

Corporate Social Responsibility through Women's Self Help Groups – A Study of WSHGs supported by UltraTech Cement, Malkhed

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[Abstract] A practical and integrated approach, based on a study of local demographics and economy, in the form of creating women's self-help groups and making them self-sustaining as a part of CSR activities, has been taken up by UltraTech Cement Adityanagar, Malkhed. While companies are spending huge amounts in areas of their own interest, there is also an effort to learn from creative and innovative ideas being implemented to make CSR more effective and purposeful. One of the focus areas of CSR activities is sustainable livelihood under which UltraTech Cement has helped by creating 120 women's self-help groups in 21 villages located near the factory that have benefitted about 2000 families economically and socially.

Women's self-help groups have the potential to not just improve the socio-economic status, but also bring about social transformation through empowerment and improving overall quality of life. The Human Development Index, an important indicator of quality of life, needs to be improved, especially in the rural areas of backward regions, such as Kalaburagi, the area of study of this paper.

The efforts of UltraTech Cement, Malkhed Plant, through their CSR Wing Kagina Jan Seva Trust proves that while some CSR activities may be more visible, popular, and recognized, the creation, guidance and pushing of the SHG's towards self-sustenance has the potential to bring in sustainable and long-term improvement in the overall quality of life of these villages, especially, among the families of the members of the SHGs.

[Keywords] CSR, women's self help groups (WSHG) and human development index (HDI)

Introduction

CSR, as a mandatory activity for companies, in India was introduced by The Companies Act (2013). The rules under the act specifies the areas of priority on which companies are to spend their CSR funds. One such area is Women Empowerment, which includes self-sustenance of women. Being a developing country, having a fast growing population of over 1.3 billion, India is striving to ensure economic growth and development while, at the same time, trying to ensure that the inequality among its population does not get out of control. There are regional imbalances, as well as rural/urban inequalities. The government does take steps to address these inequalities. It is, however, not possible to tackle many problems simultaneously for the government. These problems in our society provide service opportunities for the corporate sector to address the issues and contribute to social development while, also, contributing to economic growth and development.

Regional backwardness is a fact in various parts of India. One such area, identified by PMO (2018), which is recognized as one of the most backward in the nation, is the Kalaburagi District. Though bestowed with natural resources and rivers, the utilization of these is not effective. Some major cement companies operate in the district. However, the benefits of these industries are enjoyed mostly by the non-local population. Be it direct employment or indirect employment, it is mostly the non-locals who have shown more enterprise in getting these jobs. CSR provides an opportunity for these companies to contribute back to the society from which they derive their resources to function.

A cursory glance at the Human Development Index (HDI) parameters will reveal opportunities for the CSR activities needed in the district. HDI is composed of three broad parameters: Health, measured by average life expectancy; Education, measured by adult literacy rate; and Income, measured by per capita income. The Human Development Index of the national level is taken as the bench mark, and though the HDI of Karnataka is above the national average, the HDI of Kalaburagi District is less than the national average. This was the primary reason why the Central Government introduced Article 371(J) to provide special provisions for development of the region. The extra effort of the government to address the regional imbalance through creation of HKRDB (Hyderabad Karnataka Regional Development Board) is visible. The region is now renamed as the Kalyan Karnataka Region.

Table 1
Literacy Levels in Kalaburagi District 2011 Census:

National Average:	74.04 %
State Literacy Level:	75.36%
Kalaburagi	64.85%

Table 2
Income Level in Kalaburagi District (2016-17) – Economic Survey 2018-19

National Income Level:	103870
State Income Level:	161922
Kalaburagi	83619

Table 3
Life Expectancy at Birth in Kalaburagi District 2011 Census

Life Expectancy	1991	2001	2011
National Average Life Expectancy:	60.3	64.3	67.9
State Average Life Expectancy:	62.1	65.8	68.8
Kalaburagi Average Life Expectancy:	59.5	62.9	NA

To address this inequality, the government has created social and economic infrastructure, which, however, has not proved sufficient and is plagued by bottlenecks and administrative delays in decision making.

Literature Review

The co-operative movement of Asia, as mentioned by Prof V Narayana Swamy (2019), was started in 1905 in the Kanaginahal village of the Gadag District of Karnataka by Sri Siddangouda Patil. Yet, Gadag is the only other district from Karnataka that finds itself on the unwanted list of most backward districts of India, as identified by NITI Ayog. Co-operative movements and self- help groups have played a significant role in socio-economic development in many developing countries. Bangladesh's Grameena Bank (under Muhammad Yunus) has shown the way to effectively use micro financing among people, co-operatives, and SHG's for economic development. The bank and Muhammad Yunus were awarded the Noble Prize for Peace in 2006 for disbursing over \$24 collateral free loans to about 90 million people, according to Macrotrends.net (2020). The result is Bangladesh, which had a PCI of \$230 in 1983 when the Grameena Bank was started, has a PCI of \$1940 in 2019.

During the same period, India has grown from \$291 in 1983 to \$2104 in 2019, according to Macrotrends.net (2020). AMUL is also a shining example of how self-help and cooperative movements can transform backward areas into developed ones. Bhat, Prof. Hitesh (2019) writes that Amul was instrumental in putting India's dairy industry on the world map and ensuring livelihoods for over 100 million dairy farmers. Of these millions, 70% are women and 69% belong to socio-economically deprived sections of the communities. For Dr Verghese Kurien, as the architect of this idea, certain factors were instrumental in creating such a significant impact for the underserved in the economy.

Das (2016) describes that the SHGs helped in bringing about psychological, social, and economic empowerment. The study also finds that participation in SHGs helped increase confidence, courage, skill development, and empowerment. Saravanan (2016) notes that empowering women is not just for meeting their economic needs, but also for more holistic social development. It further states there is evidence of increased household income apart from an increase in standard of living and food security for the program participants.

Nayaka (2020) finds that the financial support provided to the SHGs helped in the socio-economic development of the socially backward and economically marginalized sections significantly. It also notes the substantial impact of small enterprises on economic development of the rural poor. Sarkar and Dr. Chattopadhyay (2018) have observed in their study area that because of male dominance in families and male-dominated financial decision-making, the SHGs are only capable of empowering women in social and community participation but fail to raise the economic empowerment, especially in financial decision-making power.

Subrahmanyam et al. (2019) have observed that women's SHGs play a vital role in rural development, employment generation, and eradication of rural poverty. They deem it necessary to address the challenges faced by the women SHGs and take strategic steps for effective functioning of the SHGs for improving the standard of living of women. Singh (2018), based on India's 2017 ranking of 130 among 185 countries, noted that unless there is reduction of investment hurdles, adoption of scientific evaluation methods for development activities, reduction of socio-economic-political inequalities, reforms in governance, and adoption of innovative practices, India cannot achieve significant improvements in its HDI.

UNDP (2019), in its Human Development Report 2019, in the 7th Chapter notes three trends in inequalities in human development that are revealed by looking beyond income and averages. It mentions the inequalities in basic capabilities, inequalities in human development, and inequalities in the distribution of opportunities between men and women having improved. It further states that the challenge of gender equality will move from basic to enhanced capabilities but will face greater challenges in the future as there is evidence of backlash in some countries against the efforts of achieving gender equality.

Niranjan (2020) has mentioned the last two decades in which there is a considerable improvement in the level of human development while facing staggering inequalities. The study concludes that increased access and services in health, education, and lowering poverty and other deprivations at micro-spatial levels will reduce spatial inequality and augment human development.

McCarthy. (2017) noted "Programmes to enable the empowerment of women have become a feature of many CSR policies. Yet there are several myths associated with the term 'empowerment' which are tied to misunderstandings around the concepts of 'power' and 'gender.' For many, women's empowerment translates to 'empowering women.'" This linguistic slip is crucial, for it positions the main agents of empowerment as outside of the women themselves, be they NGOs, governments, or companies; it also depicts women as objects onto which empowerment is "done'." The author mainly explored women's resistance and interaction with women's empowerment programs, as there was lot of focus on women's empowerment in the CSR activities cited in the study.

In their study of the status of CSR in the Indian banking sector Rani and Khan (2015) found 60% employees agreed that banks took up more CSR activities for women empowerment; around 90% of the employees agreed on the banks' involvement in rural development through CSR; 55% of the employees agreed with the banks' social responsibility towards health care activities, 65% employees agreed bank's social responsibility towards education welfare activities. Their report mentions that banks

mostly focus on rural development through vocational training, providing microfinancing, credit counseling, and poverty reduction activities.

Rakshitha and Rampilla, (2018) found that the training programs conducted in Mysore for women as a part of CSR were effective and led to increased earnings of the beneficiaries. Chandra mapped the efforts and initiatives of BSE 100 companies towards economic empowerment of women, identified gaps, and made recommendations on how companies can work towards a more gender-equitable India. It shows that the top 100 companies reported a total expenditure of Rs. 423.84 Crore on women's empowerment and Rs. 250.62 Crore on their economic empowerment out of the total Rs. 6,314.30 Crore spent on CSR activities in the financial years 2017-2018. This was less than 4% of the total CSR spent.

CSR World (2020), reporting on CSR activities of Tata Power for 2013, noted that the formation of self-help groups (SHG) had completely changed the livestock grazing dependency scenario by successfully introducing varied models of community development in the villages of the Kutch region in Gujarat. Most SHGs were women-oriented, and improvements for both individuals and the community were listed.

The members of the groups have access to loans for their various needs, such as:

- Housing
- Cattle purchases
- Education fees
- Capital for small businesses
- Medical purposes
- Family events and marriages
- Transport and vehicles

The community has now access to better knowledge and is empowered through:

- Better knowledge and expertise on effective savings
- Financial inclusion and banking services
- Increased savings and improved employment opportunities
- Capital for small businesses
- Formal credit linkages

Abraham (2013) notes that holistic growth needs to be inclusive and not stand alone. It stresses that corporate houses need to provide the push for furthering the progress of women by improving employment opportunities and increasing their participation in economic activities.

Methodology

This is a descriptive paper that is based on discussions with CSR managers of UltraTech Cement's Malkhed Plant and telephone interviews with the presidents of 98 women's self-help groups. A visit to the UltraTech Plant to meet CSR officials, to see the physical infrastructure of support to WSHG's, to visit the retail outlet of WSHG, and to see 4 villages was taken up. In the villages, the CSR activities were seen. Only informal discussion about CSR activities was conducted with villagers and WSHG members. Because of the prevalence of COVID-19, survey work was conducted via telephone.

Primary Data

CSR activities' details were obtained from the CSR Department of the company. Data relating to WSHG's were obtained from the respective presidents of the self-help groups. A questionnaire was used to collect information about the various support activities carried out by the company to support the WSHG's. The entire support system was understood by way of discussion with the CSR officials of the company. A questionnaire was adopted to obtain data from the WSHG's. The data was tabulated and analyzed using MS-EXCEL.

Secondary Data

Demographic data relating to the HDI were obtained from the Economic Survey 2018 and District Industrial Centre. Data pertaining to government schemes, interest rates, and banking schemes for WSHGs were obtained from government and bank websites. The study is restricted to 16 villages in Chittapur and Sedam Talukas of Kalaburagi District in Karnataka, India.

Statistical Tools

Basic tools, like average, ratio, and percentages, are used for analysis.

Research Questions

1. Has the CSR Activity of UltraTech Cement, executed through Kagina Jan Seva Trust by way of supporting women's selfhelp groups benefitted the beneficiaries?
2. What are the areas in which the WSHGs have received CSR support?
3. Have the CSR Activities played any role in improving the HDI of the CSR beneficiaries?
4. What are the areas in which the WSHGs need more support to be more effective?

Objectives of the Study

To study the overall impact and benefit of the CSR activity of creating WSHGs under the self-sustainability focus area, to inquire if SHG's are addressing major issues, like HDI inequality reduction, in the study region.

Sample Design and Scope of the Research Paper

This study has considered the CSR activity of UltraTech Cement's Adityanagar, Malkhed Plant situated in Chittapur Taluka of Kalaburagi District. The CSR activity studied is under the focus area of self-sustainability, in which the CSR department has put in sustained effort of forming women's SHG's and making them self-reliant. Size of universe and sample size: The total number of SHGs is 120, spread across 21 villages in Chittapur and Sedam Talukas of the Kalaburagi District in Karnataka, India, situated near the company. The effort was to conduct a universal survey. However, due to COVID-19, time constraints, and mobile network issues, data could be gathered from only 98 WSHGs falling within 15 villages.

Sampling Method

The effort was to conduct a universal survey using the telephonic interview method. However, only 98 WSHGs could be contacted.

Limitation: Though 98 WSHGs were contacted, all of them could not answer all the questions. While some did not have information, quite a few were reluctant to share financial information. Hence, the number of responses for questions is not uniform.

Data Collection

Opportunities for CSR activities: CSR can play a significant role in improving education, health, and income level in some parts of the district. CSR can help in the creation and maintenance of economic as well as social infrastructure. Some activities have the potential to produce rewards very quickly. Social and economic infrastructure development can play a catalytic role in improvement of HDI. Similarly, if CSR activities can help in the creation of ecosystems where SHG's can sustain and flourish, it can bring in grassroot level changes, which will have long term developmental impact.

CSR activities taken up by UltraTech Cement in Kalaburagi District are in the following areas: Skill Development Initiatives and Job-Oriented Training Institutes: The UltraTech Welfare Foundation has established the Kagina Industrial Training Institute, which offers industry relevant courses. Over 400 students have been trained and placed in industries suitable.

CSR in Health: Covid-19 awareness programs have been conducted in most of the nearby villages. The members of the WSHG have been involved in spreading awareness to prevent spread of the virus.

Apart from this, regular Medical Check Up Camps, screening programs for various diseases, and blood donation camps are organized.

Women's Health: The stress on rural sanitation, especially the construction of toilets, has not only made rural places cleaner and more hygienic, but also improved the health and reduced diseases. This would have had a positive impact on life expectancy in the villages. Many screening camps for various diseases and the distribution of sanitary napkins in villages and schools has also been taken up.

Indirect Employment Generation and Increasing Income: CSR spending is visible in construction of roads, providing technological support to farms, industries, environmental protection, sustainable development efforts, and water conservation. These activities have both direct and indirect impacts on the economic indicators in the area.

R and D for Ancillary Units: The ancillary units can be helped in their R and D activities by the major companies, especially those ancillary units that are their suppliers. This would create a win-win situation for both. Other regular CSR Activities:

- Assistance in IPR matters to ancillary units and innovators
- Environmental Protection and Sustainable Development
- Traffic Awareness and Safety Awareness through Company's Safety Department
- Clean Water and Water Treatment Plants
- Water Recycling and Water Harvesting
- Supporting Community Natural Farming and Inputs Production
- Assisting Technology induction in farming
- Support Sustainable Development by assisting farmers in horticulture plantation and commercial plantations
- Training for Ancillary Units
- Waste Management and Green Initiatives
- Marketing support for SHG's and agriculture
- Financial assistance for self-employment, support, and encouragement for artisans, support to self-help groups (SHG), and support to women's SHGs.
- Self-Help Groups supported by UltraTech Cement Malkhed's CSR wing Kagina Jan Seva Trust (KJST)

The KJST has two full-time staff members who are responsible for all activities related to SHG's. They are involved in the following:

- Identifying villages where SHGs can be formed: They visit the villages suggested by other women members, employees, and, if requested by Gram Panchayats, to know if the women of a particular village can be motivated to create SHGs to improve their socio-economic conditions. It is an observation from informal discussion-oriented assessment based on which new villages are identified for creation of WSHGs.
- Identifying villagers who are and can be motivated to join SHGs: Once a village is identified, the inputs from women leaders and government officials, like Anganwadi Teachers, ASHA Karyakartas, are taken to identify women who are or could be interested in economic activities. A meeting of such women is arranged, and they are informed of the opportunities WSHGs offer.
- Motivating villagers to form SHGs by providing the necessary information on formation and functioning of SHGs: The lack of awareness about how SHGs can be beneficial for them, the facilities government and corporate NGOs provide is addressed by providing information.
- Assisting them in identification of business opportunities that have demand in both local and distant markets: The company under its earlier name, Rajashree Cement, had in the year 2000 conducted a village-wide base line survey of the Taluka, to take up CSR activities. The data from this survey was used for identifying CSR activities and, also, analyzing the overall growth and development of the surrounding villages. This survey also comes in handy for KJST to identify the market potential for various products that can be produced locally. In addition to the knowledge of local

demand, the KJST Team uses its links to procure demand from distant places. KJST has helped many WSHGs, especially those in food products to market their products in distant places. A steady demand has been ensured for some of these WSHGs.

- Financial feasibility analysis to show potential members why, how, and to what extent the SHG can be successful: The KJST Team helps the groups to analyze the demand, feasibility, financial viability, breakeven analysis, profitability, and growth potential so that the members join voluntarily and remain patient to achieve success in their businesses.
- Aiding them and helping them in the process of establishing the SHG – from name selection to registering it to creating its executive body: The KJST Team assists the group to choose a name for the group, while tactically ensuring that the name chosen compels the members to live up to the expectations of the name. Usually, the names are of locally popular personalities or inspirational words, or other names that inspire the members to not give up easily in case of adversity. This strategic way of naming the groups has certainly yielded results, as no WSHG has wound up since being established.
- Training them in various skills that can be harnessed as business opportunities: The KJST arranges for various training programs related to providing skills for the production of articles. The training programs include tailoring, embroidery, cloth bags, purses, handbags, terracotta painting, decorative handicrafts, food products, paper plates and cups, incense sticks, cotton wicks, baskets, food processing, and other need based training programs.
- Helping in Production: Many times the CSR funds have been utilized to procure production machinery for several groups that were in need of financial support. Though all groups have been given aid, some groups have received more aid based on their needs, as well as their performance. The KJST Team also helps the group to ensure quality control.
- Training for Statutory Documentation: Training the members in maintenance of records, accounts, filing statutory returns, recording meeting proceedings, calculations, approaching bankers, handling customers, invoicing, merchandising in stores, planning business development, and meeting any situational requirements, is also taken care of.
- Marketing Support: KJST also helps the groups to market their products by guiding in producing, pricing, distribution, and promoting their goods. The importance of customer satisfaction and value for the money is mandatorily explained in training sessions.
- Providing platform for sales: The company has been helping all NGOs to jointly operate the Kagina Rural Mart, a retail outlet that operates from the CSR office premises, where the entire range of products produced by these SHGs are exhibited and sold.

Apart from these activities, the staff also helps the SHGs by monitoring their progress, coordinating with the CDPO (Child Development Program Officer), DIC, MSME, dealers, and transporters on behalf of the SHGs. The Head of the CSR Division at UltraTech Cements, Malkhed, Smt. Chandamma Ambalgi, maintains personal contact with all the SHGs and is a very popular mentor for all these SHGs.

Data Analysis and Interpretation

Table 4

Details of WSHG's created and supported by KJST

Sl. No.	Current No.s	Data is available for
No of villages where WSHGs have been started	21	15
No. of WSHGs	120	98
No. of Members	Nearly 2000	1437

From the Table 4, we can observe that recent activities in 6 villages and the latest 22 WSHGs started are to be updated. The data of the new beneficiaries, approximately, 560 members, is to be collected. Hence, study will be based on 98 WSHGs having 1437 members.

Table 5

The villages where WSHGs are established by KJST

Sl. No.	Village	No. of WSHG's	Sl No.	Village	No. of WSHG's
1	Adityanagar	4	9	Konkanalli	4
2	Bijanalli	6	10	Laxman Tanda	1
3	Dandoti	4	11	Malkhed	21
4	Darga Area	2	12	Malkhood	1
5	Hangnalli	13	13	Neelahalli	6
6	Hoshalli	5	14	Station Tanda	13
7	Huda .B	6	15	Udgi	8
8	Kishan Tanda	4	Total		98

Most of these SHGs have been established after the year 2000. However the oldest WSHG was established in 1991 and is still functioning properly. It must also be noted that no WSHG has been wound up or dissolved.

Table 6

Details of duration since WSHG Was Formed

Duration	< 1 year	1 – <3 years	3 – <5 years	5 or more years	Total
No. of Groups	15	12	16	55	98
% Wise	15.3%	12.2%	16.3%	56.1%	100.0%

Table 6 reveals that the formation of the WSHGs has increased in last year despite COVID-19 problems. The fact that over 56% WSHG's are over 5 years old also points to the fact that these WSHGs have been sustainable and have continued their existence.

Table 7

Details of Active Members in the WSHG's

Active Members %	< 50%	51% – 70%	71% – 90%	> 90%	Total
No. of Groups	0	0	0	98	98
Cumulative % Wise	0%	0%	0%	100%	100.0%

The data from Table 7 reveals that all the members in the WSHGs in all groups are active. This indicates that the groups have been able to motivate the members to continue, group objectives have been successful. Unless the objectives were fulfilled, there would have been instances of inactive members. The fact that the members are carefully identified before formation of group may also be an important factor in ensuring that all members are active. This is an area where further research can be taken up.

Table 8
Details of Membership of WSHGs

Group Size	No. of Groups	Percentage wise
10 to 14 members	6	6.9%
15 members	41	47.7%
16 to 19 members	9	10.5%
20 members	29	33.7%
Over 20 members	1	1.2%
Total	86	100

From Table 8, we can observe that the preferred group size is 15, followed by 20. Groups having other number of members are mostly due to addition or exits from WSHGs. All the new groups formed over the past 3 years are of 15 members (Note: Among the remaining 12 groups, the group president did not reply to the question. Hence, only 86 responses have been recorded for this question.)

Table 9
Details of business activity type of WSHG's

Type of Activity	Single Activity	Multiple Activity
No of Groups	0	98
Percentage	0%	100%

From Table 9, it can be observed that in all the groups the members are choosing business opportunities as per their choice. Not a single group is sticking to only one activity.

Table 10
Details of business ownership type of WSHGs

Type of Activity	Proprietary Business	Partnership Business	Both
No of Groups	0	0	98
Percentage	0%	0%	100%

The data shows that in all the groups there are both proprietary as well as partnership businesses. This shows that the WSHGs allow free choice of business activity, as well as ownership pattern.

Table 11
Details of financial help received from UltraTech Cement by WSHGs

Financial Aid	In Cash	In Kind	None
No of Groups	0	98	0
Percentage	0%	100%	0%

Table 11 shows that all the WSHGs have received indirect aid from the company. The aid is in kind and by way of books of accounts, vouchers, forms, and stationeries.

Table 12
Details of financial help received from Government by WSHGs

Financial Aid	In Cash	In Kind	None
No of Groups	98	98	0
Percentage	100%	100%	0%

The groups, however, mentioned that they get financial aid from the government, which is to the tune of Rs.5000/- three times a year. This is in addition to stationeries, motivation materials, and any subsidy or other grants.

Table 13

Details of WSHGs opinion on increase in social status of members after commencement of activities by their group

Social Status has improved	Yes	No	Do not know
No of responses	98	0	0
Percentage	100%	0%	0%

The data shows that all the groups have a unanimous opinion that their social status has improved after they formed the group and commenced their activities. As the respondents were the presidents of the WSHGs, care was taken to stress that the response for this question was needed for a normal group member and not to be influenced because of the likelihood of president of a WSHG enjoying higher status in society.

Table 14:

Details of WSHGs opinion on increase in income of members after commencement of activities by their group

Income has increased	Yes	No
No of responses	98	0
Percentage	100%	0%

The data shows that all the groups have a unanimous opinion that their income has increased after they formed the group and commenced their activities.

Table 15:

Details of WSHGs increase in income of members after commencement of activities by their group

Increase in income	Up to Rs.100/- per day	Rs. 101/- to Rs. 200/- per day	Rs. 201/- to Rs. 300/- per day	Over Rs.300/- per day	Total
No. of groups	0	19	72	7	98
Percentage	0%	19.4%	73.5%	7.1%	100%

The data shows that the economic activity has certainly helped all groups to increase their incomes. Most groups reported income of between Rs. 201/- to Rs. 300/- per day, which translates to an average of Rs.7500/- per month. This is certainly a good sum, as this amount is in addition to the income that may be generated by other members of the family. This increase in the income has also helped them in increasing their savings.

Table 16

Details of WSHGs saving pattern

Groups with	No. of Groups	Percentage
Monthly Meetings	98	100%
Bank Account	98	100%
WSHG's who save every month	98	100%
Saving of Rs. 50 pm per member	3	3.1%
Saving of Rs. 100 pm per member	95	96.9%

All WSHGs require members to save a small amount every month. Almost all groups require members to save Rs.100/- per month.

Table 17
Details of saving converting into small capital

Group Saving	No. of Groups	Percentage
WSHGs saving up to Rs. 1000 pm	7	8.1%
WSHGs saving between Rs. 1001/- to Rs. 1500/- pm	43	50%
WSHGs saving between Rs. 1501/- to Rs. 2000/- pm	35	40.7%
WSHGs saving over Rs. 2001/- pm	1	1.2%
Total	86	100%
Cumulative monthly savings by 86 WSHGs (12 groups which did not respond to group size are excluded)		Rs. 1,38,400/-
Total deposit amount, as per data available from 41 deposit account holders		16.05 Lakhs
Average deposit by each member of the 41 WSHGs (692 members)		Rs. 2319/-

From Table 17, we can observe that these WSHG savings help in creation of small amounts of capital, which they lend among themselves or to their villagers, which helps them for improving their businesses, as most of their businesses are not capital intensive. Over a period of time, capital formation and individual saving are achieved.

Table 18
Details of WSHGs opinion on empowerment of members after commencement of activities by their group

Feel Empowered	Yes	No	Do not know
No of responses	98	0	0
Percentage	100%	0%	

A similar unanimity is observed from the above table with respect to empowerment. The factors that the members pointed out were that the improved status, increased income, and interaction with public made them more confident and reduced their dependence on others. Some of the examples they cited were that they were now better prepared for contingencies like medical emergencies, business opportunities, education expenses, marriage expenditures etc., as they could now borrow from the group savings and also from other groups. Statistics for these factors were not collected.

Table 19
Details of WSHGs opinion on importance of role of KJST / UltraTech CSR Activities for their group's success

Extent of importance	Totally important	Significantly important	Moderately important	Not very important	Not at all important
No of responses	98	0	0	0	0
Percentage	100%	0%	0%	0%	0%

From Table 19, it is clear that the role of KJST in the success of the groups is regarded very highly by the WSHGs. This is probably because the WSHGs have been assisted right from their conception to making them sustainable. It must also be noted that the data available from the company shows that the company assists all the WSHGs in various ways despite of some of these groups being over 30 years old. The open-door policy of the company and continuous engagement with the WSHGs they helped create has earned them this goodwill.

Table 20

Details of Bank where WSHGs have their Account (Based on secondary data)

Name of Bank	No. of WSHG's	Percentage
Canara Bank, AdityaNagar Branch	55	56.1%
DCC Bank, Malkhed Branch	18	18.4%
SBI, Malkhed Branch	14	14.3%
Karnataka Grameena Bank, Dandoti	3	3.1%
Karnataka Grameena Bank, Tengli	1	1%
No Response	7	7.1%
Total	98	

Though the villages are nearer to Malkhed, it is observed that the WSHGs prefer to bank with Canara Bank at AdityaNagar. The main reason the WSHGs cited this was because their initial account was opened there, and they also have an opportunity for visiting the Kagina Rural Mart to check their product sales, as well an opportunity to meet the CSR Officials of the company, as both the bank and the Mart are situated in the factory premises.

Table 21

Details of Types of Accounts (Based on secondary data)

Types of Account Held	No. of WSHG's	% wise
Deposit Only	25	60%
Deposit & Loans Both	16	38%
Loan Only	1	2%
Total Account Details Available	42	100%

The above data reveals that only 42 WSHGs have shared their bank account data with KJST, while 56 have not shared it. However, from available data, we can observe that 60% of the WSHGs have not availed themselves of loans from banks. The inferences possible are the following:

1. The WSHGs are not approaching banks for loans; or the WSHGs requests for loans are not accepted
2. The WSHGs have become self-reliant and are not borrowing from banks
3. The WSGs are borrowing from other sources

The correct inference can be drawn only by further studies. However, considering the generally observed phenomenon, it can be suspected that banks are reluctant to lend loans.

Table 22

Details of Loan Amount (Based on secondary data)

Loan Amount Rs.	No. of WSHG's	% wise
1 Lakh to 1.99 Lakh	6	35%
2 Lakhs to 2.99 Lakhs	4	24%
3 Lakhs to 3.99 Lakhs	6	35%
4 Lakhs and Above	1	6%
Total Amount Borrowed by 17 WSHGs		40.30 Lakhs

From Table 22, we can observe that most groups are borrowing in the range of Rs. 2 Lakhs to Rs. 4 Lakhs. When the borrowing of each group were studied, 272 members constituted these 17 WSHGs. The average borrowing comes to approximately Rs. 15000/- per person. (Note: Average borrowing precisely is Rs. 14816/-).

Table 23

Details of repayment of loans (Based on secondary data):

% of borrowings refunded	No. of WSHGs	% wise	Cumulative %
Over 75%	1	6%	6%
51% to 75%	0	0%	6%
26% to 50%	4	23%	29%
1% to 25 %	3	18%	47%
0% (Nil)	9	53%	100%

The above table indicates the possibility that the repayment rate is slow. However, in the absence of full data about how old these loans are, one cannot rule out possibility of loans being recent and in the moratorium period. To know the factual position if there is delayed in repayment or not, further study is essential.

Table 24

Details of Banks from Where Loans Are Availed (Based on secondary data):

Name of the Bank	No. of WSHG's who availed loan	% wise
DCC Bank	8	47%
Canara Bank, AdityaNagar	6	35%
SBI, Malkhed	3	18%

The DCC Bank leads in providing loans to the WSHGs. Despite the fact that highest number of WSHGs accounts are with Canara Bank, the DCC Bank lending is more proactive.

Table 25

Details of Rate of Interest for Loans (Based on secondary data):

Rate of Interest	15% pa	18% pa	24%	36%
No. of Borrowing WSHGs	1	1	14	1
Percentage	5.9%	5.9%	82.3%	5.9%

The above figures appeared exaggerated, as the websites of the banks showed that the maximum interest rate could not be over 15% pa, while the minimum could be as low as 9% for WSHGs. On enquiring it was revealed by the KJST Staff that the WSHGs had mentioned the rate of interest they pay when they borrow from private money lenders, hence the error.

Findings

- The Company is serious about the CSR activities and has a dedicated CSR Department housed in a separate building and has full-time staff.
- Some places are taking benefits of CSR activities proactively. Proximity to cement plants has benefitted some villages more, while others, despite being near, remain uncovered.
- Big projects are not taken up due to budget constraints and, also, because focus is on legal compliance, especially among banks.
- Data gathering has lagged behind the work. Telephone numbers need to be updated.
- Most of the members are saving only Rs. 100/- per month. As the individual savings are low, the group saving, too, will be less.
- Canara Bank has been preferred by WSHGs over District Co-operative Bank, SBI, and Karnataka Grameena Bank for opening their accounts.

- The DCC Bank appears to be more liberal in lending loans.
- The WSHGs prefer a group size of 15 to 20 members.
- The loan availing ratio from banks appears to be low among WSHGs.
- The average loan per member is around Rs. 15000/- and the average savings per member is around Rs. 2300/-
- Loan repayment appears to be slow, with only about 6% having repaid over 50% amount.
- The members of the WSHGs are probably not aware of the exact interest rates charged by bank, as most of them feel it is about 24% pa.

Suggestions

A few suggestions to improve the effectiveness of the CSR activities are presented here:

- Company should give wide publicity for its CSR model of creating SHGs that can be adopted by companies across the nation.
- CSR activities must be targeted to the most needy and not just to areas that are in close vicinity of the firms and convenient to visit.
- Collaboration with economists, sociologist, development scholars, and psychologists to ensure that more effective programs are chosen by these SHGs, and, also, to provide SHGs better inputs and motivation.
- The KJST Team must find out if the financial requirement of the WSHGs are being met by bankers or are being avoided.
- The KJST Team must stress on the groups to increase their savings rate, as savings of Rs. 100/- per month will hardly create a useful corpus.

Conclusion

The effort of CSR activities through SHGs is very innovative and effective. The model, however, despite being very economical, has great socio-economic impact within very short periods. The social status and economic conditions have improved among the women who are members of WSHGs due to their economic activities. Their incomes and savings have also increased.

The training of WSHGs in the product and the service sectors viz., food processing, handicrafts, tailoring, beauty parlor, and retailing has helped the WSHGs make use of local raw materials and capitalize market demand. The company has also begun to help in branding the products and marketing it to distant places. The CSR activities, including the support for WSHGs, has certainly helped in women empowerment, and the training programs have made these WSHGs self-sustainable.

Overall, the well targeted and planned CSR activity, which also involves proper training and mentoring, has had a positive impact in the economy of these 15 villages. However, in some WSHGs there is lack of leadership or leadership, which is not dynamic, that has resulted in some WSHGs initiatives not realizing their full potential. Professionals from industry, banking, and academics, if they can co-ordinate and guide such efforts, more viable, and more effective CSR models can be created in larger numbers.

The CSR Budget of UltraTech Cement, when compared to the government budget, is miniscule, yet the desire of the employees, with support of the company to put its human resources and physical resources to socially gainful activities, apart from financial resources, has created a model which truly reflects the spirit of CSR. Economic activities create income, which results in better social status, improved health and education. Thus, the CSR activity of creating, nurturing and supporting WSHGs would have improved the HDI of all beneficiaries in all the villages where it has been implemented.

Future Research

The very philosophy of CSR should be CSR for social transformation and not merely CSR for legal compliance. That is what can be seen in UltraTech Cement's CSR efforts through creation and support of women's SHGs.

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