IJRAR.ORG E-ISSN: 2348-1269, P-ISSN: 2349-5138

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | IJRAR.ORG

An International Open Access, Peer-reviewed, Refereed Journal

Assessing the impact of Corporate Social Responsibility (CSR) on women empowerment; A case study of NGO-led initiatives in the Bundelkhand region

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Abstract : In the Bundelkhand region of India, where poverty, patriarchal norms, and an abundance of institutional support for gender development are the primary root causes, this study examines how Corporate Social Responsibility (CSR) could assist women's empowerment through NGO-led initiatives. The research study implies to investigate the approaches in which CSR-funded projects promote women's economic empowerment, comprehend the hurdles that women experience while trying to access and receive the advantages of such programs, examine corporate enterprise-local non-governmental organization (NGO) collaboration models, and assess the current state of digital literacy among women as an emerging dimension of empowerment.

By applying an empirical case study approach, this study investigates the impact of CSR-funded projects on women's empowerment through a detailed case study of NGO-led initiatives across select districts in the Bundelkhand region. In-depth interviews with female participants, local NGO staff members, and corporate CSR executives were employed for collecting data, along with field observations. The findings of the study, CSR programs have improved women's access to self-help groups, microfinance opportunities, and skills training, hence increasing their economic agency. However, Systemic issues still exist, such as digital illiteracy, societal stigma, and inadequate project reach in rural areas. Notably, cooperative models which incorporate NGOs as mediators for executing CSR have shown effectiveness in assuring community engagement and contextualizing interventions.

The study also shows that, in contrast to top-down, short-term initiatives, effective CSR-NGO collaboration models which are characterized by co-designed interventions, community participation, and long-term funding produce more substantial empowering outcomes. Additionally, digital literacy has been identified to be an innovative yet underdeveloped area; whereas CSR initiatives have introduced basic digital tools (such as smartphone use and digital banking), digital gender inequalities and infrastructure limitations remain significant obstacles.

Overall, the study concludes that CSR, when executed through locally embedded NGOs with participatory models, can serve as a robust catalyst for holistic women empowerment in rural India. The findings emphasize the necessity of inclusive CSR approaches which provide prominence to continuing NGO-corporate synergy, localized digital training, and long-term capacity building. This study contributes to the interactions within gender-responsive corporate social responsibility (CSR) and provides policy and implementation insights to improve CSR's impact on marginalized women in semi-arid areas like Bundelkhand.

Keywords:

Corporate Social Responsibility, CSR, Women Empowerment, Non-Government Organizations, Digital Literacy, Gender Inclusion, Rural Development

I. INTRODUCTION

Corporate Social Responsibility (CSR) has evolved as a significant tool for encouraging sustainable growth in India, particularly since the adoption of the Companies Act of 2013, which made CSR spending mandatory for some corporations. Among the different domains influenced by CSR, women's empowerment has attracted substantial attention due to its potential for promoting socioeconomic progress. Women, particularly in rural and undeveloped areas, confront systemic challenges to education, healthcare, employment, and decision-making possibilities. Addressing such concerns through CSR-funded initiatives has become an important focus among companies seeking to promote sustainable and equitable development.

The Bundelkhand region, which includes parts of Uttar Pradesh and Madhya Pradesh, is one of India's most neglected regions, distinguished by poverty, low literacy rates, gender inequality, and lack of infrastructure. In such instances, non-governmental organizations (NGOs) play a key part in implementing CSR projects by bridging the gap between corporate objectives and grassroots fact. These non-governmental organizations (NGOs) utilize local knowledge and community trust to create and implement women-centric initiatives in skill development, health, entrepreneurship, and education. The collaboration between corporate finance and NGO implementation is critical for accomplishing measurable and meaningful impacts for women's empowerment.

The purpose of this research is to evaluate how social responsibility (CSR) initiatives established and carried out by NGOs impact women's empowerment in the Bundelkhand area. The study focuses into how these initiatives contributed to women's status in society, economic independence, resource availability, and their involvement in community decision-making. In addition, it evaluates at how effectively these programs promote gender equality and sustainable development.

This study has importance because it analyzes the efficiency of a collaborative model between corporations and civil society, and it also addresses a region that is frequently overlooked in considerations about development. The research proposes to provide knowledge about efficient methods, challenges with implementation, and the potential for replication of such models in related socio-economic environments by examining particular case studies of NGO-led corporate social responsibility efforts in Bundelkhand. The study additionally examines at how CSR initiatives may expand beyond token efforts to bring about major improvements for women in rural India as long as they are properly executed and monitored.

In the end, by offering authentic information from an important domain and addressing the importance of collaborations between corporations and NGOs for encouraging inclusive growth, this study contributes to the expanding collection of research on CSR and gender development. The results are intended to educate corporate planners, development individuals, and legislators regarding how CSR can become an inspiration for women's empowerment in economically disadvantaged regions.

Research Objectives

- To evaluate how CSR-funded projects support women’s economic empowerment.
- To comprehend the obstacles that women participants face in accessing and benefiting from CSR initiatives.
- To investigate the models of collaboration between local NGOs and corporate enterprises.
- To examine the status of digital literacy among women through CSR initiatives.

Review of Literature

The concept of Corporate Social Responsibility (CSR) has undergone significant evolution over the decades. Bowen (1953) is often credited with the earliest formal articulation of CSR, emphasizing the ethical obligations of businesses toward society. Subsequent scholarship expanded this scope. Carroll’s (1999) four-part model conceptualized CSR as encompassing economic, legal, ethical, and philanthropic responsibilities. Later, Porter and Kramer (2011) reframed CSR as Creating Shared Value (CSV), positioning it as a strategic tool for aligning corporate competitiveness with broader societal needs.

By the late 1990s, global institutions reinforced CSR as a developmental responsibility. The World Business Council for Sustainable Development (1999) defined CSR as a corporate commitment to ethical behavior and quality of life improvement. UNIDO (2016) and ISO 26000 (2010) later positioned CSR as an enabler of sustainable and inclusive growth, integrating it into global development frameworks.

In India, CSR has followed a distinctive trajectory shaped by cultural, economic, and regulatory forces. Early practices were rooted in philanthropy and religious charity. Liberalization and globalization in the 1990s shifted CSR toward more structured and strategic initiatives (Sundar, 2000; Arora & Puranik, 2004). A landmark development was the Companies Act, 2013, which mandated CSR spending for eligible firms, making India the first country to legally institutionalize CSR. Since then, research has shown that Indian CSR activities have largely concentrated on education, healthcare, and rural development, with women's empowerment increasingly prioritized (Sharma & Kiran, 2012).

From the 2010s onward, studies began to highlight CSR's direct role in advancing women's empowerment. Interventions in microfinance, healthcare, and livelihood programs have been shown to enhance women's skills, confidence, and economic participation (Dimple, 2013; Akash & Mridula, 2018). Chatterjee and Mitra (2017) and Cornwall and Rivas (2015) further observed improvements in mobility and decision-making capacity. However, critiques also emerged during this period. McCarthy (2017) warned against paternalistic approaches that treat women as passive recipients, while Kabeer (1999) and Rao (2017) emphasized that structural barriers such as patriarchy, caste, and digital exclusion continue to limit women's agency in CSR programs.

Parallel scholarship examined CSR implementation models, noting the central role of NGO–corporate partnerships in rural India. These collaborations leverage local knowledge and community trust to enhance effectiveness (Sanjay & Akhilesh, 2010; Swarnlatha & Anuradha, 2012). Empirical evidence from Bundelkhand, one of India's most disadvantaged regions, illustrates this trend. Programs such as Development Alternatives' *TARA Akshar+* literacy initiative, Jal Sahelis' women-led water governance, and Radio Bundelkhand's digital training underscore CSR's transformative potential while also revealing challenges of sustainability and scalability (Burman & Singh, 2019; India CSR, 2022).

Most recently, scholarship has connected CSR with the global Sustainable Development Goals (SDGs), particularly SDG 5 on gender equality. Within this discourse, digital literacy has emerged as a critical enabler of empowerment. Studies highlight how access to mobile technology, financial platforms, and digital skills enhances women's economic independence and social participation (Sandhyarani, 2013; Glenrose, 2013). Nonetheless, CSR's engagement with digital inclusion in rural regions like Bundelkhand remains underexplored, despite evidence suggesting its transformative potential (GiveIndia, 2022).

Research Gaps

Despite extensive research, four critical gaps remain:

1. **Regional Evidence Gap -** Urban and industrial areas are the subject of an insufficient amount of CSR research in India. Empirical CSR studies continue to under-represent Bundelkhand, a high-need area characterized by poverty, gender inequality, and inadequate infrastructure.
2. **Barrier Analysis Gap -** Insufficient systematic study has been conducted done on how women's participation and results in CSR initiatives are influenced by intersecting barriers such caste hierarchies, patriarchy, mobility limitations, and digital exclusion.
3. **Collaboration Model Gap –** Although NGO-corporate partnerships are the most prevalent way that corporate social responsibility operates in rural India, limited information has been discovered about their governance, sustainability, and power dynamics beyond the descriptive case studies.
4. **Digital Literacy Gap -** Considering the fact that digital empowerment is at the center of current development agendas, inadequate information is known about CSR's contribution to women's digital inclusion and skill advancement, especially in areas with limited resources like Bundelkhand.

Research Hypotheses

Building on these gaps, the study proposes the following hypotheses:

- **H1:** CSR-funded projects have a significant positive impact on women's economic empowerment in the Bundelkhand region.
- **H2:** Women participants face significant socio-economic and cultural barriers in accessing and benefiting from CSR initiatives in Bundelkhand.

- **H3:** Effective NGO–corporate collaboration models significantly enhance the impact of CSR initiatives on women's empowerment in Bundelkhand.
- **H4:** CSR initiatives make a significant contribution to improving digital literacy among women in Bundelkhand.

RESEARCH METHODOLOGY

This study employed a mixed-methods design, integrating quantitative and qualitative approaches to examine the impact of Corporate Social Responsibility (CSR) initiatives on women's empowerment in Bundelkhand. Quantitative data were collected through structured questionnaires administered to 120 women beneficiaries, capturing demographic details, income changes, savings, business ownership, digital literacy, and perceived barriers. The qualitative strand involved semi-structured interviews with NGO representatives, CSR implementers, and grassroots women leaders, complemented by focused group discussions with community collectives. Secondary sources, including NGO reports, CSR disclosure documents, government databases, and academic literature, were used to triangulate findings.

Purposive sampling was adopted to target women directly engaged in CSR programs and NGO representatives responsible for implementation, with attention to socio-economic diversity across age, caste, and locality. While the sample is not statistically generalizable, it provides analytical insights into CSR and empowerment.

Quantitative data were analyzed using SPSS. Descriptive statistics summarized empowerment outcomes; binomial tests assessed binary measures such as income improvement; and Chi-Square tests examined associations between categorical variables such as business ownership and financial independence or mobile access and digital payment use. Qualitative data were thematically analyzed, with codes clustered around barriers, collaboration models, and digital inclusion. Findings from both strands were integrated to allow triangulation, combining empirical validation with contextual depth.

Ethical approval was secured prior to data collection, and informed consent, confidentiality, and safe interviewing practices were ensured throughout. Limitations include reliance on purposive sampling, which restricts generalizability, and potential self-reporting bias. Nonetheless, the mixed-methods approach enhanced validity by offering both statistical rigor and contextual richness.

Objective	**Variable Type**	**Statistical Tool / Method**	**Justification**
Assess women's economic empowerment through CSR programs	Binary (income improved: Yes/No); Categorical (business type, financial independence)	Binomial Test; Chi-Square Test	Binomial test identified whether majority experienced income gains; Chi-Square established associations between business ownership, type of enterprise, and financial independence.
Identify barriers limiting women's empowerment	Categorical (types of barriers: income irregularity, market access, family restrictions, etc.)	Frequency Distribution; Descriptive Statistics	Summarized key structural and socio-cultural obstacles; provided prevalence of each barrier type.

Examine NGO–corporate collaboration models	Categorical (types of collaboration models)	Frequency Distribution; Thematic Analysis (qualitative)	Frequency analysis captured most common models; thematic coding of interviews explained effectiveness of different approaches.
Assess CSR's role in digital empowerment	Binary (mobile ownership: Yes/No; digital payment use: Yes/No); Categorical (types of digital barriers)	Cross-tabulation; Chi-Square Test; Frequency Distribution	Tested relationship between device access and digital use; frequency distribution summarized barriers like lack of devices, skills, or connectivity.

Data Analysis and Interpretation

This section presents the analysis of primary survey data (N = 120) and NGO interviews, employing SPSS-based descriptive and inferential statistics. The results address the four research objectives, with hypothesis testing conducted through Binomial and Chi-Square tests.

Objective 1: Economic Empowerment through CSR Projects

- H0: CSR-funded projects have no significant impact on women's economic empowerment.
- H1: CSR-funded projects have a significant positive impact on women's economic empowerment in the Bundelkhand region.

1.1 Income Improvement

Binomial test results indicate that 68% of women reported improved income, significantly above the 50% test proportion ($p < .001$).

Table 1.1: Binomial Test – Income Improvement

Response	N	Proportion	Test Proportion	p (2-tailed)
Yes	81	0.68	0.50	.000
No	39	0.32	—	—

Interpretation: CSR projects significantly enhance women's income. Null hypothesis rejected.

1.2 Business Ownership and Financial Independence

Table 1.2: Business ownership × Financial independence

Started business	Financially independent: Yes	Financially independent: No	Total
Yes	81	0	81
No	0	39	39
Total	81	39	120

Chi-Square test shows perfect association: all women with CSR-supported businesses reported financial independence ($\chi^2(1) = 120.026$, $p < .001$).

Interpretation: Entrepreneurship under CSR is a strong determinant of women's financial autonomy. Reject null hypothesis (no association) and accepted alternate hypothesis.

1.3 Type of Business and Household Contribution

Chi-Square analysis reveals a significant association ($\chi^2(3) = 151.339$, $p < .001$). Women engaged in agriculture-related businesses consistently contributed to household expenses, while those without businesses did not.

Table 1.3: Type of business × Contribution to family expenses

Business type	Contribute Yes	Contribute No	Total
Cattle farming	45	0	45
Kitchen gardening	30	0	30
Other	6	0	6
No small business	0	39	39
Total	81	39	120

Interpretation: The type of CSR-supported business directly shapes household-level empowerment. Reject null hypothesis (no influence) and accept alternate hypothesis.

1.4 Barriers to Economic Empowerment

Descriptive analysis identified irregular income and lack of market support as key barriers.

Table 1.4: Barriers to Economic Empowerment

Reason	Frequency	Percent (%)
Lack of regular income	54	45.0
No/limited marketing support	31	25.8
Limited demand	16	13.3
Family restrictions	17	14.2
Others	2	1.7

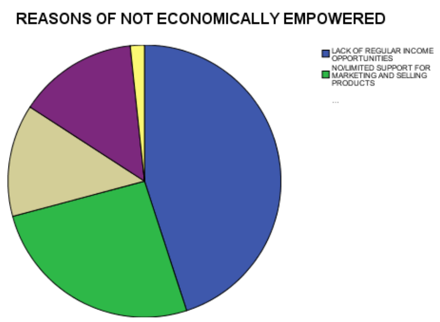

Figure 1.5: Pie chart of barriers to economic empowerment

Interpretation: Despite gains, weak market linkages and patriarchal restrictions constrain sustained empowerment.

Objective 2: Barriers to CSR Participation

- H0: There are no significant obstacles that prevent women participants from accessing and benefiting from CSR initiatives in the Bundelkhand region.

- H2: Women participants face significant socio-economic, cultural, or infrastructural obstacles in accessing and benefiting from CSR initiatives.

Table 2.1: Barriers to CSR Participation

Barrier Type	Frequency	Percent (%)
Lack of transport	3	2.5
No childcare	14	11.7
Low family support	46	38.3
Social norms	41	34.2
Lack of awareness	14	11.7
Others	2	1.7

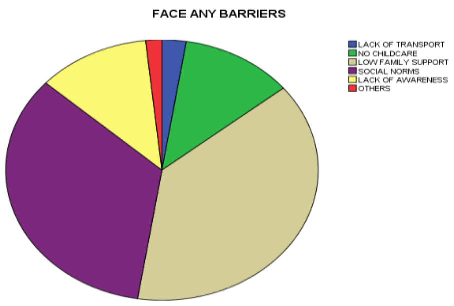

Figure 2.2: Pie Chart – Barriers Faced by Women in CSR Participation

Interpretation: Nearly three-quarters of women cited family resistance and social norms as key barriers. Null hypothesis rejected.

Objective 3: NGO–Corporate Collaboration Models

- H0: There is no significant relationship between NGO–corporate collaboration models and the effectiveness of CSR initiatives for women's empowerment.

- H3: Effective collaboration models between NGOs and corporate enterprises significantly enhance the impact of CSR initiatives on women's empowerment in the Bundelkhand region.

Table 3.1: Distribution of Collaboration Models

Collaboration Model	Frequency	Percent (%)
Funding-based	33	27.5
Capacity building	52	43.3
Resource/Tech sharing	5	4.2
Joint implementation	11	9.2
Platform/Consortium	19	15.8

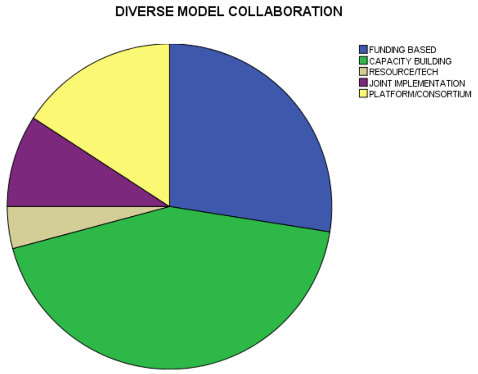

Figure 3.2: Pie Chart of Collaboration Models

Interpretation: Capacity-building (43.3%) and consortium models (15.8%) emerge as most effective for sustained empowerment. Funding-only approaches remain limited. Null hypothesis rejected.

Objective 4: Digital Literacy through CSR

- H0: CSR initiatives have no significant effect on improving digital literacy among women in the Bundelkhand region.
- H4: CSR initiatives significantly contribute to improving digital literacy among women in the Bundelkhand region

4.1 Mobile Ownership and Digital Payments

Chi-Square test shows a significant association ($\chi^2(1) = 36.74$, $p < .001$). Digital payment use was 59.5% among mobile owners, but 0% among non-owners.

Interpretation: Access to mobile devices is critical for digital financial inclusion.

Table 4.1: Barriers to Digital Literacy

Barrier	Frequency	Percent (%)
No device	35	29.2
Lack of knowledge	25	20.8
Social restrictions	23	19.2
Poor network	11	9.2
Lack of interest	9	7.5
Others	17	14.2

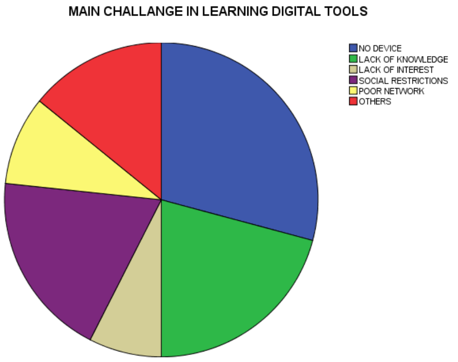

Figure 4.2: Pie Chart (Main Challenges in Learning Digital Tools):

Interpretation: Device unavailability and knowledge gaps are primary obstacles. Null hypothesis rejected.

In Bundelkhand, CSR programs have a major positive impact on women's economic status, entrepreneurship, and digital inclusion. CSR-supported businesses, especially those in agriculture and livestock, are intimately linked to income growth and financial independence. However, results remain constrained by sociocultural norms, family constraints, insufficient market connections, and limited device access. The most significant impact is demonstrated by collaborative models that prioritise capacity-building and NGO–corporate collaborations. Although digital empowerment is increasing, access and literacy barriers remain persist. Overall, CSR functions as a transformative tool for women's empowerment, though its sustainability depends on addressing entrenched barriers and strengthening systemic support.

IV. RESULTS AND DISCUSSION

According to the data analysis, women's economic status in the Bundelkhand region has significantly improved as a result of their involvement in CSR-funded initiatives. After participating in CSR-supported activities, the vast majority of respondents stated that their income had increased. This result indicates that such efforts are successfully addressing significant livelihood challenges and shows a positive shift in their economic empowerment.

Following that, research on entrepreneurship showed a high correlation between women who became financially independent and those who started their businesses with CSR support. The difference between women who started their own businesses and those who didn't emphasises the significance of having your own business is to obtaining financial independence. This suggests that entrepreneurship is an essential instrument for sustainable empowerment.

The type of enterprise undertaken also influenced the degree of financial contribution women could make to their households. Women involved in agriculture-based and livestock-related activities were more likely to contribute to household expenses. This suggests that certain types of livelihood models are more effective than others in generating consistent income, particularly those aligned with local resources and market opportunities.

Considering the benefits of CSR projects, several kinds of obstacles remain affect women from taking full advantage of initiatives. Inconsistent income, limited market access, and family constraints have been identified by many participants as persistent difficulties. These factors limit the long-term sustainability of empowerment outcomes and highlight the importance of addressing structural and social barriers alongside programmatic interventions.

The study also identified cultural and societal norms as significant impediments to participation. Many women reported difficulties arising from low family support and restrictive social expectations. These constraints limit access to opportunities and reduce the effectiveness of empowerment initiatives, especially in more conservative or marginalized communities.

In terms of implementation, the analysis of CSR collaboration models revealed that some forms of partnership between corporates and NGOs are more impactful than others. Approaches that focus on skill-building and participatory engagement tend to deliver deeper, longer-lasting results compared to those based solely on financial support. This emphasizes the need for thoughtful, inclusive program design and collaborative implementation strategies.

Digital empowerment emerged as another area of impact, with women who had access to mobile phones more likely to engage in digital financial transactions. However, challenges such as limited device ownership, lack of digital literacy, and poor connectivity continue to restrict wider adoption. This indicates that while progress has been made, digital inclusion remains uneven and requires further investment in both infrastructure and capacity-building.

Objective	Methods Used	Key Findings	Policy / Practical Implications
Economic Empowerment	Binomial Test (income change), Chi-Square (entrepreneurship–independence, business type–household contribution)	Majority of women reported increased income after CSR participation; entrepreneurship and agriculture/livestock enterprises provided the most stable household contributions.	Prioritize entrepreneurship and agriculture-based livelihoods; promote income diversification for sustainable gains.
Barriers to Empowerment	Frequency distribution of barriers; qualitative NGO interviews	Key barriers: irregular income, weak market access, family restrictions, and low demand in local markets; cultural norms and low family support further limited participation.	Integrate market linkages into CSR programs; adopt gender-transformative approaches to address social and cultural barriers.
NGO–Corporate Collaboration	Frequency analysis of collaboration models; qualitative insights	Capacity-building was the most common model; funding-based approaches were widespread but less sustainable; participatory and consortium models yielded stronger long-term impact.	Shift from transactional funding to co-creative, participatory partnerships; encourage multi-stakeholder platforms for systemic change.
Digital Empowerment	Cross-tabulation (mobile ownership–digital payments); frequency of digital barriers	Women with mobile phones were more likely to use digital payments; lack of devices, low digital knowledge, social restrictions, and poor connectivity remained major challenges.	Expand affordable device access and digital literacy; strengthen connectivity and ongoing support for digital inclusion.

Summary and Conclusion

In Bundelkhand, one of India's most socioeconomically marginalised regions, this study examined how Corporate Social Responsibility (CSR) programs advance women's empowerment. A mixed-methods approach was adopted, including secondary sources, qualitative interviews, and quantitative survey data from 120 female beneficiaries. The results showed that through improving income, encouraging entrepreneurship, and increasing household financial participation, CSR initiatives significantly contributed to women's economic empowerment. Results were further impacted by NGO-corporate collaboration models and emerging digital approaches, yet the sustainability of empowerment was limited by structural and sociocultural hurdles like patriarchal norms, mobility restrictions, and restricted market access.

Major Conclusion

According to the study, CSR programs in Bundelkhand have a major impact on women's empowerment, especially when it comes to enhancing household financial contributions, entrepreneurial encouragement, and income levels. CSR's function as a catalyst for grassroots economic transformation is shown through the observation that women who participated in CSR-supported microenterprises, kitchen gardening, and livestock rearing reported greater financial independence and decision-making authority. However, the full utilisation of these advantages continues to be constrained by structural and sociocultural obstacles such caste-based exclusion, patriarchal restrictions, limited mobility, and digital illiteracy. The type of NGO–corporate collaboration also influences how effective CSR is; platform-based, co-creative, and capacity-building partnerships provide more long-lasting outcomes than funding-only or transactional models. A new but uneven frontier, digital empowerment offers new prospects for inclusion but is limited by a lack of devices, connectivity, and skills. In the end, sustainability continues to be a problem since many CSR initiatives lack long-term institutional frameworks or market connections, making them unsecured after corporate funding ends.

Limitations

- The purposive sampling approach restricts the generalizability of findings beyond the studied communities.
- Reliance on self-reported data may have introduced response bias.
- CSR projects in Bundelkhand vary in scale and scope, making uniform comparisons difficult.
- Limited time frame of the study did not allow for longitudinal assessment of sustainability.

Future Scope

- To monitor the long-term viability of CSR programs and their effects on women's lives, longitudinal studies are required.
- Comparative research from several Indian regions may help us better understand how CSR contributes to rural empowerment.
- More research on digital empowerment could expand our understanding of how technology can change gender relations in rural areas, especially in context of national initiatives like Digital India and Skill India.
- Future study is crucial in assessing how CSR addresses intersectional and caste inequality.

Suggestions

- **Strengthen Livelihood Linkages:** CSR initiatives should go beyond training and provide access to financial institutions, supplier chain inclusion, and market integration.
- **Adopt Gender-Transformative Approaches:** Programs must directly address patriarchal norms and caste-based discrimination through community sensitization, male engagement, and partnerships with rights-based organizations.
- **Innovate Collaboration Models:** Corporations should move toward co-creative, participatory NGO partnerships that emphasize accountability and long-term sustainability.
- **Expand Digital Empowerment:** Alongside training, CSR should invest in device access, affordable connectivity, and peer-learning platforms, aligning initiatives with national digital inclusion programs.
- **Ensure Sustainability:** CSR strategies must incorporate institutional safeguards, mentoring, and systemic support so that projects endure beyond corporate funding cycles.

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