



HDFC'S CONTRIBUTION TOWARDS WOMEN EMPOWERMENT THROUGH ITS CSR INITIATIVES IN PUNJAB.

¹Dalbinder Singh, ²Dr Rachana Sharma

¹PhD Researcher, ²Assistant Professor,

¹Department of Sociology

¹Guru Nanak Dev University, Amritsar, Punjab, India

Abstract

HDFC is conducting a Focused Rural Development Program under its flagship Corporate Social Responsibility initiative 'Parivartan' in District Muktsar in Punjab. The program aims to empower women. The project is being executed in sixty villages in Gidderbaha and Malout blocks of District Muktsar. HDFC has collaborated with Ambuja Cement Foundation (ACF) to implement the project. The women are given training in different agricultural and non-agricultural works. ACF provides skill training to women and thus helps them in livelihood generation. Women are trained to earn a livelihood through kitchen-garden, oil dispensers, fish farming, weaving, stitching, macrame, crochet and munj products. Women join CSR initiatives through SHGs or alone. Some of these women have also become trainers themselves. The women's participation in meetings, trainings, exposure visits and celebration of special days produces social capital which helps them achieve common goals. Women get orders from different firms with the help of CSR officials. Similarly, women also put up stalls in fairs and exhibitions earn through sales. All these developments lead to their social, economic, political and psychological empowerment. The study is descriptive and uses qualitative and quantitative data. The units of study are women who are interviewed using closed and open-ended questions.

Index Terms: Corporate Social Responsibility, women empowerment, HDFC, livelihood generation.

1.INTRODUCTION

The Government of India made Corporate Social Responsibility mandatory under section 135 of The Companies Act 2013, which came into effect on April 1, 2014. Schedule 7 of the act specifies the activities companies should undertake to develop society. Housing Development and Finance Corporation Limited (HDFC) has been actively financing Holistic Rural Development Programs (HRDP) and Focused Rural Development Programs (FRDP) CSR projects under its flagship pan-India program 'Parivartan.' In Punjab also HDFC is conducting HRDP and FRDP programs to transform societies. In HRDP HDFC carries out intervention in more than one thematic area, whereas FRDP is aimed at one thematic area- in this case empowerment of women. This paper aims to study how HDFC's FRDP program of women empowerment in Muktsar district of Punjab contributes towards sustainable development goal 5. HDFC has given the responsibility to implement the project to Ambuja Cement Foundation (ACF). As per HDFC (2022), under its flagship pan-India program Parivartan, HDFC is executing an FRDP CSR project in blocks Malout and Gidderbaha of District Muktsar Sahib in Punjab. The project started in January 2021 and is about to complete in December 2024. The project is implemented in about 60 villages. FRDP stands for Focussed Rural Development Project, so called because the focus remains on one theme's development. In this project, HDFC aims at empowering women through skill development and livelihood generation. ACF (Ambuja Cement Foundation) is the implementing agency. Women get training in both agricultural and allied activities as well as non-agricultural activities. Some agricultural and allied activities include vegetable farming in 2.5 kanal and 1 acre land, bio-floc and setting up of oil-dispensing machines. ACF bears major expenses but a small amount is spent by farmers as well.

Non-agricultural activities include weaving (chairs, stools, peedhi, backless chairs, tables), macrame (wall hangings, table lamps), crochet (soft toys, key rings), stitching (shirts, pants, suits and school dresses), mat making, making of moonj products, knitting and bee keeping. These activities are carried out mostly by SHGs. Besides generating livelihood, weaving, moonj products and mat making also help to revive rich traditional crafts.

Vegetable
farming in 2.5
kanal and 1fish farming(
bio-flok)Oil expeller
unit**Agricultural and allied activities**Weaving
(chairs, stools,
peedhi, backless
chairs, tables)Macrame (wall
hangings, table
lamps)Crochet (soft
toys, key rings)Stitching
(shirts, pants,
suits and school
dresses)munj products
(baskets)

mat

knitting

Non-agricultural activities:

ACF officials arrange special trainers as resource-persons to train women in different skills. The trainings are held in batches. Furthermore, the women are also given exposure visits to fairs and exhibitions. These visits are sometimes arranged to local areas and sometimes to far-off places. These exposure visits aim to make women familiar with different stages of the production and also quality enhancement. These visits also enhance their mobility and accumulation social capital. During these visits the women are encouraged to ask questions to concerned officials and workers. After the trainings the women work singlehandedly or in groups as per their convenience. ACF officials also provide trainings to women through interns. These interns specialize in various skills. The interns, during their short stays, focus on polishing the trainees' skills. They also help women in integrating modern designs with old art forms. So, the final products not only appeal the modern look and utility but also have an aesthetic touch of tradition. Due to their expertise and dedication, many women beneficiaries have moved on to become trainers in their respective arts. One such woman is Ranjeet from village Arniwala in block Muktsar. She specializes in crochet. Before joining the group, she was a housewife and also worked as a labour. Now she exudes confidence that she trains women from her own village and surrounding areas.

"I used to work as a labour earlier. I learnt to make crochet articles. Now I am a trainer as well. I feel confident and respectful. But, the skill has not helped me earn much. I am not sure whether I will be able to continue making crochet articles after the project ends."

Ranjeet (Crochet Artist.)

The company has also established two Common Facility Centres (CFCs) one each in Kotbhai and Aulakh. These centres serve multiple purposes like training centres, raw and finished material store and packing centres. CFCs are run by all-women committees. ACF officials and the CFC committee members celebrate various important days like Women's day, Yoga Day and Teej festival. The participation of women on these occasions helps them gain confidence. The women also make stalls in Fairs and exhibitions. There is a special team of women responsible for making stalls and selling products.

Research Methodology

Though HCDF is executing their project in blocks Gidderbaha and Malout of district Muktsar. Semi-structured interviews were used to record the experiences of women beneficiaries. The units of study were women beneficiaries of the project. The questions that we asked women were both qualitative and quantitative. The women interviewees first gave their consent to the interview. The researchers took utmost care in following the ethical principles of research.

Sample

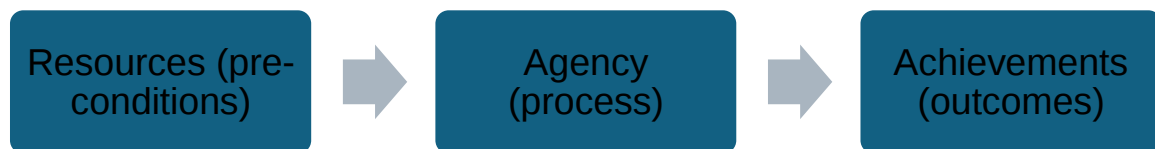
The respondents were selected based on snowball sampling, with one respondent leading to another. In total, 100 women respondents were selected. Snowball sampling method was used as the researchers had no access to the list of beneficiaries. The villages where women received training under the project were selected in the study. The women beneficiaries in the sample were selected to represent equally all the skills imparted by the implementing agency. Data collection was done in 2024.

Table 1

Skills	Number of respondents taken	%
Agriculture	10	10
Oil expeller	10	10
Fish Farming (biofloc)	10	10
Stitching	10	10
Weaving	10	10
Munj products	10	10
Knitting	10	10
Mat	10	10
Crochet	10	10
Macrame	10	10
Total	100	100

Review of Literature

We have analysed research articles, PhD theses, books, websites, and CSR reports of the company in the literature review. Empowerment signals a situation where someone with no or less power gains greater control over resources and can use those resources. Terms like power, autonomy, status and agency have often been associated with empowerment. Amartya Sen (1999) defines empowerment as an increase in choices rather than following a set of indicators. He argues for a 'development as freedom' approach. Kabeer (1999) defines empowerment through a three-dimensional model where resources, agency and achievements are the three dimensions:



Kabeer (2001) defines empowerment as a change from the state of disempowerment where "choice is made from a vantage point of real alternatives" and "without punishingly high costs." The process should challenge the status quo. G Sen (1993) defines empowerment as bringing change in power relations which limit women's options and autonomy and also negatively impact their health and well-being. Batliwala (1994) defines women empowerment in terms of people's control over external actions that can impact their life. Vineet (2020) in his Ph.D thesis observed that 65% of respondents felt that their social status increased after joining self-help groups. Similarly, 62.7% of respondents felt their participation in SHGs led to their empowerment. Most of the women believed that their interaction with others had increased. Similarly, almost 76% of respondents felt more confident post-SHG participation. A majority of respondents agreed that they have learned a new skill. Similarly, about 65% of respondents believed that their monthly income increased by 2000 rupees. Similarly, respondents also agreed that SHG participation increased participation of women in Gram Sabha meetings. Kapila (2021) argues that SHGs contributed immensely to women's empowerment. The women enjoyed enhanced mobility, decision-making power, communication skills, purchasing power and social status. Similarly, Esmaeil, Zaei et al., (2018) also found that in rural and urban areas SHGs have immensely empowered women through microcredit. The women now had increased confidence, self-esteem, standard of living, respect within family, decision-making and financial contribution to family. Kumar (2017) in her study of 900 women selected from 450 SHGs in Kerala found how they benefited after joining SHG. Increased income helped them provide better diet to their children and improve their sanitation facilities. The women became aware of their rights and government schemes. Similarly, the increased knowledge and awareness also help them raise their voice to save women from injustice and atrocities. Swain and Wallentin (2012) found that social attitudes and enhanced autonomy are significant but economic factors are more impactful in empowering women. They also cautioned that loans that women get through SHGs should be used by themselves, not their families. Brody et al. (2015) found that SHGs have positively impacted women's economic, social and political empowerment. They did not report any significant effects on women's psychological empowerment. They also noted that participation of the extremely poor was very-low.

Dimensions and Measurement of Women's empowerment

Women empowerment is a complex concept. It is multi-dimensional. Referring to age and different contexts, Mason (1986) argues that men and women are unequal. Various studies (Malhotra and Mather 1997; Kishore 1995) have also observed that women may get empowered in one aspect of life and not in others. The following are the most commonly used dimensions of women's empowerment: economic, socio-cultural, familial, legal, political, and psychological. Malhotra & Schuler (2002, p13) discuss the subdomains of these dimensions as collected in their study. Here the sub-domains at the household level only will be discussed. The economic dimension includes women's control over income; relative contribution to family support; access to and control of family resources. Socio-Cultural dimension involves women's freedom of movement; lack of discrimination against daughters;

commitment to educating daughters. Familial/ Interpersonal dimension includes participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence. Political dimension covers knowledge of the political system and means of access to it; domestic support for political engagement; exercising the right to vote. Finally, the psychological dimension involves self-esteem; self-efficacy; psychological well-being.

Sociological Significance of the study

CSR initiatives for women's empowerment aim to bring about social transformation. Thus, implementing agencies emerge as alternative agents of development. Every society passes through the processes of change. The change brought by CSR agencies or NGOs is purposeful, goal-oriented, and value-based. CSR companies focus primarily on people who face inequalities and are vulnerable. Social stratification generates inequality among people. People are stratified based on caste, class, power and status. Thus, to address the issues of poverty, low status and unemployment CSR agencies act as agents of change. The themes of inequality, stratification and social transformation have significant sociological relevance. Thus, the present research has immense sociological significance. On the whole, this research aims to understand the CSR initiatives in empowering women through sociological perspective by viewing a process of change in agency and ability to make valued choices.

Theoretical framework

This study employs a **theoretical framework** based on **feminist theory** of different scholars and Pierre Bourdieu's **social capital theory**.

Martin (2003) believes that two basic principles of feminist theory are to expose gender inequalities and to mitigate them. These principles inform my work. A CSR company recognises that women face inequalities in many ways. Thus, it comes up with a project to eradicate these inequalities. Feminism advocates equality for women in social, economic, and political spheres. Feminist approach will help in understanding the problems and inequality women face. Feminists have questioned only the initiatives' economic orientation, underscoring social aspects of gender equality are also important. Pierre Bourdieu (1977) also helps us understand CSR sociologically. Women members work in groups and also come across many other people in the process. These newly created social ties and links result in the accumulation of social capital. Women members help each other in different situations; learn and grow together. Through social capital imparting of skills, generation of livelihood and raising quality of life become easy.

Analysis of Data

Socio-economic profile of the respondents

All the women are from rural areas as the project was carried out in the villages of Muktsar district. Out of the total 100 women beneficiaries, 92 belonged to Sikh religion and 8 to Hindu religion. Out of 100, 60 women are from scheduled castes and 14 OBCs. 70 women belonged to Below Poverty Line.

Table 2 Educational status of women

Educational Status	N	%
Illiterate	22	22
Primary	8	8
Secondary	46	46
Higher Secondary	16	16
Graduate and above	8	8
Total	100	100

Table 3 Age-wise categorisation of women participants in the group.

	N	%
Less than 25	4	4
25–34	30	30
35–44	40	40
45–54	18	18
55–64	8	8
More than 65	0	0
	100	100

Table 4 Marital status

	N	%
single	6	6
married	92	92
divorced	2	2
widowed	0	0
Total	100	100

Table 5 Size of land-holding

	N	%
Less than 1 Acre	2	2
1-2 acre	6	6
more than 2 acres	10	10
landless	32	32
Total	100	100

Table 6 Occupation

	N	%
Farming/Agricultural labourers	42	42
Non-agricultural labourer 67 58.8	10	10
Business and others	48	48
Total	100	100

Table 7 Income

	N	%
1. <3000	14	14
2. 3001-5000	72	72
3. 5000-7000	10	10
4. >7000	4	4
Total	100	100

Results and Discussion

Women reported enhanced decision-making in purchases due to their participation in CSR initiatives.

Table 8

	Positive response	negative response	neutral	Total%
Decision making	68	22	10	100
Social status increased	65	18	17	100
Respect in the family increased.	67	23	10	100

Similarly, the women beneficiaries of vegetable farming also reported enhanced participation and decision-making at home. The company mandated that only a woman member of a family could get vegetable farming support. Thus, the practice of signing forms, attending workshops and meetings, and exposure trips to different model farms increased women's confidence and conversational skills.

Table 9

	Positive response	negative response	neutral	Total%
increased confidence due to training and exposure visit	69	18	13	100
enhanced conversational skills	68	16	16	100

The interview of 15 members of CFC Virasat committee highlighted how they take decisions unanimously. The women only members take decisions regarding the storage and supply of raw material and later marketing and sale of ready products. Similarly, installing stall at the fairs and dealing with customers is a huge responsibility that women beneficiaries undertake.

HDFC's CSR project aimed to provide women with a livelihood. The beneficiaries were trained in organic farming, bio-floc fish farming, crochet, macrame, munj products, mats, stitching, and weaving. The following table describes how women enhanced new skills related to livelihood.

Table 10

	Positive response	negative response	neutral	Total%
can earn through a new skill	64	18	18	100
have become perfect in the new skill	67	21	12	100
Women can continue work after the project ends	56	16	28	100
knows where to purchase of raw material apart from CFC	54	25	21	100
market to sell products	51	34	15	100
increase in the monthly earning	54	33	13	100

Moreover, five of these beneficiaries are now working as trainers themselves. After receiving training from the company officials, these women excelled in their skills and became certified trainers. Entrepreneurship. Some women showcased exceptional skills and became entrepreneurs. One of the trainees received training in stitching jute bags. Later, she moved from jute to matty. Matty fabric was readily available in the local market. Further, it is cheap and durable as compared to jute. She had been stitching and selling sacks, which are used in agricultural work. Later, she started selling her handmade matty bags from a shop adjacent to her house on Muksar to Gidderbaha road. To promote gender equality and awareness, important days like Women's Day and tian are celebrated. Women from different villages participate in these celebrations as audience and artists. They reminisce that they had earlier enjoyed such moments in school days only. Successful women artists are felicitated by esteemed district officials on important occasions.

Conclusion and suggestions

CSR companies and NGOs act as alternative sources of development. The project has benefitted women in many ways. They are empowered economically and socially. The results of the research are in line with the previous studies, and there is a positive association between empowerment initiatives and women's enhanced self-esteem and self-confidence. Such interventions result in women's physical, psychological and emotional well-being. Working in groups, belonging to the same socio-economic background and sharing the same targets help women accumulate social capital. This capital of newly formed links, connections, mutual support, and respect multiplies their growth. HDFC in its project reports highlights that it has aligned its targets with the universal goals. The company claims that it designs its policies to build more sustainable communities and contribute positively towards global goals. The findings of the study also support their claims positively, but the initiatives could have more long-lasting impact. Based on the findings of the study, the researchers make some suggestions. The duration of the project was three years only. The project should have been for a longer duration for more impact. The raw material for many products for which the members are trained is unavailable in local markets. The women should be provided more exposure visits to know where to buy the raw material. The project primarily aims at women empowerment, but the researchers feel that male members of the family must also be sensitized and they must also be given some key responsibilities in the development of their women. Meetings between the CSR officials should be held more often. Some beneficiaries argued that they were not supposed to learn the skills of their choice. They had to accept the choice made by the CSR officials. More dedicated efforts should be made for the timely sale of products made by women's groups. HDFC and ACF's collaboration has positively impacted the lives of the women beneficiaries. There is a concern among the women regarding the sustainability of their livelihood after the project ends. This dimension needs to be studied further.

Works cited

- Batliwala, S. (1994). The meaning of Women's Empowerment: New Concepts from Action. In A. Germain, G. Sen, & C. C. L. (Eds.), *Population policies reconsidered: Health, empowerment, and rights* (pp. 127–138). Harvard University Press.
- Bourdieu, P. (1977). *Outline of a Theory of Practice*. Cambridge
- Esmail Zaei, M., Kapil, P., Pelekh, O., & Teimoury Nasab, A. (2018). Does micro-credit empower women through self-help groups? Evidence from Punjab, northern India. Societies, 8(3), 1-15. <https://doi.org/10.3390/soc8030048>
- HDFC. (2022, September). *CREATING SUSTAINABLE COMMUNITIES IN PUNJAB*. Retrieved October 27, 2022, from https://v.hdfcbank.com/content/dam/hdfc-aem-microsites/csr/pdfs/CSR_Booklet_Punjab_September2022.pdf
- Kabeer, Naila. 2001. "Reflections on the Measurement of Women's Empowerment." In *Discussing Women's Empowerment-Theory and Practice*. Sida Studies No. 3. Novum Grafiska AB: Stockholm. P 19.
- Kabeer, N. (1999). Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. *Development and Change*, 30, 435-46
- Kapila, M. (2021). Women Empowerment through SHGs: A Case of Ludhiana District, Punjab. *INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH IN TECHNOLOGY*, 8(3), 845-853. <https://www.ijirt.org>
- Kishore, S. (1995). *Autonomy and Egyptian women : findings from the 1988 Egypt demographic and health survey*. Macro International. <https://dhsprogram.com/pubs/pdf/OP2/00FrontMatter.pdf>
- Kumar, J. S. (2017). Women empowerment A study of the role of self help groups [Doctoral dissertation]. <https://shodhganga.inflibnet.ac.in:8443/jspui/handle/10603/414081>
- Martin, P. Y. (2003). "Said and done" versus "Saying and doing". *Gender & Society*, 17(3), 342-366. <https://doi.org/10.1177/0891243203017003002>
- Mason, K. O. (1986). The status of women: Conceptual and methodological issues in demographic studies. *Sociological Forum*, 1(2), 284-300. <https://doi.org/10.1007/bf01115740>
- Malhotra, A., & Mather, M. (1997). Do schooling and work empower women in developing countries? Gender and domestic decisions in Sri Lanka. *Sociological Forum*, 12(4), 599-630.
- Malhotra, A., & Schuler, S. R. (2002). *Measuring women's empowerment as a variable in international development*. World Bank. https://www.academia.edu/17726621/Measuring_womens_empowerment_as_a_variable_in_international_development
- Sen, Amartya. 1999. *Development as Freedom*. Oxford: Oxford University Press.
- Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*, 23(5), 541-556. <https://doi.org/10.1080/02692170903007540>.
- Vineet. (2020). Women empowerment with reference to self-help groups in Haryana: A study in impact assessment [Doctoral dissertation]. <https://shodhganga.inflibnet.ac.in:8443/jspui/handle/10603/336077>