs to address the issue's root causes.



Case Study

TBZ: Strengthening support systems for women victims of domestic violence

The 2018 National Family Health survey by the Union Health Ministry revealed that 27% of Indian women have experienced physical violence since the age of 15. Domestic violence has a devastating impact on women's physical and mental health, with the damage sometimes lasting for generations (UN Women, 2017[30]).

Tribhovandas Bhimji Zaveri (TBZ), one of India's foremost jewellery companies, has started Project Pankhi, an initiative aimed at addressing both the root of and the damage caused by domestic violence. Launched in 2016, and executed with the support of NGOs in Maharashtra (Mumbai, Pune), and Gujarat (Ahmedabad, Vadodara, Surat, Vapi), Pankhi adopts a holistic, three-pronged approach to addressing domestic violence, involving –

• **Awareness:** Project Pankhi in partnership with local NGOs identifies women to act as community leaders, conducting regular awareness sessions on the nature of domestic violence and providing personal support to aid women in identifying and reporting cases, referring them to external support through counselling or legal services as needed.

• **Education:** Through partnerships with schools, the program conducts gender awareness workshops with both male and female students in 7th to 12th standard, discussing dynamics of gender inequality, discrimination, domestic violence, and the services offered through Pankhi.

• **Counselling:** Women requiring assistance can avail of either in-person or telephonic services in accordance with The Protection of Women from Domestic Violence Act, 2005. Telephonic services are available pan-India through the Pankhi central helpline. Women needing in-person counselling, where the primary objective is reconciliation and rehabilitation of the victim, are connected to Pankhi's NGO partners, who offer these services and referrals to legal or police aid as needed.

Since 2016, Project Pankhi has dealt with upwards of 4,000 individual cases and reached more than 20,000 people through awareness sessions. Evaluation of the program revealed a 26% increase in the number of domestic violence cases reported.

Given the widespread nature of the issue, TBZ resolved to expand the project's reach. The fact that Pankhi's brand was consciously kept separate from that of TBZ made it possible to partner with its peers and other company foundations.

"We found that the issue of domestic violence cuts across regions, class, caste, and is relevant to all women in some way. We were further motivated by the census study stated the incidence of domestic violence in the urban areas of Mumbai city had increased by 100% by the year 2015, since the introduction of Prevention of Domestic Violence Act 2005. Despite this, many are reluctant to discuss and address it directly. We thought we can make a difference and motivate other corporates also to take up issues that are as heinous as domestic violence."

*- **Stuti Ahluwalia**, Deputy Manager of CSR at TBZ.*



Case Study

ITC Ltd.: Focusing on the most vulnerable women

As part of the company's wider strategy to create inclusive growth that is sustainable today and in the future, ITC's Mission Sunehra Kal, supports projects aimed at economic empowerment of women in rural India. One of ITC's interventions targets ultra-poor women with the objective of mainstreaming them over a period of time. Over 20,600 ultra poor women have benefitted across West Bengal, Madhya Pradesh, Telangana, Rajasthan, Bihar and Assam to date.

ITC's approach involves targeting communities in need of support in and around its areas of operations. Through a rigorous economic mapping and household survey involving consultations with individuals and community members to ascertain the most in-need individuals, ITC identifies ultra-poor women headed households, where women face multiple vulnerabilities and are the sole breadwinners for their families, with monthly household incomes of between INR 1,000 and 1,500.

Many women in the program start out not having enough money to feed their families, with no awareness or knowledge of formal financial services or entrepreneurship. The project supports them with income generating assets – both Farm and Off-Farm such as livestock, grocery store, garment retail etc along with financial literacy, intensive handholding and counselling. The engagement with each woman is therefore ongoing, with close-quarters, in-person support to build the woman's confidence and address information asymmetry and the lack of access to resources that makes these women vulnerable to loan sharks and other exploitation. Another key aspect of the intervention is to change attitudes and mindsets of other people in the villages, so that the community moves from being a barrier to enabler for these women. A Village Development Committee is formed which provides enabling support to the ultra-poor women identified in the village.

A specific insight that emerged from other initiatives was that the structured process of educating, handholding, and achieving the graduation indicators over no less than 2 years is critical to ensure that the women do not fall off the grid. Purposeful communication with internal and external stakeholders to educate them on the reasons behind the approach and rationalise the long-term investment is absolutely key in ensuring the sustainability of the project's impact.

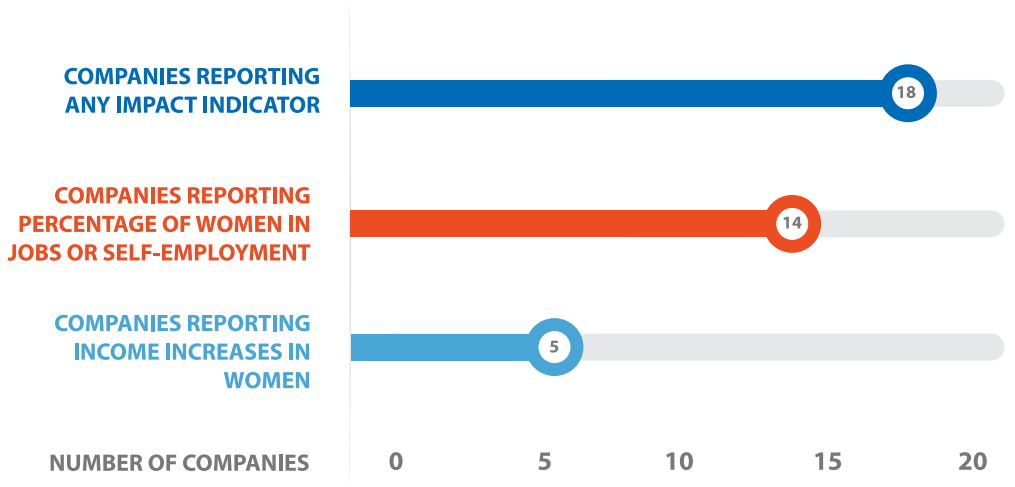
ITC's decision to target some of the most difficult to reach demographics – 2 to 3% in any village, along with other target groups in the catchment - demonstrates a commitment to breaking the mould and tackling deeply ingrained dynamics of inequality to create meaningful change for marginalised women. The outcomes are heartening: all graduated women (10,200 as at March, 2018) earned a monthly income of more than INR 3,000/-, and over 70% earned more than INR 5,000/- from a base income of less than INR 1,500/-.

"ITC has a clear focus on fostering inclusive growth in its project catchments through actions customised to the development priorities of poor and marginalised social groups. Through its social investments programme, Mission Sunehra Kal, ITC has prioritised financial and social inclusion of the very vulnerable, ultra-poor women headed households, through a model of entrepreneurship, to make a significant impact on the agenda of poverty eradication through women empowerment."

***- Mukul Rastogi,** Vice President of ITC Ltd.*



4.4 CSR programs tend to be input-focused



Effectively measuring women's empowerment

Empowerment is a multi-faceted concept that can be defined in numerous ways in different contexts, and there can be no one standard list of indicators to use for such a program.

There are a number of guides companies can use, including those released by the International Centre for Research on Women, the Abdul Latif Jameel Poverty Action Lab (J-PAL), and the World Bank (details in appendix), on how to define and holistically evaluate various elements of women's empowerment. Useful strategies include:

- Settling on a clear definition of empowerment, including how it relates to concepts within it, including agency decision-making, access to resources and institutions
- Establishing how these definitions apply in the specific context of the intervention
- Articulating a clear set of all outputs and outcomes in an intervention's logic model
- Choosing the most relevant indicators for each outcome accordingly
- Measuring the aspects of empowerment that the intervention, given its design, can reasonably expect to change
- Adopting both qualitative and participatory research methods along with quantitative ones in measuring outcomes as appropriate, especially for those related to agency

Companies' reporting patterns also revealed an approach driven by inputs rather than outcomes. Only 24% of companies with programs in women's economic empowerment reported metrics beyond the number of women and geographies covered by the program.

The most common indicator reported was the number of women earning an income through jobs or self-employment (19.4% of companies), followed by the change in women's income (7% of companies). This suggests that many companies may not be conceiving of economic empowerment beyond increased work rates and income levels, and are therefore not tracking or reporting indicators such as what income is spent on, asset ownership, access to formal financial services, or more complex outcomes such as self-esteem, or decision-making power.

4.5. Designing CSR interventions for empowerment

All experts and NGOs interviewed as part of this study cited the importance of building agency in women as a necessary component of any program that is intended to empower.

These interviews revealed a series of key components in successful programs aimed at empowering women and provide valuable insight into how CSR can more effectively pursue positive outcomes.

Good Practice	Rationale	Examples
Enable women to become community leaders	Treating women as leaders and agents of change rather than beneficiaries, and identifying and building women leaders can enable sustained impact, effective mobilization, easier delivery of services, and stronger local institutions	• Buzz Women's Self-shakti programme builds financial, entrepreneurial and life skills in women from disadvantaged backgrounds, and the Inspiration Fellowship programme mentors a woman from each community to become community leaders who in-turn build problem-solving capabilities among the women at their personal, family and community levels. These 'Buzz Anchors', women who are uniquely poised to respond to the needs of other women and gender dynamics in their communities, become behavioural change agents who constantly inspire women to open the doors to new opportunities and possibilities. They lead monthly 'Buzz Beehive" meetings, and simultaneously help build and leverage women's increased social capital to foster gender equity in the long term. • As part of its operations in the state of Maharashtra, UNDP's Disha created a cadre of 'Skill Sakhis' from local communities and slums who got trained raising awareness regarding vocational skills and opportunities among girls and women in their own communities. The Sakhis themselves earned a more respectable position in their communities, thus inspiring other girls to bring about a similar transformation in their lives. A similar approach is used in rural areas with a few SHG members taking on the role of women leaders. • Committee of Resource Organisations (CORO India) builds awareness and capacity in women to lead change in their communities on issues of water scarcity. This involves regular meetings and workshops to build women's technical knowledge of water-efficient processes and technology, and encourage women's participation in local government to address the issue at the village level.

Good Practice	Rationale	Examples
Include men and boys in the programming	•To tackle social norms that enable patriarchy and encourage attitudinal and behaviour change in men and boys since they are traditionally conditioned to reinforce gender inequality •To minimise any pushback from men and get their buy-in to create an enabling environment for women to participate	• Equal Community Foundation, in its initiative 'Action for Equality', works with adolescent boys through behaviour change programme. The aim of the program is to raise boys in a way that helps them become gender equitable adults, encouraging them to be well aware of their own behaviour, and positively influencing other men too. • Recognizing the fact that patriarchal factors limit the agency of women within households, Mann Deshi makes the women's husbands co-borrowers of loans and also recognises supportive husbands through awards, thereby promoting a shift away from traditional attitudes. • The Centre for Health and Social Justice (CHSJ) sensitises communities, with a focus on men and boys, to gender-related issues such as body literacy, sexuality, gender discrimination, masculinity, menstruation, consent, and age at marriage by creating access to a series of audio-video stories through a toll-free phone line. This is complemented by in-person discussions with students, parents, teachers, and panchayat leaders, and the establishment of 'yuva saathis', who act as agents of change in their villages.
Work with gatekeepers and influencers in the community	Engage with and initiate conversations with gatekeepers, including families, village leaders, and the larger community to build a support system for the woman.	• Barefoot College facilitates the travel of male community leaders such as imams to their headquarters in Tilonia to observe their model first-hand, ask questions, and develop an understanding of the value of women's empowerment. This approach has a close to full success rate in securing buy-in from these leaders, who then win the community's approval. • Stree Mukti Sanghatana has written and enabled communities to perform multiple plays depicting dilemmas of gender equality, which are performed across the country to provoke debate and shift communities' attitudes on the issue. Subjects include female foeticide, child labour, women's right to education and marriage, and dowry. • Industree Craft Foundation engages with husbands and families of women artisans, hosting children's day events and encouraging husbands' participation in group events to involve them in celebrating the woman's achievements.

Good Practice	Rationale	Examples
Focus on building soft and life skills, along with awareness on rights and duties	Provision of new assets and technical skills will not lead to empowerment unless each woman has the agency to exercise her right to use them. Incorporating soft and life skills into curriculums enables each woman to build her understanding of herself, self-esteem and worth, and capability to take care of and defend herself.	• Barefoot College's ENRICHE model works towards building agency in each woman through activities like aspiration mapping, regular group discussions, and peer-to-peer sharing to encourage the development of self-esteem, self-worth, and confidence. • Industree Craft Foundation developed the 4Y curriculum to build women artisans' awareness of themselves and their identity and agency within a larger societal context. The 4 Ys are You, Your Colleagues, Your Family, and Your Community. • Co-developed by Vikalp Kriya and Godrej Consumer Products Ltd., the life skills intervention as part of its flagship beauty program aimed to create opportunities for girls and women to engage in a process of assess-analyse-act, thereby honing their communication, negotiation, decision-making and critical thinking skills. The modules included valuing dignity and self-esteem, understanding the nuances of the beauty and wellness sector; mapping one's dreams, looking through the gender lens, knowing about one's rights and entitlements.
Have a long-term perspective	Mindsets and attitudes that foster gender inequality in society are deep-seated and often subconscious. Sustainable behaviour change therefore requires sustained, systematic support over the course of multiple years.	• Mann Deshi Foundation extends support to rural women entrepreneurs through a one year "Deshi MBA" course at its Rural Business School as part of its work in the field of rural entrepreneurship. The financial literacy and mentorship program is conducted throughout the year with an aim to systematically attend to gaps in the women's education and build expertise in various domains. • Equal Community Foundation engages with adolescent boys over a period of 60 weeks, wherein the mentor has regular, weekly sessions with the community boys. According to ECF, a long-term, sustained engagement becomes crucial if one is to address the issue of gender through behavioural change.

Good Practice	Rationale	Examples
Measure what matters	Ensure that program inputs, outputs, and outcomes are defined clearly, and design tools that can sufficiently measure direct but also more complex aspects of women's empowerment, including agency and decision-making power.	• Equal Community Foundation developed a gender attitudes survey to assess program participants' uptake of the concepts taught through the program, as well as guidelines to gather data from mothers and sisters to gauge how often participants applied these concepts in their day-to-day lives. • Project Disha's intervention in Pathardi, Maharashtra in partnership with L&T and Sampada Trust, measures a number of indicators beyond women's incomes, ensuring other factors like the ability to access benefits through government schemes, negotiation skills, and decision-making power are also captured.



Adopting a Gender Transformative Approach

CSR programs should adopt a gender transformative approach, which actively examines, questions, and seeks to change gender norms and imbalances of power. While this is especially important for programs specifically aiming to empower women, this approach is relevant for any program where girls and women make up a significant focus.

CSR teams can apply this by designing programs that encourage critical awareness of gender roles and norms; promote the status of women; challenge the distribution of resources and allocation of duties between boys and girls and men and women; and address the power dynamics between women and others in the community, such as service providers and traditional leaders. Women should also be involved in monitoring and reporting processes on ground and all data should be disaggregated and analyzed by gender.

When challenging deeply entrenched gender norms, it is also important for CSR teams and partners to be cognizant of the risks of backlash, and institute measures to ensure protections for program participants facing difficulty in dealing with such challenges.

5. Responsible employers

While CSR is a key opportunity for the corporate sector to empower women, recognizing that women face significant barriers in entering and sustaining their participation in the workforce and therefore promoting enabling environments and workforce development can transform women's economic empowerment in ways that traditional CSR simply cannot. Experience has shown that engaging women who are in some way already connected to a company's core business can result in success and mutual benefit[31].

There is also a clear business case for fostering gender equality at all levels of a company's operations. As the proportion of Indian women completing secondary and tertiary education increases, there is a growing talent pool of qualified women. It makes good business sense for companies to invest in creating gender equitable work environments to draw and retain women candidates.



Women Empowerment Principles (WEPs)

A partnership initiative of UN Women and the UN Global Compact (UNGC) Office and an adaptation of the Calvert Women's Principles, WEPs are a set of seven principles that offer guidance to businesses on how to empower women in the workplace, marketplace, and community. They serve as a set of guidelines to tailor any existing policies or practices, or establish new ones, to realise women's empowerment.

The principles, absolutely essential for any Indian company pursuing gender equitable practices, are as follows:

1) Establish high-level corporate leadership for gender equality.

2) Treat all women and men fairly at work – respect and support human rights and non-discrimination.

3) Ensure the health, safety and well-being of all women and men workers.

4) Promote education, training and professional development for women.

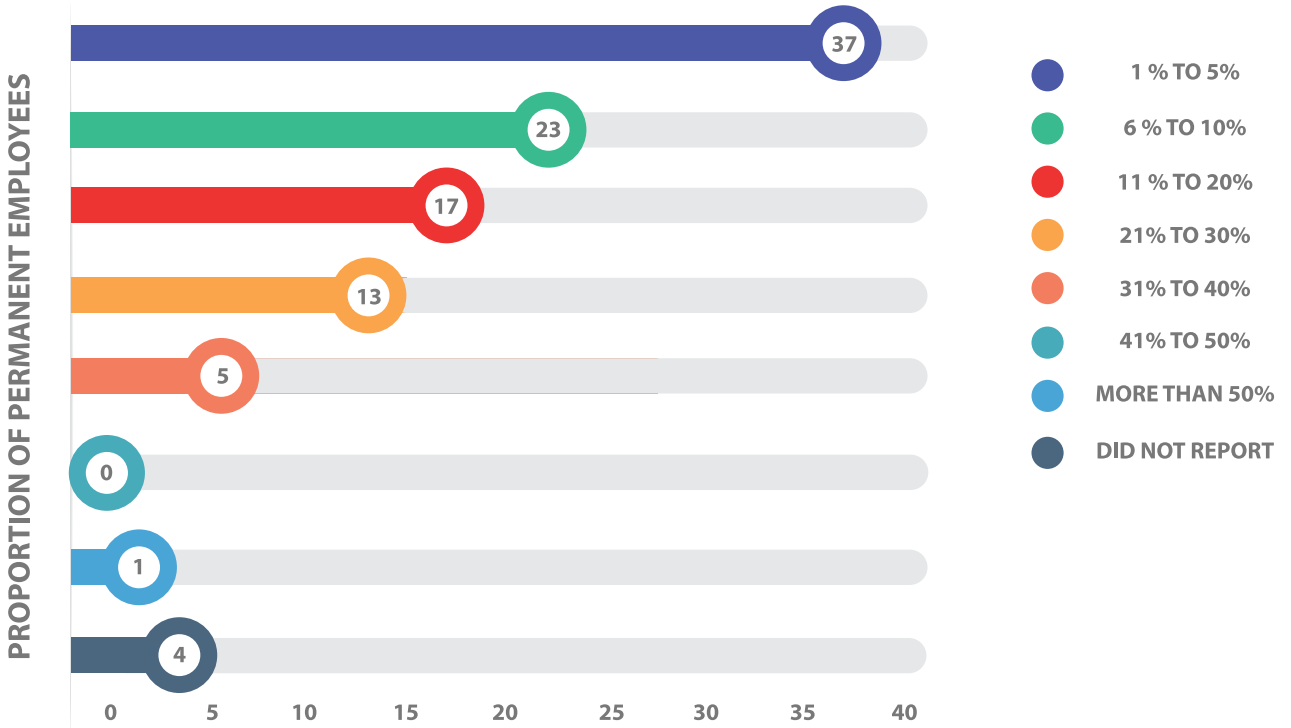
5) Implement enterprise development, supply chain and marketing practices that empower women.

6) Promote equality through community initiatives and advocacy.

7) Measure and publicly report on progress to achieve gender equality.

Hundreds of companies across the globe have signed the CEO Statement of Support for the WEPs. Though reporting is not mandatory, UN Women and UNGC have published a guide (details in appendix) on how to do so, aligned with established reporting frameworks including GRI.

5.1 Female representation in the permanent workforce



Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Data showed that women make up less than 10% of the permanent workforce of the majority of BSE 100 companies[32], possibly because industries that have historically been male-dominated, including manufacturing and automobile sectors, are very highly represented in this category.

Apparel and BFSI sectors on the BSE 100 predictably had on average more permanent women employees than other sectors. It was also not surprising to see sectors like Transport reaffirming gender stereotypes with the least representation.

However, there is scope for improvement - even in these sectors, there are companies breaking the mould. The proportion of female representation in the manufacturing workforce ranged from 0.28% to 26%, with companies at the higher end of that range adopting an active approach to engaging more women in its workforce. Strategies include the design and institution of gender-inclusive policies, including travel provision for the child and a designated caregiver for new mothers, flexible working in case women have to move to another city with their spouse, or promoting all-women factories.

Companies must ensure they are enforcing policies to prevent other workplace challenges, such as sexual harassment, which disproportionately affect women employees. In a survey carried out by the Indian National Bar Association, 38% of respondents said they had faced sexual harassment at the workplace, but of them, 69% did not file a formal complaint[33]. Beyond basic compliance with requirements to have sexual harassment reporting and investigation processes in place, companies must pay close attention to the culture in their workplaces and whether it is conducive to the safety of all employees. Fear of stigma and job loss should not deprive employees of the right to a harassment-free workplace.

Case Study

Arvind Ltd Facilitating responsible and gender inclusive employment in factories

The corporate sector is increasingly aware of the importance of acknowledging and supporting women in its internal operations. However, this consideration often extends only to women in corporate roles, and those on factory floors are sometimes invisible. Some companies have conceived of their responsibility to such segments of society beyond the scope of CSR, and have designed their operations to include and enable these women.

Arvind Ltd, one of India's foremost apparel manufacturing companies and the world's largest producer of denim, has a large footprint of operations across India. Its presence is particularly large in Gujarat, where 15% of the population is made up of tribal communities that face a severe lack of access to resources, sufficient nutrition, and education.

To address the needs of this demographic, Arvind redefined its role as a potential employer. The company devised a pipeline through which girls from tribal communities across Gujarat who had received education and skills training as part of a CSR program could gain access to employment at a residential Arvind factory.

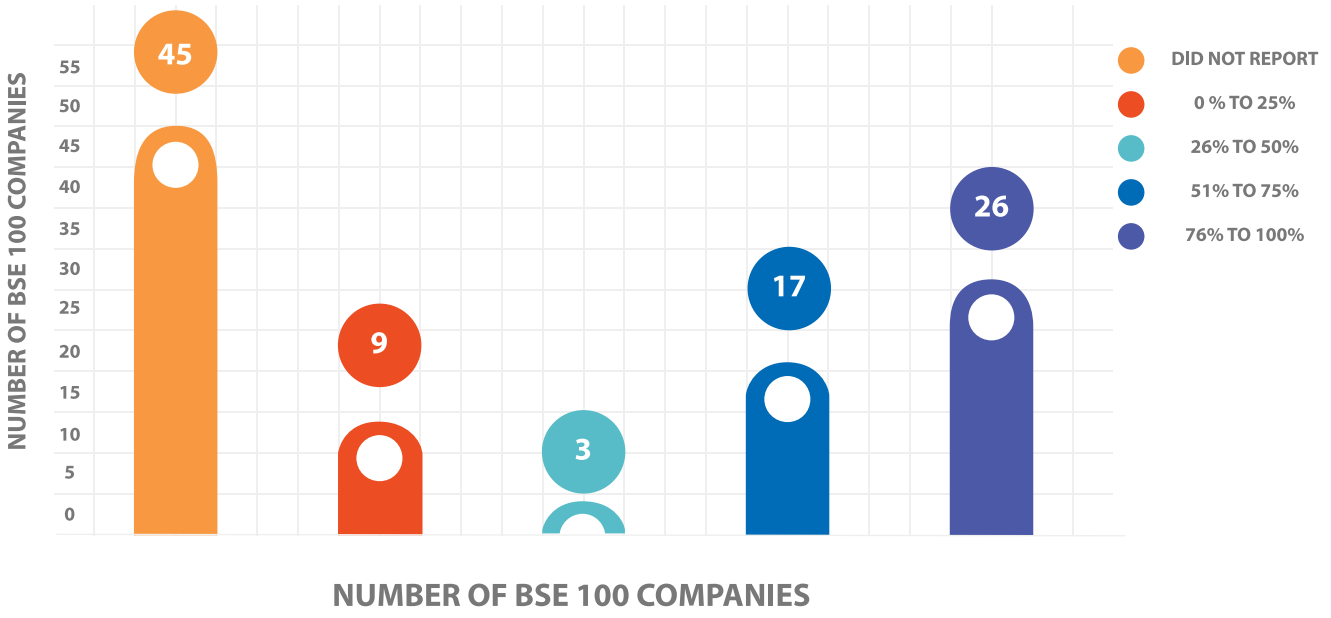
High-performing candidates underwent additional dexterity tests and interviews, and 300 girls were shortlisted and invited to visit the facility along with their families, and receive additional information about the program. Of this cohort, 120 girls chose to take up the opportunity to enter a four-year engagement at the facility.

Arvind is leveraging its long-term engagement with tribal women to address the gaps that prevent them from pursuing other opportunities. The facility designs and provides balanced meals to all factory employees free of cost to ensure all health needs are met. Each woman is afforded additional skills training as well as distance learning opportunities to enable pursuit of higher education that could open doors to further employment outside of Arvind. The program has also proven to be effective in reducing early marriage. After a successful pilot, the model has been replicated in other locations, and are seeking new cohorts on a regular basis.

These types of thoughtful employment strategies can be significant in upending stereotypes about women's capabilities in manufacturing, and disrupting the intergenerational cycle of poverty in the most disadvantaged communities.



5.2 Opportunities for skill upgradation for women employees



Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Many Indian companies are addressing the Grow and Sustain component of the lifecycle through engaging their female employees in skill upgradation training. Of the companies reporting this parameter in their Annual Reports, 26 companies reported offering safety and skill upgradation training to more than 75% of its permanent women employees, and another 17 companies reported this for between 51% and 75% of its female workforce.

Much of the existing literature on positive business performance associated with higher representation of women within a company is focused on the presence of women leaders at the board or executive level. However, there is less detailed insight available on the benefit of having women present at other levels and filling different roles, and how best to foster women's growth throughout their tenure at a particular company to enable them to access executive or board level positions.

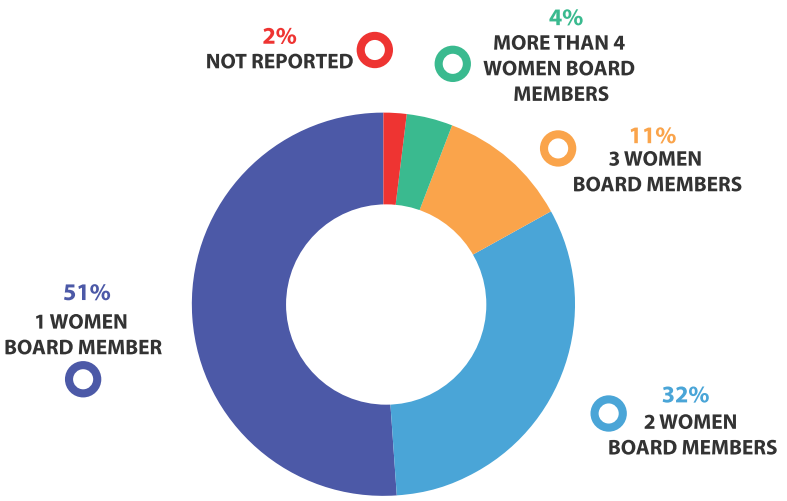
It is critical that Indian companies be more accountable, report more holistically, and place greater emphasis on building women employees' capacity. This is a key enabler to women's continued workforce participation, and in the long-term, facilitating women's career growth and filling the gap of representation in corporate leadership.

5.3 Women on Boards

The participation of women in business leadership is extremely crucial to achieving gender equality in the workplace. In India, according to the Section 149(1) of the Companies Act 2013, every listed company and every other public company having paid up share capital of INR 100 crores or more, or a turnover of INR 300 crore or more, are required to appoint at least one women director in their board.

While the mandate has been able to provide some opportunity to women in senior leadership positions, India still lags behind: on average, women make up 14% of boards in India as compared to 21% in the USA, 23% in the UK and more than 35% in Sweden and Norway[34].

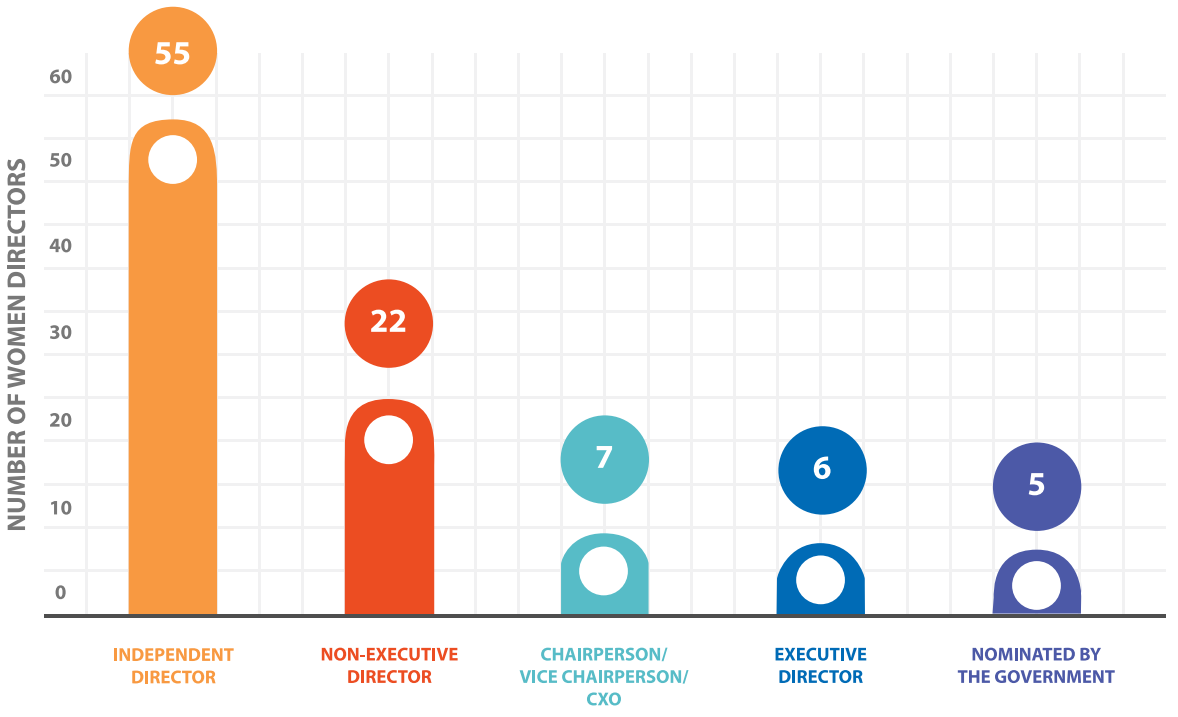
An analysis of the number of women board members in BSE 100 companies show that 51% companies have reported having one woman in the board, 32% had two women members, while only 4% companies have four or more women board members.



Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

These statistics suggest that despite the mandate, there is still a ways to go in establishing more diverse and inclusive boards. In fact, studies suggest that a single woman board member is often unable to bring substantial differences, and it takes at least three women to create balanced board dynamics that allow for women's ideas to be heard and their contributions valued[35].

With respect to designations in the board, while 55 women on boards held the position of Independent Director, only 7 of them were either the Chair Person, Vice Chair-person, or CXOs, and 6 of them held the portfolio of executive directors.



Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

Women leadership as a factor in determining CSR practices

A number of studies have emerged studying the impact of increased representation of women in board-level leadership on a company's financial, social, and environmental performance, which have shown mixed evidence.

In a study focused on board composition and organisational outcomes in the Fortune 500 from 2001 to 2010, it was found that all-male boards have weaker CSR records than boards with women; and as the number of women on a board increases, the CSR records of the firm will also increase[36].

A study on Chinese listed companies showed that in state-owned enterprises and enterprises from heavily-polluting industries, there was a positive correlation between environmental performance and a company having 3 or more women directors, while in non-state-owned enterprises and enterprises from non-heavily-polluting industries, the impact of female directors on corporate environmental investment is not significant[37].

Another study, using a sample of Standard & Poor's (S&P) 1500 index firms (2000–2009) and the data on their board composition and CSR ratings, found that that the proportion of women independent directors was positively associated with a firm's CSR ratings and that the strength of this relationship depended on the level of the firm's consumer market orientation[38].

However, findings from a sample of publicly listed firms from Australia show a positive link between women on boards and economic growth but not on environmental quality[39]

While this study's sample size and the availability of data did not allow for robust regression analysis, dipstick preliminary findings suggest a weak positive relationship between the number of women on the boards of BSE 100 companies and the presence and quality of CSR programs for women's economic empowerment.

Proportion of women on board (%)	Average number of Life Cycle Stages addressed through CSR	Average number of interventions addressed through CSR
Less than 10	1.5	2.7
10 to 15	2	2.8
15 to 20	2	2.8
More than 20	3	3.1

Source: Authors' analysis, based on data reported in Annual Reports published by BSE 100 companies for FY 17-18

The findings indicate that higher the proportion of women board members, slightly more comprehensive the approach to addressing the women's economic empowerment, as measured by two parameters – the range of interventions and number of stages supported across the lifecycle shown above. Companies with boards with 20% or more women supported interventions across 3 stages of the lifecycle, as opposed to companies with less than 10% representation that supported 1.5 stages on average. There are, of course, a number of other critical factors that determine the approach a particular company takes, including its legacy, maturity, and experience in CSR, and the leadership and talent in CSR, which have not been factored into this. Therefore, it is difficult to establish any causality.

A few examples are worth noting. Godrej Consumer Products Ltd. had a relatively high representation of women on their board, at 36%, and currently conduct programs for women's economic empowerment across the Prepare, Enter, and Grow & Sustain stages of the life cycle, as well as investment in Enablers. The company's prioritisation of diversity and inclusion, including a more gender-sensitive approach internally, is reflected here.

Similarly, member companies of the TATA Group, including TATA Power, TATA Motors, TATA Chemicals, and TATA Global Beverages, saw high levels of women representation, and had CSR programs present across the woman's life cycle. This result aligns with TATA's long legacy of philanthropy and deep roots in India's social sector.

On the other hand, companies such as Ambuja Cement and Edelweiss Financial Services, also took comprehensive approaches, both addressing all stages of the life cycle. This was despite the low proportion of women on their boards (13% and 9% respectively). In this case, the holistic approach to CSR may have been influenced by the strong presence of women in leadership positions and investments in research and knowledge to understand the nuances of gender-based issues at their respective corporate foundations.

The presence of women on boards is an important enabler and opportunity to unlock CSR. Given that CSR is a board agenda, it provides a minimum of 3 to 4 opportunities in a year for women in the board to engage with their CSR strategies, provide strategic inputs, and potentially take on a role to champion the cause of women at the leadership level.

This is an interesting and important area that merits further research to better understand the specific ways in which women leadership can positively influence a company's performance and its capability to serve the needs of women across the RCC.

Case Study

Godrej: Inclusive policies to support women in the workforce

Research has shown that one of the biggest reasons for women dropping out of the workforce is pregnancy and barriers to re-entry post-childbirth.

Godrej has proven itself as an industry leader in diversity and inclusion. Its caregiver policy in particular makes it stand out from the crowd: Godrej is one of only two companies in the BSE 100 that has instituted this provision, which is designed to support the transition of new mothers coming back to work. According to the policy, the company will support the cost of travel for a caregiver and a child up to one year of age when the mother must leave home on necessary work-related trips. This policy allows women who are involved in intensive early-stage childcare and may still be breastfeeding to not miss out on official travel. While the definition of what is 'necessary' is left to the discretion of managers, it does include internal activities such as company offsites that are critical to a woman's reintegration into the team.

Careers 2.0 is another unique opportunity for women who are willing to come back to restart their corporate life after a break for whatever reasons may it be. A woman with minimum of two years of experience is allocated to a project for a duration for 3-6 months, under the guidance and mentorship of a senior leader, either on part time or full time basis to ease her reintegration.

Godrej's most recent addition to its gender sensitive policies is "SafeStays for Women," which makes a list of certified properties across Tier 2 and 3 cities available to all. These properties have been checked on a number of safety parameters, including location and security, to ensure women feel safe when away from home for work travel.

It is also probably the only company to have an inclusion policy for LGBTQ community in India, releasing 'A Manifesto for Trans Inclusion in the Indian Workplace' that aims to highlight the circumstances of transgender people in Indian society and how corporate India can take action.

These policies are essential to creating a work environment and culture of acceptance and support: Godrej reports an almost full rate of return for new mothers, and women occupy 5 of the 14 seats on the board.

The sensitivity and deep understanding of gender is also reflected in Godrej's flagship CSR intervention on enhancing livelihood opportunities for vocational training and entrepreneurship opportunities for women in beauty and wellness sector. Gender empowerment is articulated as a core objective and the intervention includes a custom designed life skills module to enable women to engage in a process of assess-analyse-act, thereby honing their communication, negotiation, decision-making and critical thinking skills and making them aware of their rights and entitlements, including their reproductive rights.



6. Responsible Supply Chains

Globally, the economy has seen a marked shift in consumer preferences due to the advent of the millennials with their newly acquired purchasing power. With a keen interest in responsible corporate citizenship, millennials tend to reward companies with positive social and environmental performance, transparency, and ethics, which are important components of purpose and integrity[40]. Research has shown that over 63% of global consumers prefer to purchase products and services from purpose-driven brands and companies[41], a clear indication of a shifting consumer landscape.

Given the changing demographics of Indian consumers, companies can ill afford backlash on poor gender supply chain practices, let alone the accompanying legal risk.

The interest surrounding gender diversity in the supply chain is only just emerging. For example, an analysis of the global Fortune 500 companies revealed that only 5% of the top-level supply chain positions are held by women[42]. While representation at the top levels of the supply chain is poor, many women are often found working in supply chains at the lower levels[43], characterised by poor working conditions, low wages, sexual harassment and in many cases, forced labour. While pursuing a gender inclusive mandate for one's supply chain is rooted in ethical and humanitarian values, there is also a strong business case for such a strategy.

Markets

For companies looking for deeper penetration and greater access to markets, including women in supply chains as distribution agents is a strategic step forward. In many developing countries, women run the small shops, mom and pop stores/kirana shops and market stalls[44] and provide a potential gateway to the bottom of the pyramid customers, rural markets and other such niche segments that companies may find difficult to approach.

Innovation

Mainstreaming gender in supply chains requires process innovation as it involves modifying traditional models of operations. Factoring insights from women suppliers, especially in products targeted at women, can lead to product innovation. Research shows that diversity in the supply chain improves profitability and the ability to innovate; necessary in a competitive and rapidly changing environment[45].

Competencies

There are certain products that women are better suited to sell, especially to other women, due to personal experiences. Having women as part of the supply chain enable them to overcome consumer reticence, address cultural taboos, and add personal experience.

Revenues

The potential for an increase in revenues is higher through this enhanced access to markets, deeper penetration, and business innovation. For companies that have a significant female presence in their supply chains, addressing issues related to working conditions and equity in pay and career progression can lead to increased productivity, and cost savings can be realised due to lower absenteeism and attrition.

Gender mainstreaming and the inclusion of women-owned businesses in the supply chain

UN Women Empowerment Principle #5 calls for companies to support enterprise development, supply chain, and marketing practices that empower women. This includes:

- Expanding business relationships with women-owned enterprises, including small businesses, and women entrepreneurs.
- Supporting gender-sensitive solutions to credit and lending barriers.
- Asking business partners and peers to respect the company's commitment to advancing equality and inclusion.
- Respecting the dignity of women in all marketing and other company materials.
- Ensuring that company products, services and facilities are not used for human trafficking and/or labour or sexual exploitation

There are a number of resources published by multilateral organisations - including those by the International Labour Organisation (ILO), UN Women, and the Food and Agriculture Organisation of the UN (FAO) (details in appendix) - which can aid Indian companies in adopting this principle. Beyond further explaining the business case, these guides provide valuable advice on conceiving of strategies, engaging with diverse stakeholders, and measuring and assessing progress towards more inclusive value chains.

Case Study

Future Group: Formalising women farmers' inclusion in agricultural procurement

Future Learning Pvt Ltd., the learning and knowledge development arm of Future Group, engaged in a public-private partnership with UNDP's Project Disha, leveraging its extensive experience and competencies in procurement of pulses from Maharashtra's Akola district, a regional agricultural hub, to encourage women's participation in the agricultural supply chain. The aim of the project was to remove gender barriers in post-harvest management in drought-prone regions through imparting training in capacity building, market analysis, buying and pricing strategies, storage basics, and soft skills and communication for women, and incorporating them into Future Group's procurement from the region.

Future Learning co-developed training modules for 30 women sourcing managers (WSMs) from Mahila Arthik Vikas Mahamandal's (MAVIM) Self-Help Groups, and supported the set-up of Community Managed Resource Centres (CMRC). These 30 women then trained women farmers across the region and formed a group of 5,600 women farmers that take leading roles in agricultural practices, avail private loans, and generate household income. This training also helped identify farmers who would be interested in selling produce through WSMs.

This process of upskilling and trust building led to the integration of these CMRCs into Future Group's supply chain. The company purchased red gram through two CMRCs located in Akola, and the funds were transferred to the respective bank accounts of the farmers within a week. Though farmers were initially sceptical of WSMs and their ability to provide fair and timely compensation, due to the male-dominated nature of the supply chain, they were heartened by the efficiency and reliability of the business and were able to start supplying in larger quantities. Farmers reported preferring to sell their produce through the village-level collection centre as it also saved the cost of transportation and labour. Besides creating wealth for women, this positive reinforcement increased the confidence of the WSMs and raised their social standing in their communities.

With further implementation of this program, which has thus far facilitated the collection of 76 metric tonnes of red gram collected from 135 farmers, Future Group will adopt a more inclusive and sustainable supply chain, creating reliable economic opportunity for rural women.



Case Study

Integrating women into value chains

Hindustan Unilever (HUL)

HUL's Shakti Amma program pioneered the approach towards women as last mile distribution agents in India. The program engages women in low-income, rural areas that are in door-to-door selling operations, and provides work for nearly 80,000 women along with the necessary content, soft and technical skilling to excel in their work[46].

Similarly, in 2015, Unilever launched the Enhancing Livelihoods Fund (ELF) in partnership with Oxfam and the Ford Foundation to provide a mix of loans, guarantees, and matching grants for Unilever suppliers to improve agricultural practices and empower women. One of the first suppliers to receive this investment developed a gender-inclusive responsible farming curriculum to help double the yield in its Indian gherkin supply chain. The company developed a woman-friendly Mobile Education Platform along with an NGO to ensure that women farmers benefitted from agriculture training despite mobility challenges. Women-led households participating in the programme saw a 30% yield increase. Combined with a higher proportion of premium grades in the harvests, and lower costs per kilogram, this led to a 50% increase in net income per crop.

Mars, Incorporated

Mars, Incorporated, the food company known for its confectionary and pet food brands, is another example of a company that has successfully espoused inclusivity in supply chains through its 'thriving people' pillar in its business approach. Through its Economics of Mutuality business approach, co-developed with Saiid Business School, the company has worked extensively with women at the bottom of the pyramid to include them in supply chains –from working with smallholder women farmers for cocoa in the Ivory Coast to women entrepreneurs as last mile distribution channels in slums in Nairobi, Kenya. In a recent strategic partnership with the Tata Trusts in India, Mars has launched a new innovative, affordable product for school going children - GoMo™ Dal Crunchies, rich in protein and micronutrients to provide an alternative to unhealthy snacks. Realizing the pivotal role that women play in ensuring family and children's nutrition, Mars has decided to use women entrepreneurs in rural areas as agents of behaviour change through a curriculum co-developed by the Trusts and as a retail distribution channel in Uttar Pradesh and Maharashtra via select partner organisations. It thus generates value for all – business, women entrepreneurs, and children.



7. Creating Shared Value

Addressing women, their preferences, and their needs, is a natural decision for companies that are developing responsive and purposeful brands and are seeking to align themselves to the changing customer demographic. With rising educational and literacy levels, the world has seen an increase in the number of women entering the workforce over the last couple of decades, and globally, women's incomes were estimated to touch USD 18 trillion by 2018[47]. The urban Indian woman has seen her income rise over the last decade, and a study found that 37% of rural Indian women make their own purchasing decisions[48] - a clear sign that companies that do not address women are missing out an opportunity to create shared value.

With women increasingly asserting their preferences in purchasing decisions and income levels rising both in urban and rural India, companies stand to gain by developing products and services for this demographic segment. Multiple, differentiated revenue streams could be developed catering to the needs and aspirations for both urban and rural women.

Developing gender conscious products and services

Banking and financial service companies are already leveraging this opportunity to create specially tailored financial services for women. Axis Bank, for example, provides microfinance for economically active poor women under their Sahyog scheme for scaling livelihood activities or taking up new ones. Similarly, life insurers offer traditional endowment plans for women at a rate lower to men because they are expected to live longer. HDFC Women's plan provides savings and options that cater to specific life events of women with respect to their health, career, and marriage.

Women's World Banking uses women-centred design techniques to develop, iterate and improve on solutions to help low-income women better engage with financial services and products. As an example, a women-centred design approach to understanding the needs of unbanked women in India reveals that mobility issues represent a significant barrier. Women are often unable to travel to bank branches because they are juggling their businesses with childcare, and it may be culturally inappropriate or unsafe to travel alone.

Auto manufacturers responding to the needs of Indian women for personal mobility and safety issues with public transport have come out with a range of scooters aimed at women. Beyond the marketing messaging, these scooters are designed with women in mind; for example, the scooter's step through frame allows for Indian women to wear their sarees while driving[49].

It is important to note that such initiatives require collaboration, attention to nuance, sensitivity, and self-awareness to ensure the company's efforts are directed at addressing real needs. There is growing awareness and criticism of pointlessly gendered products and services and the indulgence in 'gender washing' much like green washing (such as applying the color pink on products like mobile phones[50] etc. just to capitalise on women as an emerging segment. A true commitment to and cooperation with women at every stage of the product life cycle, right from the design stage to that of distribution is therefore essential.

Companies can consider using the results of their CSR programs in women's economic empowerment to better understand the needs, incentives, and challenges of women in various demographics, across income groups and geographical locations. Thoughtful engagement and evaluation of programs, and sustained communication between CSR and product development teams, can lead to valuable insights into the potential of as-yet untapped target groups.

Branding

Companies that demonstrate a thoughtful approach to gender through either products, distribution, or advertising will be perceived differently from their peers, contributing to a positive brand image and potentially enhancing customer loyalty. For example, the second marriage ad by Tanishq, a brand of Titan, in 2013 challenged the stereotypes and taboos around the issue and received positive feedback from many stakeholders. The brand managed to add new subscribers to its YouTube channel in the same period, at a higher growth rate than the average luxury YouTube channel[51].

Non-Financial Value Add

Enhanced customer loyalty, opening up new revenue streams, and the creation of goodwill among a variety of stakeholders in society will only add to the non-financial value of a company. For example, the Bloomberg Gender Equality Index tracks company reporting and performance on gender across multiple parameters, including gender conscious product offerings[52]. High performance on this index and other platforms recognising gender-conscious business practices, can build high levels of non-financial value for a company.

8. The Way Forward

The global consensus is clear: when we support women,we support growth and prosperity for all. This report has showcased how the CSR and business practices of India's largest companies have contributed to this movement, and shed light on opportunities to improve their efficacy and develop more inclusive strategies. Companies are uniquely poised to catalyse economic empowerment of women: there is both a social and business case for them to identify opportunities across the Responsible Citizenship Continuum, whether it be through their CSR, HR policies, or new products aimed at women.

Looking ahead, how can the corporate sector, along with the broader development ecosystem, support inclusive and catalytic growth for women in India?

1) Women-centric CSR program design

Companies must adopt women-centric program design, taking into account all of the factors that influence her agency and autonomy across the life cycle of economic empowerment. This has three main implications:

• Focusing on the woman's ecosystem -

As outlined in this report, a woman's ability to make her own choices is impacted by a number of factors. Her own knowledge and qualifications are of course important, and many popular interventions, including vocational skills and entrepreneurship training programs, address this directly. What they often fail to take into account, however, is the attitudes of her parents, spouse, and community members, as well as the degree of support afforded to her through institutions including schools, workplaces, and governments, which can often be the most important determinants of a woman's eventual outcomes. Insights from leading NGOs in women's empowerment as well as companies in this report have cited the importance of incorporating program design elements that engage directly with a woman's gatekeepers and institutions to create an enabling environment in which women are freer to exercise their choices.

In a similar vein, programs should engage with men and boys as part of CSR efforts to empower women and create better citizens[53]. Boys and men can either become barriers or enablers to achieving SDG 5, and therefore empowerment programs have to engage with men to change their attitudes and concepts of masculinity and also ensure that boys have the opportunity to understand how gender norms affect them, and how they can benefit from gender equality[54].

Rohini Nilekani says:

"How can we invest in sustaining a good society? With the largest pool of young people in the world, we have to understand their aspirations to move on and up in life. We have to appreciate the constraints that young girls and boys, and then young women and men struggle against. We know what remains to be done for women's empowerment, and we must continue to engage whole heartedly in this. It is time to also look at unleashing the potential of young males to be the best human beings they can be. Currently, there are very few programs for young men and boys to express themselves, understand the burdens of patriarchy, to learn new life skills. Too many are afraid and insecure about their future. They may be under educated, under-employed or unemployable. Society needs to reach out to these young citizens. For men in their own right, and because we want to further women's empowerment. There is a huge opportunity to systematically provide platforms for young males to explore their human potential, and to co-create a gentler, more gender-equitable and prosperous society. We need innovation from samaaj, bazaar and sarkaar for this.

Philanthropists have a special and urgent role to play to underwrite this social innovation."

• Measuring what matters

Economic empowerment is not just about increased work rates and incomes, but also about how those outcomes feed into and are influenced by a woman's agency and decision-making ability.

Companies should reassess their programs and metrics to track such outcomes when determining the degree to which a particular initiative has succeeded. Redefining the approach to focus on a program's outcomes, i.e. the increase in a woman's income and her decision-making power at home, rather than outputs, i.e. the number of women trained in a particular program, is critical to taking CSR beyond simple compliance to creating actual impact. It also leads to more comprehensive programs that span across the lifecycle, as explained next.

• **Working across the life cycle**

This study found some indication of a siloed approach, where 36% of companies with CSR programs in women's economic empowerment supported only one phase of the life cycle. A woman-centric approach is cognizant of the continuum of support needed to ensure optimum participation in the workforce, and therefore encourages CSR to design programs that cut through all stages and address the transition points between the stages. It may not be possible for any one donor to be able to comprehensively work across the life cycle, which is why the next recommendation suggests a 'platform' approach.

2) Adopting a platform approach

To effectively address the needs of women and girls across the economic empowerment life cycle, the efforts of one organisation can never be enough. Achieving the indicators listed under SDG 5 will take a collective effort, combining the efforts of all stakeholders. SDG 17, 'Partnerships for the Goals', rightly highlights that collaboration and effective partnerships are the key to achieving the rest of the SDGs. One of the targets under goal 17 is to 'encourage and promote effective public, public-private and civil society partnerships,' to build on the experience and resourcing strategies of all partners involved.

Building on this ethos, a platform approach is recommended, which is underpinned by collaboration between all stakeholders and value creation for all of them, with the woman at the core of it. It is recommended that the platform embody a few fundamental elements to enable effectiveness -

• **A focus on the target group**

The platform could focus on the needs of girls and women in the age group of '13 to 30' – since most important decisions of her life get made (either by her or by others) in this age group, including those to pursue secondary and higher education, vocational training, work, get married, have children etc. As explained above, a girl's ecosystem is also part of the target group. The platform could either target a smaller geography and go deep, or address one or a few states (with similar contexts) and go wide -- or do both.

• **A mix of interventions from direct service delivery to behaviour change to systems strengthening**

The platform should ensure a combination of service delivery, behaviour change, and systemic interventions, thus ensuring the balance between immediate returns and outputs and addressing deeper barriers and bottlenecks that inhibit markets or governments to deliver these services.

Direct services could include scholarships for higher education, vocational training, digital or financial literacy, while behaviour change interventions could include soft and life skills strengthening, working with parents and spouses etc. and systems strengthening could include interventions that work with institutions such as schools, employers, financial service providers to lower the barriers and mainstream gender in their approach and services.

• **Information and marketplace**

While each partner can play to its own strengths in offering services, there is a need to increase and improve the quality of interaction and partnership between service providers, thereby ensuring that a seamless continuum of services is available to women across the life cycle and linkages from one provider to another are established where women are most at risk of losing access to opportunity. This could take the form of a marketplace to unite the efforts of stakeholders across the lifecycle.

The women need to be empowered with adequate and timely information that would allow them to access and transact with the providers on the marketplace in a safe way to fulfil their needs.

For example, civil society organisations can collaborate at the intersection of the Prepare and Enter phases of the life cycle to ensure girls who take part in career counselling or vocational skills training programs are connected to the right opportunities to take those aspirations forward and put them into practice. Women seeking to grow their businesses after entering the workforce as an entrepreneur should have the required access to mentorship and financial resources

The Bill and Melinda Gates Foundation, as part of its women empowerment strategy, is supporting gender integration with NRLM to ensure a focus on women's empowerment and livelihoods. The program of work includes support for adaptation and scaling impactful models with NRLM, bolstering SHGs and federations as institutions for promoting women's social and economic inclusion and empowerment in rural India; and supporting evidence generation on the effectiveness and efficiency of group-based livelihoods interventions.

to scale up effectively. All women, at any stage of the life cycle, should be aware of the resources available to them in case of domestic violence or threat of sexual harassment or assault.

The information and marketplace will have to be operationalised through a combination of online and offline methods to ensure easy access.

• **Leveraging existing initiatives and coalitions**

An ideal platform should 'connect the dots' instead of reinventing the wheel or creating parallel systems. The Indian ecosystem has multiple donors, NGOs, development agencies working in the space of women's economic empowerment. A platform should ideally bring all stakeholders offering complementary perspectives and interventions together and create a value proposition for each of them to participate in the platform. It should allow these stakeholders to align themselves to the platform to strengthen their individual intervention, instead of expecting an overhaul of their current approaches or more investments.

For example, for a company with an existing vocational training intervention, the platform can facilitate partnerships that enable it to layer financial or digital literacy interventions on its existing program or offer tools to engage parents in the training as well.

The platform needs a 'backbone' entity that can co-create the strategy and design, convene partners, hold them together and craft meaningful engagement paths for each of them, while offering certain shared services such as reporting, communication etc.

3) Seeking opportunities for gender mainstreaming across the Responsible Citizenship Continuum

It is essential that corporate India conceives of its social responsibility beyond the mandate of Section 135, and takes a closer look at internal policies, human resources, supply chains, customer engagement strategies, brand messaging, and senior and executive leadership to identify opportunities for gender mainstreaming.

Companies should view CSR as an opportunity to better understand the issues, needs, and gaps in the economic empowerment of women in India and use the mandate to support interventions for greater engagement with women across the continuum of responsible citizenship. For example, a program in skilling or entrepreneurship development could lead to more engagement with women-led businesses as part of the company's supply chain. Financial literacy programs could be used to generate insights for developing more thoughtful, robust financial products for the BoP segment. It is important for CSR to broaden the understanding of economic empowerment to beyond increased incomes and consider the life cycle approach and the good practices highlighted in this report when designing and supporting such programs.

4) Building the field

There are a number of opportunities to support the social sector, including companies looking to engage in CSR, with the knowledge capital and insight required to formulate innovative approaches to tackling gender inequality.

Within business practices, the amount of India-centred research on the degree to which women leadership impacts the women empowerment strategies adopting by companies and their performance on ESG metrics is low, representing a key opportunity to research and validate the case for more diverse corporate leadership.

As the larger conversation in philanthropy turns towards increasing the use of rigorous evidence in the process of program and policy design, decision-making, and resource allocation, it is imperative that funders in the Indian ecosystem collaborate to support the generation of such evidence for use in the Indian context. There are a number of emerging trends and areas for exploration emerging within women's empowerment, including the societal factors behind India's low levels of female workforce participation (given that research has revealed that a general increase in wealth and household income has not led to the typical increase in LFPR in India), and exploring the best way to include men and boys in the dialogue and programming in gender inequality, to tackle patriarchal attitudes and practices at their roots. Funding further research in these areas will open up new opportunities for innovation and partnership to advance evidence-backed approaches to women's empowerment.

In order to keep the base of knowledge growing, it is also imperative that results from innovative programs are shared across the ecosystem, to enable all funders and practitioners to learn from previous iterations. Developing a platform to collate and disseminate relevant evaluation and research findings will strengthen the efficacy of the social sector as a whole in furthering women's empowerment.

Appendix List of BSE 100 companies covered in the study

Name	Industry
ACC Ltd	Manufacturing
Adani Ports and Special Economic Zone	Manufacturing
Ambuja Cements Ltd	Manufacturing
Apollo Hospitals Enterprise Ltd	Pharma
Ashok Leyland Ltd	Manufacturing
Asian Paints Ltd	Manufacturing
Aurobindo Pharma Ltd	Pharma
Axis Bank Ltd	Banking and Financial Services
Bajaj Auto Ltd	Automobiles
Bajaj Finance Ltd	Banking and Financial Services
Bajaj Finserv Ltd	Banking and Financial Services
Bajaj Holdings and Investment Ltd	Banking and Financial Services
Bank of Baroda	Banking and Financial Services
Bharat Electronics Ltd	Manufacturing
Bharat Forge Ltd	Manufacturing
Bharat Heavy Electricals Ltd	Manufacturing
Bharat Petroleum Corp Ltd	Manufacturing
Bharti Airtel Ltd	Telecom
Bharti Infratel Ltd.	Telecom
Biocon Ltd	Pharma
Bosch Ltd	Manufacturing
Britannia Industries Ltd.	FMCG
Cadila Healthcare Ltd	Pharma
Cipla Ltd/India	Pharma
Coal India Ltd	Manufacturing
Colgate-Palmolive India Ltd	FMCG

Name	Industry
Container Corp of India	Transport
Crompton Greaves Consumer Electricals Ltd	FMCG
Cummins India Ltd	Manufacturing
Dabur India Ltd	FMCG
Divi's Laboratories Ltd	Pharma
DLF Ltd	Real Estate
Dr Reddy's Laboratories Ltd	Pharma
Edelweiss Financial Services Ltd	Banking and Financial Services
Eicher Motors Ltd	Automobiles
Exide Industries Ltd	Manufacturing
Federal Bank Ltd	Banking and Financial Services
Gail India Ltd	Manufacturing
Glenmark Pharmaceuticals Ltd	Pharma
Godrej Consumer Products Ltd	FMCG
Grasim Industries Ltd	Apparel
Havells India Ltd	Manufacturing
HCL Technologies Ltd	IT
HDFC Bank Ltd	Banking and Financial Services
HDFC Standard Life Insurance Company Ltd	Banking and Financial Services
Hero MotoCorp Ltd	Automobiles
Hindalco Industries Ltd	Manufacturing
Hindustan Petroleum Corp Ltd	Manufacturing
Hindustan Unilever Ltd	FMCG
Housing Development Finance Corp	Banking and Financial Services
ICICI Bank Ltd	Banking and Financial Services
Indiabulls Housing Finance Limited	Banking and Financial Services

Name	Industry
Indian Oil Corp Ltd	Manufacturing
IndusInd Bank Ltd	Banking and Financial Services
Infosys Ltd	IT
ITC Ltd	Manufacturing
JSW Steel Ltd	Manufacturing
Kotak Mahindra Bank Ltd	Banking and Financial Services
Larsen & Toubro Ltd	Manufacturing
LIC Housing Finance Ltd	Banking and Financial Services
Lupin Ltd	Pharma
Mahindra & Mahindra Financial Services Ltd	Banking and Financial Services
Mahindra & Mahindra Ltd	Manufacturing
Marico Ltd	FMCG
Maruti Suzuki India Ltd	Automobiles
Motherson Sumi Systems Ltd	Manufacturing
MRF Ltd	Manufacturing
Nestle India Ltd	FMCG
NMDC Ltd	Manufacturing
NTPC Ltd	Manufacturing
Oil & Natural Gas Corp Ltd	Manufacturing
Page Industries Ltd	Apparel
Petronet LNG Ltd	Manufacturing
Pidilite Industries Ltd	Manufacturing
Piramal Enterprises Ltd	Manufacturing
Power Grid Corp of India Ltd	Manufacturing
Punjab National Bank	Banking and Financial Services
REC Ltd	Banking and Financial Services

Name	Industry
Reliance Industries Ltd	Manufacturing
Shree Cement Ltd	Manufacturing
Shriram Transport Finance Co Ltd	Banking and Financial Services
Siemens India Ltd	Manufacturing
State Bank of India	Banking and Financial Services
Sun Pharmaceutical Industries Ltd	Pharma
Tata Chemicals Ltd	Manufacturing
Tata Consultancy Services Ltd	IT
Tata Global Beverages Ltd	FMCG
Tata Motors Ltd	Automobiles
Tata Motors Ltd DVR	Automobiles
Tata Power Co Ltd	Manufacturing
Tata Steel Ltd	Manufacturing
Tech Mahindra Ltd	IT
Titan Co Ltd	Manufacturing
TVS Motor Co Ltd	Automobiles
UltraTech Cement Ltd	Manufacturing
UPL Ltd	Manufacturing
Vedanta Ltd	Manufacturing
Vodafone Idea Ltd	Telecom
Wipro Ltd	IT
Yes Bank Ltd	Banking and Financial Services
Zee Entertainment Enterprises Ltd	Media

List of companies interviewed

Name	Industry
Godrej Group	Manufacturing
Axis Bank	Banking and Financial Services
Tribhovandas Bhimji Zaveri (TBZ)	Jeweellery
Walmart	Retail
ITC	FMCG
Shriram Transport Finance Ltd.	Transport finance
Arvind Ltd.	Apparel

List of experts and NGOs interviewed

Name
Bill and Melinda Gates Foundation
Nilekani Philanthropies
United Nations Development Programme
Azim Premji Philanthropic Initiatives
Buzz India
Industree Crafts Foundation
Barefoot College
Equal Community Foundation
WeConnect India
Stree Mukti Sanghatana
Mahila Arthik Vikas Mahamandal (MAVIM)

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