In order to promote sustainable livelihoods for the community in the vicinity of Gagal, Project Swabalamban (Self-Reliance) was rolled out on August 2, 2014. The Project is being implemented through NGO partner “We the People” in four Gram Panchayats of Himachal Pradesh, namely Barmana, Dhaun Kothi, Panchgain and Beri. Key objectives include:

- To provide Market Aligned Skills Training (MAST) to 350 youth followed by placement or self-employment;
- To promote self-employment for 500 women through 50 Women Self-Help Groups and SHG Federation; and
- Facilitate agri-business by supporting 500 farmers through 50 Farmer Clubs (FCs) and a Farmer Producer Company (FPC) by way of institutional, financial and business development services.

Since the launch of Project Swabalamban:

- 19 Women Self Help Groups (WSHGs) comprising 250 women and 21 Farmers Clubs representing 211 farmers were formed.
- 11 WSHGs linked-savings and equal number of FC-Bank saving linkages have been created. WSHGs have so far saved and deposited a cumulative amount of `8000 in the bank and corresponding amount for FCs is `3550.
- A total of 58 students have been enrolled in MAST. Out of these, 51 students are currently under training in IT & ITeS courses and remaining 7 students are attending training on retail sales.

An exposure visit was organized for farmers and women members to KVK, Sundernagar for acquiring knowledge and hands-on experience in best practices in agriculture and mushroom cultivation. Moreover, participants got an opportunity to interact with an entrepreneur farmer who was engaged in mushroom cultivation and had scaled his business into lakhs. This gave a significant boost to initiate mushroom cultivation in the project area on a large scale.

Besides, orientation on seed treatment and soil testing for wheat cultivation was organized in Dhaun Kothi and Panchgain Gram Panchayats. More than 150 farmers and WSHG members benefited through this orientation. Over 70 families submitted soil samples for testing to Agricultural Technology Management Agency (ATMA), Bilaspur. Additionally, Agri-extension services were provided to farmers at the field level and a method of line sowing was introduced in Kununoon village for cultivation of spinach and coriander.
Dignity of women

Women are important stakeholders in the host community at Kymore. They comprise more than 55% of the total population in the area. An assessment of the sanitation level among rural community women threw up some eye-opening facts and revealed that 90% of the local community women and girls are unaware of menstrual hygiene. The major issue faced by community was lack of awareness and high cost of available sanitary napkins in the local market.

Kymore CSR team undertook an innovative project, to set up a manufacturing unit-cum-training centre to make quality sanitary napkins at affordable prices. The project was envisaged to effectively contribute to the health and hygiene of local women.

A general awareness drive was conducted in the surrounding villages. Today after six months of establishment of this manufacturing unit, about 1000 packets (1 pack with 8 pads) of sanitary napkins are produced every month. Besides, the project has provided an opportunity for 15 tribal women to get trained and engage themselves in the production process thus gaining an assured livelihood option. They are expected to earn about ₹1500- to 2000 per month once full-fledged marketing commences. This project has been well received. Awareness on personal hygiene and sanitation was created among 2000 SHG members who in turn are spreading this message further among community women. The entire initiative has created demand for this item within the local community and about 300 women members of the local SHGs have already bought about 2000 packets of sanitary napkins manufactured locally. Today even the local medical shop-owners who are presently selling branded sanitary-napkins have expressed interest in buying these napkins. They visited the manufacturing unit and thereafter felt confident about the quality of this product.

Udyogini, the principal NGO partner at Kymore has taken the responsibility of marketing these packets in nearby regions. A formal tie-up has also been made with the government health department who have assured that they will promote these sanitary napkins in their district.
Lakheri CSR team is making all out efforts to improve the socio-economic status of the local community women by creating opportunities for them to find gainful work and make them financially independent.

To strengthen their position, community women are encouraged to form Self Help Groups (SHG). Today there are 45 SHGs working in this area with 452 women from the local community as an organized institution. These women had initially started with small savings and credit, and in due course with regular training and capacity building support from CSR team could link themselves to Banks and get further capital support to set up small ventures. CSR team realized that without sustainable market linkages it is difficult to ensure regular flow of income to community women, which in turn is necessary to enhance their economic status.

A market survey was therefore conducted to identify economically viable income generation activities that have sustainable market potential. With the support of the local NGO partner—’Mahatma Gandhi Integrated Development & Education Institute’ and ‘MSE Foundation’, two types of textile handicraft activities were found to be popular for Community women:

1) Embroidery on bridal saris and
2) Embroidery and related art work on different items as per market demand.

About 187 women members expressed interest, and were given intensive training. 125 women members took training in handicraft work on saris and 62 women took training in embroidery and related work.

Trained SHG women established individual handicraft making units at their residence and were provided with adequate support to ensure quality produce and sustained marketing.

The first group prepared 105 saris which were quickly sold at popular showrooms in Jaipur and orders were received for more work. The second group got an order for carry bags, mobile purses etc which they prepared and delivered in time. This group displayed their products for sale in an exhibition at New Delhi and got good market exposure to design similar products to suit market requirements. SHG women are now earning about ₹100-150 per day after putting in 7-8 hours of work at their homes. To sustain these initiatives, ACC Lakheri team has facilitated linkages with trainers, raw material suppliers and wholesalers such that community women are ensured of regular income in the future.
Clean and green energy

About 20 million households in Uttar Pradesh do not have access to electricity. Villages in the vicinity of ACC Tikaria plant were facing huge shortages of electricity. Whatever be the claim regarding the percentage of electrification of villages, the truth is that such electrified villages on an average get only 6-8 hours of very unreliable supply of electricity.

ACC CSR team thus took up a pilot initiative at one of its host community villages called Belkhor, which did not have adequate electricity and residents were forced to live in the dark after sunset.

An innovative model of electricity supply by using Solar power at very low cost through a micro-grid was adopted. Since Solar power is renewable and ample of sunlight is received throughout the year in these villages, it was decided that Solar microgrid would be an appropriate option for our host community villages.

An experienced firm Naturetech Infra was roped in as they have wide exposure in this region and have considerable experience in implementation of such projects. ACC CSR Team supported the initial setting up of infrastructure network, but also surplus power for village level micro-enterprises. Besides meeting the basic lighting and mobile recharging needs, people today are also able to plug in televisions, fans, computers and music systems (upto 100 watt load). The project created additional opportunities for 3 villagers, one Plant operator and two recharge agents.

The recharge agent ensures that a fixed sum of money is deposited into the service provider’s account in advance and customers come to him for CMC charges. The recharge agent ensures that a fixed sum of money is deposited into the service provider’s account in advance and customers come to him for CMC charges.

Agriculture – backbone of economy

Rapid growth in agriculture is essential as it is unquestionably the largest livelihood provider in India, more so in the vast rural areas. ACC Kudithini is committed to encourage farmers to practice Sustainable Agriculture. A number of Farmers Associations are formed and are provided with technical support on “Low External Inputs for Sustainable Agriculture” (LEISA) with the support of Krushi Vignan Kendra (KVK) and Agricultural department.

A number of activities are focused on promotion of improved agricultural practices. These include pre-season meeting on cultivation of different crops, training on low input farming, Integrated Nutrients Management, Tree Based Farming and similar projects.

<table>
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<tr>
<th>Village</th>
<th>Farmers Association</th>
<th>Enrolment of Farmers in Association</th>
<th>Silt Application</th>
<th>Non Pesticide Management</th>
<th>Soil Testing Conducted</th>
<th>Construction of Vermi Compost yards</th>
<th>High Yield Vegetable Cultivation</th>
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Beneficiary:

Mallesappa, a model farmer, is a member of the “Grama Devatha Purushara Swasashaya Sangha” of Veni Veerapura. He owns 100 acres of land but due to low rainfall and soil infertility, Mallesappa lost interest in agriculture and quite a few farmers like him were facing the same situation – low return on agriculture.

Mallesappa attended ACC CSR meetings with Agriculture Officers, and periodical training on Low External Input for Sustainable Development (LEISA) and Non Pesticide Management. Inspired by these training sessions, since 2013 Mallesappa started practising “LEISA” and NPM. He installed a bore well in his land and was able to get two inches of water which was insufficient for cultivating crops. He then built rain water storage tank in which he could store rain water, sufficient enough to recharge the bore well for the entire year.

ACC supported silt application in his land and provided vegetable seeds. In a month’s time, the output of vegetables was encouraging. Mallesappa began selling these vegetables in the market. His earned ₹ 2000/- per day. Thus his earning per month is about ₹ 30,000/-. Investments amount up to ₹ 10,000 thereby making his net income ₹ 20,000/- per month. Since January 2014, his net earnings from agriculture are ₹ 2 lakhs.

Mallesappa is very grateful to ACC for support and guidance. Now he feels motivated and confident to practice agriculture for his livelihood. He felt it necessary to encourage other farmers to follow improved methods of farming adopted by him and thereby have better living and better lives.
Healthy children grow up to be healthy adults

ACC Madukkarai in association with Shanthi Ashram has initiated a project on healthy living for school children with the aim to reduce the rate of absenteeism in school due to ill health. A Government High school in Marapallam has been chosen for the project. About 120 girls and 140 boys are studying in this school. Most of them belong to the lower economic strata of society and hence seem to be underfed.

A preliminary assessment revealed that several students are not getting balanced nutrition apart from a mid day meal. A Health Master Plan was devised to address this situation. According to this plan each month a health related topic is chosen which creates awareness amongst the students. Simultaneously, the local Primary Health Centre provides nutritional supplements to students and ensures that they use them. In addition, ACC provides de-worming tablets to needy students.

We believe that this initiative, will help Government High School, Marapallam soon become a model school with healthy students and absenteeism due to ill health will reduce. Healthy children are more likely to grow up to be healthy teenagers and healthy adults.

Sustainable Livelihood

Scheduled Castes (SCs) and Scheduled Tribes (STs) are among the disadvantaged socio-economic groups in India. Their concerns must be addressed for growth to be inclusive. In rural India where over 15-20% families are landless and about 80% of the land holders belong to the category of small and marginal farmers, livestock is the main source of livelihood. ACC provided five farmers from under-privileged Community based in Bevinahalli with livelihood support. The company facilitated creation of Joint Liability Group (JLG) and linked them to one of the leading public sector banks. Bank officers were delighted to have probably the first male JLG linkage with their branch office. These farmers began work and soon started saving and depositing ₹ 200 per month in their bank accounts.

Meanwhile ACC facilitated training to JLG members in banking transactions, such as maintaining bank pass book, filling in paying-in slips and other relevant documents. The Bank was impressed with regular savings done by JLG members and agreed to sanction loan of ₹ 1.5 Lakhs for procurement of cows. Five cows were purchased in the month of August with contribution from ACC, beneficiaries and bank loan. A veterinary officer in the area has been providing adequate support to this project. Beneficiaries are selling 12-13 litres of milk daily at the rate of ₹ 27-31 per litre. Out of this income, JLG has paid 2 instalments of the bank loan. Dairy farming provides supplementary employment and is an additional source of income to many small and marginal farmers. It is contributing to the socio-economic development of the country.
Empowerment of women involves economic opportunity, social equality and personal rights. As a matter of tradition, women especially in rural areas are deprived of these rights. They are relegated to household duties. To provide women with meaningful income generation support and to improve their quality of life, Wadi Cement Works set up a training centre in tailoring as a CSR initiative.

This training centre imparts tailoring skills to the underprivileged unemployed women and girls who are school dropout. It provides them with an option either to get a job in textile industries or become an entrepreneur as a tailor. Apart from tailoring, the training centre imparts education on health, sanitation, personal hygiene.

Currently two such training centres are operating at Wadi. This year 101 participants were enrolled and trained by a qualified professional tailoring teacher. After successful completion of the four months course, a Certificate is awarded. In a survey conducted, most of the participants showed their willingness to run their own tailoring shops after completing this course. These women planned to hire the services of other women in their community, thus boosting not only the local economy but also helping to provide financial support to other women and their families.

Manjula, once a tailoring trainee expresses:

“I am a tailor. I am very satisfied with my profession because it brings income to me and I can also help others learn this profession. I want to help women become tailors because it has helped me.”

Mushrooms can be grown by poor households in a sustainable way to create a source of livelihood, improve nutrition, and empower women. Mushrooms can help reduce malnutrition as they are rich in proteins. Jai Maa Baishanbi, a Self Help Group (SHG) of ten women in Katapali village, Bargarh district, Odisha took up mushroom cultivation as an income generation activity to supplement their income.

Swabalamban, a project for promoting livelihoods with emphasis on agriculture and allied activities, was underway in this region, and they approached SHG members to take up mushroom cultivation. The project team explained to them benefits of having large number of beds for cultivating mushrooms. For this purpose, SHG group suggested to build sheds as none of them had adequate space. SHG group spent ₹2500 towards constructing a shed with local resource and their spouses supported them in this initiative. Members were then trained in making mushroom beds, maintaining required temperature, understand costs involved, harvesting and finally marketing the mushrooms. SHG members prepared 200 mushroom beds on their own with close supervision from Swabalaman project team. Project team extended continuous technical support with regular follow ups. ACC paid half the cost for preparing the mushroom beds.

Traders in Bargarh soon became aware of mushroom cultivation in the area, promoted by ACC, and they approached SHG members for sale of this produce. SHG members got an advance order for supply of 97 kg of mushroom. With regular demand, members were able to earn ₹19400 from a produce of 97 kg in three months till September 2014.

Since cultivation of straw mushroom is feasible mainly in the rainy season, group members agreed to undertake training in cultivation of oyster mushroom. This training will start in mid-November and cultivation will continue till the end of February 2014.

With the growing confidence of the SHG members, Swabalaman team is also looking on increase the scale of intervention by converting the group activity into a micro enterprise.
Gurukul transforms lives in Saranda Forest

A number of trainees at Chaibasa Gurukul find suitable jobs with Shobha Developers at Bangalore. During an introductory session at this Gurukul between trainees and senior managers of the Company, one of the students from the remote Saranda forest of West Singhbhum district in the state of Jharkhand narrated his experience. He mentioned that prior to joining the Gurukul, he was influenced by Naxal terrorist groups who are active in the forest region and was working with them.

On one occasion, this young lad met a few other boys from nearby villages who had been trained at this Gurukul and were successful in finding suitable employment with Shobha Developers in Bangalore. Inspired by this, he decided to leave the Naxal groups and join the Gurukul. He undertook training and found gainful employment with Shobha Developers. This changed his life and made him a better individual.

Thanks to the Gurukul in Chaibasa, the youth in this region are saved from the negative influence of Naxals. They get an opportunity for training, earn a respectful livelihood and support their families. ACC team is jointly working in this noble mission of providing lucrative jobs to these young men and thus help transform their lives.

**Highlights:**
- Set up in April 2013
- Imparts skills and creates assured jobs for tribal youth of Chaibasa Region. Rescues them from naxal outfits and brings them into the mainstream of society.
- 564 youths have been employed till Sept 2014
- Trades available: Tile cutting, Laying & Fixing
- Period of training: 1.5 months
- Name of the Recruiting Agency: Shobha Developers
- Place of work: Bangalore
- Monthly income: Approximately ₹8500 to ₹12500/
- Major Convergence Partners: ACC, Pan IIT, CII, Dist. Administration & NABARD.

**Swabhiman - a successful exhibition cum sale**

ACC AHEAD (Association for Health, Education and Development) actively engages in community development programs with special emphasis on women empowerment. At Damodhar, ACC AHEAD extended its support in establishing a sale cum exhibition centre called Swabhiman. The shop is located within the ACC complex and the space for the same has been provided by the Company. It was opened with support of Loka Kalyan Parishad, the local development partner of ACC Damodhar.

The shop sells fresh organic vegetables produced by SHG members in their kitchen gardens. Beside vegetables, eggs, bori, agarbati, handmade products, vermin compost and other day-to-day items are also sold in the shop. At present this shop is open twice a week.

Active and trained SHG members from the project villages, manage the shop on rotation basis; from sourcing of products to maintaining books of account. ACC AHEAD members regularly monitor the working of this centre. They check records and accounts and guide SHG members, as and when required.

Earnings from the sale of different products are distributed to the SHGs and individuals from whom the products are sourced. Average sale amounts to ₹550 per day.

SHG women feel inspired and happy as with the support of ACC AHEAD, Swabhiman has given them an opportunity not just to earn but also to learn and develop themselves.
Agricultural ponds

Ponds are a major source of water for domestic and agriculture. Agricultural ponds have traditionally been used as an economical and efficient way to retain water for livestock and irrigation. Generally, it is observed that the size of the ponds decrease due to soil erosion and landslides, especially in the rainy season. As a result of which the water holding capacity of the pond reduces. This makes the water muddy and less usable.

Recently the community around Jamul raised a concern about shortage of water in the ponds. Jamul CSR team identified an area of 8000 cubic metres of land at Shivpuri for excavating a new and bigger pond. This new pond is 5000 cubic meters deep and can hold up to 5000 litres of water.

The pond has proved to be beneficial especially for small-scale farmers and is surrounded by 20-30 acres of farming land. Sufficient water is now available for agriculture.

A plantation drive was organised in which 1000 saplings were distributed to the community to develop a plantation around the pond. Community members planted these saplings and took responsibility of nurturing the plants. Local government representatives showed keen interest and extended full support to Jamul CSR Team.

Self Help Groups revolutionize women

Mangla Swyam Sahayta Samuh, a Self Help Group (SHG) in Simatand village of Chhatatand Panchayat has revolutionized their village. By working together, and forming a ‘Self Help Group’ (SHG), they are creating a secure, community-based economy thus making themselves economically independent.

Kunti Devi, SHG President expressed her thoughts:

“Before the SHG was established, we were forced to borrow money, often for healthcare, funerals or even food, from local, private money-lenders at a rate of interest of 10% per month. This forced many villagers to mortgage or sell their land or migrate for work in order to pay back their debts. But now with the intervention of ACC, and NGO - Loka Kalyan Parishad the situation is changing for the better. Now villagers are saving surplus money for the SHG. Till date, they have been able to save ₹ 3,600 and have also extended a loan of ₹ 2,600 to SHG members at reduced interest rates of just 2% per month.”

Gita Devi, another SHG member mentioned:

“We are very thankful to Loka Kalyan for providing us chickens, mushroom spawn and vegetable seeds which helps to improve our livelihood. Now we are planning to sell our agricultural produce and mushrooms to local markets through collective approach of our SHG. Gradually we are being acknowledged as women farmers from the community.”

Training on mushroom cultivation and setting up kitchen gardens are provided to create food security. SHG members find kitchen gardens useful.

Similarly many other SHGs, with the support of ACC, are finding sustainable solutions to their problems. Initiatives in the surrounding habitation of Chhatatand Panchayat include:

- Formation of Self Help Groups (SHGs): Simatand 6, Chhatatand 9, Sawalapur 9, Khusberia 4
- Mushroom cultivation was organised for 260 families.
- 300 families benefited through vegetable seeds distribution for backyard farming.
- Household level poultry farming: Chhatatand 103 families, Simatand 70 families, Sawalapur 62 families, khusberiya & kherban - 80 Families.
Animal husbandry

Animal husbandry is an important occupation for farmers in India and plays a significant role in the development of the rural economy. Farm animals help in ploughing, sowing, thrashing and carrying farm produce. However, it is observed that the health and well-being of these animals is often neglected as the farmers are often too poor to afford the sustenance necessary to maintain animals’ health and strength, pay for veterinary care in times of illness and injury, or give their animals time for rest and recuperation.

Since these farm animals are an asset to a farmer, it is important that they are healthy and taken care of. Keeping this thought in mind, ACC Chanda CSR team in close coordination with the local government veterinary doctor organised animal diagnostic camp at Village Yenak. Many farmers from surrounding villages took advantage of this opportunity and bought their cattle and livestock. Medicines were distributed, drip saline was also given to some animals. Two to three oxen suffering from severe diseases were treated during the camp and they completed their recuperation. Approximately 525 animals were treated in this camp.

Farmers, village Sarpanch and community members were grateful to CSR team for organising this useful camp. The veterinary doctor and his team were also supportive and extended voluntary services and also agreed to offer help in future.

Profit At The Bottom Of The Ladder

In a book titled “Profit at the Bottom of the Ladder: Creating Value by Investing in Your Workforce”, published by Harvard Business Press Books in 2010, the author Dr Jody Heymann had described experiences of a selection of nine large companies around the world that had benefited by strengthening working conditions for their frontline employees many or most of whom were drawn from local communities for whom these companies then also helped by enhancing their living conditions. ACC was the only Indian company on that list. Here we share a selection of excerpts from the author’s words about what she had seen in her site visits to ACC plants and offices.

ACC’s corporate commitment to the communities in which it operated became emblematic of the brand. Page 175

Like all companies, ACC had the opportunity to decide what kind of corporate citizen it wanted to become. Page 175

There were clear economic incentives for ACC to build public works since it needed the infrastructure in order to facilitate production and attract workers. The company was also influenced by the nation-building spirit that infused the country during and immediately following the long struggle for independence. A sense of responsibility towards the new India had emerged creating a commitment towards the social and economic development of the nation as a whole. Page 175

One of ACC’s most significant contributions to the community has been the provision of well-compensated jobs in rural areas where there previously had been few employment opportunities and where most people had lived on subsistence agriculture. Wages at ACC were well above minimum requirements. Page 177

To keep up with the increasing demand for cement, companies in India have needed to find new sources of limestone. For them to set up production near these deposits, land owners had to be willing to sell their land, and communities had to consent to the mining. Although in recent years some cement companies have had difficulty obtaining this consent, ACC has fared well in this regard. Its reputation for investing in community health and education has made it a welcome partner throughout much of India, facilitating expansion to new locations. Page 180

At some of the older sites that have been operating for decades, where ACC is employing the second and third generations of families, the company is directly benefiting from its investments in education. Operating with a good reputation in small communities as one of the few employers, it is not surprising that children of ACC employees have sought jobs with the company upon entering the workforce. Harvesting the benefit of providing these children with better educational opportunities, ACC now has a more highly educated workforce. Page 181

Page 185

For ACC, investing in the community’s needs was clearly not a symbolic gesture or a one-time decision but rather a repeated examination of roles, opportunities, and responsibilities. Page 185

As demonstrated by ACC’s long history, investing in the community’s good can be financially beneficial. By investing in health and education infrastructure, ACC had sought to entice workers to remain in their communities and work in their factories instead of migrating to the cities in search of economic opportunities. Furthermore, the firm’s investments in health and education had long term gains, since the next generations of workers were healthier and better educated. Pages 227-228

Some of ACC’s investments, such as roads and electricity, were of immediate use to the company, while others, such as education were beneficial in the long run by providing them with access to a more highly educated workforce. Page 229