



Towards Gender Equality
Best Practices Compendium

About UN GCNI

UN Global Compact Network India (UN GCNI), formed in November 2000, was registered in 2003 as a non-profit society to function as the Indian Local Network of the UN Global Compact, New York. It is the first Local Network in the world to be established with full legal recognition. It also serves as a country level platform for businesses, civil society organisations, public and private sector and aids in aligning stakeholders' responsible practices towards the Ten Universally Accepted Principles of UNGC in the areas of Human Rights, Labour, Environment and Anti - corruption, broad UN goals including Sustainable Development Goals and other key sister initiatives of the United Nations and its systems.

At present, the India Network ranks among the top 10, out of more than 103 Local Networks in the world. It has also emerged as the largest corporate sustainability initiative in India and globally with a pan India membership of 350 leading business and non-business participants strengthening their commitment to the UN Global Compact Principles by becoming proud members of the Local Network in India.

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UN GCNI Executive Director Message



**From the desk of Mr. Kamal Singh,
Executive Director,
UN GCNI**

The status of Indian women against key development parameters outlined in the Sustainable Development Goals (SDG) highlights the need for greater levels of aligned action between invested stakeholders. There are significant challenges for women across educational attainment, health indicators, access to sustainable livelihoods and income generation, child marriage, gender based violence and discrimination, equitable participation and pay parity at the workplace, political participation, land ownership and financial inclusion. This is also consistent with the Global Gender Gap Index that measures relative gaps between men and women across four key areas that include health, education, politics, and economic participation, where India ranks 108 out of 144 countries. Against this backdrop, a best practices compendium on gender equality provides

us with the necessary insights to frame and drive gender specific programs and brings forth dialogue towards developing a strong roadmap towards SDG 5.

UN Global Compact Network India in association with Deloitte as our knowledge partner is pleased to present our first ever Best Practices Compendium on Gender Equality. We hope to provide a relevant setting for a strong gender platform to emerge through the discourse at the gender equality summit and learning from the case studies featured in the compendium. UN Global Compact Network India's role in facilitating greater levels of co-ordinated involvement from the Government, private sector, not-for-profits and communities, as drivers and enablers of societal change, can result in the aggregated championing for gender equality.

Compendium, a curated collective of case studies, has been developed with the support of numerous organisations like Axis Bank Foundation, Bank of America, Bandhan Konnagar, Educate Girls, GlaxoSmithKline, Google, HSBC, ICICI Bank, ONGC Limited, PRADAN and Stree Mukti Sanghatana. Each in-depth case study portrays how gender specific initiatives should be developed and scaled resulting in valuable evidence base for policy advocacy. The narratives bring out impactful solutions to address distinct

developmental challenges for women such as increasing educational outcomes for the girl child, addressing energy poverty, menstrual hygiene and vocational training courses for women in situations of conflict. Compendium includes case studies on livelihood generation and enterprise development in rural areas, access to technology, workplace practices towards wider diversity and inclusion. In addition, developing gender specific platforms like self-help-groups, water user committees, and village electrification committees signifies the emergence of strong issue networks to address gendered needs. Compendium demonstrates that programs resulting in exponential gender outcomes can in turn translate into achieving the broader sustainable development agenda.

We do hope that our stakeholders shall find it truly enriching and rewarding.

Best wishes.

Foreword



Mr. N. Venkatram

Deloitte is delighted to present the UN GCNI and Deloitte Best Practices Compendium on Gender Equality.

The compendium comes at a very appropriate time with the Indian Government, UN agencies, industry, not-for-profits and philanthropists expressing their commitment to addressing the country's developmental challenges, specifically addressing gender issues.

Women and adolescent girls have challenges in areas such as access to education, healthcare, livelihoods, early marriage, violence, safety and security etc. In India only 65.46% women are literate, while school enrollment levels of girls are high, the drop-out rates are significant with only 77.3% enrolled in higher education¹. When it comes to safety and security, studies reveal that, 1 in 3 women experience some form of physical or sexual violence in their

lifetimes². In addition, under-age marriage is still prevalent with a UNICEF report (2017) highlighting 1 in 4 women married before age 18³. In terms of livelihood options, women carry out two and a half times more unpaid household work than men in developing countries. There is also a need to change the discourse for women in the workplace with only 25% employed out of a female population of 48.5%⁴. Women in India earn 25% lower than men and India ranks 108 out of 144 countries in the benchmarking conducted by World Economic Forum's Global Gender Gap Index⁵. These data points provide a compelling narrative for a collaborative and strategic approach towards reaching gender equality goals and targets listed under Sustainable Development Goal 5.

This publication contains in-depth case studies working closely with numerous organizations across industry, aid agencies and not-for-profit organisation in delineating their impactful programs centred on women. Each case study provides a rich narrative on gender mainstreaming, means to accelerate such initiatives and policy advocacy across the dual lens of women in the community and workplace. Only when women in the country are engaged with and involved in the development discourse will achieving the SDG 5 and the broader sustainable development agenda become a reality. The case studies provide

examples of interventions in the areas of developmental challenges for women such as economic empowerment, financial inclusion, livelihoods, education, health, water and sanitation and access to natural resources, domestic violence.

This compendium will provide insights for invested stakeholders to work together as partners towards gender equality. This will enable women to overcome economic, social and political barriers.

¹ United Nations. 2017. The Sustainable Development Goals Report

² United Nations. 2017. The Sustainable Development Goals Report.

³ UNICEF. 2017, State of the World's Children.

⁴ United Nations. 2017. The Sustainable Development Goals Report

⁵ World Economic Forum. 2017. Global Gender Gap Report.

Axis Bank Foundation

Enabling a Sustainable Livelihood Value Chain with Equitable Participation of Women



Framing

India is the world's largest producer of milk, pulses, and spices, and has the largest area under wheat, rice and cotton¹ with half of India's population engaged in the agriculture and related sectors. Despite this, majority of India's poor (about 770 million people²) reside in rural areas, with nearly three-quarters of India's families depending on rural incomes. The rural female work force employed in agriculture, according to the census (2011) lists 32.8% women formally as primary workers in the agricultural sector³. Some estimates suggest that this number is as high as 46% but a large number of these women remain as invisible workers⁴.

Small land parcels, largely rain-fed agriculture, and the negligible access to technological innovations contribute to the economic and social challenges of Indian farmers⁵. Majority of the 90 million farming households are unable to fully support their families with their meagre incomes⁶. In addition to cultivating their lands, farmers need alternate sources of employment, and joining the informal sector locally or through migration to large cities remains the only option. Women play an important role in various economic activities associated with the agriculture and allied sector. Their role is usually invisible, unaccounted for and not realized due to several socio-economic reasons. With the rise in rural to urban migration across the country, especially of men, the responsibility of running the household becomes heavier for the woman⁷. The women are left behind to fend for their children, families, and

“Women play an important and active role in rural livelihoods. The Foundation has tried to make this role more visible through focused capacity building programs.”

Jacob Ninan
ET & CEO, Axis Bank Foundation

practice agriculture on the land. This gives rise to the unfortunate “feminization of poverty”⁸. Against this backdrop, Axis Bank Foundation's (ABF) holistic livelihood interventions, with a presence across rural India, takes a value creation based approach across economic, social and political prisms towards poverty alleviation.

Sustainable Livelihood with equitable participation contours women as an integral part of ABF's interventions. ABF strategically partners with Non Governmental Organizations (NGOs) and has over time co-created livelihood solutions that address local developmental challenges of communities. This learning has contributed towards shaping an agriculture value chain starting from building capacities to reaching the market. The organization is set on a path to provide sustainable livelihoods for 2 million households.

¹ World Bank; “India: Issues and Priorities for Agriculture”; <http://www.worldbank.org/en/news/feature/2012/05/17/india-agriculture-issues-priorities>; Accessed: 14/02/2018

² Ibid

³ Census of India 2011

⁴ Analysis of Women Participation in Indian Agriculture, Dr. Mun Mun Ghosh, Dr. Arindam Ghosh; IOSR Journal Of Humanities And Social Science (IOSR-JHSS); Volume 19, Issue 5, Ver. IV (May, 2014), PP 01-06

⁵ Government of India; Ministry of Agriculture and Farmers Welfare; “State of Indian Agriculture”; 2016-17; http://agricoop.nic.in/sites/default/files/Annual_rpt_201617_E.pdf; Accessed: 14/02/2017

⁶ Ibid; Footnote 4

⁷ Ibid

⁸ The “Feminization Of Poverty” And Women's Human Rights, Valentine M. Moghadam, Chief, SHS/HRS/GED, UNESCO

ABF believes that creating sustainable livelihoods have the ability to absorb market shocks, maintain and enhance capacities, and create an environment conducive for improving education, healthcare, and sanitation outcomes. More specifically, ABF focuses on agriculture and allied sectors, and skill development in partnership with grassroots NGOs and stakeholders to inculcate innovative dryland agriculture practices, work on natural resource management, livestock development, horticulture, financial inclusion, and vocational training. Capacity building of the involved stakeholders with aim for collectivization, especially of women, is at the core of many of its programs. For ABF, it's important to maintain the idea of lasting sustainability across all its projects as a funding partner in the larger value-chain.



Photo courtesy: Axis Bank Foundation

ABF has recognized the need and importance of women in the workforce, especially in rural areas as an integral feature of social and economic transformation. The approach enables women to overcome traditional economic, social and political barriers.



ABF support in Rajasthan in partnership with Self Reliant Initiatives through Joint Action (SRIJAN) since 2012 highlights the outcomes of establishing strong community based organization. The livelihood promotion focused on agriculture, dairy and horticulture coupled with formation of cooperatives and Self-Help Groups (SHGs) also aspires to enhance food security in the region.

The region of Bali block where the program was initiated is one of the most backward blocks of Pali district with an average literacy rate of 55.1%, female literacy being a dismal 38.58%. Undulating topography and poor infrastructure makes connectivity to the district headquarter difficult adding to the causes of backwardness of the region. The population is largely food insufficient and have to migrate as wage labor for earning the lion's share of their annual income.

SRIJAN started Focus Group Discussions (FGDs) in the area with community institutions such as SHGs, Voluntary Organizations (VOs) and Federations as part of its capacity building program. The bottom-up approach of involving the community in understanding its potential, led to the realization of an untapped potential from horticultural Non Timber Forest Product (NTFP), custard apple. After numerous FGDs and market research it was found that a value chain could be developed around this commodity. SRIJAN jointly with Ghummar Mahila Samiti developed a system for implementing the value chain. Initially, 8 Village Level Collection Centres (VLCCs) were formed where women were trained to pluck, sort, weigh, grade and naturally rejuvenate custard apples grown in the wild. More than 800 women like Chunni Bai from Bhimana Gram Panchayat plucked raw custard apples from the wild and sold them to the VLCC.



Photo courtesy: Axis Bank Foundation

Cumulatively around 1,000 women were involved in the value chain wherein close to 200 women were employed in the Central Processing Unit (CPU) and approximately 850 women sold raw custard apple pulp in the VLCCs. A net income enhancement of INR 2,500 was generated through this custard apple value chain in a period of 35-40 days. The pulp is processed, frozen and packed for marketing. This value chain is now registered as a Producer Company.

The project has reached out to 50,000 households of Rajasthan, Madhya Pradesh and Chhattisgarh through livelihood generation activities especially through Natural Resource Management (NRM) and SHG formation. ABF highlights the initiative as an example of socio-economic transformation in the region led by women, with additional outcomes like improved voice and political participation.



Photo courtesy: Axis Bank Foundation

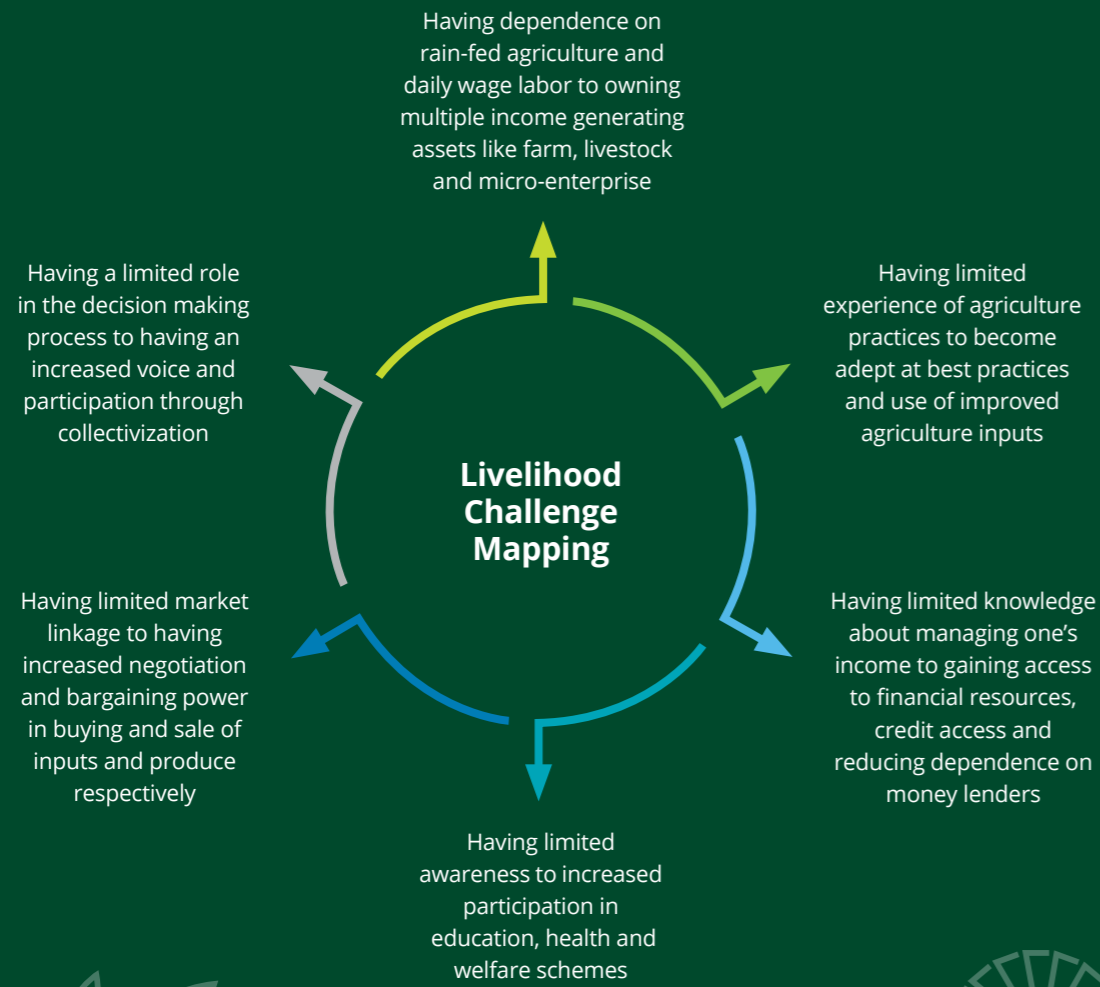
Building blocks

ABF has consciously built an innovative, strong livelihood model that addresses the issues which rural populations face in a multidimensional manner by inter-linking various aspects of the livelihood value chain instead of singularly focusing on them. For rural women, the intention is to have a visible, active role in improving their social and economic status in

the selected geography and attaining saturation while doing so. The idea is to not let any woman be left behind.

For ABF, it's important to understand the various life-stages of a rural woman holistically and tailor interventions around those specific developmental challenges. The ABF model of involving women as equal stakeholders has evolved from such a challenge mapping.

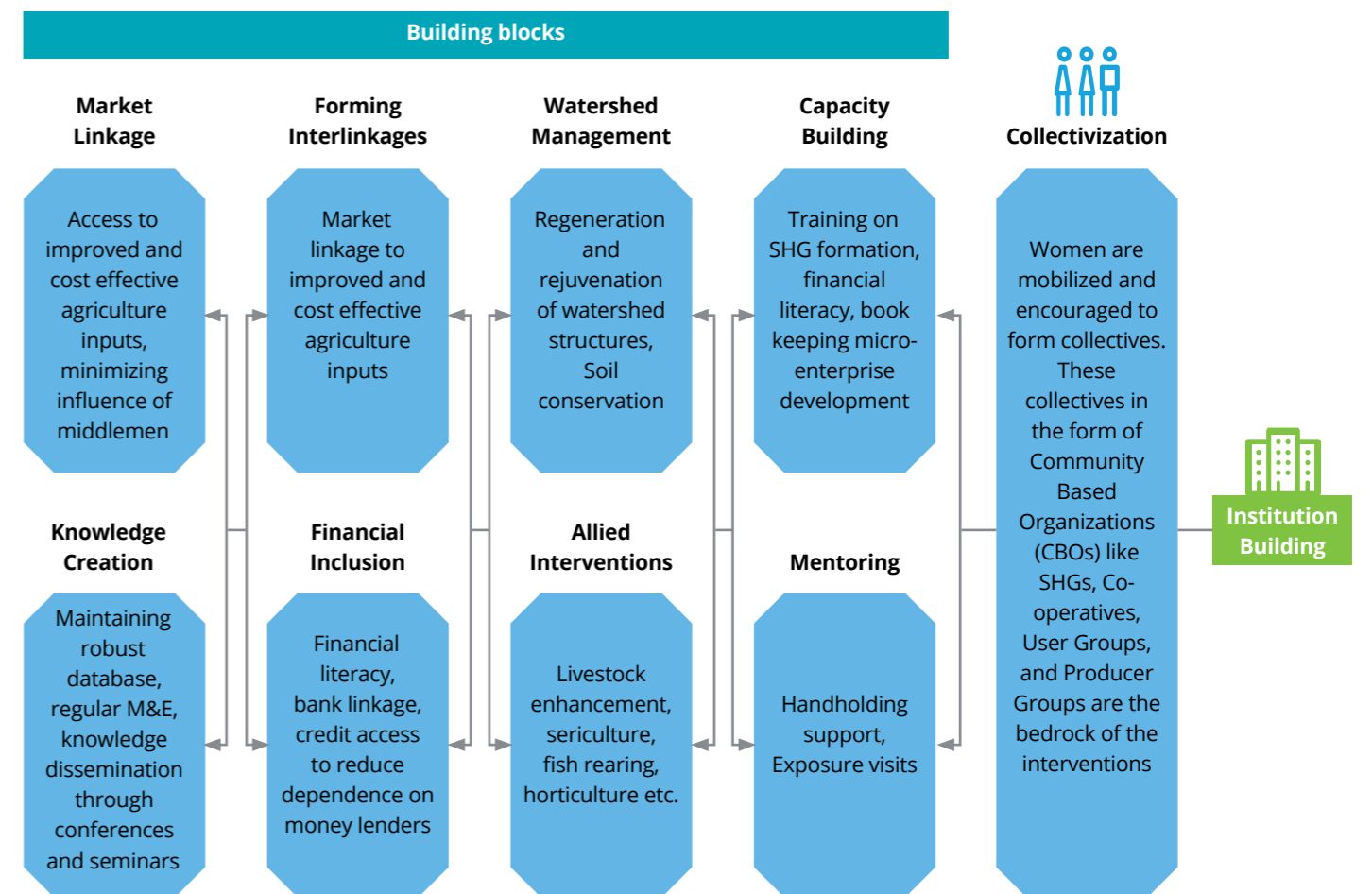
Livelihood Challenge Mapping



The inclusion of women as equal stakeholders becomes even more relevant, when men have to migrate to larger cities in search for alternate employment opportunities. The women who are left behind carry out their socio-economic activities in a better way with capacity building, training and a safety net of being part of a collective. The idea is to

impact the life of a rural woman at various stages of her life to enable her economic, social, and political inclusion.

To achieve this goal, a sequential process is followed and specific interventions are carried out. These form the building blocks of ABF's interventions.



Source: M&E reports of Axis Bank Foundation 2016-2017

Through these interventions women are capacitated to build upon their skills, resources and entitlements thus enabling conditions for inclusion. The interventions are designed and implemented such

that gender governance, voice and participation, and factors aimed at large scale cultural change are targeted.

Impact

The ABF programs predominantly focus on sustainable rural livelihoods and skill development with almost 1 million lives having been impacted till date. Over 10,000 hectares of land has been irrigated with increased agriculture incomes for both female and male farmers. Around 20,600 participant's incomes have been supplemented with micro-enterprises and 1.5 lakh savings bank accounts have been opened – a majority of which are women. Besides this, 35,785 women collectives have been formed and 18,599 households have avoided distress migration. Critical human capital have been developed such as 5,022 community resource persons called "krishi sakhis" (friends of agriculture) and "pashu sakhis" (friends of livestock) have been trained. When we look at the outcomes that ABF's skilling initiatives have achieved, over 140 training centers have been supported, with 1,15,795 youth trained of which 69,477 are women.

The creation of SHGs is crucial for inspiring women leaders. In this vein, women participation has been a major focus for both agriculture and financial inclusion. Microenterprises have also encouraged communities to harness a better quality of life through building capacities to run diverse enterprises, and the provision of tools through easy access to credit, and finally leveraging strong market linkages for finished products, which indeed translate into increased savings for every household. As the SHG's savings operations stabilize, the meetings serve as platforms to increase awareness about the rights and duties of such women.

These shifts in gender inclusion have resulted in increase in decision making power at home and within the community as individuals as well as a group. Their mobility has increased as they have initiated interactions with local government bodies, banking officials, and male counterparts in the community. Engaging in such interactions they have gained self-reliance, confidence and independence leading to an overall impact on their personality. Capacity building

in livelihood activities have also added to their confidence as it has added to their knowledge and skills. They have got various platforms of expression and strength in numbers. Women have demonstrated social action against exploitative practices. There has been a rise in popularity of these programs participants and they have increased their involvement in gram sabhas. This in turn leads to women taking an active role in the decision-making process and having an increased voice at the village level.

Scale and sustainability

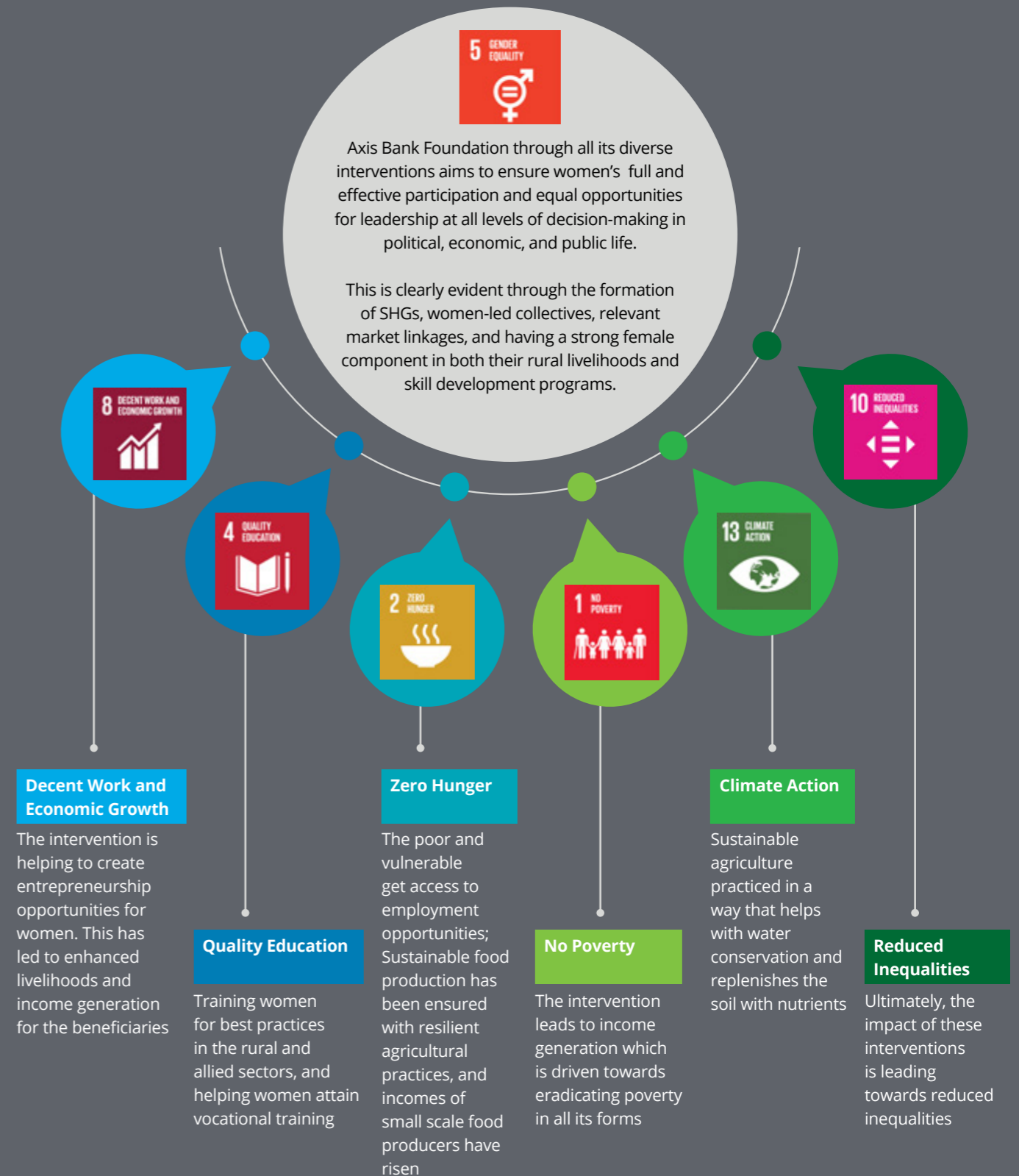
ABF's interventions have scaled across 21 states, reaching over 10,000 villages in 547 blocks across 221 districts, facilitating the creation of more than 35,000 female led collectives till this date.

With a scale whose breadth and depth covers almost the entire nation through its sustainable livelihood related value chains, the concept of sustainability becomes an important one. Projects across diverse geographical regions, and various sectors have been successful and lasting because of ABF's philosophy of "making things work in the local context". A smooth handover of the diverse initiatives post each project's maturation has been possible through enablement aspects like strong community buy-in, the presence of grassroots NGOs on the ground, asset creation, the ongoing capacity building of community members and linkages with the Government.

Alignment with Sustainable Development Goals

ABF is enabling the social, political and economic participation of women through their programs. While this largely contributes towards achieving SDG 5 (gender equality), through their interventions, they are also contributing towards achieving various other SDGs.

Alignment with SDG 5 targets and other SDGs

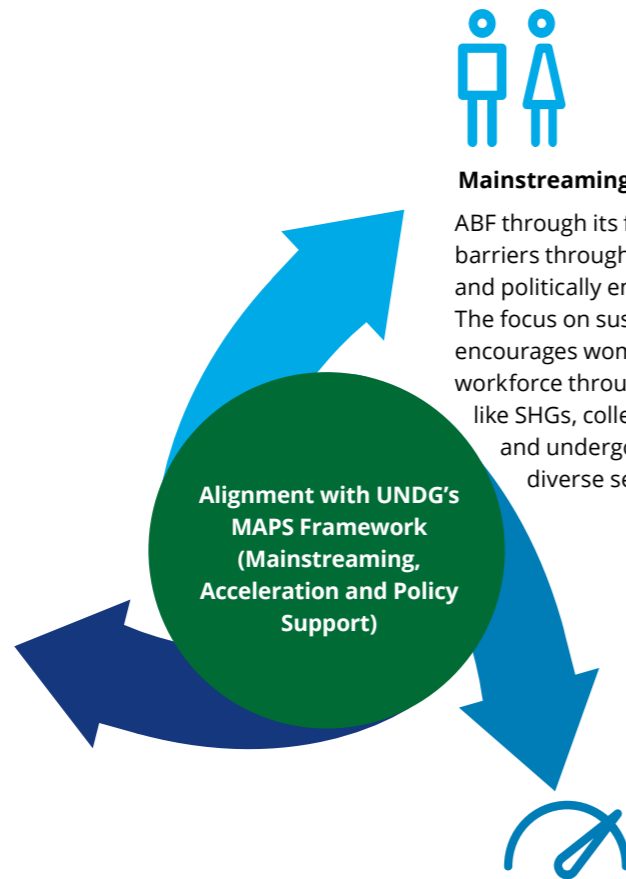


Towards Gender Mainstreaming, Acceleration & Advocacy



Advocacy

The organization has collected an evidence base through strong monitoring principles that shape their intervention concepts and programs. The data and understanding has been disseminated to a wider audience through research reports. At the community level, the initiatives educated women on the various government schemes focused on women, and enabling them to take a front-seat in rural community to emerge as agents of change.



Mainstreaming

ABF through its funding is breaking barriers through economically, socially, and politically empowering women. The focus on sustainable livelihoods encourages women to enter the workforce through catalytic mediums like SHGs, collectives, market linkages, and undergo vocational training in diverse sectors.



Scale

Co-creating localized solutions in partnerships with NGOs, CBOs and the government has allowed the interventions to accelerate across 21 states. The interventions have translated into creating entrepreneurship opportunities for women through watershed management, effective livestock cultivation, increasing agricultural productivity, and financially including women.



Bandhan Konnagar

Self-Reliance through
Microenterprise Development



Framing

In 2013, the World Bank stated that 400 million poor people, accounting for one-third of the world's poverty, reside in India¹. Further, the economy needs to continuously create an estimated 20 million new jobs every year to prevent poverty from growing any further². Challenges like inadequate healthcare, lack of quality education, and job opportunities are evident in most rural areas of the country. This has led to fewer livelihood avenues and capital available for the people, which has ultimately resulted in poor standards of living and subsequent low levels of awareness, self-esteem and social inclusion.

In the last two decades of the 20th century, poverty amongst rural men in developing countries increased by 20% while in the same period poverty amongst women increased by 48%³. The claim that a majority of the poor people in the world are women can not be substantiated, but the position of disadvantage that women, especially poor women, find themselves

“A little support and encouragement if extended to a destitute woman can bring back her lost confidence, provide hope, make her resilient against poverty and help her build a sustainable livelihood thereby empowering her to ensure a better living for her family.”

Chandra Shekhar Ghosh
Founder, Bandhan

in also cannot be contested⁴. Women among the poor suffer doubly with both their gender and their poverty being their disadvantage⁵.



Photo courtesy: Bandhan Konnagar

¹ The World Bank, 2011, “The state of the poor: Where are the Poor and where are the Poorest, Accessed from: http://www.worldbank.org/content/dam/Worldbank/document/State_of_the_poor_paper_April17.pdf

² The telegraph, 2013, “India has one third of the world's poorest”, Accessed from: <http://www.telegraph.co.uk/news/worldnews/asia/india/10003228/India-has-one-third-of-worlds-poorest-says-World-Bank.html>

³ Power J, 1993, “The report on rural women living in poverty. Rome: International Fund for Agricultural Development.”

⁴ UNESCO, Valentine M. Moghadam, Chief, SHS/HRS/GED, 2005, The “Feminization Of Poverty” And Women's Human Rights

⁵ Ibid.

Registered in April 2001, Bandhan Konnagar was established under the leadership of Ashoka Fellow, Mr. Chandra Shekhar Ghosh who today is the Chairman and Managing Director of Bandhan Bank. Bandhan Konnagar conceptualized a project titled "Targeting the Hard Core Poor" (THP) in 2006 which was driven by the aim to reduce poverty in India by specifically targeting female-led low-income households. The intent was to ensure that marginalized families generate capital that will ultimately bring economic, social and transformational changes in their lives. Under this model, ultra-poor beneficiaries identified along relevant parameters are provided access to a combination of support structures including productive assets or income generating assets (IGA), weekly stipends for a specific duration and intensive hands-on training. By supporting a sustainable livelihood, the model aims to improve savings, healthcare and social integration of the selected women, thereby making them self-sufficient.

Building blocks

Bandhan Konnagar's THP model comprises providing the beneficiary 6 overlapping interventions over a period of 24 months. The beneficiary becomes self-sufficient through establishing sustainable income generating livelihood avenues. It entails a carefully thought out step by step design ranging from beneficiary identification to providing handholding support through enterprise development.

A critical aspect of Bandhan's intervention is conducting participatory rural appraisal assessments using a wealth ranking index which helps them identify the most underprivileged women across different communities. The wealth ranking index takes into account factors like single women led households, widowed/separated women, presence of a single income generating source, etc. These carefully selected beneficiaries are then introduced to various locally viable livelihood options that could be farm-based, non-farm based or mixed enterprises.

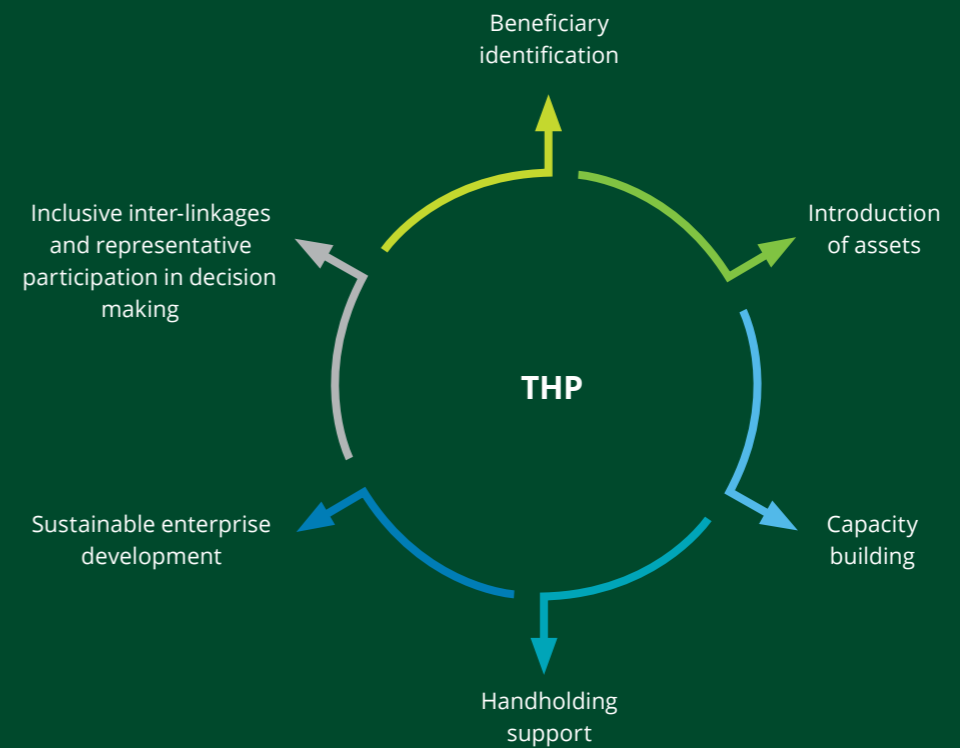
Take for example the case of Sahiban, a THP participant from Nazaret village in 24 South Parganas district of West Bengal. Sahiban was forced to shoulder the responsibility of supporting her two sons and running the household after her husband's death. She was just 25 years old then. Abandoned by her in-laws, Sahiban was devastated and became dependent on her father. Things took a positive turn for her family when Bandhan Konnagar's community organizers identified her as one of the women in need of a livelihood avenue. Team Bandhan encouraged Sahiban to restore the grocery shop previously run by her husband. She was enrolled in a microenterprise training program that taught her how to handle basic accounts, maintain book of accounts as well as enterprise management. Additionally, team Bandhan helped her strategize business planning and provided handholding support till she became self-sufficient. Today Sahiban earns three times the amount she did during her initial days and has also gained the trust and respect of her vendors. Not only has this changed Sahiban's life, but her story has also become an inspiration to others in the community.



Photo courtesy: Bandhan Konnagar

Based on the choice and capabilities of the selected beneficiaries, the most suitable livelihood option is introduced to them. The training equips beneficiaries with the necessary skill-sets for enterprise management skills and life skills sessions to enhance their confidence. Additionally, refresher training in asset management is part of the handholding support provided by team Bandhan.

Building blocks



Each beneficiary is provided with a weekly maintenance stipend and financial support for a specific time period depending on the type of intervention, to promote regular participation during the training period. By the end of two years, these beneficiaries formally graduate and are provided with market linkages. In addition, they are mentored to join community-based organizations like self-help groups that form a key social support system and provides them access to credit as they expand their entrepreneurial aspirations.

Impact

The THP project is a model of beneficiaries emerging from the ultra-poor bracket and graduating to higher income levels and other quality of life parameters. As of 2017, Bandhan Konnagar's THP project has touched the lives of 61,280 beneficiaries (families) by establishing its presence across 9 states, 41 districts, and 4001 villages/wards across 1224 GP/ Municipalities.

Bandhan Konnagar based on an analysis of its database reports, estimates that the average cash income of the households have risen to INR 71,000/- per annum as against the annual INR 15,000 to 18,000/- prior to the intervention. The intervention has also positively inculcated the habit of savings amongst the beneficiaries. Prior to the intervention, the ability to save and awareness about various saving mechanisms were almost non-existent. However, with the introduction of the THP program, today on an average the beneficiaries are saving INR 30,000 per annum through saving mechanisms like savings bank account, SHG savings, gold, silver and insurance premiums. Additionally, there has also been a substantial increase in the household possessions from a score of 0.5 to 3 out of 6.

Today, owing to their financial independence these women beneficiaries have a stronger voice in their families as well as in their communities. Not only have they become decision makers but they also make key financial decisions on the type of enterprises they would like to invest in. As an outcome of the intervention, women have also gained insight into a wide range of social, political and economic avenues.

The women have additionally gained better access to government healthcare facilities which has resulted in improved awareness and uptake of child immunization and family planning etc. At the macro level, the program has resulted in some improvement in the social status, social mobility and social inclusion of women who were facing socio-economically challenging situations in the community.

Scale and sustainability

Bandhan Konnagar model has a two-pronged approach to scale - width of coverage by reaching out to communities in different locations and depth of intervention by scaling up interventions to shift the beneficiary out of poverty levels through a graduation method. THP project considers scale on the level of involvement of beneficiary over the number of total beneficiaries. Since its inception in 2006, Bandhan Konnagar's THP model has now scaled to several districts across the country.

Sustainability is aspired by using a comprehensive, measurable and easy to replicate model. By adopting the means of capacity building and handholding throughout 24 months of the intervention THP ensures the beneficiary reaches a stage of maturity by the time of

graduation which ensures higher rates of retention in operating the income generating asset. Additionally, the project does not focus on only one avenue of income generation, but provides the flexibility of multiple income sources which ensures sustainable livelihood for the beneficiary through the year.

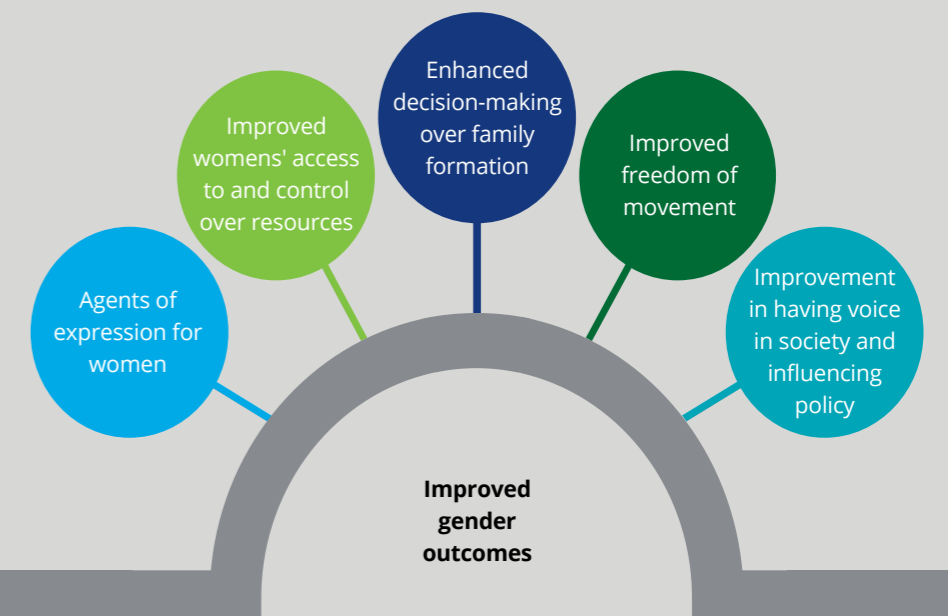
Alignment with Sustainable Development Goals

Bandhan Konnagar is primarily focusing on achieving Sustainable Development Goal (SDG) 5 - gender equality. However the outcomes of the initiative contribute towards a number of other SDGs.



Impact of introduction of income generating assets (IGA)

- Increase in income
- Improved financial inclusion
- Saving in bank, gold/silver and other financial instruments
- Access to formal institutional credit
- Increase in household possessions
- Safer housing
- Toilets with water storage
- Improved hygiene practices
- Access to government health services
- Reported improvement in institutional delivery
- Reported improvement in child immunization
- Improved awareness on family planning
- Food security
- Improved nutrition through kitchen gardening and access to PDS store
- Improved social status, social mobility and social inclusion
- Improved decision making power
- Indirect benefit of mass awareness regarding various IGAs in the general community
- Beneficiaries explore and acquire newer IGAs



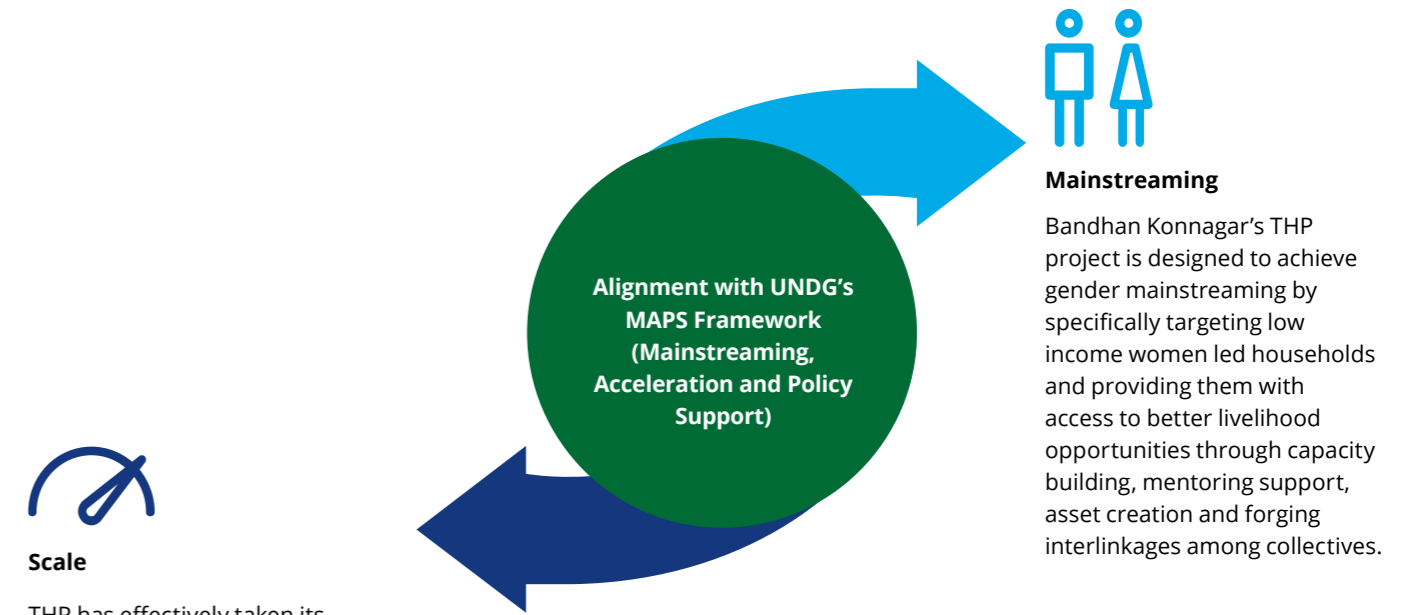
Source: M&E Reports of Bandhan Konnagar's THP project, 2016

Alignment with SDG 5 targets and other SDGs

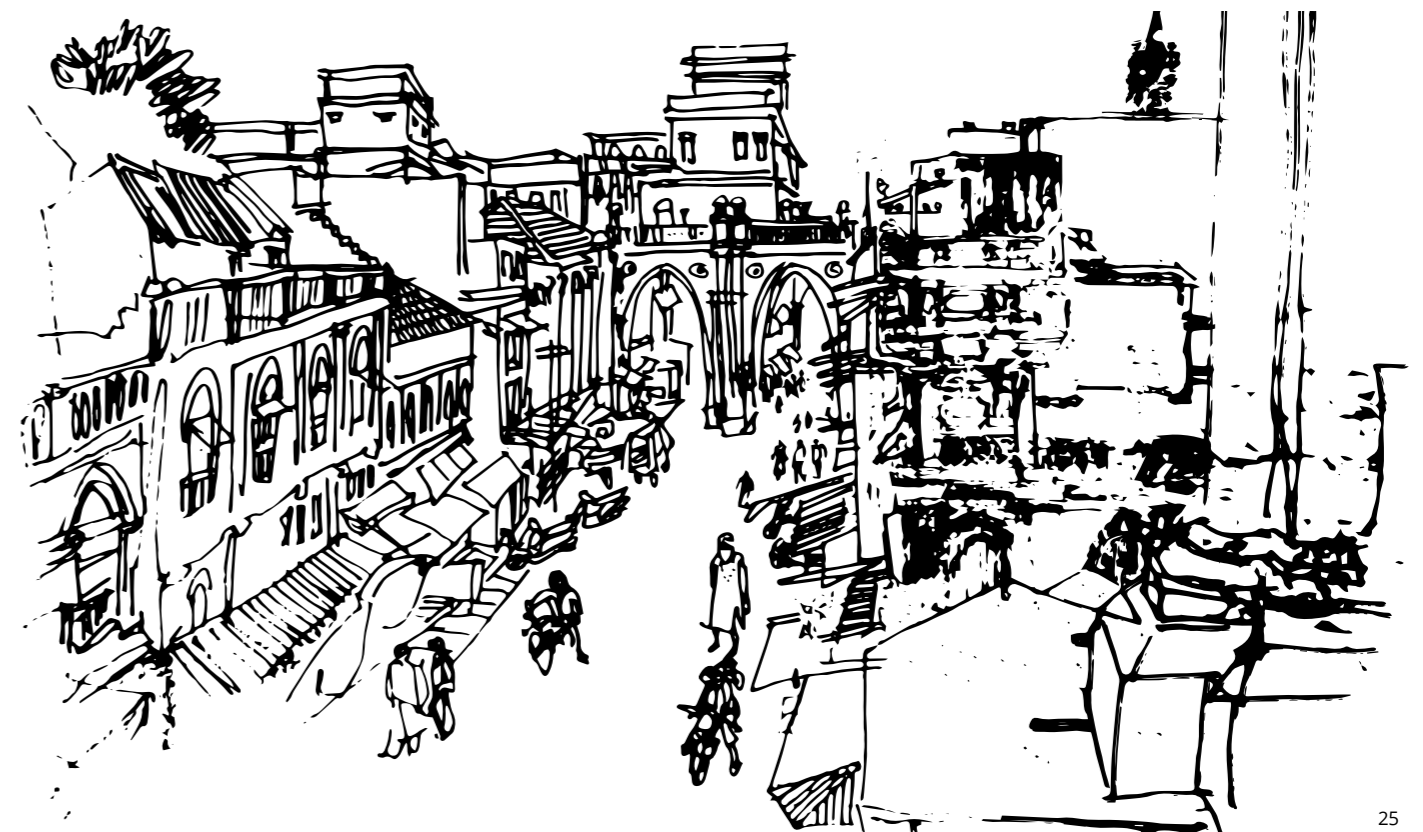


Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Source: <https://undg.org/document/maps-mainstreaming-acceleration-and-policy-support-for-the-2030-agenda/>



Bank of America

Addressing Energy Needs



Photo courtesy : Bank of America

Framing

Access to affordable and clean energy Sustainable Development Goal (SDG 7) is intrinsically related to other SDGs, including those pertaining to gender equality, poverty reduction, improved health, responsible consumption and climate change. The energy access outlook report highlights these correlations that energy access has to critical social and economic indicators¹. Since 2000, more than 500 million people have gained access to electricity and the country is poised to achieve universal access by 2020s with electricity now reaching 82% of the population, up from 43% in 2000.

Despite this, more than 240 million people in India belonging to the most backward communities in rural areas continue to live in the dark without electrification. They continue to spend on inefficient and hazardous fuels such as kerosene for lighting purposes. Further, given limited access to clean cooking solutions, on an average, women spend 1.4 hours a

day collecting fire wood and four hours cooking with associated health hazards. Against this backdrop, Bank of America's (BoA) energy access projects address the unmet energy needs of rural communities.

Building blocks

The projects were designed to address the developmental needs of off-grid villages through access to sustainable electrification solutions. It forms a part of BoA's \$125 billion commitment to financing clean energy initiatives, advancements in renewable energy and other environmentally supportive initiatives. BoA's energy access projects are community centric and driven by strong community buy in. Critical to this participatory model are tie ups with grassroots level partners experienced in working with rural communities like PRADAN (Gumla, Jharkhand), Pragati (Palghar, Maharashtra), World Wildlife Fund (Sunderbans, West Bengal) and Wildlife Conservation Trust (Melghat Tiger Reserve in Vidarbha, Maharashtra).

“As one of the largest global financial institutions, Bank of America is in a unique position to help society transition to a low-carbon economy. But one of the greatest challenges is how to do so while supporting energy access and economic development. Our projects in India are addressing both while also ensuring that women and children, most disadvantaged by poverty, have a chance to improve their lives.”

Kaku Nakhate
President & India Country Head, Bank of America

¹ International Energy Agency, 2017. Energy Access Outlook 2017 from poverty to prosperity. Source: https://www.iea.org/publications/freepublications/publication/WEO2017SpecialReport_EnergyAccessOutlook.pdf.

The partner NGOs engaged the communities through the formation of a Village Electrification Committee (VEC) that promotes community ownership and accountability. Subsequently, the beneficiary households get connections to the micro-grids and pay a nominal amount mutually decided by the VEC and the NGO partner for clean energy based on usage. The unit rate is fixed in a way that cost of battery replacements can be recovered at the end of five years. Technical partners with expertise in providing off-grid solar energy solutions in rural areas were identified.

Community based institutions: BoA's implementing partner's role is critical in organizing VECs through a democratic process. **The VECs specifically focused on women participation, 60% women to 40% men if not more, with the sole purpose of providing them with a strong platform to voice themselves.** The VEC meets at least once a month and the women members are encouraged to participate in all important decision making processes.

In most cases the VECs, predominantly comprised women and have received basic training regarding solar energy. This knowledge has empowered them to manage the installations in their respective villages. The VEC takes on the responsibility of tracking the individual meter readings, generating bills, and collecting payments from beneficiaries as per usage. All the payments collected by the VEC agents are deposited in bank accounts opened and operated by the VEC.

Integrated development: The concept of BoA's intervention aspired to go beyond just being a lighting solution and address other development aspects that could have solutions through access to energy. Modules were added to the original intervention based on the specific needs of the community within a particular region.

Mangri Devi, a widow living in a small village in Gumla district of Jharkhand. As a single women led household, she leased her small land parcel to other farmers in exchange for a nominal income or goods. Despite being from a poor household, she spent INR 58 monthly on kerosene to light lanterns. This led to difficulty in breathing and other negative health outcomes over time.



Photo courtesy : Bank of America

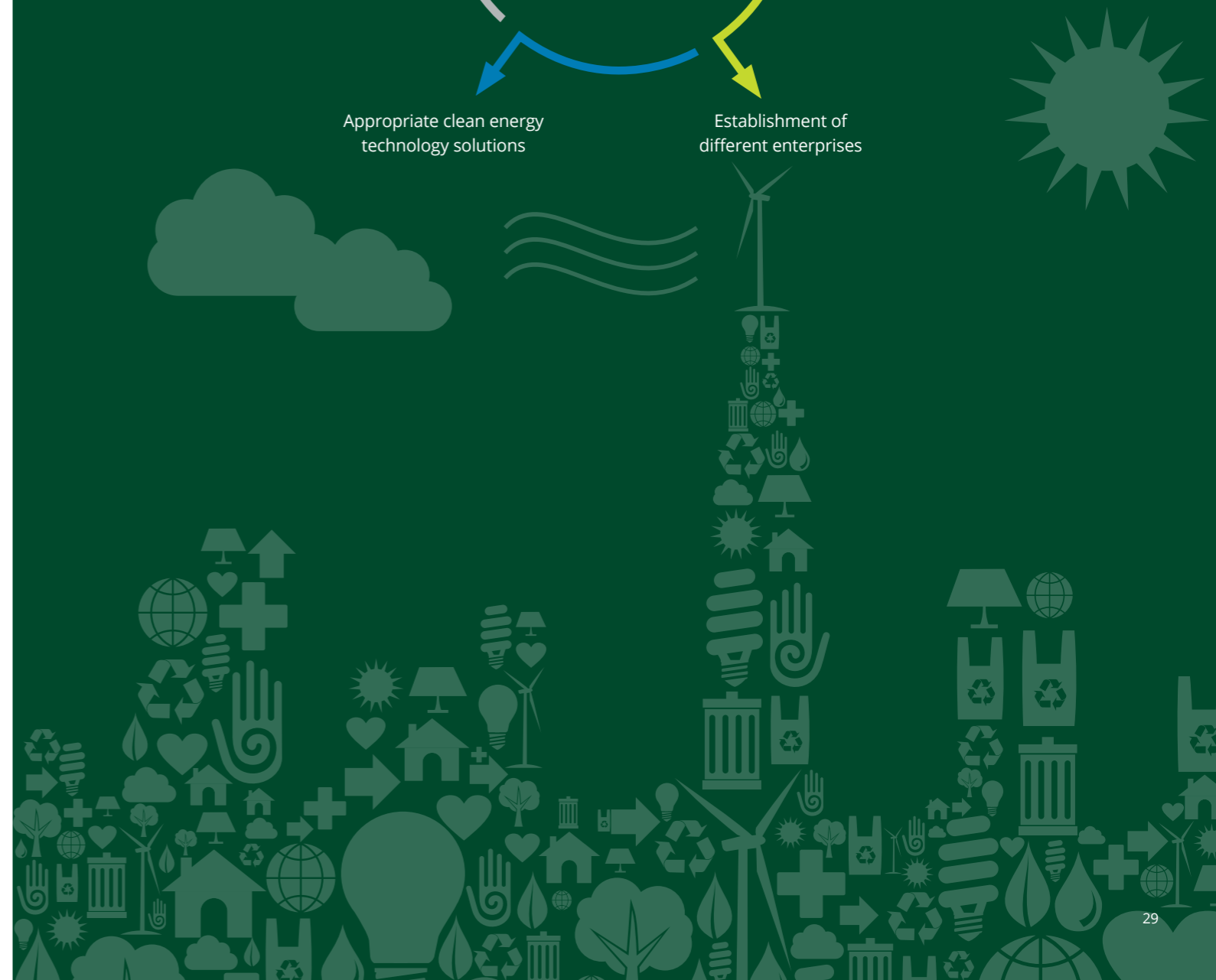
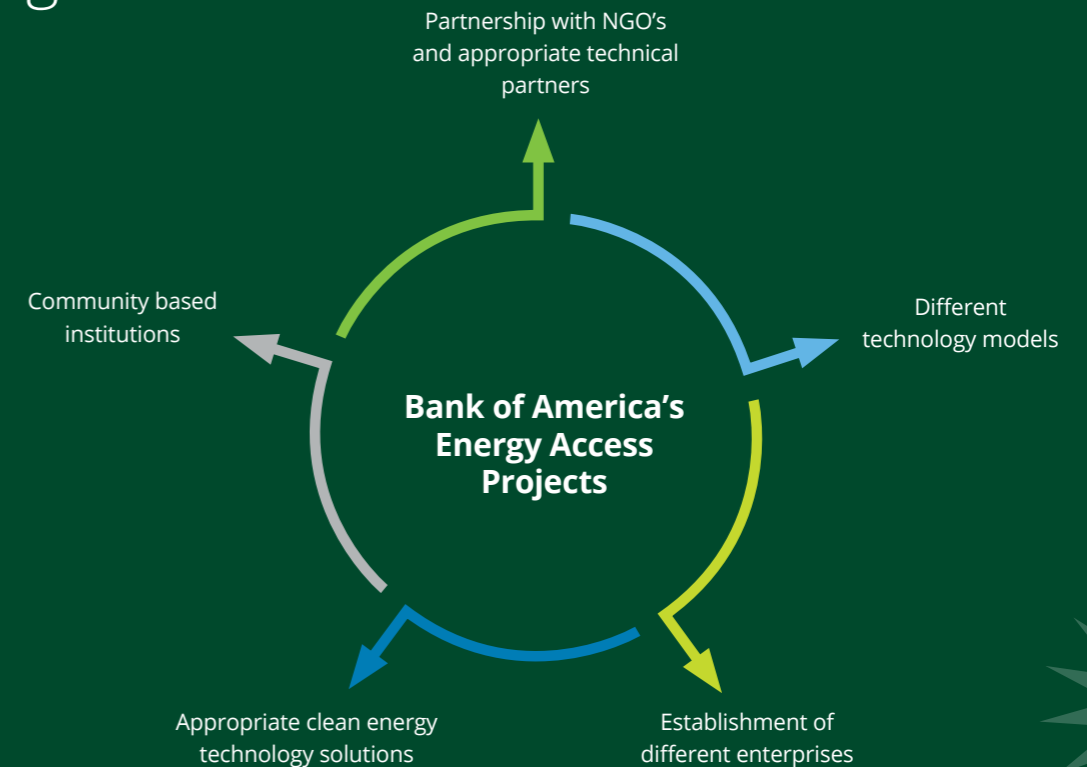
Things changed for her when a Bank of America supported solar micro-grid was installed in her village. The VEC, taking cognizance of her financial condition, decided that all beneficiary households of the village would contribute towards providing Mangri Devi with a free solar connection and lighting. Mangri Devi is grateful to the Bank that her life has changed for the better. As an elderly women, she can now do her household chores more productively, she has savings in terms of energy expenditure and has transitioned to a clean energy choice.

Similar stories highlighting the social and economic outcomes emerging from BOA's energy access initiatives have been observed across villages and tribal hamlets in four districts across Jharkhand, Maharashtra, and West Bengal.



Photo courtesy : Bank of America

Building blocks



“Our rationale has always been to go beyond lighting, to use this intervention to help improve the communities' lives across other development parameters including access to sustainable livelihood, health and education” - Neha Kapoor Bharadwaj, India Lead, ESG, Bank of America.

For example, Gumla and Palghar districts had acute water shortage. Women would wake up as early as 3 a.m-4 a.m and travel long distances spending almost 2-3 hours daily to fetch water. To overcome this issue, BoA supported construction of a central water collection point that drew water through a solar powered submersible pump from deep bore wells located on the fringes of the villages.



Photo courtesy : Bank of America

While the projects provide electricity to households, the grid connections have also been extended to public institutions like health sub-centers, primary schools, Anganwadi centers that now have uninterrupted power supply. Additionally, the solar initiative has also promoted establishment of micro-enterprises at the village level.

Collecting Gender Disaggregated Data

As any energy access initiative in rural India has a significant impact on the daily lives of women, BoA's intervention model was inclusive of the gender perspective from the design phase itself. A specifically designed Gender Action Plan (GAP) & framework captured and evaluated changes in women empowerment levels emerging as an outcome of the intervention. Key Performance Indicators (KPIs) were developed and progress was tracked across a range of indicators including:

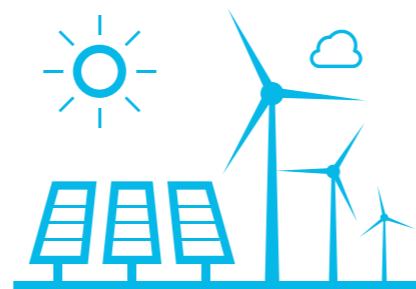
- Access to affordable energy
- Initiation of women-led enterprises
- Capacity building, knowledge and awareness
- Access to education and healthcare
- Time poverty
- Voice and participation in decision making in the household.

Impact

With its 2015-16 grants alone, BoA has reached close to 3700 beneficiaries in over 690 households via 13 micro-grids with a combined capacity of 127 KW. The impact has been much more than bringing electrification to these villages. Children get additional hours to study even after sunset. There has also been a 31% increase in the average possession of household goods. The average monthly expenditure on alternate energy sources has exceptionally dropped and consequently resulted in increased savings of INR 52 per month for beneficiaries that are largely Below Poverty Line (BPL) households.

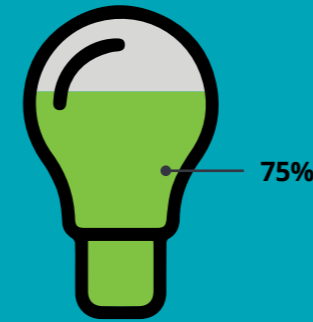
Further, since BoA has initiated the process of collecting gender disaggregated data at a household level, there is ample evidence of the changes in a woman's quality of life within a year following the access to energy. Due to an increased number of hours of lighting, most beneficiaries, especially women, have two additional hours of productivity that allows them to complete household chores, spend time on their children's studies and consider alternate livelihood generating opportunities. In addition, street lighting has improved social mobility time – enhanced security has translated into women spending upto an additional 1.15 hours outside their homes in the evenings.

In addition, as a result of being a VEC member, women have emerged as key decision makers on the type of household possessions they should invest in etc, demonstrating higher levels of voice & participation in the social setting.

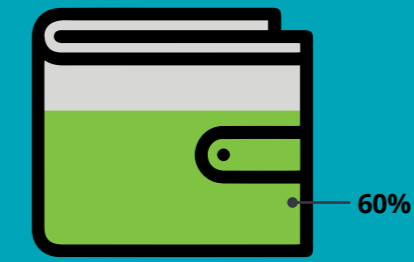


Impact of the energy access initiative

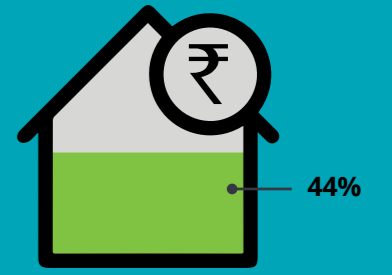
Improved Access to Energy



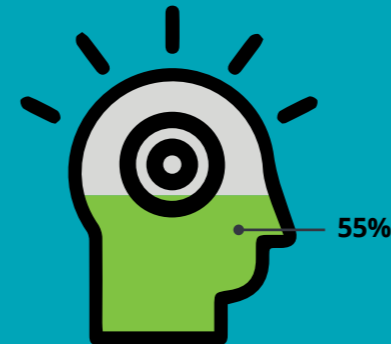
Improved Affordability



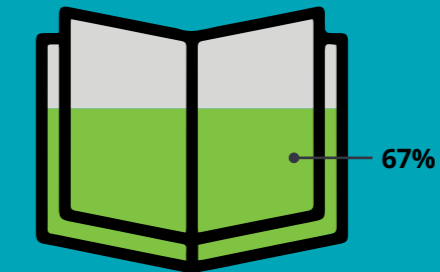
Improved Livelihood



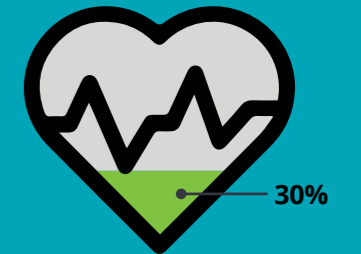
Capacity Building and Awareness



Improved Education



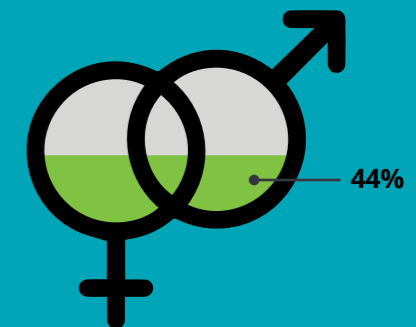
Improved Health



Quality of Life



Improved Gender Outcomes



■ Increase reported across Gender Action Plan KPI in first 12 months

Sushila Devi who lives in Bhinjur village, Jharkhand has faced many hardships. She lost her husband in 2005 and soon after that, her daughter was widowed. However, after the microgrid reached her village, she explored entrepreneurial opportunities and sought a loan from her local SHG to start a small home business, purchasing a refrigerator to store and sell cold drinks and snacks. This venture provides a steady income for her family. She also purchased a mixer-grinder to ease manual labor in the kitchen.

Scale and sustainability

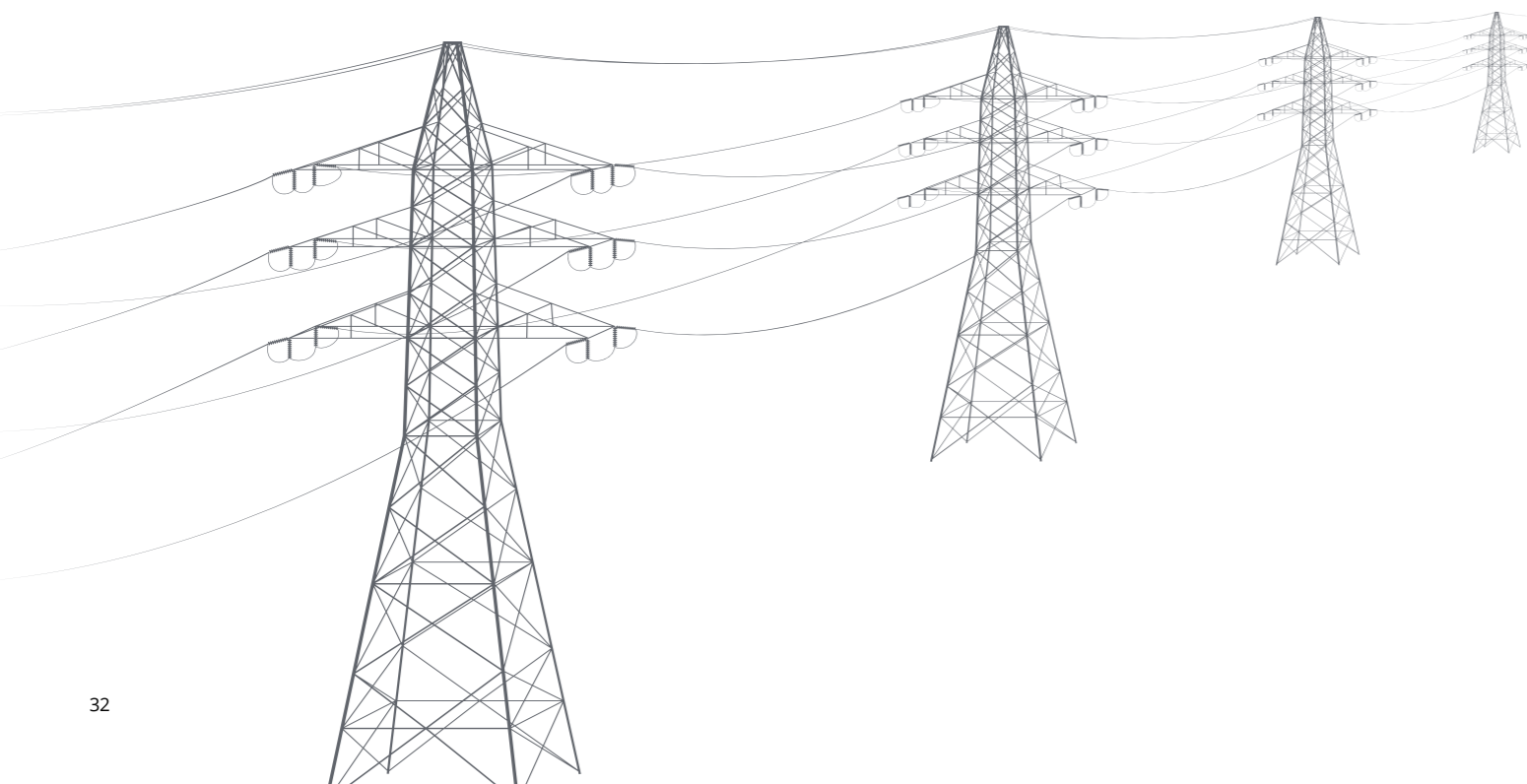
BoA is currently in the process of accelerating the initiative with new projects reaching an additional 750 households with 19 micro-grids across Jharkhand and Maharashtra and to 37 government run schools in Madhya Pradesh. The project has attempted to create a sustainable model through the VEC in each village playing a catalytic role in the project with high women participation.



Photo courtesy : Bank of America

Alignment with Sustainable Development Goals

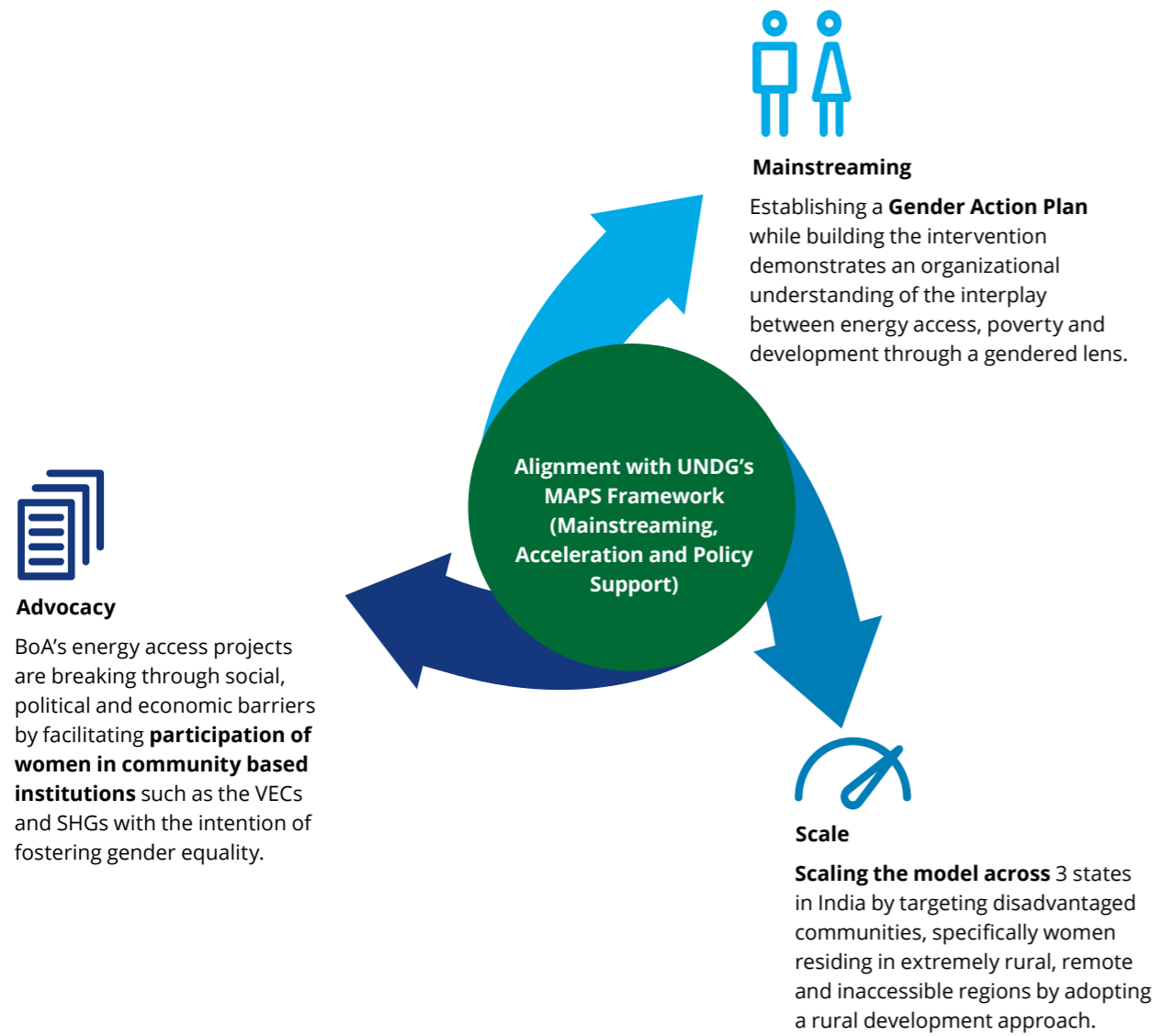
BoA's energy access initiative, while focused on providing clean and affordable energy, also relates to social and economic outcomes that are gender specific.



Alignment with SDG 5 targets and other SDGs



Towards Gender Mainstreaming, Acceleration & Advocacy



Educate Girls

Leveraging Existing Community and Government Resources for Girls' Education



Photo courtesy: Educate Girls

Framing

India has the largest number of non-literate women in the world (accounting for over 3 million eligible yet out-of-school girls¹). Especially in rural communities, many girls lack access to quality education and have minimal understanding of their rights. While women account for 48.2% of the total population in India², more often than not, they cannot contribute towards the progress and development of the country due to lack of education.

Exacerbating the issue of access to education is the suboptimal quality of education that is provided in government primary schools. The government is aware about it and has taken initiatives in addressing the issues that impede learning outcomes. However, the pace of addressing learning quality leaves a lot to be desired.

Against this backdrop, Educate Girls (EG) was founded in 2007 with the intent to overcome the challenge of gender inequality in education and provide equal

“For every year a girl is not educated, her prospect for a better future dims. The economic, social and health benefits of educating girls are now indisputable. This is one of the wisest investments a government can make.”

Safeena Husain,
Founder, Educate Girls

opportunities to girls living in marginalized regions of India. Educate Girls creates community ownership that encourages enrollment and retention of girls in government-run schools and then ensures effective learning outcomes for all children through the deployment of an activity-based curriculum.



Photo courtesy: Educate Girls

¹ Social and Rural Research Institute, IMRB, 2014, "National Sample Survey of Estimation of Out-of-School Children", Accessed from: http://mhrd.gov.in/sites/upload_files/mhrd/files/upload_document/National-Survey-Estimation-School-Children-Draft-Report.pdf

² World Bank, 2016, "Percent of Female Population (Country-wise) Data", Accessed from: <https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS>

Educate Girls works through its own staff and by leveraging community volunteers and the government school system, to get out-of-school girls in rural India into school and learning. To date Educate Girls has helped reach over 90% enrollment and higher attendance of girls as well as improved school infrastructure, improved quality of education and learning outcomes for boys and girls in some of the most marginalized communities in India.

Educate Girls initially focused on the state of Rajasthan. The organization based its initial selection of geography on the Government of India's list of 'educationally backward blocks' first drawn up in order to implement the Sarva Shiksha Abhiyan or the Right to Education (RTE) Act, 2009. Blocks having a Female Literacy Rate less than the national average and a Gender Gap in Literacy above the national average were identified as the initial intervention areas. The largest number of districts were in Rajasthan and hence the decision to commence work from the state.

After the success of their test project in 2007, Educate Girls scaled up its efforts across 2 states namely Rajasthan and



Photo courtesy: Educate Girls

Madhya Pradesh by 2017. The next five-year strategy to be launched in 2019 is expected to see a cumulative outreach of 16 million children during the period 2019 - 2024.

The impact of the program can best be narrated through the story of one little girl, Ganga. Ganga was kept away from school once she reached grade 2 and only her brother was allowed to continue his schooling.

When a family like Ganga's suffers from extreme poverty, the perceived costs of going to school means that they prioritize the boy in the family. The District Manager for Educate Girls, Vikas and his team persuaded Ganga's parents to allow her to re-enroll in school and convinced them that there would be no costs to them. Under the RTE, primary education and books are provided for free by the government and today Ganga attends school regularly. She also enjoys her wholesome mid-day meal, provided by the school.



Building blocks

Educate Girls' model to provide equal education opportunities to girls is comprehensive, measureable, scalable, sustainable and cost effective. Team Educate Girls (EG) has devised a strategy to influence communities and promote the importance of education, especially for girls.

Team Balika (Community Volunteers): One of Educate Girls' key levers is its team of community volunteers whose mantra is 'my village, my problem, my solution'. Over 11,000 young people volunteer their time to work with Educate Girls' staff, going door to door to map each out-of-school girl for creating and implementing an enrollment plan for these girls who have either never been enrolled or who have dropped out of primary schools. The volunteers then regularly spend time in the classroom to deliver an activity-based remedial learning curriculum, called "Gyaan ka Pitara" (repository of knowledge), to help the children improve their learning outcomes in Hindi, English and Maths. The volunteers' efforts are rewarded through work experience certificate, skill development, leadership training and local recognition that often helps them when seeking employment outside.

Measurement: Educate Girls has an established Theory of Change that maps the outcomes and impact of operational activities carried out by Team Balika volunteers and staff. A door-to-door survey that is undertaken at the beginning of the year to identify all out-of-school girls, serves as the baseline. Progress is measured against this as the organization aims to enroll all girls aged 6 to 14 years within a particular geographic area, into the local government school over the course of a year. Retention is measured on an annual basis through school records and additional verification. Learning outcomes in Hindi, English and Maths for all students are assessed annually using the ASER Test.³ Interim results from a Randomized Control Trial (RCT) run by the

University of Michigan in 2014 confirmed the Theory of Change. Educate Girls has also initiated the world's first Development Impact Bond in education which is a proof-of-concept project. This 3 year (2015-2018) pilot project is being implemented in Bhilwara district of Rajasthan covering 140 villages, 166 schools and 15,000 children (9,000 of these being girls). Third and final year results are due later in 2018 with interim results indicating impressive progress towards the targets.⁴

Performance Management: Educate Girls goes one step further than basic Monitoring and Evaluation and has a sophisticated performance management system that uses a Global Positioning System and mobile-phone technology to monitor and track its program delivery and staff. With both online and offline data collection and analysis, this keeps all teams focused on the results rather than the activity plans. Putting data back into the hands of the field staff helps them overcome challenges, making rapid course corrections and ensures organizational accountability towards every child.

Partnerships: Critical to its success has been the Government of India's enabling environment and Educate Girls' ability to

successfully negotiate Memorandum of Understanding (MOU) contracts with state education ministries. The team has built an excellent working relationship with the Rajasthan government and more recently in 2016 with the Madhya Pradesh state government.

Gender Specific Platforms: Educate Girls utilizes a number of platforms to promote gender equality in communities. In upper-primary schools Bal Sabhas or "girls councils" are elected and trained in a Life Skills program focused on building agency, confidence, learning how to deal with issues such as menstrual hygiene, child marriage, friendships, body awareness, personal safety, the threat of abuse and violence, etc.

Educate Girls also supports the school in forming and training School Management Committees (SMCs) so that the challenges of girls' enrollment and retention due to lack of infrastructure can be discussed and school improvement plans can be devised. Educate Girls also conducts village-based community meetings to create awareness about the importance of girls' education and to bring about a mindset change in favor of girls.

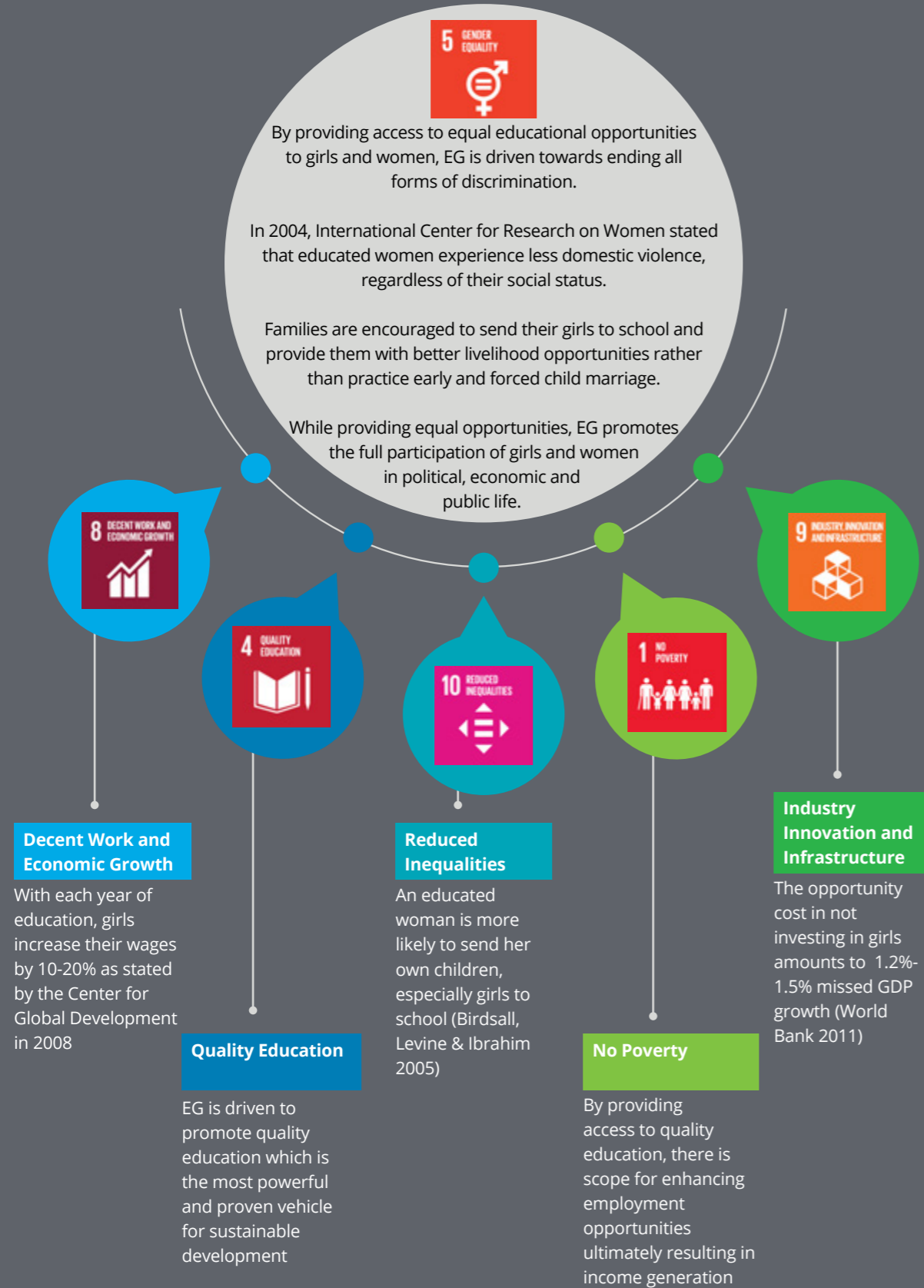


Photo courtesy: Educate Girls

³ To know more: www.asercentre.org

⁴ To know more: www.educategirlsdib.org

Alignment with SDG 5 targets and other SDGs



Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Scale

Furthermore the intervention is taken to scale by leveraging access to equal educational opportunities in India. Alongside operational partnerships with government, Educate Girls was a founding partner of the Rajasthan Education Initiative (REI). Educate Girls' School Assessment Chart (to ensure that school infrastructure is improved with a particular focus on girls' hygiene and safety) and the Girls' Life Skills Modules for schools developed by Educate Girls have been recognized as best practices.



Source: <https://undg.org/document/maps-mainstreaming-acceleration-and-policy-support-for-the-2030-agenda/>

GSK Suraksha

Promoting Livelihoods and Menstrual Hygiene for Future Generations



Framing

The National Family Health Survey (NFHS) 4th Round data suggests that only 55% women in India aged 15-24 years used "hygienic methods" to manage menstruation. This number in rural India was reported to be even lower at 48%. Further, Business Co-ordination House (BCH) - Indian Nonwovens Industry Association, reported that the penetration of sanitary napkins was only 24% in 2014. One of the biggest roadblocks to purchase of sanitary napkins is affordability especially for women living in poverty who do not have a source of income of their own. In India, 70% of women claim that their family cannot afford to buy them sanitary napkins.¹ There are millions of women in India still facing a number of challenges towards a clean and comfortable experience of menstrual hygiene management thus exposing them to reproductive tract illnesses. This gets further compounded by the fact that menstruation continues to remain a stigma in the country and about 71% of girls in India have reported to having no knowledge about menstruation before their first period.²

Similar to the scenario with the rest of the country, a needs assessment study revealed low awareness levels of personal hygiene including unsafe menstrual management practices among women across 50 villages located around GlaxoSmithKline's (GSK) new plant in Vemgal, Karnataka. Another observation made was that while these women were keen on earning a living, their employment options were almost nonexistent because of their limited education and restricted mobility. This is where Mr. Arunachalam's technology of low cost sanitary napkins production seemed like a perfect solution for the two-fold need of the women. However, since menstruation is a taboo topic, just mere introduction of affordable sanitary product would not translate into acceptance and usage of the napkin – a strong campaign for behavior changes in association with a strong grassroots partner was required. "GSK partnered with Save the Children (STC) as they had tried out the same technology in other locations and had extensive experience of working with communities on Information, Education and Communication (IEC) for behavior change", says Garima Dutt, Corporate Social Responsibility Lead at GSK.



Photo courtesy: GlaxoSmithKline

¹ Times of India, 2011, "70% can't afford sanitary napkins, reveals study", Accessed from <https://timesofindia.indiatimes.com/india/70-cant-afford-sanitary-napkins-reveals-study/articleshow/7344998.cms>

² FSG, 2016, "Menstrual Health in India | Country Landscape Analysis", Accessed from: http://menstrualhygieneday.org/wp-content/uploads/2016/04/FSG-Menstrual-Health-Landscape_India.pdf

While the Sanitary Napkins Production (SNP) unit was commissioned towards the end of 2016, it faced its own teething challenges. GSK donated the initial working capital with a vision of the unit becoming self-sustaining by 2020. However, the production cost in the initial 2-3 months of operation was significantly higher than the selling price. To add to the problem, over 75% of the women did not repeat their purchases despite the lower sales point. The CSR Committee of GSK, in their visit to the unit threw a positive challenge to the CSR and STC teams to relook at the entire business model. This prompted the CSR team to launch a quick post marketing survey and deploy a full-time employee volunteer to create a fresh business model, which will be sustainable.

The production and operating model was tweaked based on the findings of the survey - existing machinery was re-engineered to suit the demands of the customers for enhanced features in the product, resource allocation in assembly lines was modified for enhanced productivity, product specifications were altered to achieve higher quality standards and a new incentive based sales scheme was introduced, supplemented by addition of new distribution channels for an expanded reach in the market. The loop was closed with re-launching the product as a brand.

Today, GSK's Suraksha intervention has positively impacted lives of women like Prameela - as a member of the Suraksha Mahila Swayam Udhya Sanstha, she has been associated with GSK and the sanitary pad production unit since its inception. The 35 year old before used to work as a daily wage laborer prior to marriage but had become a homemaker in her marital home. Having attended all the trainings provided under the Suraksha intervention, today she is the acting treasurer of the unit and is also responsible for taking care of the cash register. Apart from getting back to work, Prameela is extremely happy that she is financially independent and is contributing towards her family income and does not have to go to her husband for every petty expenditure anymore. She said that the most important thing for her is to maintain hygiene for herself before talking about it with others. The entire process has been very empowering for Prameela, her enhanced self-esteem and confidence levels are observed by people around her.

“Menstrual hygiene is fundamental to the dignity and well-being of women and girls and is an important part of reproductive health. GSK is proud to have partnered with Save the Children to create a model that promotes menstrual hygiene while empowering women by enhancing their employability and making them financially self-dependent. These women are now entrepreneurs and take great pride in the social contribution that they are making by improving access to feminine hygiene products in their villages.”

A. Vaidheesh,
Vice President, South Asia &
Managing Director, GSK India

Building blocks

GSK and STC have supported and built capacities of 10 self help group (SHG) women to operate the SNP unit and market the product. These women are owners of the enterprise which has been registered as a Sanstha under the Enterprises Act.



Photo courtesy: GlaxoSmithKline

Building blocks



The semi-automatic technology of the SNP unit ensures that there is scope for job creation locally, the re-engineered machines and new product design ensures that product aligns with international quality standards. Further, incentives were introduced to encourage the SHG women to sell the product. In addition to the door-to-door sales, the napkins are also sold through retail channels. Branding and a robust marketing strategy has ensured brand recall among customers.

On the demand side, Information, Education and Communication (IEC) campaign focusing on behavior change is implemented in local communities and schools. The affordable price points by bringing various efficiencies in production capacity has ensured improved access to an affordable quality sanitary product.

Impact

The initiative has improved access to affordable sanitary product for over 1,000 village women in an area where the penetration of a feminine hygiene product was almost negligible. In addition, employment avenues have been created for previously unemployed women – they make about INR 3000 + incentives from sales already, a sum that is set to increase as the unit stabilizes and achieves its break-even.

Innovation brought about in the original production model has enabled a four-fold increase in productivity and the production cost has come down from initial INR 4.5 per piece to INR 1.5 per piece.

The IEC component of the project has an outreach of 2,000 till date – young girls and women have got access to information related to personal hygiene and sanitation, which translates into better health outcomes.

Scale and sustainability

GSK's Suraksha had a humble beginning and catered to demand in a single district. An open mindedness to developing intervention concepts relevant to the local community's context and needs has helped GSK scale up to another district in less than a year of operations.

The modelling forecasts for the SNP unit to become self-sustaining and also generate monthly profits of INR 56,250 by the time the unit breaks even in 2020. To further this, talks of operating the plant in two shifts and engaging more local women are already on. Establishing the enterprise as a legal entity has enabled the SHG women to compete as vendors in the local markets, for example the tie-ups with local

Primary Health Centers to supply napkins to new mothers, and further expanding the customer base.

GSK is however, wary of the huge amount of bio-wastes that will be generated in the villages that are not equipped to deal with it and deliberations are in progress about cost effectiveness and practical solutions for disposal at the community level.

Alignment with Sustainable Development Goals

GSK's Suraksha intervention while being driven towards achieving gender equality is also contributing towards various other sustainable development goals.



Photo courtesy: GlaxoSmithKline

Alignment with SDG 5 targets and other SDGs



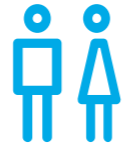
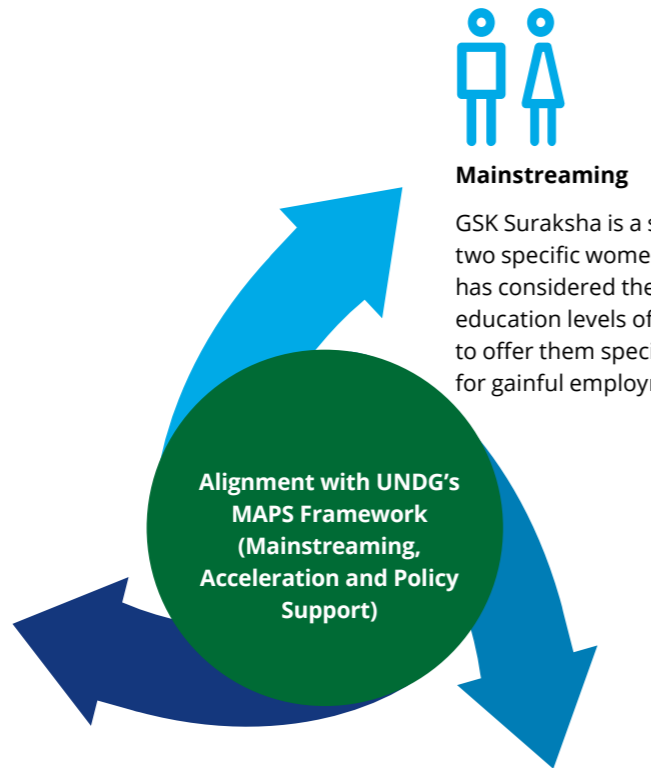
Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Advocacy

Additionally, post rebranding, GSK's Suraksha sought to adopt a social media platform by implementing a number of marketing campaigns with the intent of spreading awareness within the communities. They also partnered with social media icon Srishti Bakshi which gave them a lot of local media coverage resulting in improved levels of brand recall.



Mainstreaming

GSK Suraksha is a solution to address two specific women's issues. The model has considered the responsibilities and education levels of the village women to offer them specific skills and training for gainful employment.



Scale

GSK Suraksha has taken the intervention to scale in two districts of Karnataka. Furthermore by leveraging this model to STC, this intervention is being replicated in districts of Rajasthan and Madhya Pradesh.



HSBC

Partner in Development with Mann Deshi



Photo courtesy: HSBC & Mann Deshi

Framing

Over the past few years, the Government of India, in conjunction with the Reserve Bank of India has pushed for financial inclusion as one of their priorities. Over half of India's population lives below the poverty line, and this makes it crucial that low income populations receive improved access to financial products and services.

Microfinance has provided loans to approximately 28 million Indians¹, and is often seen as a means for gender empowerment and poverty alleviation. However, there is a significant imbalance in the penetration of microfinance in India reaching just 12% of the country's total population². Further, public spending has proved to be inefficient with only 100,000 banks covering 650,000 villages³. Besides the lack of knowledge and access to financial services and financial instruments in the rural parts of the country, gender inequality further ameliorates the problem.

Improving the current status of financial literacy for women in India was the aim for the Mann Deshi Mahila Sahakari Bank, established in Maharashtra to run as a cooperative bank in 2007. This was the first kind of micro-finance institution in the country for rural women. Besides this, Mann Deshi also focused on empowering school-drop-outs and women with no formal education through a Business School for Rural Women. This is where HSBC came in with financial inclusion being one of its primary areas of focus.

Mann Deshi consistently refers to HSBC as the founding sponsor of the business school. With the long-term support of HSBC, over ten years, the Mann Deshi Business School for Rural Women has been widely recognized as a success story.

“HSBC believes in the spirit of partnership and is an active player in all the Corporate Sustainability initiatives which it undertakes. The partnership with Mann Deshi is unique in the sense that it has evolved year on year to demonstrate capacity to scale, new ideas, sustainability of programs, along with Mann Deshi's excellent documentation and reporting skills. By facilitating capacity building support to entrepreneurial activities in a cost effective way, the partnership aims at helping thousands of rural women become sustained and successful entrepreneurs. The benefits accruing to society because of such economic and social stability will indeed be many.”

Aloka Majumdar, Head of Corporate Sustainability, HSBC India

¹ MFIN, 2011, "Introduction: Highlights." Introduction. The Micrometer. Vol. 12. N.p. n.d. N. pag. Microfinance Institutions Network.

² NABARD, 2016-17, "The Status of Microfinance in India", Accessed from: <https://www.nabard.org/auth/writereaddata/tender/1307174808Status%20of%20Microfinance%20in%20India%202016-17.pdf>

³ UN Millennium Development Goals, "HSBC Case Study", https://www.bitc.org.uk/sites/default/files/kfinder/files/HSBC_India_-_Mann_Deshi_Business_School_for_Rural_Women.pdf

It has empowered thousands of women to start businesses and increase their income. Chetna Sinha, Founder of Mann Deshi Group conceptualized the Mann Deshi Business School for rural women to gain access to vocational training for setting up enterprises access to financial instruments and formal credit through the Mann Deshi Mahila Sahakari Bank. Starting from the 2006 partnership with HSBC for the Udyogini initiative, in 2007-8, HSBC provided support for training underprivileged women in financial literacy, computer literacy, livelihoods training & Deshi MBA through 2 Mann Deshi business schools. Subsequently, HSBC discussed scaling these initiatives, with Mann Deshi demonstrating a strong impact that was evidenced through the change in income generation, voice and participation, access and control over financial resources for rural women.



Photo courtesy: HSBC & Mann Deshi

These business management skills and young girls workshops launched in 2013, with support from HSBC, created entrepreneurial opportunities for women, trained them to capture rural job markets, and strengthened their communities. More specifically, the women and adolescent girls have benefitted from the training on technical, financial, and marketing skills. They have leveraged the understanding to improve their existing small enterprises. The program also helps women start their own business with mentoring for developing detailed business plans and inputs on financing that they can avail through different types of loans.

“Mann Deshi economically empowers women to become successful entrepreneurs. The idea is as they become economically active and confident, their choices are expanded. Typically this means they invest more in their families - especially in terms of sending their girls to school and college and supporting them to start their own careers - which, of course, impacts the community and economy at large. But it also means they invest more in themselves, in their dreams and aspirations.”

Chetna Gala Sinha, Founder, Mann Deshi Group



In order to take the initiative to rural women with limited mobility, the Business school on wheels was initiated in 2013. Mann Deshi consulted with HSBC to contour localized innovations in the implementation model, such as providing training opportunities and digital literacy inputs for mothers and adolescent girls. The partnership with Mann Deshi, allowed HSBC to seed ideas, pilot and scale these initiatives by working with other co-funders.

Jyoti likes to learn about different skills. Her husband is a pygmy agent. She has participated in Mann Deshi's B-school skill trainings program and benefitted from multiple trainings. After the training program, living on the main road of the market she started teaching classes. She created an advertisement board for the classes and as women began to learn about the opportunity, they signed up for the courses.

She offered classes for different skills, making things like fur toys, woolen toys, socks toys, solawood flowers, organdi flowers, hand embroidery, magic rangoli, galicha rangoli, fancy handkerchiefs, cakes, biscuits, imitation jewelry, paintings, and others. From teaching these courses, she began to earn her own money.

Jyoti said that one woman contacted her to help establish a tailoring business. Jyoti was ready to help and had another opportunity to earn money. These opportunities encouraged her to initiate her own tailoring business after taking additional training through a certified course at Mann Deshi. She also started a sari tailoring initiative as an additional business.

Later she attended a bag making training at the Mann Deshi Business School and started a ladies' shop. As a result, she now manages a profitable enterprise and has increased her money saving ability. Now, she saves INR 1,000 per month. Her monthly income before taking the course at Mann Deshi Foundation was INR 1,000 but now she earns INR 8,000 per month.

Jyoti said, **“Every woman has some skills within herself. So she has to learn how to use those skills to earn money and to try to help her family financially. I have the key to live life.”**



Photo courtesy: HSBC & Mann Deshi



Photo courtesy: HSBC & Mann Deshi



Photo courtesy: HSBC & Mann Deshi

Building blocks

The rural business school courses have been defined through a needs based approach based on market research and surveys administered to Self Help Groups (SHGs) to understand the relevance and desirability of course offerings. Subsequently, vocational courses were offered throughout the year across two categories. Innovative courses that had the potential to provide sustainable livelihoods for women and demand driven courses that are typically not available or considered as a traditional choice for women in rural areas. Mann Deshi's approach looks at breaking traditional social and workplace biases on the livelihood generation activities that a women can adopt.

HSBC and Mann Deshi facilitate internship opportunities for certain students who complete their training with a successful local entrepreneur for 6 weeks. Students have an opportunity of experiential learning and understand the market value of their skill sets.

The Banking Workshop for Young Girls and Women program is a four-day program that was launched in January 2015. Mann Deshi worked with Micro Finance Institution (MFI) experts to design the workshop's course material. Both theoretical and practical course materials were developed to make it relevant for rural women. An external expert and MFI experts also provided six days training program to Mann Deshi master trainers. The workshop covers topics such as capital structure, credit, functions of banks, new age banking, risk management, and savings. The workshops are delivered in a participative manner including mock cases, role-play, and case studies. The workshop also includes a test to assess knowledge retention.

The Mann Deshi radio was used as a tool for spreading messages on financial literacy, increasing the outreach and knowledge levels of rural women on financial instruments and financial management.

Mann Deshi also operates 6 mobile business schools with 15 course offerings that has been able to take the course to rural women with limited social mobility.

Mann Deshi, as a practice, has focused on collecting data that tracks key metrics related to training, livelihood, income generation, entrepreneurship, access to finance, savings related to their women beneficiaries, including:

- Number of women participating successfully in the program entrepreneurial
- Compare Monthly income of entrepreneur after training compared to before
- Number of women growing their businesses
- Number of women producing additional products
- Number and amount of loans accessed by entrepreneurs after the training compared to before
- Average additional staff employed
- Number of women owning legally secured property
- Access of entrepreneur to regional and urban markets after the training compared to before

⁴ UN Millennium Development Goals Case Study. "HSBC Case Study"; https://www.bitc.org.uk/sites/default/files/kcfinder/files/HSBC_India_-_Mann_Deshi_Business_School_for_Rural_Women.pdf

Building blocks

Courses focussed on **financial literacy**, Deshi MBA Program & Entrepreneurship Development & Marketing Linkages Program, farm & off farm based livelihood training

Mobile Business Schools will allow the intervention to reach remote areas

Mann Deshi Mahotsav - platform where women shared narratives and best practices

Mann Deshi Foundation model of entrepreneurial development provides poor, uneducated, and often illiterate rural women with business and vocational training. The trained women's entrepreneurial aspirations are supplemented with access to seed loans from the Mann Deshi Bank with linkages to the Chamber of Commerce in specific geographies.

Banking Workshop for Young Girls and Women program: Mann Deshi seeks to train a skilled work force to fulfill the human resource requirement of financial institutions, in rural areas such as cooperative banks, Credit cooperative societies, SHGs, SHG Federations

Chamber of Commerce/Market based approach with market linkages

Impact

During 2015-16, Mann Deshi has touched lives of 15,165 women with support from HSBC. Through the partnership, 8,110 women received financial literacy training enabling them to take efficient financial decisions. Additionally, 7,055 adolescent girls were provided instruction through the young girls' workshop, increasing financial, digital literacy, legal and health related knowledge of participants. The intervention reached women from rural communities with little or no education. Out of the total beneficiaries reached, 77.54% women had not completed 12th standard whereas 13.67% had not even finished primary schooling.

Before enrolling in the program, a major 89.55% of the beneficiaries earned less than INR 10,000 per month. Out of this, 54.88% women had businesses with income less than INR 5,000 per month. After finishing training, 61% of the participants that participated in the workshops were able to open their new business or expand their existing business, initiating around 5,175 small enterprises. Also, 45% of the participants experienced improved access to credit, 50% gained legal ownership of the property and 60% women started using better accounting practices. There was a 25% average income increase after attending Mann Deshi B-school programs. At an average family size of 5, HSBC's support has enabled Mann Deshi to touch almost 25,875 lives. The self-reported impact of the initiative that Mann Deshi observed has been delineated in the figure below:

As a signifier of higher levels of voice and participation of women linked with the Mann Deshi program, they have now begun to encourage their husbands to benefit from the initiative. Mann Deshi has extended its program in certain instances to men as well, on the recommendation of their wives.

Generating livelihoods through entrepreneurship

Married at the age of 16, Kanchan now 33, runs a growing business which started small. She first started a group that would do kundan and zari work but realized the low profit margin. Subsequently, she started a business of preparing and selling snacks like chakli, chivda, etc. After attending the Deshi Udyojika program, today she employs 9 women and her products are sold not only in Satara but also in Pune. She also provides mid-day meal to schools. Currently, she earns an annual income between INR 2 to 2.5 lakhs.



Photo courtesy: HSBC & Mann Deshi

Scale and sustainability

The Mann Deshi initiative has a reach of 58,866 women across 832 villages served through 7 business schools and 5 mobile business schools. Mann Deshi in consultation with their invested stakeholders like HSBC has worked over the years to adopt a learning and innovative approach which it hopes to translate into scale and sustainable interventions. Based on their learning from running the business school over the years, they have collaborated with Accenture to institutionalize the business school by creating an organized and structured roadmap of courses, an annual plan of classes, and a course resource kit for two of the courses while will allow Mann Deshi to scale the initiative. In addition, UNICEF has provided inputs on their pedagogy and teaching methods.

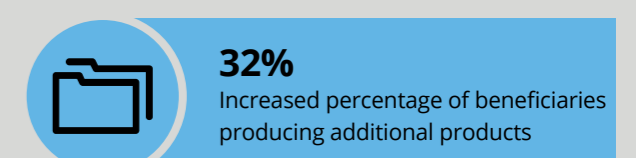
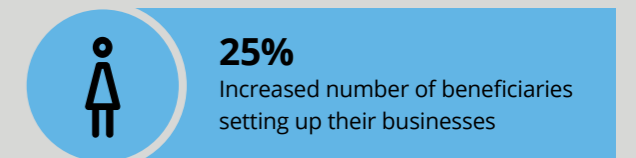
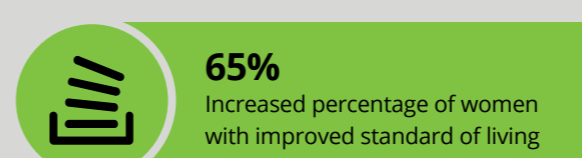
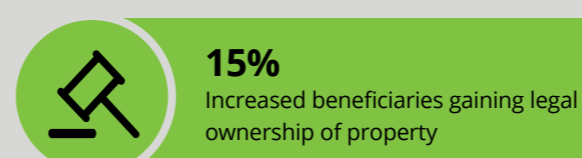
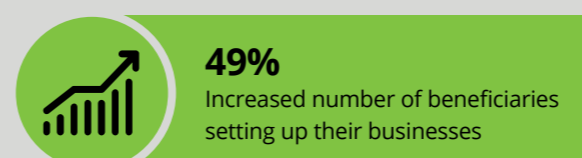
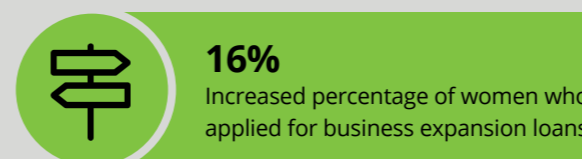
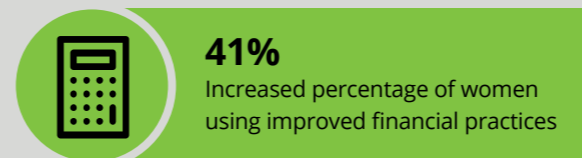
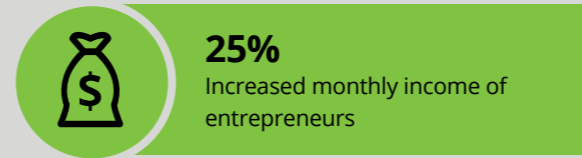
HSBC additionally built the organizational capacities of Mann Deshi including mentoring on team growth, strategy and leadership and connected it to a wider group of funders. In adopting an evidence based approach, Mann Deshi has gained additional funding from NSDC, British Asia Trust and other Foundations. This has allowed Mann Deshi to reduce any dependency on a specific funder and also enabled HSBC to support other innovations.

HSBC's principles of working in a collaborative manner across their CSR initiatives, extends to Mann Deshi's core operating principles as well. Mann Deshi has made their pedagogy and models available to other institutions.

Alignment with Sustainable Development Goals

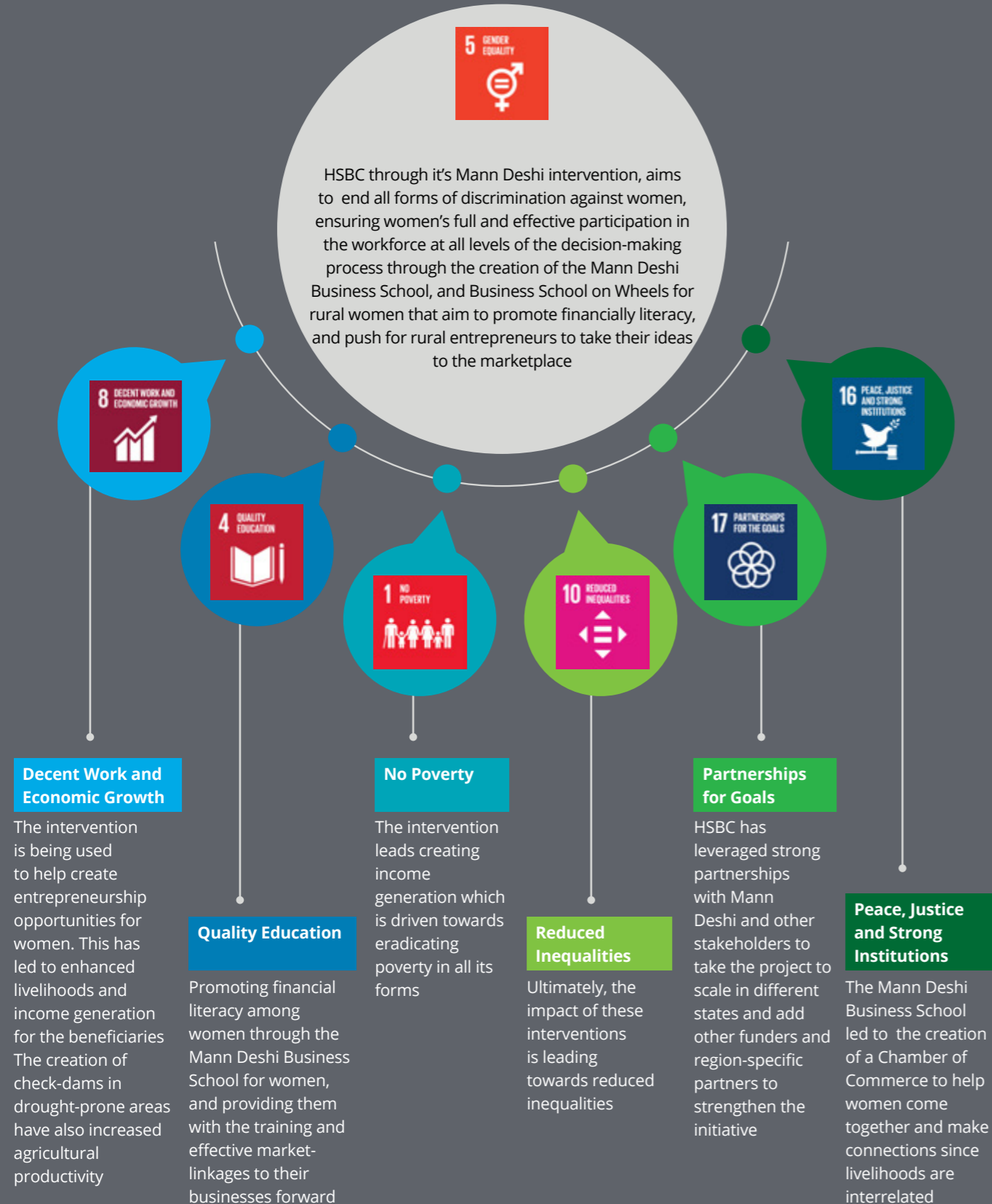
The HSBC-Mann Deshi initiative contributes to Sustainable Development Goal (SDG) 5 by building capacities of rural women to participate in economic activities. This also translates into improved social mobility and better quality of life.

Impact of HSBC-Mann Deshi initiative for rural women



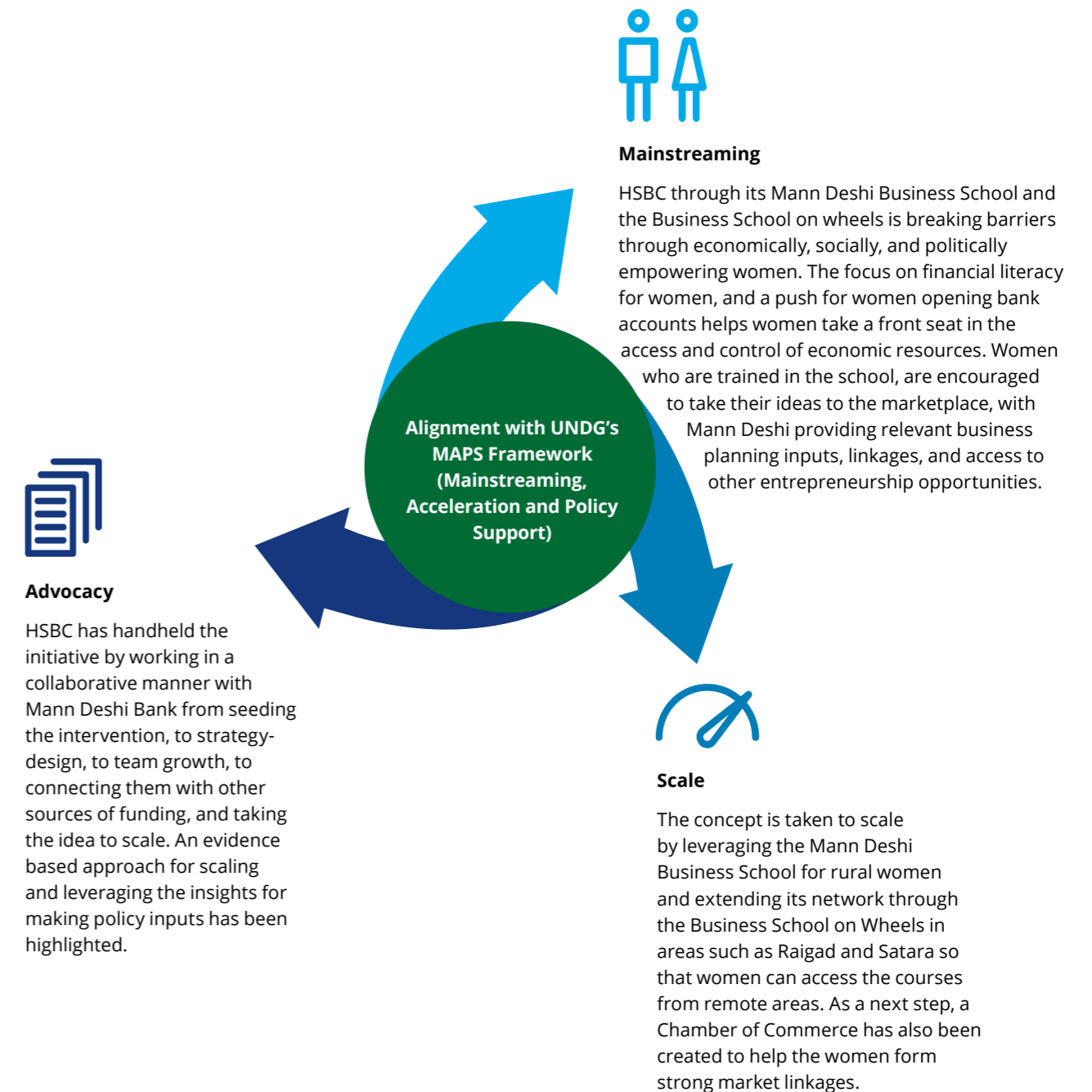
Source: HSBC M&E Reports.

Alignment with SDG 5 targets and other SDGs



Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Source: <https://undg.org/document/maps-mainstreaming-acceleration-and-policy-support-for-the-2030-agenda/>

ICICI Bank

A Level Playing Field



Framing

ICICI Bank Limited is India's largest private sector bank in terms of consolidated assets. The bank has a network of 4,860 branches and 13,792 ATMs across India. It offers a wide range of products and financial services to corporate and retail customers. ICICI Bank is known for revolutionizing retail banking in India by offering convenience to customers through the use of innovative technology based solutions.

ICICI Bank's subsidiaries include India's leading private sector insurance companies, asset management company and securities brokerage firm, and among its largest private equity firms. It is present across 19 countries, including India, USA and UK.

ICICI Bank currently has more than 80,000 employees spread over different

geographies of the world, wherein women constitute almost 30% of its total strength. It is an organization with a young workforce, with more than 64% of its employees being less than 30 years of age.

ICICI Bank - Leadership

ICICI Bank is led by Ms. Chanda Kochhar, Managing Director & CEO - who is a thought leader and a persona par excellence. She is an internationally acclaimed business leader, a voice on gender neutrality at the workplace and has been the recipient of multiple awards and honors.

Ms. Kochhar became the highest ranked Indian leader in Fortune magazine's 'Most Powerful Women' in business list of 2017. The bank has made rapid strides during her tenure and her vision has made it possible for the bank to retain its leadership in the face of rapid disruptions in the banking sector.



The Brand ICICI – People Perspective

India continues to emerge as a strong force in today's global economy and this economic growth has also brought about social development. Despite such advancements, India ranks 108 out of 136 countries covered in the WEF Gender gap Survey. As reported by the World Bank, women world over constitute only 39.2% of the labor force. As compared to this, Indian women comprise 24.5% of the labor force as of 2017. When we look at women in leadership and management, women hold about 24% of senior roles globally, and in India this number stands as 17% of senior roles.

However, the representation of women in the workforce of ICICI Bank has been around 30% over the last few years. In the 2017 annual “Best Companies to Work for” survey conducted by Business Today, ICICI Bank won the Best Company to Work For award in the BFSI sector and was ranked 4th overall. One of the key parameters for this award was ‘Culture of Inclusion’. Echoing a similar sentiment, a study conducted by “Working Mother India” in 2016 placed ICICI Bank among the top ten companies for women, which was the best within the BFSI sector.

ICICI Bank has had a rich tradition of producing exceptional leaders, and is often referred to as the “CEO Factory”. ICICI Bank, as an institution, has over the last 60 years produced strong women leaders who have not only shaped the industry but also impacted the economic blueprint of the country.

The same faith in the brand ICICI as an employer is reflected by more than 1 lakh individuals who applied for various jobs at ICICI Bank in the FY16-17 through ICICI Bank's careers portal icicicareers.com. More than 31% of the applicants were female. A similar trend can be observed in the number of individuals who were hired by ICICI Bank. Nearly 30,000 people chose to become a part of the ICICI family in the FY16-17, out of which 32% were female candidates.

Saath Aapka - Employee Value Proposition

ICICI Bank believes in betting on the capability of its employees and thrives on a culture where business leaders/supervisors invest in helping their team members and develop skills and abilities. Care for fellow colleagues and customers, treating others with respect, dignity and empathy are hallmarks of the Bank's culture. As an employer of choice, the Bank believes in creating an ecosystem, where employees not only contribute to the overall growth of the organization, but grow as professionals themselves and achieve their full potential. ICICI Bank is a strong believer of gender neutrality and does not differentiate in any practice for any employee and has enunciated its commitment towards creating the ecosystem through its employee value propositions called “saath aapka”.

- **Care**
Standing by employees in their hour of need just as employees go the extra mile for the organization whenever there is a need for the same
- **Enabling Work Culture**
An enabling work culture that facilitates the achievement of aspirational goals
- **Growth and Learning**
Opportunities for personal growth of employees, as they work towards the organization's growth and success
- **Winning Organization**
A winning organization that is conscious of its larger role in society and in nation building. An organization that continues to espouse principles of ethics, good governance and good business practice.
- **Meritocracy**
A merit-oriented organization, setting high performance standards and linking rewards to performance.

The saath aapka propositions lie at the heart of every policy decision, and serve as the anchor for the initiatives undertaken. The narrative focuses on the strong HR policies and practices initiated by ICICI Bank that reduced avenues for gender bias, enabled a caring work ecosystem and provided equal growth opportunities for its employees.

Building blocks – Policy and Initiatives

Preamble

ICICI Bank is an equal opportunity employer and this ethos is reflected in all its policies and processes. The Bank thrives on meritocracy and does not differentiate on the basis of gender, religion or caste in all its practices. Ideas that bring about disruptive change in order to continually improve and create competitive advantage are encouraged among all employees, irrespective of their position or function.

Talent Identification Initiatives

Banking and financial services is one of the industries that has witnessed a significant growth creating an increasing need for skilled manpower. ICICI Bank believes in “building” talent by identifying those with “potential” and providing them with opportunities to acquire necessary knowledge and skills.

At ICICI Bank, equal employment opportunities are provided to everyone to advance their careers. The Bank has also encouraged women to apply for roles that are traditionally male dominated, such as front line sales roles. The Bank believes removing such taboo in selection has provided multiple options to employees to excel in their chosen field and has also enabled high potential talent to emerge beyond gendered roles.

ICICI Bank also broke away from traditional hiring model (of scouting for readymade graduate talent from metro markets) and instead turned to Tier III and IV cities in India in addition to talent from metro markets. This is being achieved through strong industry academia partnerships which works on the philosophy of hire, train and deploy young graduates across the banking domain.

These industry-academia partnerships span across major roles and grades from entry level executive to mid-managerial roles across the Bank. They are targeted at graduates from all disciplines, providing them an opportunity to develop job related skills and knowledge. All programmes follow a combination of classroom training, and an on the job internship to facilitate vocational learning.

Taking a deeper look at the industry-specific initiatives, 50% women were trained and hired through the Institute of Finance, Banking and Insurance, 35% women were hired from the PO Program at Manipal University, and 25% women employees were absorbed from the ICICI Sales Academy. Till this date, approximately 70% of the Bank's manpower needs today are fulfilled through this partnership and over the past decade more than 95,000 graduates have joined ICICI bank through such initiatives. In addition, ICICI Bank has strategically been working with shifting the trends in the states typically known as suppliers of HR that addresses demand in specific states. Talent has engaged with localized training and employment, allowing women to work in frontline jobs in satellite towns.

The Probationary Officers' (PO) Program attracts talent from deeper parts of the country (tier 3, tier 4 cities) thereby ensuring a healthy representation of women applicants from across the country. . In FY17, around 34% of total hiring in the Bank at non front line sales roles were women. The Bank promotes hiring of women who may have taken career break due to any life stage requirements at middle management and above level. In FY17, 27% of hiring for CMI & above grade were women.

ICICI Bank's Industry Academia Initiative

ICICI Sales Academy – Certificate Course in Sales Management

- Supply of trained entry-level Sales Staff
- Tie-up with ITM, IFBI and TVS
- 15 day program with 15 day internship
- Applications invited from Graduates
- Capacity to train 12,000 officers per year



IFBI PGDBO Program – Post Graduate Program in Banking Operations

- Entry-level non-managerial roles in customer service and operations
- In collaboration with NIIT
- 6 month program with 3 month internship
- Applications invited from Graduates
- 70 centers across India
- Capacity to train 5,000 trainees per year



ICICI Manipal Probationary Officers Program – Post Graduate Diploma in Banking

- Entry-level managerial roles
- Tie-up with Manipal University
- 1 year program with dual internship spread over 6 months
- Applications invited from Graduates as well as from Employees
- ICICI Manipal Academy in Bangalore, India
- Capacity to train 2,500 POs per year



ICICI Business Leadership – NISM* (Post Graduate Program in Securities Market)

- Mid-level requirement in Treasury
- Tie-up with NISM (backed by SEBI)
- 1 year program with 3 month internship
- Applications invited from working professionals (3 years) as well as from Employees
- Campus in Mumbai, India - *NISM (National Institute of Securities Market)



ICICI Young Leaders Program - YLP

- Entry-level managerial roles in Branch Management, Retail Credit, Wealth Management, and Business Loan Group
- In collaboration with NMIMS
- 1 year program with 6 month internship
- Applications invited from Employees only
- Campus at Mumbai, India
- Capacity to train 200 trainees per year



Meritocracy – The Foundation of Performance Management and Rewards

The performance management philosophy of ICICI Bank is committed to upholding meritocracy, by setting high performance standards and linking rewards to performance. It ensures high level of alignment between individual and organizational goals.

At ICICI Bank, performance management system utilizes goal sheets based on Balance Score Card (BSC) to set, track and assess performance. The BSC measures the achievement of the employee against the goals set for the employee. The normalization process raises the bar higher for an individual and creates a positive tension in the system. Review ratification process at various tiers i.e. the business executive group, Forum of Senior General Managers and Directors ensures commitment to fairness and equity.

A detailed analysis of extent of judgment exercised in rating process is undertaken alongside the performance assessment cycle and individual ratings, trends and aberrations are analyzed to ensure fairness and equity of the process. The ratings are compared with the BSC scores

of employees to ascertain fairness in the rating process and care is taken to ensure that an employee is not unduly penalized due to events like transfer, leave (including maternity leave), first year rating etc. These bias checks are conducted during the rating normalization stage and corrections are made wherever required.

ICICI Bank caters to the needs of women employees so that they don't suffer a disadvantage in their career growth as a result of their life stage needs. For the past decade, the Bank has been providing rating protection to women employees on maternity or fertility leave. As a proactive organization, real time analytical model is deployed during the annual performance assessment to ensure that no bias (conscious or subconscious) creeps in while assessing employees for performance at the end of each year.

Employee Friendly Policies

One of the cornerstone of maintaining a healthy employer-employee relationship is a communication of fair and honest intent which aligns to the saath aapka promise of ICICI Bank. Some of the key policies which exemplify this resolve to saath aapka are listed below.



Liberal Leave Policy

A liberal leave policy has been designed to meet the diverse life stage needs of the employees, especially female employees. Special emphasis has been laid to ensure that leave Policy creates a supporting environment, enables employees to be more productive, and makes available quality time off.

- **Privilege Leave:** ICICI Bank has one of the most liberal privilege leave (PL) policies which does not include weekly offs and intervening holidays. An employee earns 28 days of PL each year.
- **Maternity Leave:** Since 2009, ICICI Bank has been providing all women employees, paid maternity leave of 180 days. ICICI Bank was one of the first organizations to provide 180 days of leave, which was above the statutory requirement of 12 weeks about a decade back.
- **Child Care Leave:** To support employees post childbirth, 36 days of paid Child Care Leave each year can be availed by female employees and single fathers till such time the child is two years old.
- **Adoption Leave:** To support an adoptive parent, 36 days of paid Adoptive Leave each year can be availed by female employees and single fathers till such time the child is two years old.
- **Fertility Leave:** Employees seeking to undergo a treatment for fertility may claim up to 180 days of fertility leave.
- **Sabbatical:** ICICI Bank offers a sabbatical to employees based on life stage needs of an employee.
- **Sick Leave:** ICICI Bank allows unlimited sick leaves based upon need and employee's requirement.
- **Casual Leave:** In addition to the above, 12 days of Casual Leaves are also provided to employees.

Travel accompaniment Policy

One of the most unique initiative undertaken by the Bank to support women employees who are young mothers is the Travel Accompaniment Policy. Under this policy, women employees with children up to 3 years of age, during official travels can be accompanied by a family member or caretaker for their child. The bank sponsors the cost of travel and stay for the child and a family member/caregiver. This helps the women employees to focus on their work without the emotional stress of staying away from their children.

ICICI Bank | saath aapka

Travel Accompaniment Policy
Female employees can be accompanied by their kids and a care taker/family member while on official visit.

Travelling Mothers Speak

Kumari Puja, LHM, Patna
I frequently need to travel for branch audit. I went to Jamshedpur with both my daughters and it was a wonderful experience. When I had joined after my Maternity Leave, I was tensed about managing my travels, but Travel Accompaniment policy has put me at ease. It is a boon for all working mothers like us. I am heartily thankful to the Organization for taking laudable steps for the comfort of working mothers and their children.

Shilpam Jha, AFM, CDG, Pune
At the outset I would like to thank ICICI Bank for coming up with such a unique and women-employee friendly policy, wherein she can take her infant along on a business trip. The thought of meeting my kid at the end of the day is immensely gratifying and offers the requisite peace of mind. Thank you ICICI for addressing such sensitive issues.

Ankita Deb, DBM, Kolkata
I have experienced the proposition 'saath aapka' with the 'Travel Accompaniment Policy' of ICICI Bank, while travelling to Hyderabad for my Branch Leadership Program. That was the 1st time I availed this policy and it was a completely tension free experience for me.

iWork@Home Policy

The bank has envisaged a model of Work from Home – iWork@Home through which women employees can not only meet their personal and family obligations but continue to contribute to the organization. A three-level security protocol ensures that only the concerned employee is able to access the system in a safe and secure manner from a remote non-office location. The Bank has created a proprietary technology that ensures that confidentiality of information is not compromised. Unique facial recognition technology is used to ensure that no one can impersonate the employee and get access to its applications. With digitization of process, internet based access of application systems, secured platform to operate from home, the location dependence of office premise no more holds true.

Flexi Careers

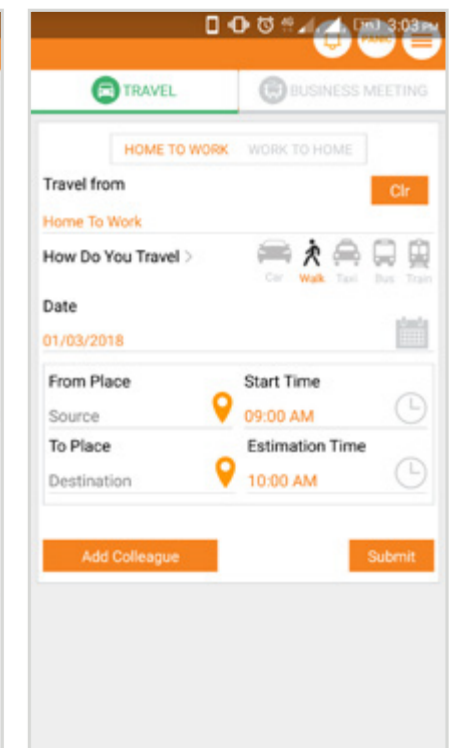
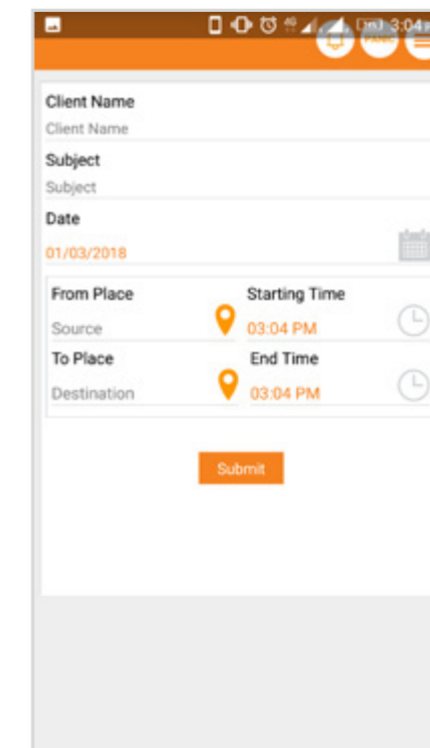
One of the Bank's employee value proposition is Care which means "Standing by employees in their hour of need just as employees go the extra mile for the organization whenever there is a need for the same". Hence, at ICICI Bank, employees' personal requirements are valued and the bank accommodates the same. An employee in case of any personal exigency or requirement, can choose a different work schedule or a work location for a mutually convenient time period.

The Bank's transfer policy ascertains that all requests for transfers from female colleagues, due to marriage, are actioned.

The Bank also support employees who would like to take a career break by allowing them to resume their careers later without loss of seniority within the organization and provide them appropriate career prospects when they resume work. Further, ICICI Bank is open to hiring candidates who had taken a career break to handle various life stage requirements.

iTravel Safe

In line with ICICI Bank's attempt to deliver an enabling work environment for all, iTravelSafe application was introduced to enhance safety of women employees. The features of this application are Travel Tracking, Panic Button, colleague tracker and car sharing. Travel tracking helps a woman employee enter her location, destination, purpose of travel and time of travel. She can use this option when she's traveling for any business meeting, or from home to work and back. The tracking of her travel is done through the central security team. This feature is to ensure that female employees reach their destination safely



The application also provides easy access to register an SOS distress signal through "Panic" button. On pressing the panic button, central control room is notified and steps are taken to reach out to the distressed employee.

Quick Response Team (QRT)

The Bank has launched a unique initiative for women's safety, a Quick Response Team who will respond to women employees during times of distress while commuting. Each QRT is a specially equipped vehicle, which is enabled with a GPS and carries a stretcher and fire extinguishers along with a team trained to deal with medical and personal safety related emergencies.

Additionally, the Bank conducts self-defense training for women employees at regular intervals. The main objective of the program is to train women employees in self - defense tactics to ensure that in case of any adverse situation they are able to handle themselves on their own.

Crèche Support

To provide support to Women employees in the workforce, ICICI Bank has tied up with 40 crèche across 90 cities of the country in 740 location. This tie up has directly impacted over 2500 women employees who are making use of the facility.

Employee Development Programs

The rapidly changing business environment and the constant challenges it poses to organizations and businesses make it imperative to continuously enhance knowledge and skill sets across the organization. Keeping with the emerging realities of the socio-economic environment and business landscape, ICICI Bank has built practices for robust employee capability through training and development.

The Bank has set up job-linked, skill-enhancing functional training academies which are conducted by line managers to provide requisite skills and knowledge to existing employees and talent hired laterally in the organization.

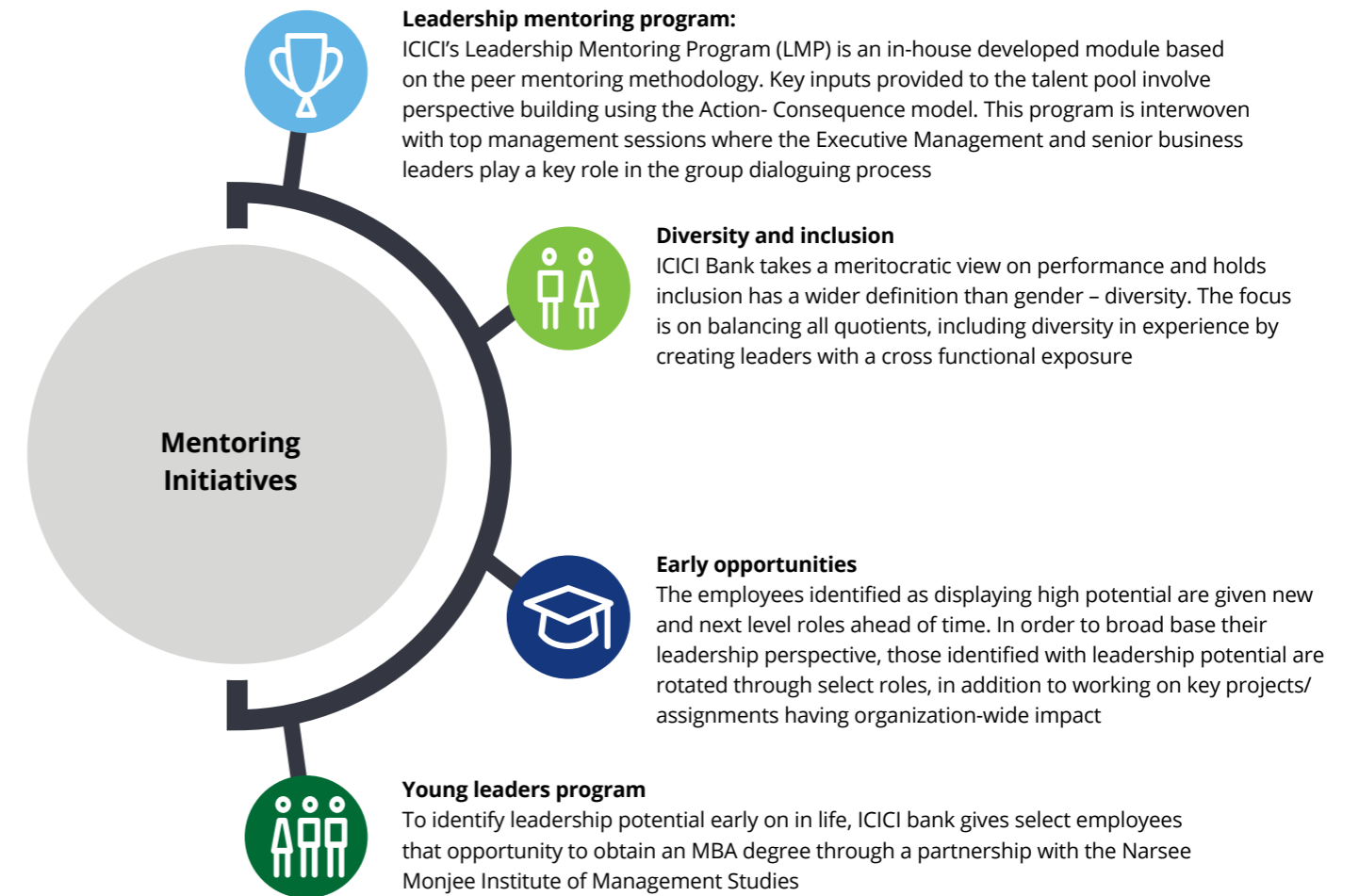
Technical and functional skills in isolation do not help in effective discharge of responsibilities per se; soft skills play an equally important role in overall job delivery. Thus, emphasis is also laid on the capability building of employees in terms of cognitive learning and their application at the workplace and develop the personal effectiveness, social and leadership skills. The Bank, thus, envisaged a series of behavioral and leadership programs for employees at different levels in the organization, which takes into account the role-based requirements specifically related to these aspects.

The Bank's Learning Management System (LMS), internally branded as 'Learning Matrix' offers a repository of around 400 learning modules, encouraging employees learning at their own pace.

Leadership Development

ICICI Bank believes that leadership development is a process of perspective building. It is aimed at helping leaders deal with adaptive challenges which are not amenable to analysis and application of standard models, but require judgment to choose between alternate courses of action.

The DNA framework (leadership competencies) serves as the guiding philosophy. The employees identified as displaying high potential are given new and next level roles.



Impact

ICICI bank has been known to encourage and develop strong women leadership. The representation of women at any particular grade has remained consistent over the past years, even though the workforce has grown multiple folds. Internal research revealed that the supply of women to the workforce is limited and there is a gradual reduction in representation of women as one moves up the hierarchy. It was also observed that proportion of dropout was higher at junior management level than at middle management level. The presence of enabling policies was cited as third most critical reason by women who continued their corporate career, after support system at home and career aspiration.

Currently women represent almost 30% of the workforce at the Bank. One of the key factors for this has been the mutually valuable relationship ICICI Bank maintains with all its employees. This relationship is characterized by the investment which the bank makes in its employees by providing challenging roles and assignments, opportunities for personal growth, relevant and timely performance support, training and an enabling environment – all of which are valued by the employees. Over the last many years, the bank has strived hard and has succeeded in creating a workplace which co-holds achievement orientation and care for all its stake holders.

Alignment with Sustainable Development Goals

ICICI's workplace policies and practices are well aligned with specific goals and sub-targets of SDG 5 focused on gender equality and demonstrates interlinkages with other key SDG 10, 9, 8, 4 & 3. The rationale for these alignments are detailed in the figure below.

Alignment with SDG 5 targets and other SDGs



Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Source: <https://undg.org/document/maps-mainstreaming-acceleration-and-policy-support-for-the-2030-agenda/>

Internet Saathi



Photo courtesy: Google

Framing

India has the world's second largest internet population with over 400 million users. However, only 35% of these are women and the gender technology gap only widens as we move to rural India. While internet penetration among women in metros is now at par with men, it continues to be extremely low in rural India where only 1 out of 10 internet users is a woman¹. The Internet Saathi case study is an impactful narrative that leverages information and communication technology to empower rural women in India. This indeed resonates with the access to technology target of the Sustainable Development Goal 5 (SDG 5).

As a step towards Google's mission of 'making the world's information universally accessible for all', the Helping Women Get Online (HWGO) initiative was launched in 2013. The initiative was designed on a premise of uncovering the potential of Internet to women and help address the digital gender divide. The program was successful in urban areas where the Internet uptake and access to internet enabled devices was higher. Conversely, the challenge was adapting the intervention to the rural context, with a more distinct gender divide. In villages, while some houses did have a smartphone device, women were barred from touching such devices for the fear of ruining them. Further, there was a belief that accessing information on the Internet was either not of value for them or was a bad influence.

"At Google we're committed to create equal opportunity for everyone. Towards this we have focused on women in rural India - to find ways to create economic opportunity for them. Our digital literacy program for women in rural India - Internet Saathi - which we run in partnership with Tata Trusts - has taught us how to think about empowerment and drive change in rural India. We are now live in 130K villages across 13 states and are working hard to reach our goal of 300K villages."

Rajan Anandan,
CEO Google India



¹ IMRB. 2015. Report on Internet in India (I-Cube) 2015

Google launched a pilot in partnership with Tata Trusts in Maheshwar, Madhya Pradesh in 2014 to create an enabling environment for rural women to access information using the Internet by introducing Mobile Internet carts. The idea was to train and equip women with a tablet and smartphone to run these kiosks-on-wheels and help other women access the Internet for the very first time. Google created the content based on topics that were pertinent to women's life and hosted this on the web (www.hwgo.com). Women could browse the site in four major languages – Hindi, Marathi, Tamil, and English. A toll-free number operationalized under the initiative provided technical assistance to women having any difficulties while trying to look for information. The pilot was very well received by women in the villages and it generated interest in rural communities to participate, learn and understand the benefits of the project.

Deriving from these initial prototypes, Google joined hands with Tata Trusts to

conceptualize and launch the "Internet Saathi" program in July 2015. While Google provided the internet enabled devices and carefully curated training material, partnerships with Tata Trusts (and its network of Non Governmental Organizations (NGOs) such as Dharma Life, DEF, PHIA Foundation, Jagriti) and the Rural State Livelihood Mission were leveraged to operationalize the initiative at the grassroots level.

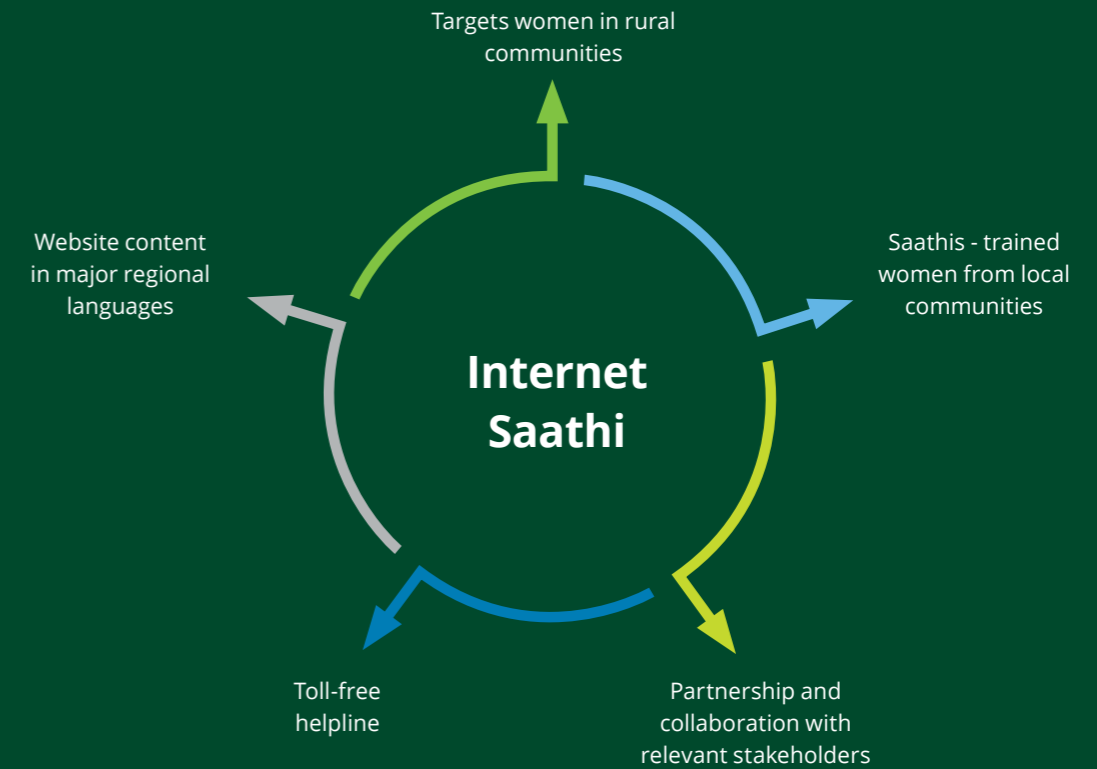
Building blocks

Built on the tenets of accessibility (bringing access and knowledge of the Internet to rural women) and working in partnership with other organizations and the government, the Google-Tata Trusts' Internet Saathi initiative was set to scale.

The "Internet Saathi" initiative aims to cover 300,000 villages across the country – for this, it was crucial to bring Internet training to the women than the other way around. "Train the trainer" model was identified as best fit to achieve the scale.

The impact of Internet Saathi can be best narrated through stories of women like Soujanya. Soujanya belongs to the Krishna District in Andhra Pradesh and always aspired to be teacher. However, social norms in her village prevented her from pursuing her dream. When she heard about the Internet Saathi program, she applied immediately recognizing this as an avenue for introducing and educating the community about newer technologies and impacting her wider community. She faced significant resistance from her community in the initial days. Soujanya persisted, and began training students in the local school. People eventually began noticing the novel information that was being disseminated through Soujanya's efforts, and decided to enroll in the trainings. Soon, she became the key person in her village for all digital information and related services. Excited by her initial progress, Soujanya started entrepreneurship activities such as an affordable printing facility, and enabling online digital payments through mobile wallets. Soujanya now earns a steady income of INR 10,000 every month and is financially independent. She now not only enjoys a sense of autonomy over her life, but continues to inspire other women in her village to take a frontseat in the decision-making process.

Building blocks



Identification of women who could be trained as Internet Saathis was key – these women had to have some basic education to act as a catalyst for their community. The shortlisted Saathis then went through a comprehensive 2-day training to get a sense of what it means to use Internet-enabled devices, and what it would take to train other rural women. Google curated the training content keeping in mind the needs of women since they had never used the Internet or a touch-phone device.

In 3-4 villages neighboring her own, the Saathi teaches other women how to go online and find answers to the most basic questions they have. Some of the questions that Saathis help answer include – “When to breed your cattle? When and why is it important to immunize your child? How to obtain loans for education? And even how to start a new business?”



Impact

Today, the program demonstrates reach and impact - extending to over 130,000 villages through over 36,000 trained Internet Saathis active on ground. More than 13.5 million rural women in Rajasthan, Gujarat, Jharkhand, Andhra Pradesh, Madhya Pradesh, West Bengal, Uttar Pradesh, Bihar, Assam, Tripura, Haryana, Maharashtra and Tamil Nadu have experienced the impact of Internet Saathi since its formal inception in 2015.

Breaking economic and social barriers for rural women

As Google and Tata Trusts build their strategy to scale the initiative further, it became crucial for them to understand gender specific outcomes that was emerging as an evidence base. An IPSOS report suggests that in villages where the intervention was up and running, there was a 7% increase in indicators such as respect for women, increased participation in household decision making, and education. Further, 45% of women trained by the “Saathis” found novel ways to learn new skills to sustain themselves. Most importantly, over 50% of the women claimed that their economic condition had improved and they were seeking new ways to save and invest their money. Access to technology had translated to knowledge of financial instruments, financial inclusion and economic empowerment. For instance, the downstream impact of Asiya Gawandi of Kolhapur who has trained close to 900 women till date and is not only helping her husband manage his grocery store, but is also inspiring others in the community

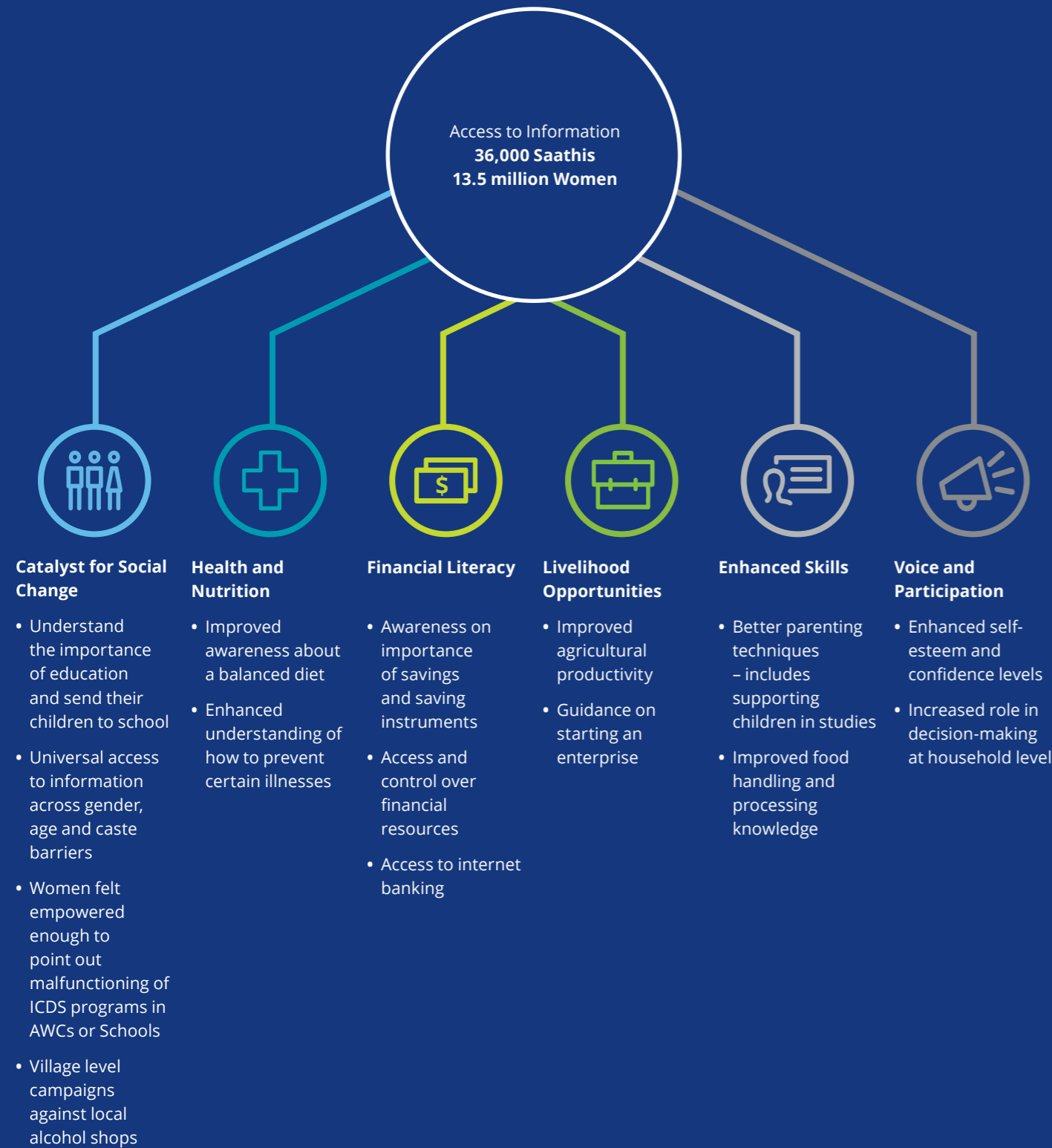


Photo courtesy: Google

to initiate entrepreneurial ventures. One of her trainees, Shabana has started a popcorn making business with her daughter with the Internet providing information on making popcorn with oil and maize seeds. This is a profit making business now. Similarly, Rajeshwari began a business where she sells a unique mouthfreshner through her own recipe. As for the Saathis themselves, the process has been very empowering. They have not only earned respect and an increasing role in the decision making process of their families but they have earned significant social capital and are a well-recognized face in their community.



Empowering women by enabling access to information



Scale and sustainability

The program has incorporated learnings at every stage to make it more relevant for its audience. Another sustainability indicator, includes working in partnership with the right partners and in alignment with the government to address the last mile gap in addressing developmental challenges.

The Saathi initiative is anchored on rural women as drivers of change. Emerging from the same socio-economic backgrounds as the wider audience, they have been able to guide other women in addressing local developmental challenges with relevant solutions - a key factor ensuring its sustainability.

Access to information and enhanced capacities gained through the program, the women have been able to break local social barriers. Working with community based institutions like self help groups, has translated into a high community buy-in. The outcome of this integrated approach is families recognize the potential of the Internet's impact. They are now extremely proud and supportive of their women.

In addition, the Internet Saathi initiative has leveraged technology to overcome regional diversities and disparities - for example, voice searches on smartphones enable women to confidently ask questions in the regional languages.

The second phase of extending the "Internet Saathi" program comprises the Foundation for Rural Entrepreneurship Development (FRIEND) launched by the Tata Trusts and supported by Google. The idea is to continue the work begun by "Internet Saathi" by providing digital based livelihood opportunities to the community women at large with the potential for wider economic empowerment.



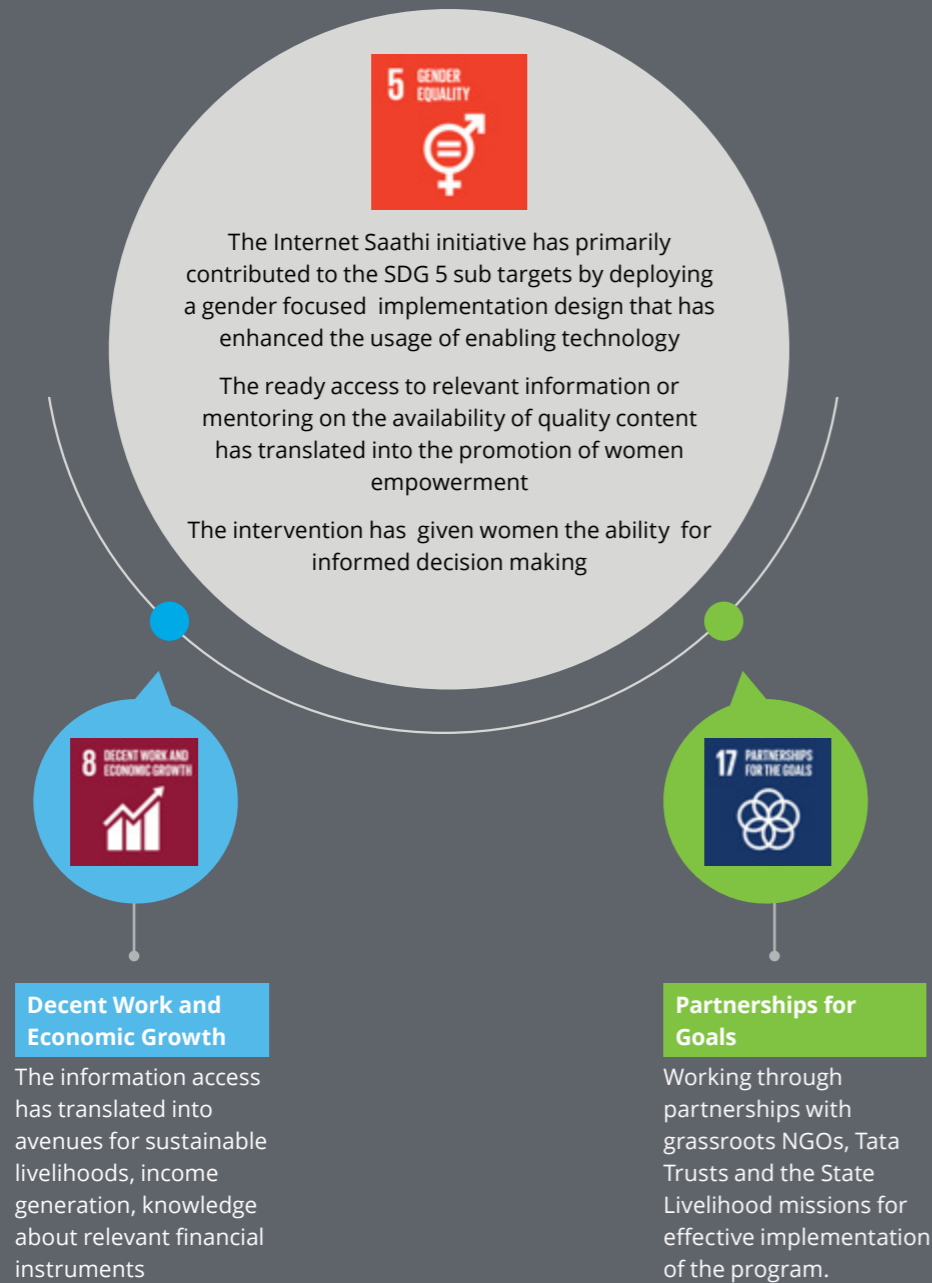
Photo courtesy: Google

Alignment with Sustainable Development Goals

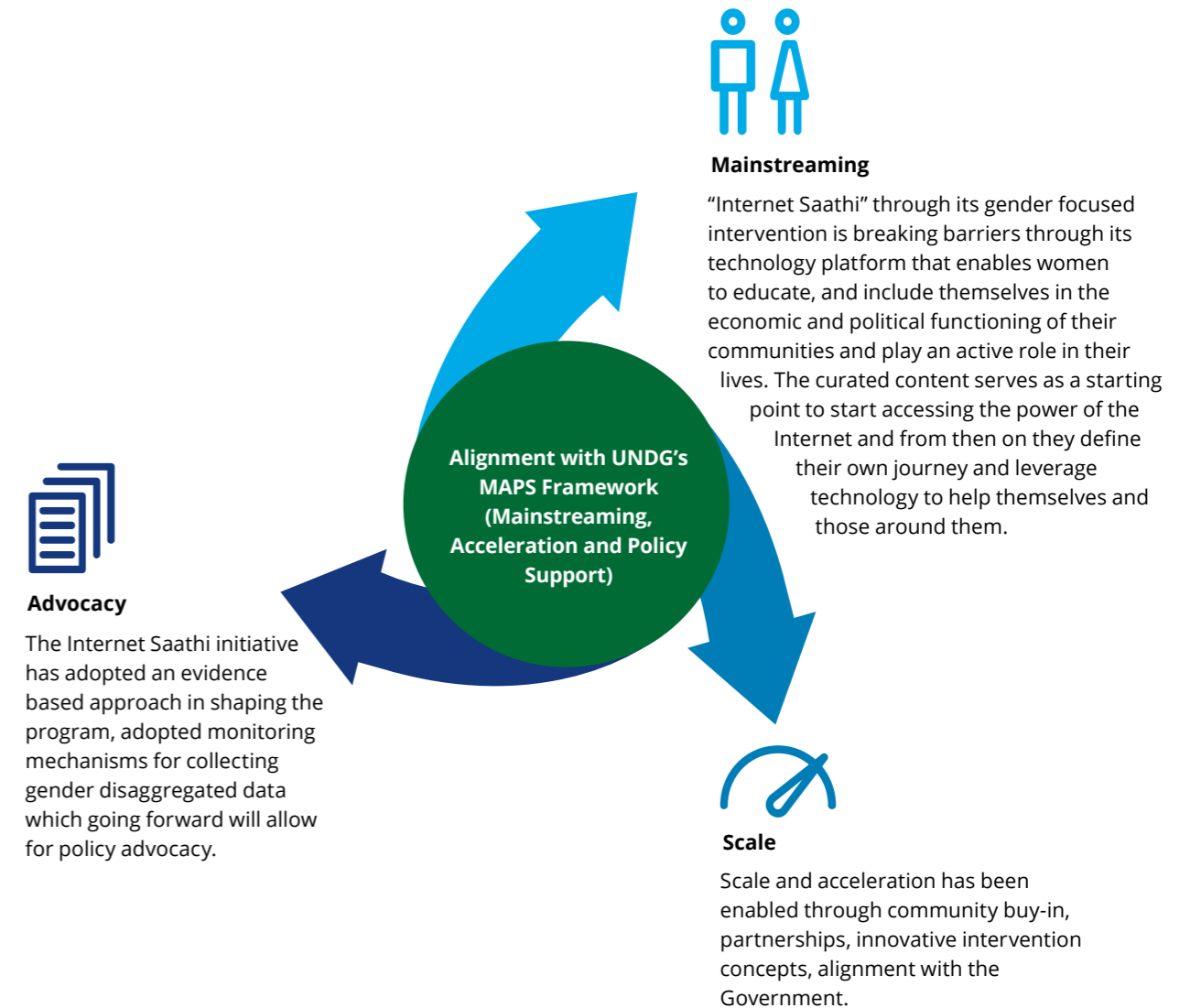
Internet Saathi initiative contributes to reducing gender inequality by leveraging technology to improve access to information.



Alignment with SDG 5 targets and other SDGs



Towards Gender Mainstreaming, Acceleration & Advocacy



ONGC

Providing
Livelihoods for
Women in Conflict
Affected Regions

Framing

According to the United Nations International Children's Fund (UNICEF), women and girls are the most impacted and vulnerable citizens in conflict-affected zones¹. United Nations Population Fund (UNFPA) elaborates their vulnerabilities to include but not be limited to "gender-based violence, unwanted pregnancy, HIV infection, maternal death and disability, early and forced marriage, rape, human trafficking, and sexual exploitation and abuse"².

Data collected by UN Women also reveal that the Maternal Mortality Rate (MMR)³ in conflict zones is 531 as against the global rate of 210⁴. Their education rate in terms of adjusted enrollment of girls in primary schools falls to 76% as compared to the

"Through skilling, the initiative encourages the women in Jammu and Kashmir (J&K) to empower themselves and contribute towards building a constructive society"

S.S.C. Parthiban
Executive Director, Chief CSR
ONGC

global rate of 91%. Moreover, the access to land rights in terms of percentage of women with legal rights to land stands at 9% in conflict zones as against an already low global figure of 19%.



Photo Courtesy: ONGC

¹ Impact of Armed Conflict on Children - War hits home when it hits women and girls. Accessed from: <https://www.unicef.org/graca/women.htm>

² Adolescent Girls in Disaster & Conflict. UNFPA. August 2016. Interventions for Improving Access to Sexual and Reproductive Health Services. Accessed from: https://www.unfpa.org/sites/default/files/pub-pdf/UNFPA-Adolescent_Girls_in_Disaster_Conflict-Web.pdf

³ MMR: "Maternal death is the death of a woman while pregnant or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy, from any cause related to or aggravated by the pregnancy or its management but not from accidental or incidental causes. To facilitate the identification of maternal deaths in circumstances in which cause of death attribution is inadequate, a new category has been introduced: Pregnancy-related death is defined as the death of a woman while pregnant or within 42 days of termination of pregnancy, irrespective of the cause of death" <http://www.who.int/healthinfo/statistics/indmaternalmortality/en/>

⁴ Infographic: Women and armed conflict. Published 8 Oct 2015. Sample indicators on destructive effects of conflict on women and girls. Accessed from <http://www.unwomen.org/en/digital-library/multimedia/2015/10/infographic-women-armed-conflict>

The lawlessness or lack of order in a conflict-affected region implies that private citizens are threatened by a total or absolute breakdown of justice. For women living in and exposed to the extremes of such vulnerability during conflict, compounds to larger threats due to minimal support for pregnancy, motherhood and unavailability of care at the right time⁵.

The state of Jammu & Kashmir (J&K) in India inherited conflict due to circumstances caused by historical events in and around the region. Today, the rise of terrorism, insurgency and instances of public disorder have affected normal day-to-day life to a large extent. In such a scenario, young girls and women have found themselves at cross roads, between choosing to live in the status quo or to aspire for a better future. This choice is truly never in their hands since various stakeholders contest for leadership, power and control, with women struggling to retain normalcy in their day-to-day lives.

It was found that Kashmiri women lacked the education and skills to participate in the economy, especially after the loss of their husbands⁶. Moreover, patriarchal formations of their society denied women their legal share of ancestral property⁷. The inability to recover from both prevailing conflict and economic conditions of the home led to psychological and emotional stress⁸ as the community aspired for their children to grow up in a peaceful Kashmir.

Leaders in the Indian Army and Central Government want to reduce conflict in J&K and have realized the



Photo Courtesy: ONGC

importance of engaging the community in a widened developmental agenda. It was found that creating avenues for employment through skill development, training and education would help organize the community and provide viable local livelihood options. In alignment with this strategic intent, Corporate Social Responsibility (CSR) partnership was defined with ONGC, to initiate skill development & life-skills programs for women and girls between the age of 16 to 35 years. ONGC implements the program through REACHA, their Non Governmental Organization (NGO) partner.

⁵ Reuters World News, Astrid Zweynert, published on May 16, 2016. Pregnant in a war zone: What are your choices? Accessed from: <https://www.reuters.com/article/us-women-conflict/pregnant-in-a-war-zone-what-are-your-choices-idUSKCN0Y719K>

⁶ Sociological Bulletin, 61(2), 255-278. Qutab, S. (2012). Women Victims of Armed Conflict: Half-widows in Jammu and Kashmir. Accessed from <http://www.jstor.org/stable/23620967>, Accessed on 26-09-2017

⁷ International Journal of Political Science and Development, Vol. 5(3), pp. 114-122. Maqbool, O. (2017). Impact of Conflict on Women in Kashmir Accessed from: <http://academicresearchjournals.org/IJPSD/PDF/2017/May/Maqbool.pdf>

⁸ South Asia Journal. Bhat, Tajamul Maqbool (2017). Conflict and Women: A Study of Kashmir Valley. Accessed from: <http://southasiajournal.net/conflict-and-women-a-study-of-kashmir-valley/>

On 1st April 2016, a two-year project, titled “Fashion Designing Project for women/ girls - Socio-Economic Empowerment through Skill Development and Enhanced Livelihood Opportunities in villages of Baramulla, Jammu & Kashmir” was launched (the first year being a test phase). A total of 120 economically backward female beneficiaries from rural Baramulla were to be trained with 60 graduating annually, given the geographic and political constraints of the target area. A sum of INR 39 Lakh was allocated as budget for two years and the course was run twice a year with 30 students each. Of these 30 students, 15 attended fashion designing and the other 15 attended sewing & cutting classes that were running on Associated Chambers of Commerce and Industry of India (ASSOCHAM) approved curriculum for teaching both theory and practical sessions, classroom sessions and testing. Digital records were maintained to include project details from registration to convocation, while quarterly and annual Monitoring & Evaluation (M&E) reports were generated by REACHA.

Building blocks

Engagement of community by hiring locals assisted in explaining the peaceful intentions of the intervention that sought to address vulnerabilities of unemployed marginalized communities residing in a conflict-affected zone. Identification of intended stakeholders and a detailed need assessment, keeping in mind the public's sensitivity under prevailing conditions, formed the basis for the intervention.

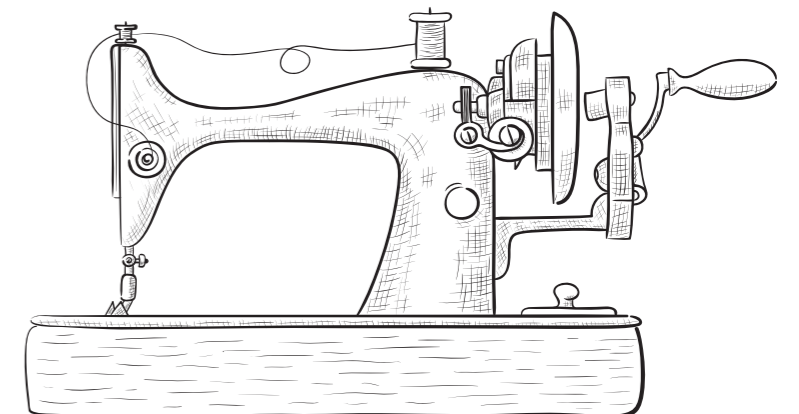
Women and girls underwent six-months training in fashion designing, tailoring, dress-making and so on, as these were



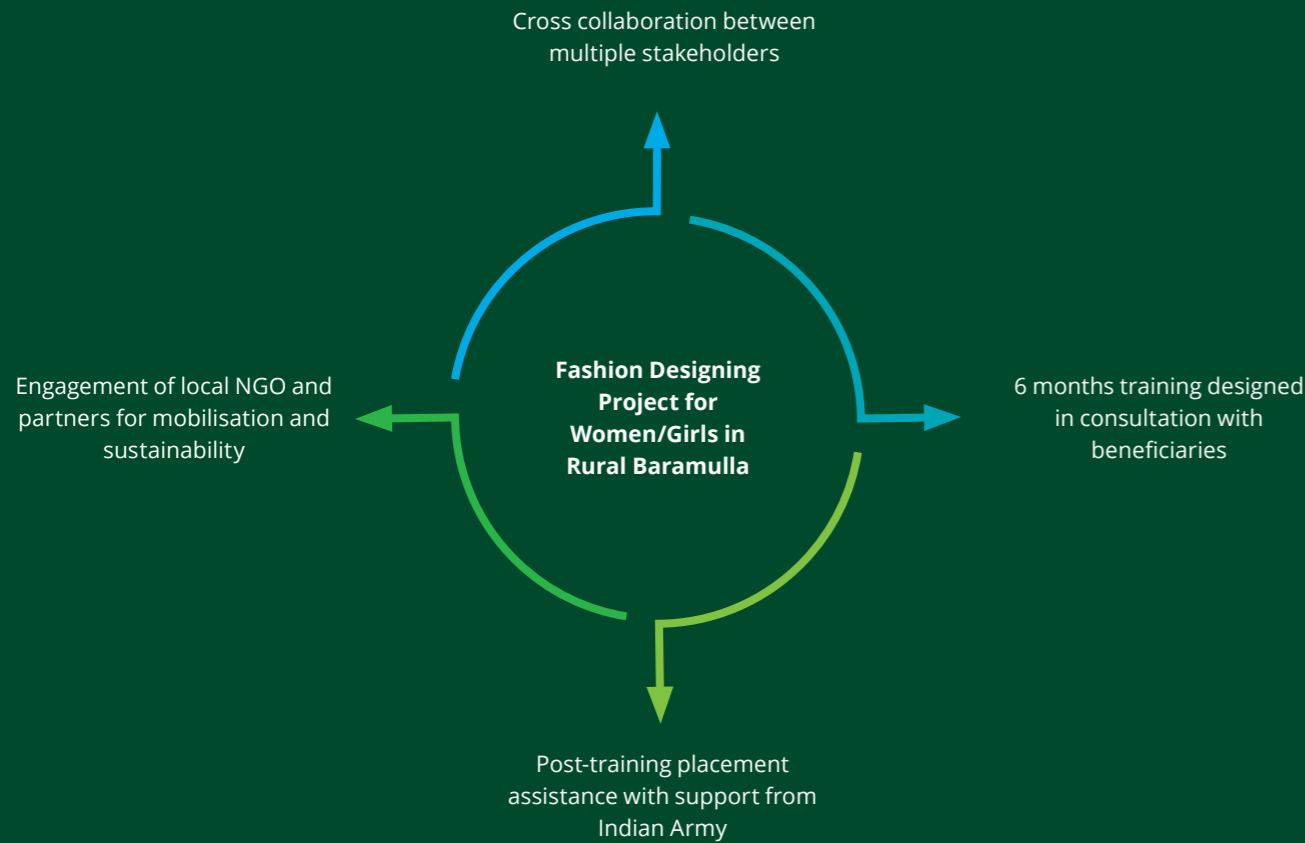
Photo Courtesy: ONGC

inherent skills and they could go on to work from home as well, considering that they did not want to migrate in search of employment. Besides training; counseling for work readiness by addressing issues related to mental health, personal hygiene, job placements, etc. were provided to condition and prepare trainees for future opportunities.

The Indian Army further assisted trainees by arranging for job-placements in local boutiques or in starting their own small enterprises. The NGO partner is also exploring possibilities to sell the fashion products created by the trainees through market linkages like e-commerce.



Building blocks



Impact

The initiative is probably the first case when a CSR project was undertaken with the objective of national security and peace building through community outreach using livelihood generating skill development programs. The project highlighted the role of collaboration amongst various stakeholders to bring about positive change, with each focusing on its core abilities. Moreover, local instructors and staff were hired and trained to provide additional livelihood opportunities with a hope of local replication in the future, besides keeping youth away from organized violence.

It is claimed that the project presented an alternative narrative of “skilling not killing” as women and girls were engaged in productive activities and goodwill spread amongst community. Local and national media also covered the program as an example of community living and other stakeholders have shown interest in replicating the best practices in other conflict zones like Kupwara and others.

The project has highlighted the possibility of mainstreaming women and girls from a conflict zone, into the national fabric, by providing livelihood opportunities through skill development. The ability to empower through vocational skills has already shown reduction in local involvement in organized violence. Now, there is a possibility for other democratic processes to further the peace and development of their community.

Scale and sustainability

There is an organizational demand by the Indian Army to replicate the success of this partnership model in other conflict-affected zones like Kupwara, Sopore and others. The Indian Army's existing policy of “winning hearts and minds” is aligned to and reflected in such projects as policy makers realize the importance of social development in a live democracy.

Currently, the army provides security cover and training space to enable the smooth functioning of the program. In the absence of the army, very few and limited civil society organizations operate in the area. Therefore, the need to collaborate while being sensitive to the needs of the public is paramount. The project was implemented by cross collaboration with ONGC and engagement of locals as owners of the project, thereby ensuring its sustainability.

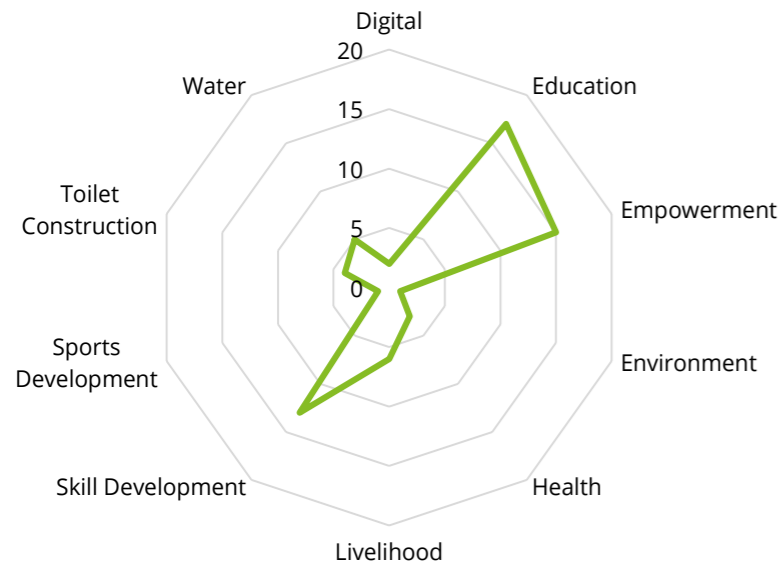
Initial needs assessments correctly identified a gap that could be addressed and now, there is a possibility of exploring other avenues of skill development, livelihood and opportunities to showcase Jammu & Kashmir's rich culture, art and heritage that is unique to the people in such areas. It was also understood that the initial batches of trainees would be hesitant and suspicious to move out of their home locations, thereby they would not seek employment outside. Keeping their needs in mind, it is important to ensure finding sustainable opportunities in the region for their future as well.

¹² PRADAN, 2016, M&E Reports of PRADAN's Seeding Robust Livelihoods Project

In an analysis of CSR expenditure by ONGC⁹ in the past three years, it is found that 67 projects of a total 1781 were directly focused on women and girls only. Many of these projects are operating in or near other conflict-affected areas. Construction of 120 Individual Household

Latrines (IHHL) in Bobiya village located at the International Border of Jammu & Kashmir, was one such activity. Therefore, there is a scope in developing ONGC's CSR portfolio for mainstreaming women and girls residing in conflict-affected areas.

Distribution of ONGC CSR Projects Specifically for Women and Girls



Alignment with Sustainable Development Goals

Through skilling women and subsequent market linkages, ONGC contributes to SDG 5 - gender equality by enabling economic empowerment.



⁹ ONGC Website. CSR Expenditure. Accessed from: http://www.ongcindia.com/wps/wcm/reportspdf/common/csr_expenditure2017_18.pdf

Alignment with SDG 5 targets and other SDGs



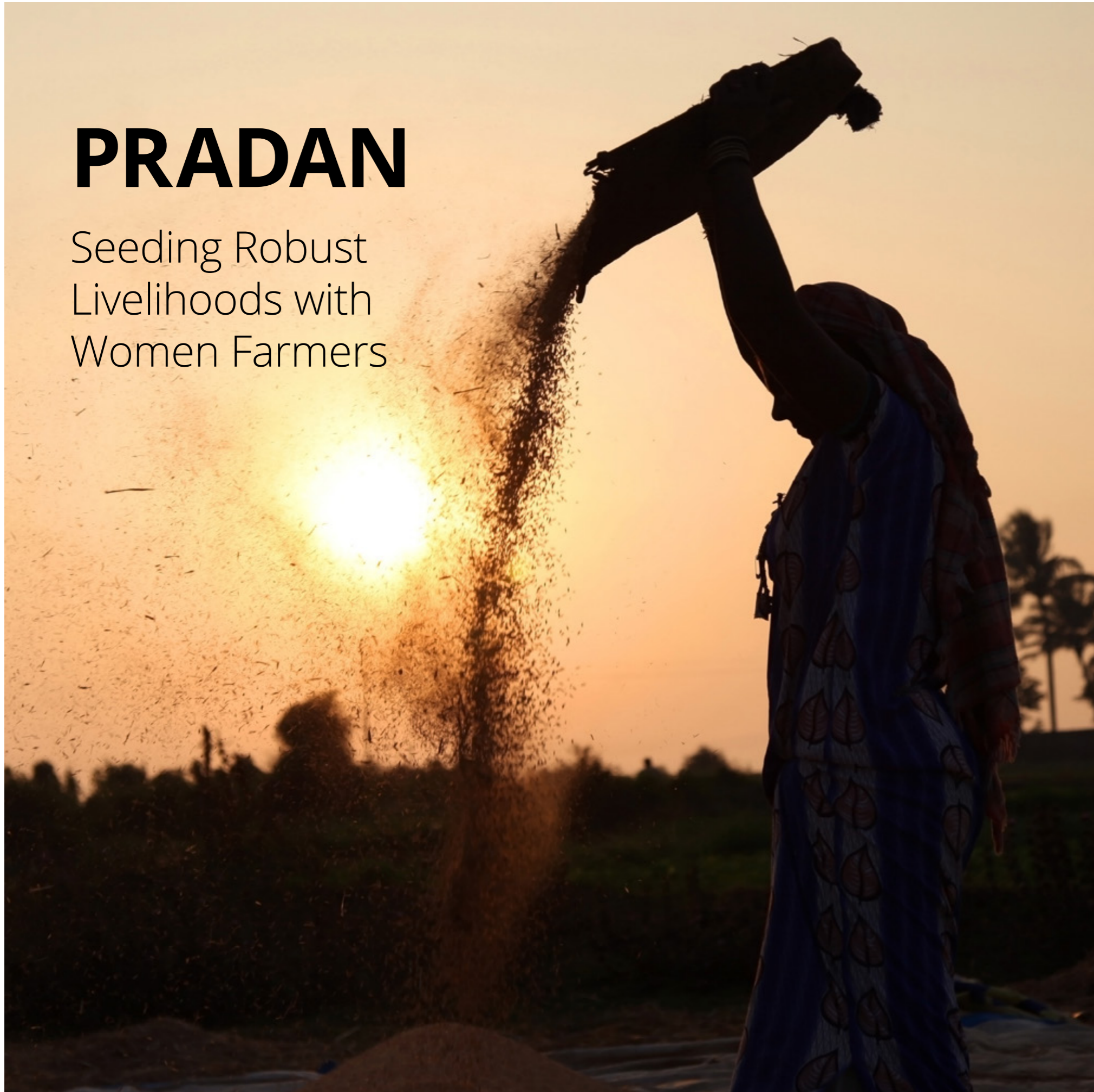
Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



PRADAN

Seeding Robust Livelihoods with Women Farmers



Framing

The states of Madhya Pradesh and Chhattisgarh have a significant rural and tribal population at 72% and 76% respectively¹. Of these, 35.7% and 44.61% respectively live below the poverty line². The economies of both the central states are heavily dependent on agriculture with majority of their workforce depending upon it either as primary cultivators or as agricultural labor.^{3,4}

In spite of such huge dependence on agriculture, the contribution of the agriculture and its allied sectors to Madhya Pradesh and Chhattisgarh's economies is very low at 26.50% and 18.65%, respectively⁵. Small land holdings, dependence on rain-fed agriculture, lack of access to formal credit, inadequate market linkages and weak community-based organizations are some of the issues that have plagued the agriculture sector in the region⁶. Due to this, a majority of the farming households are unable to fully support households with their meagre incomes⁷. In addition to cultivating their lands, farmers need alternate sources of employment. They join the informal sector as daily wage laborers which in turn increases the workload for both men and women. Migration to large cities, primarily of men, places higher responsibilities on women left behind to take care of their children and families⁸.

Women are thought to be primarily responsible for family and household maintenance but they essay an equally important role in the farming value chain too. Women participate in activities

“The clusters and federations of SHGs with right support and training become equipped to take charge of the movement for equality which improves their say and participation in the decision making process.”

Manas Satpathy,
Executive Director, 2012-17, PRADAN

ranging from preparation of the farm land, sowing and transplanting seedlings, application of manure/fertilizers/pesticides, to harvesting, winnowing and threshing. The rural female workforce employed in agriculture, according to the Census (2011) lists 32.8% women formally as primary workers in the agricultural sector, though there are some estimates that suggest the number could be as high as 46% with a large number of these women remaining as invisible workers⁹. Due to the need for recognising women as equally invested stakeholders and the limitation with programs that address their unique needs, Professional Assistance for Development Action (PRADAN)'s livelihood initiatives have high relevance. PRADAN historically has mapped the problems of rural women such as illiteracy, patriarchal social systems, domestic violence and poverty and structured holistic interventions to address women's socio-economic needs.

¹ Govt. of India, 2011, Population Census Data 2011, Accessed from: <http://censusindia.gov.in/>

² Govt. of India, Planning Commission, 2013, Press note on poverty estimates, 2011-12, Accessed from: http://planningcommission.nic.in/news/pre_pov2307.pdf

³ Agro-Economic Research Centre For Madhya Pradesh And Chhattisgarh, Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur (M.P.), 2013, State of Agriculture in MP, Accessed from: <http://jnkvv.org/PDF/AERC/Study-112.pdf>

⁴ Agro-Economic Research Centre For Madhya Pradesh And Chhattisgarh, Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur (M.P.), 2013, State of Agriculture in Chhattisgarh, Accessed from: <http://jnkvv.org/PDF/AERC/Study-113.pdf>

⁵ UN, Factsheet - Madhya Pradesh & Chhattisgarh, Accessed from: <http://www.in.undp.org/content/dam/india/docs/madhyapradeshfactsheet.pdf> and <http://www.in.undp.org/content/dam/india/docs/chhattisgarhfactsheet.pdf>

⁶ Govt. of India, Ministry of Agriculture and Farmers Welfare, 2016-17, “State of Indian Agriculture”, Accessed from: http://agricoop.nic.in/sites/default/files/Annual_rpt_201617_E.pdf; Accessed: 14/02/2017

⁷ Dr. Mun Mun Ghosh, Dr. Arindam Ghosh, 2014, Analysis of Women Participation in Indian Agriculture, IOSR Journal Of Humanities And Social Science (IOSR-JHSS), Volume 19, Issue 5, Ver. IV, PP 01-06

⁸ *ibid.*

⁹ *ibid.*

PRADAN was founded in the year 1983, when a group of like-minded young professionals decided to work for the poor and marginalised sections of rural communities. It was founded with a vision to overcome economic poverty by creating livelihood capabilities among the poor and providing them access to sustainable income earning opportunities. In 2014, PRADAN articulated a new vision and approach that expresses their aim as "to stimulate and enhance the sense of agency of collectives of poor people, especially women¹⁰, leading to their change in self-view as equals in society, occupying the space of citizenship and thereby influencing change in the behaviour of various actors that have led to their present situation. In more operational terms, this means that women from marginalized communities are organized into collectives, and these collectives, by exerting a normative influence on their society, are not only working for increasing the income of poor households but also for their overall empowerment."

Over the years, PRADAN has learnt that ideas and beliefs about gender roles are passed on from one generation to another. These belief systems which are deeply embedded in practices and norms, deeply impact women's positions in the household and society. They are not easily changed by working on economic dimensions alone and requires a deliberate focus on triggering discussions around such social and cultural beliefs within communities.

PRADAN teams ran pilot programs between 2011 to 2014 which was supported by UN Women's Fund For Gender Equality under the global call for proposals related to gender mainstreaming and gender equality. The pilot programme has brought a major shift in the organization's development approach.



Photo courtesy: PRADAN

Stories of women like Biraspati Durve explain the transformational possibilities of PRADAN's interventions. Biraspati (33 years) lives with her husband and four children (three girls and a boy) in Kureli Village of Samnapur block of Dindori district. She has 1 hectare of farm land and used to earlier rely on rain-fed cultivation as the family's only source of income. The household barely produced more than 6 to 7 quintals of paddy, less than a quintal of wheat and a small quantity of red lentils. Biraspati recalls being scared and running into the forest on first seeing the PRADAN vehicle entering the village. It took her a full year to trust the organization and become a part of a Self-Help Group (SHG). With help from PRADAN experts on Systemic Rice Intensification (SRI)¹¹ and other improved agricultural practices, she has managed to increase her paddy yield to close to sixty quintals (almost ten times of what she started with) and has started cultivating chickpeas along with wheat and red lentils in good quantities. She also grows vegetables for home consumption and earns an additional INR 60,000 annually from selling the excess produce. Biraspati has also started her poultry farm from which she earns about INR 18,000 a year. She says that their social mobility has increased and household decisions are now taken jointly by her and her husband. The SHG has given her confidence and she now has a support system that can be leveraged in bad times.



Photo courtesy: PRADAN

Building blocks

In October 2011, with support from its funders, PRADAN set out on a five-year engagement titled "Seeding robust livelihoods with women farmers in endemically poor and tribal regions of Madhya Pradesh and Chhattisgarh". The project was aimed at creating livelihood opportunities while changing the existing mindsets among the patriarchal community and thereby empowering tribal women by ensuring equal status and justice.

The program was centered around women led SHGs which act as the point

of collectivisation and provide a platform for promoting awareness. During the initial project years, PRADAN worked on mobilizing the women into SHGs, setting up systems and processes for groups. It worked on building capacities of women on various aspects like functioning in a group, saving, credit activity and livelihood. As the SHGs became stronger, the focus shifted to elevate the decision-making capacity of women members to a level that they can influence household decisions. The SHGs and beneficiaries were supported by the creation of producer groups and provided with market linkages for the sale of their produce.

Fostering women's organizations (SHGs)



Source: M&E Reports of PRADAN's Seeding Robust Livelihoods Project, 2016

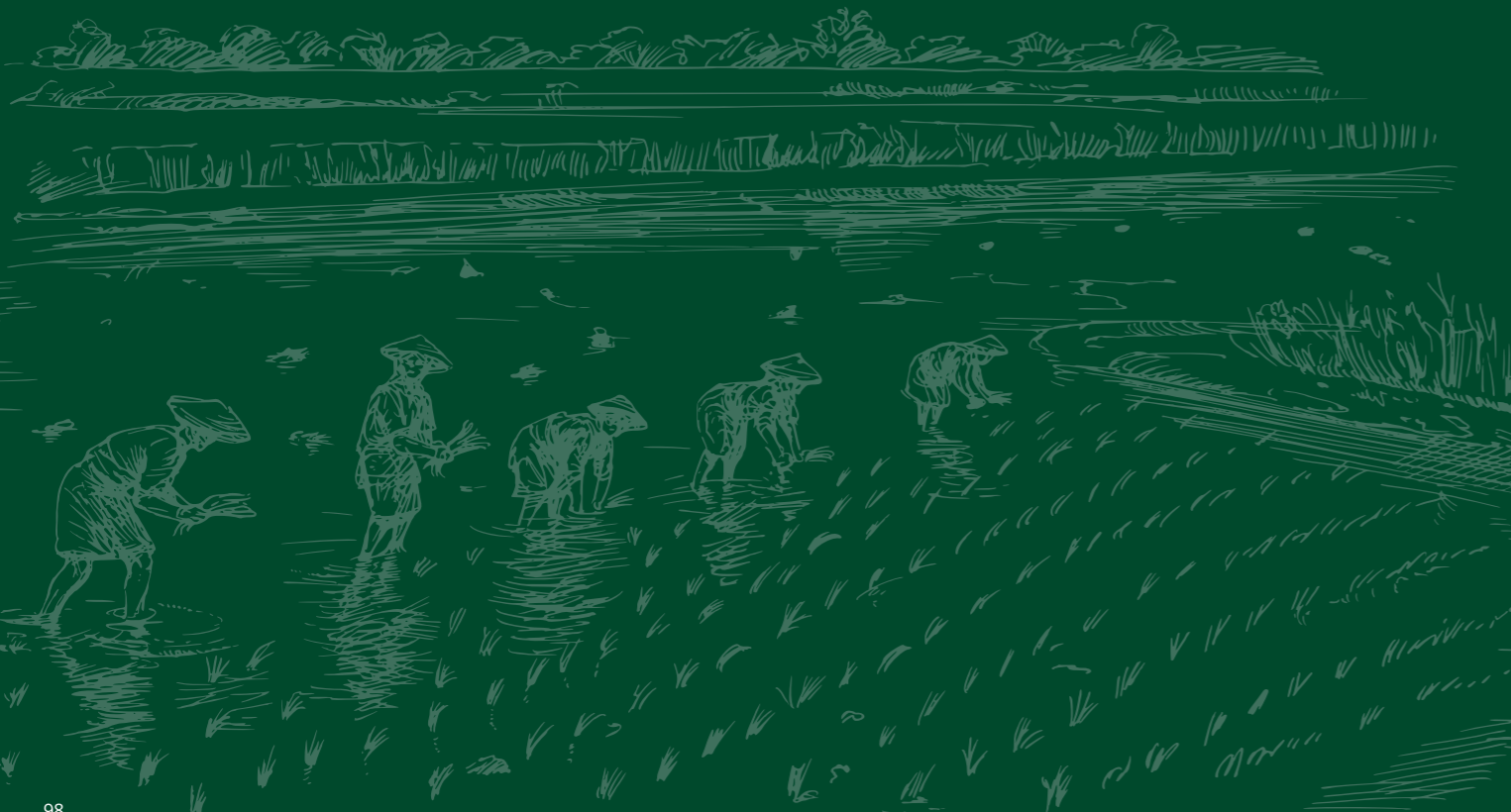
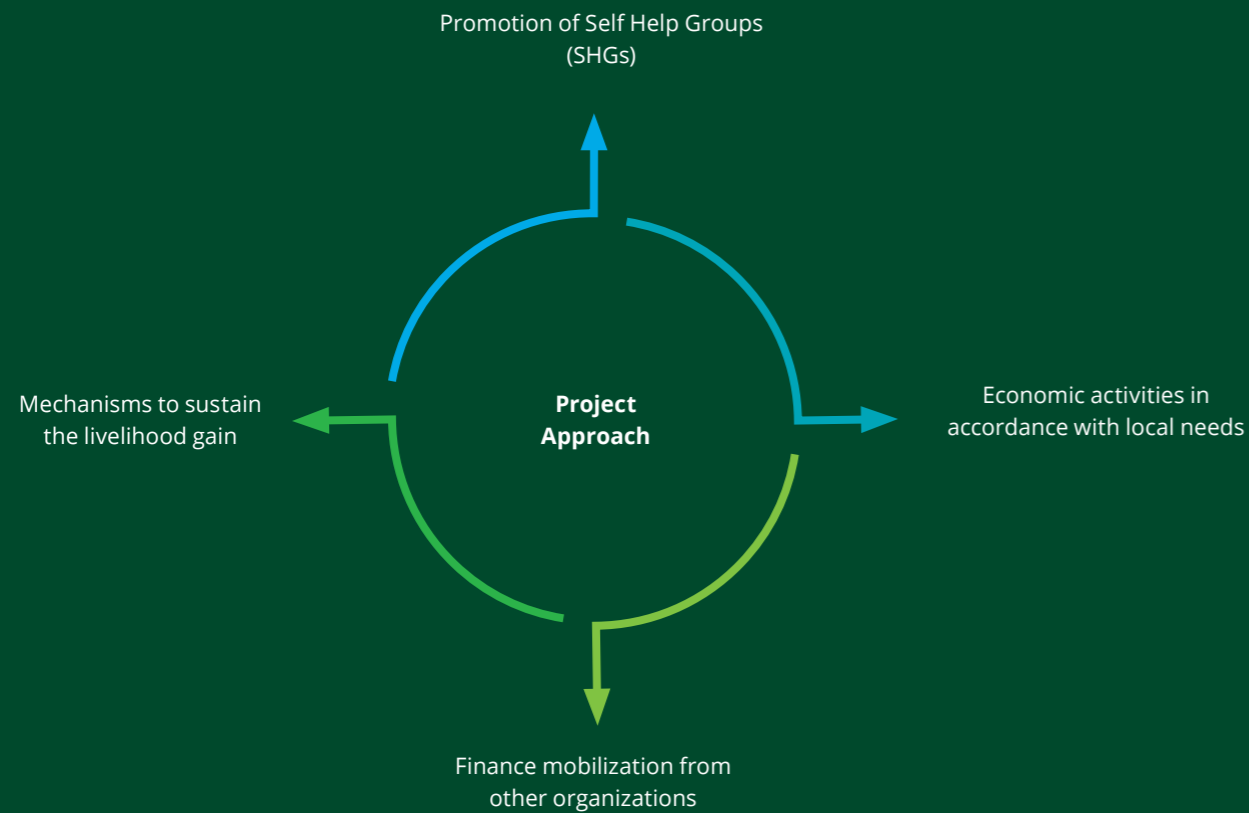
A major focus of the livelihood intervention was the promotion of farm based livelihoods with integrated aspects for risk minimization and optimization of gains. Promotion of enterprises such as poultry and sericulture (both mulberry and tussar silk) was also supported. Alongside

these interventions, PRADAN worked with water user groups to improve water harvesting and irrigation structures. Other areas of focus were facilitating farmers to aggregate their produce and building linkages with larger and faraway markets.

¹⁰ Women, across all sections of society, are the worst affected, and are excluded from development processes. Therefore, it is necessary to work directly with women from the most disadvantaged sections, to achieve justice and equity

¹¹ The System of Rice Intensification, known as SRI is a climate-smart, agroecological methodology for increasing the productivity of rice and more recently other crops by changing the management of plants, soil, water and nutrients. Accessed from: <http://sri.ciifad.cornell.edu/aboutsri/methods/index.html>

Building blocks



Impact

Till September 2017, the project in M.P. and Chhattisgarh has reached a total of 83,711 beneficiaries with 6,834 SHGs being formed against the five year target of 7,004. In the current financial year, more than 11,704 farmers, from 39,093 targetted families had started commercial vegetable cultivation during the Kharif season. Around 6,289 families were supported to develop enterprises like poultry (4,951 families), mushroom cultivation (80 families), reeling, spinning, and sericulture (1,258 families)¹².

There has been significant increase in income and further financial security has been achieved through the practice of contribution of savings into the SHG corpus or through investing in other saving mechanisms, a habit that was not common before. The involvement of women in income generating activities has increased their social mobility and collectivization of women has resulted in increased awareness and voice against violence and exploitation. The women beneficiaries of the project have not only participated in large numbers in the panchayat elections, but some have also won, thus showcasing improved political participation at grassroots.



Photo courtesy: PRADAN



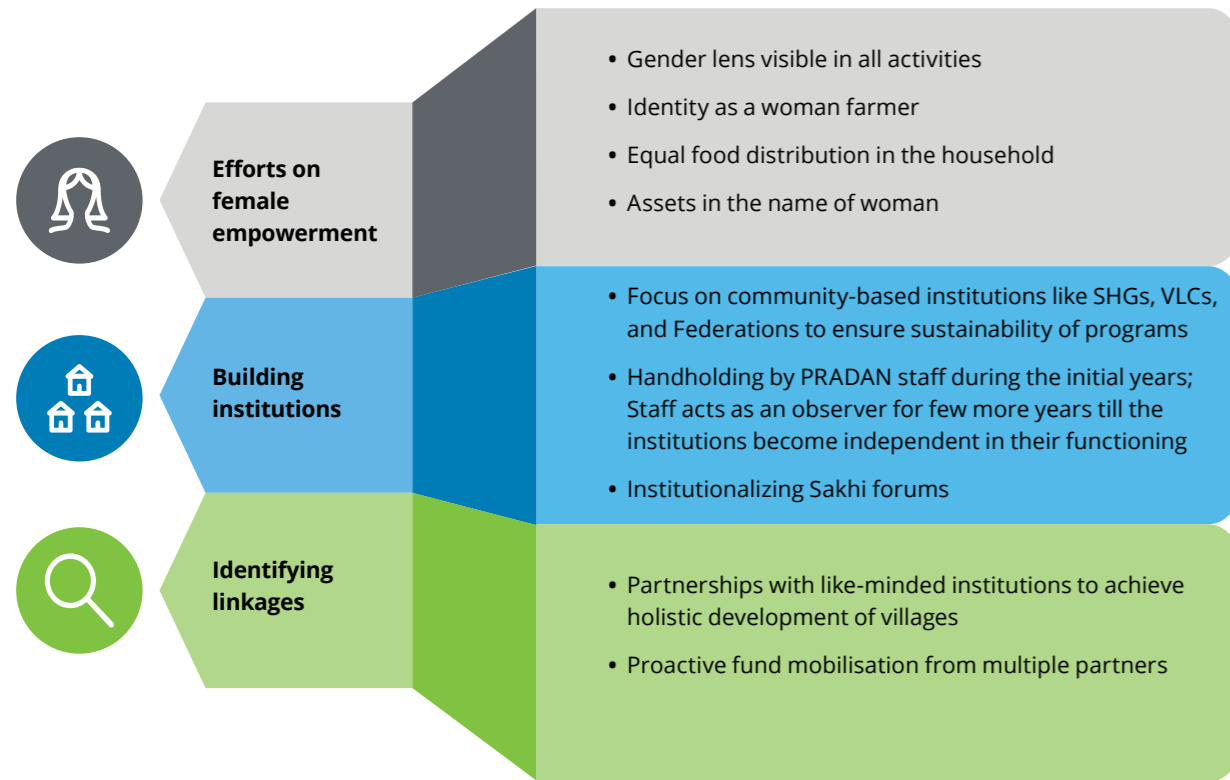
¹² PRADAN, 2016, M&E Reports of PRADAN's Seeding Robust Livelihoods Project

Scale and sustainability

The convergence model utilized by PRADAN as a primary blueprint for implementation of the programs ensures maximum participation of stakeholders including funders and government players through optimal utilization of

funds. The model ensures sustainability through formation of Community Based Organizations (CBOs) like SHGs, Village Level Committees (VLCs) and Federations. The project aims to make these CBOs self-sustaining in terms of governance, production and finance. Introduction of best practices in its model ensures sustainability in both socio-economic and gendered aspects.

Some of these best practices include:



Source: M&E Reports of PRADAN's Seeding Robust Livelihoods Project

PRADAN's exit strategy entails that these empowered governance structures with the support of the government and other local partner organizations are envisioned to carry on and sustain the change process. The SHG model is well known in terms of replicability and scalability as empowered SHGs have proven to be integrative change agents.

Alignment with Sustainable Development Goals

PRADAN's intervention contributes to SDG 5 by building capacities of women to participate in economic activities. Thus, it also covers other SDGs that relate to reducing poverty, formation of strong institutions, and financial inclusion to name a few.

Alignment with SDG 5 targets and other SDGs



Source: M&E Reports of PRADAN's Seeding Robust Livelihoods Project, 2016

Towards Gender Mainstreaming, Acceleration & Advocacy



¹³ PRADAN, 2016, Process documentation carried out for the UN Women FGE Project, Accessed from: <http://asiapacific.unwomen.org/en/digital-library/publications/2016/03/transforming-development-practice>

¹⁴ PRADAN, 2014, 'Shifting Ground' - Short Film, Accessed from: <https://www.youtube.com/watch?v=fID2aCYMpto>

Stree Mukti Sanghatana

Cultural Movement against Domestic Violence



Photo courtesy: Stree Mukti Sanghatana

Framing

Women in India have always been suppressed as the weaker sex with India ranking 131 out of 188 countries on the United Nations Gender Inequality Index¹. 70% of married women between the age group of 15 to 49 are victims of rape and beatings². The inequality also extends to the workplace where the median wage of women is 25% lower than that of men³. Discrimination against women and girls in India is a persistent and prevailing challenge across all levels of the social hierarchy.

Way back in the seventies, a group of 10 women from various walks of life and different professions felt that something needed to be done to raise awareness about the unjust and discriminatory acts on women. As 1975 was declared the International Women's Year, there were considerable publications and platforms that brought into focus the plight of women. This played a role in motivating the founder members, including the current President Ms Jyoti Mhapsekar, to join the women's movement and

form Stree Mukti Sanghatana (SMS) the same year. The founding members spent the initial five years exploring and understanding the constructs of feminism while also included on supporting other disadvantaged women from their immediate neighborhoods.

During the 80's, there were country-wide movements that sought to bring to a forefront the widespread violence against women and social issues such as dowry and rape. Against this backdrop, SMS along with its network of Non Governmental Organizations (NGOs) increased awareness about the constitutional rights of women and the importance of empowering women as a key differentiator for development. SMS chose a cultural route to talk about topics that were hardly discussed in homes. The group started by performing musicals with songs (a mix of those written by other poets in the beginning and later SMS activists wrote originals) that told tales about gender roles, women's rights and the importance of equality between a man and a women.



Photo courtesy: Stree Mukti Sanghatana

¹ United Nation Development Programme, 2015, "Gender Inequality Index", Accessed from: <http://www.hdr.undp.org/en/composite/GII>

² UNICEF, 2011, "The situation of Children in India", Accessed from: https://www.unicef.org/sitan/files/SitAn_India_May_2011.pdf

³ Monster India, 2016, "Monster Salary Index" Accessed from: http://media.monsterindia.com/logos/research_report/MSI_Gender_Ready_Reckoner_March_2017.pdf

As their cultural troupe and plays gained popularity, women started approaching the actors and singers with issues that they faced in their personal lives. In most instances they just needed someone to empathize with them, alternatively there were other cases required serious interventions to end their predicament. Over the years, these plays were taken to schools, colleges and mahila mandals. However, the original group of volunteers soon realized that dedicated time and multi-pronged efforts would be required to support the victims of domestic abuse and empower them to take charge of their lives. The first counseling center was set up in Dadar, Mumbai in 1985 to provide a formal learning environment. The center, initially disseminated information to women and provided counseling for victims of abuse.

Economic empowerment of women was already identified as an enabler to reduce gender based disparity. Having maximum women volunteers and staff, SMS realized that it would be difficult for women to work unless their children were taken care of. Thus in 1987, SMS carried out a signature campaign petitioning the then

“We chose this cause because we are women and we realized there is so much injustice outside and as responsible citizens we must change that.”

Jyoti Mhapsekar,
President, Stree Mukti Sanghatana

Chief Minister of Maharashtra for a day care center and successfully collected 40,000 signatures in favor of their motion. The government gave SMS two spaces to start two day care centers (crèche) in 1989. These centres gave women access to an affordable and reliable childcare set up. Currently in its 5th decade of operations, SMS continues to support the women’s cultural movement they initially started, and has grown to a 500+ volunteer organization with offices across Maharashtra. They have been instrumental in enabling change in the lives of women like Sushila Sable.

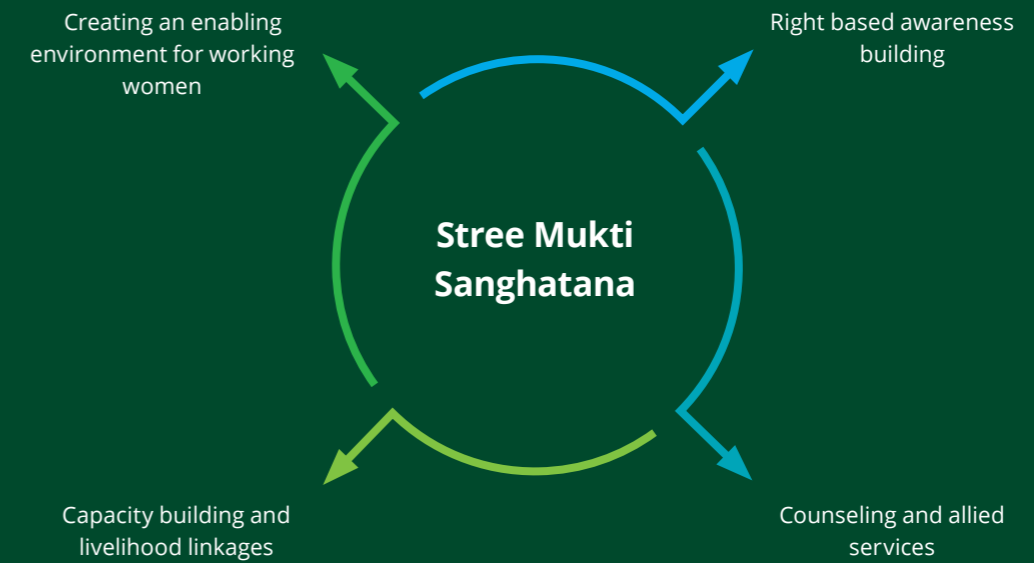
Building blocks

Since its inception, Stree Mukti Sanghatana has directed its efforts towards the empowerment of women in India. Their work has the following aspects:

Right based awareness building: SMS has conducted activities to support national campaigns to improve awareness about women specific issues that ranged from dowry and domestic violence, female foeticide, and crime against women to women’s right to legal literacy, and right to cheap and clean food etc. Plays such as Mulgi Zali ho, Hunda Nako Go Bai and Baap Re Baap etc. are the mainstay for awareness building and dissemination of knowledge about the basic rights of women. In addition to being performed and broadcasted periodically, SMS conducted 6 yatras over a decade that took these plays and a troupe of over 65 members across Maharashtra.

Sushila and her family were forced to leave her native home in Jalna, Marathawada during the acute drought of 1972. When they arrived in Mumbai, her family was left with no other option than to become waste pickers to feed themselves. She recounts how as a child, she would follow her mother with a small bag picking waste and rummaging for reusable dry items that would fetch them a resale value. She started her association with SMS about 20 years ago when she became part of a self-help group. In addition to learning about segregation of wet and dry waste, and safety precautions to take while handling waste, she also learnt to read and write. Additionally, Sushila also attended a leadership program organized by SMS. In 2004, when “Parisar Bhagini Vikas Sangh” the federation of SHG’s for waste pickers was formed by SMS, Sushila became the natural choice as President. Her journey has been remarkable since her early days of following her mother picking waste to today being the representative of waste pickers at the United Nations Framework Convention on Climate Change (UNFCCC) conferences across Denmark, Africa, and China etc.

Building blocks



SMS has also started inculcating life skills, especially focusing on sex education through their pre-marital workshops and the Jidnyasa program. The pre-marital workshops are primarily conducted for students of undergrad courses and additionally emphasize on the need for communication for a cordial relationship between spouses and marital adjustment. Jidnyasa on the other hand is a **school based adolescent sensitization program** that helps underprivileged adolescent children to make a distinction between right and wrong. The Jidnyasa workshops are conducted by trained activists, called “communicators”, who take relevant topics ranging from stress management, sexuality, vocational guidance, drug addiction and value education.

Counseling and allied services: SMS goes beyond just raising awareness about rights and inequality. Their full time Family Counseling Centers (FCC) support women in identifying remedial intervention to overcome their predicaments. The centers are registered counseling setups staffed with qualified counselors and volunteers. The FCCs deals with cases of marital and family disputes, and domestic violence. Many a times, the issue just gets resolved by bridging communication gaps between couples while in more serious cases, victims are supported in filing lawsuits or seeking legal aid and police protection.

Capacity building and livelihood linkages: While SMS is largely a volunteer driven organization, they bring grassroots women on board wherever there is scope for employment. The women are trained extensively before securing employment.

In 2004, SMS initiated Parisar Bhagini Vikas Sangh, a registered organization targeting women waste pickers in Mumbai. Waste handling in India is a caste and gender based activity that forces women to work in unhygienic conditions with irregular and inadequate incomes. Parisar Bhagini Vikas Sangh organized these women into self-help groups (SHGs)



Photo courtesy: Stree Mukti Sanghatana

and later supported the formation of women cooperatives. The intervention teaches women to differentiate between the different kinds of waste and how to process them accordingly. Additionally, the women were provided with life skills such as health awareness, legal literacy, good parenting and leadership training along with counseling sessions to encourage them to ensure their safety while at work. Furthermore, skilling and vocational training initiatives are conducted for the group. Complimentary activities such as dispensaries, health camps and education initiatives are also conducted for the members and their children.

Creating an enabling environment for working women: SMS's work on overcoming gender disparity challenges has intrinsically focused on the rehabilitation of women by making them self-sufficient financially. To promote women's participation in economic activity SMS has ten day care centers known as “Amache Ghar”. The NGO highlighted that women rates these facilities as extremely affordable and professionally run to accommodate children aged 3 months to 15 years and are a safe and reliable option for working mothers.

Additionally, in line with their empowerment agenda SMS has also established a working women's hostel that offers a safe accommodation to aspiring working women at very affordable rates.

Impact

Each year SMS's counseling centers receive approximately 150-200 new case registrations pertaining to domestic violence. However, if the unregistered cases are included there are over 400 new instances reported each year. As of 2017, SMS had witnessed an increased footfall of 25,000 women in all the 9 centers over the last 33 years.

The Jidnyasa program today, has targeted 10 districts in Maharashtra and educated more than 5 lakh students including both girls and boys.

The organization runs 10 day care centers across Mumbai and Navi Mumbai that caters to a total of 250 children.

After the success of its initial efforts, the Parisar Vikas program was extended to three other cities adjacent to Mumbai. Currently, 5000 families of waste pickers are being engaged under the program. Further, by providing educational opportunities for their children, SMS has ensured that the next generation does not enter the same line of work. As an example of collectivization, 10 women cooperatives and 3 federations have been organized for waste pickers to enable these women to transact in the market place directly.

Additionally, today one of SMS's greater achievements entails their accreditation with the United Nations Economic and Social Council (ECOSOC), which is the central platform to advance the three dimensions of sustainable development, namely economic, social and environmental.

Scale and sustainability

What started off as voluntary work by 10 passionate women in the seventies, today has a pan Maharashtra footprint through its 500+ volunteer and staff base. Today SMS operates 9 counseling centers present across Navi Mumbai (3), Thane, Mumbai (2), Panvel, Pune, Buldana and Wardha. Further, Parisar Bhagini Vikas Sanghis present across Mumbai, Navi Mumbai, Thana, Buldhana and Wardha

Being a volunteer driven organization, scaling efforts outside Maharashtra has been a challenge - it's difficult to be able to find committed volunteers

and assistants. Additionally, being the organization of working women, SMS knew its limitations. Therefore instead of opening branches, it always helped other organizations that work on empowerment of women in the network to grow.

Alignment with Sustainable Development Goals

Although SMS is primarily driven towards empowering women and achieving gender equality, it also plays an important role in contributing towards achieving other sustainable development goals.



Photo courtesy: Stree Mukti Sanghatana



Alignment with SDG 5 targets and other SDGs



Source: <https://sustainabledevelopment.un.org/sdgs>

Towards Gender Mainstreaming, Acceleration & Advocacy



Source: <https://undg.org/document/maps-mainstreaming-acceleration-and-policy-support-for-the-2030-agenda/>



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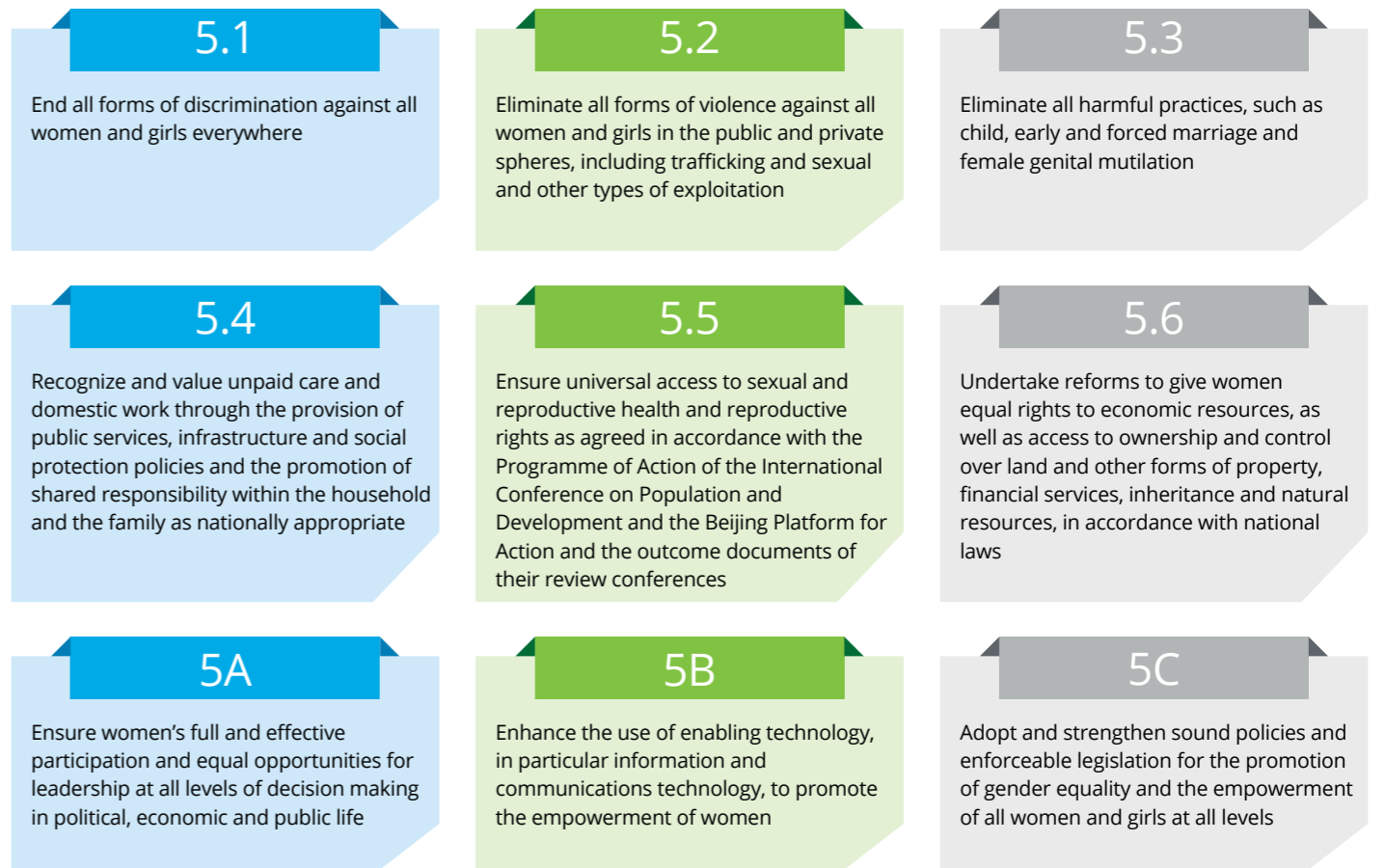
Goal 5: Achieve gender equality and empower all women and girls

While the world has achieved progress towards gender equality and women's empowerment under the Millennium Development Goals (including equal access to primary education between girls and boys), women and girls continue to suffer discrimination and violence in every part of the world.

Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world.

Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large.

Targets





Global Compact Network India

Global Compact Network India (GCNI), formed in November 2000, was registered in 2003 as a non-profit society to function as the Indian Local Network of the UN Global Compact, New York. It is the first Local Network in the world to be established with full legal recognition. It also serves as a country level platform for businesses, civil society organisations, public and private sector and aids in aligning stakeholders' responsible practices towards the Ten Universally Accepted Principles of UNGC in the areas of Human Rights, Labour, Environment and Anti – corruption, broad UN goals including Sustainable Development Goals and other key sister initiatives of the United Nations and its systems. It has also emerged as the largest corporate sustainability initiative in India and globally with a pan India membership of 350 leading business and non-business participants and 350 signatories, strengthening their commitment to the UN Global Compact Principles by becoming proud members of the Local Network in India.

For More Details, Please Visit: www.globalcompact.in

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