TOGETHER FOR COMMUNITIES
Special Edition on Women Empowerment (ACC Swavalamban)
ACC Swavalamban is an initiative to facilitate self-reliance and empower women from the marginalised sections of community. The initiative integrates gender equity and women’s empowerment through poverty reduction, democratic governance and sustainable development. This is done specifically by engaging them in developing microenterprises through Self Help Group (SHG) and Joint Liability Group (JLG) model. The initiative primarily targets at organising women from marginalised section into SHGs, orienting them on self-help concept, their capacity building for thrift and credit management, book keeping, entrepreneurship and micro enterprises, linkages with the market and leveraging from government programmes and schemes. Federating these SHGs & JLGs into a registered federation to ensure self governance and sustainability. The project intervenes on following six aspects:

i. **Institution Building:** Formation of effective, accountable and inclusive institutions for achieving their goals. Creating and sustaining Community Based Organisations (CBOs)

ii. **Capacity Building:** Provides appropriate trainings to the SHG & Federation members to enhance their capacities for planning and managing activities effectively.

iii. **Micro Credit Plan:** Extending support in preparation of the micro credit plan along with Critical Rate of Index (CRI) to get loans from financial Institutions timely as per their requirement.

iv. **Entrepreneur’s development Programmes:** Providing Skill development training to SHG & JLG members for skillfully taking up business activity and setting up their own micro enterprise. Establishing the Backward and forward linkages for their products

v. **Linkages with line department:** SHG federations are registered under cooperative or society Act and linked up with line Government’s line departments to avail benefits of various schemes/programmes

vi. **Social Security programmes:** Encouraging the SHG Members to enroll in Social Security Programmes/Micro Insurance schemes to get benefit the insurance against uncertainties.
Communities living in the areas around ACC’s Gagal Cement Manufacturing Unit located in Bilaspur district of Himachal Pradesh are mainly occupied in agriculture and related activities. It took some encouraging effort of the plant CSR team to convince the women in the area to take up activities that have traditionally not been a part of their lives. As these activities were meant to add income to their households and help them to achieve financial freedom, they did not take much time to hone their skills and start producing quality products such as pickles of various kinds, mushrooms and carry bags.

At initial stages, the ACC CSR team mapped the demand in the local markets and interests of the local village women, then developed training modules and identified trainers. A business plan with a marketing strategy was put in place in consultation with the village women. Today there are 35 women Self Help Groups (SHGs) functioning in Panchgain, Dhoun Kothi and Barmana Panchayats and the numbers are adding up with the growing demand of the products made by these SHGs.

Glimpses from experience of Meena, one of the SHG members from the neighbourhood village, tells us how life has changed for her by participating in ACC Swavalamban project.

Meena is a design entrepreneur in the making! She lives in Uprali Bhater in the village of Barmana. Her husband Alafdin, ran a four-wheeler repair shop at the village market. The family depended on Alafdin’s meager income while Meena had dreams of sending her children Akshay and Shabnam, studying in standard XI for higher studies but was not sure looking at the limited income of the family.

It was an opportunity for her when ACC Swavalamban’s bag making project was started. She readily joined the LAXMI Group, one of the first SHGs formed in the area and quickly understood the power of thrift and credit. She along with nine other members of the group saved ₹ 50 every month, that helped the group savings to surge and made inter-loaning possible.

Then came a stage where ACC’s local NGO partner ‘SEED’ provided SHG members with a 17-day training programme to teach design and stitch a range of cloth bags. The group was also taught to market their products and sell them in the markets. The women are now well-trained, and Meena along with her fellow SHG members have started making beautiful cloth bags. They procure their raw materials from Sunder Nagar, a nearby town. The team has also showcased their products in district-level exhibitions, like, Vyas Mela, Red Cross Mela, as well as at Gagal’s ladies club.

Meena, a passionate member, has designed more than 80 bags and has earned a profit margin of ₹ 3280. She has utilised the amount for her children’s education and also regularly deposits in the group.

Meena is extremely delighted and grateful to ACC for helping her and her family rise up from the hurdles of life. She now plans to learn more designs and is also looking for alternative methods to procure raw materials at a cheaper rate to sustain in the competitive market. In addition, she is trying to create a strong market link for her products and wishes to expand her work beyond the district. She is quite confident about her future plans and is extremely grateful to her family and her SHG members for guiding her to lead a self-reliant life.

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For more details, please contact hitender.kapoor@acclimited.com
Development indicators in Rajasthan tell stories of vulnerability of women, particularly in the rural society. Despite sharing a large part of responsibilities at both home and in the fields, the socio-economic condition of women is poor and the prevalent social structure further intensifies it.

With a firm belief that empowerment of women only could help in reducing the prevailing gender gap and enhance the status of women in these remote rural pockets of Lakheri (District Bundi) where ACC has its operations, Lakheri Cement Works had initiated the Swavalamban project in the peripheral villages.

SRIJAN and SEED are two major implementing partners, who helped translate the envisaged plan into action. Since agriculture and animal husbandry are main occupation of the women in these rural areas, a two-pronged strategy was adopted

i) Support for on-farm activities to enhance productivity
ii) off-farm activities for income generation to make them self-reliant.

A total number of 684 women have organized themselves in 65 (SHGs) and their capacities were built on sustainable agricultural technologies and skills for income generation activities. Today, these members have initiated microenterprises for textile handicrafts, bangle-making, grocery shop, tailoring, beauty parlour, small flour mill, food processing units, etc and started earning in the range of ₹ 50 - 200 per day. These members have saved over ₹ 22 lakhs through their thrift and credit activities. Moreover, they have got linked to banks and received loans of more than ₹ 35 lakhs in last year. These SHGs have federated themselves into a federation named Samridhi Mahila Mandal, Bundi and have leveraged ₹ 8.80 lakhs from the Rajasthan Ajivika Mission for promoting economic development activities.

The journey of these village women has been extraordinary. One such journey has been of Kamala Bai, a 50 year-old lady, who like many of her village women was determined to change her life. She lived in a mud house, with a thatched roof. She and her husband were raising a family of five. Kamla Bai was at constant struggle for finding alternate livelihood opportunities, to support her family. She has 0.5 hectare of unirrigated land, making survival tougher for her. During the initial days, it was extremely difficult for her to save and manage her family. But having known her and understanding her problems, her group members decided to lend her a small amount of money to help her start her grocery store in the village. Kamla Bai received a loan of ₹ 15,000 from the group and she started her new venture. With the passage of time, her profit margins grew and she successfully repaid the money to the group.

Unfortunately in 2015, her son Girriraj, suffered from a paralytic attack and Kamla Bai spent most of her money on his treatment. Once again, during her tough times, her fellow SHG members stood by her and helped her financially, both for her son’s treatment and her family’s financial requirements. The year 2015-2016 was a testing period for Kamla Bai as her older son lost his job, in order to take care of his younger brother. Neither did Kamla Bai nor her fellow members lose hope and fought all battles together. Today, Girriraj is able to walk and speak, slowly and steadily.

Kamla Bai’s strength and determination is what we all need today. She knew her little shop would not be able to suffice her family requirements in the coming days. Therefore, she decided to expand her small business and also engage her younger son, Girriraj.

In December 2016, she took another loan from her SHG of ₹ 25,000 and installed a small flour mill in her shop.
Today, Kamla Bai and Girriraj are a part of the shop and mill and are repaying the loan. She is currently earning ₹ 8000 - ₹ 10,000 per month.

Today, she is independent and financially stable. She believes that none of this would have been possible without the solid support of her Sanwariya SHG and ACC’s CSR. There are many such stories of these village women, who joined the Swavlamban initiative. Following are some of the feats achieved by the organised SHGs of village women.

1. Solved the problem of drinking water in their hamlet (Sanwariya SHG, Papadi).
2. Established a Seed Bank of quality seeds.
3. Procurement of soya bean and its storage in the warehouse.
4. Established a food processing training cum production unit.
5. Support to individuals for establishing microenterprises like – grocery shops, small flour mills, goat rearing, dairy farming, production of organic produces and marketing etc.

These women are capacitated through regular training, capacity building activities and exposure visits. They are now aware of their rights, which have caused a reduction in gender discrimination. The trend in these villages is positive now. All women members are functionally literate; motivated for girl education, have an improved awareness on health issues and actively participate in Gram Panchayat meetings and Gram sabhas.

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Financial independence is paramount. If a woman is financially independent, she has the ability to fulfill her dreams and live life on her own terms,” said Veena Rajurkar, a 38-year-old village woman, living in neighborhood of ACC Chanda. The CSR team at Chanda, under its ‘Swavalmaban’ initiative has revived and established various Self Help Groups (SHGs) and introduced multiple trades, so as to ensure sustainable livelihood for a host of community women and their empowerment.

Some of the trades that have been successfully introduced included goat farming, community contract agriculture, broom making and so on. For Veena, being a part of Jija Mata Mahila Bachat Gat has proven to be extremely fruitful. Her journey started 10 years ago, when she came to know about the SHG concept and ACC’s programme through the local CSR team and other community leaders. She started depositing ₹ 50 per month in the group and today she deposits ₹ 200 per month.

The group showed keen interest in cattle breeding. Therefore, each member attended a seven-day training programme conducted by SMART foundation and understood all aspects of cattle breeding, the do’s and don’ts of their health, cattle’s diet and so on. After the training programme, Veena and her fellow members, opted for a loan from the bank and bought their own cattle. Veena started selling milk and incurred profits. With this money, she first repaid the loan amount and then started saving up.

Veena and her family members were quite impressed with her growth and she decided to expand her business. She attended a six-day training programme, conducted by SEED and learnt to prepare by-products of dairy such as paneer, shrikhand, ghee, khoya and so on. Today, the product portfolio of her SHG has increased and so has her earnings.

Veena thanks the group for being her financial support and giving her an opportunity to dream and achieve her dreams. She is not stopping her entrepreneurial dreams here and wants to be as big as ‘Amul’ in her region. She is also trying to understand the marketing and sales concepts and thereby applies the same in her business.

She says, “SHG is not just about money, but it gave me an opportunity to understand my capabilities and let me dream big.” Veena understands the drawbacks of agriculture in our country. Therefore, she hopes for a permanent job for her children outside her village. People in her village, have noticed her journey and connect with her for their decision making.

Veena is determined to make her families and her life better. She believes that each woman has to be financially strong and every woman should work and support her family.

Yamunatai Patil is another woman from the nearby village of ACC Chanda, who has made difficult feats possible by her determination. After completing her graduation, she started working as a Sahyogini for the Mahila Arthik Vikas Mahamandal (MAVIM). When MAVIM operations in the area moved out, she successfully managed the federation of the local SHGs at her village Nakoda called Community Managed Resource Centre (CMRC). CMRC was first handed over to her in September 2013 with a saving amount of ₹ 3,50,000. Through CMRC, she helped SHGs to flourish. One such example is of Jijamata Mahila Bachat gat set up in February 2016 with 10 housewives, who were the residents of same village. She helped them buy four cattle and under her guidance and support, all the arrangements for cattle rearing were made by the members themselves. They renovated the land provided to them by Gram Panchayat as a small dairy farm all by themselves and today stand as strong group of women earning a total income of ₹ 10,000 per month for the group and setting examples for young women and girls in Nakoda and nearby villages. Today Yamunatai heads a total of 192 such groups. She also provided a job opportunity under CMRC to two young ladies from the same village i.e. to Ms Gulshan Ansari as a project accountant and another to Ms. Ranjana Patil as the Sahyogini for CMRC.

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For more details, please contact vijay.khati@acclimited.com
About five years ago, ACC Swavalamban project was initiated in villages around Bamangawan Mines. The Kymore CSR Team engaged Udyogini as an implementation partner that is known for its expertise in initiatives for women empowerment and livelihood promotion. A bouquet of interventions was designed to be implemented through the Self Help Group (SHG) model. Capacity building for managing group activities, hand holding for setting up microenterprises, along with technical and marketing support was provided for a number of livelihood options such as poultry, dairy, goatry, tailoring, incense stick making, imitation jewelry making, kitchen gardens, etc.

Initially, due to the lack of awareness and their engagement in daily wage work of agriculture and other household chores, women of these villages took some time to get organised as SHGs. However, regular meetings and discussions about the benefits of getting into collectives and undertaking group initiatives motivated them in the formation of SHG and initiate thrift and credit.

In October 2013, the first ten-member SHG was set up in the village of Kalehra, close to Bamangawan mines. Grassroot management training was provided to these members and they were oriented about the functioning of these groups, ways to document, rules and regulations of conducting meetings and so on. Women in the group deposited ₹ 100 per month and opened a bank account in the Central Madhya Pradesh Grameen Bank.

Hereafter, Kymore CSR team facilitated the formation of hundreds of SHGs and their linkage with the Central Madhya Pradesh Grameen Bank. On the basis of their savings, the SHG received a cash credit. This amount was further distributed amongst the members equally, who invested this either for their group’s business activity or for individual purposes.

Mamata Dahiya, one of the village women, lived with her husband, two sons, a daughter and a daughter-in-law. Her husband worked in the village as Kotwal and as a cattle-keeper. He earned a meager amount that was barely enough for the whole family to survive. Mamata at times helped to increase the family income by working as daily wage worker. Inspired by the Swavalamban project of ACC, she gathered other likeminded women in the village and formed a SHG named ‘Saraswati Swayam Sahayata Samooh’. They started with a saving of ₹ 50 per month. The group received training in the making of incense sticks and imitation jewelry. After this, they started earning ₹ 300-500 on materials supplied. Her group actively participated in trade fairs to market their produce.

Her efficiency and enthusiasm for work has earned her role as a Business Development Service Provider for other SHGs, that has fetched her an additional ₹ 500-1000 per month. She has helped create 6 SHGs.

To enhance her income, she developed a Kitchen Garden which provided vegetables for her home consumption and helped her to save ₹ 500-1000/- per month. In 2016, she was elected President of the SHG Cooperative.

With the effective functioning of her SHG, bank linkage happened and she availed of a loan of ₹ 12500 and erected a temporary shed to start a grocery shop. This brought an additional ₹ 2500 per month. She also displayed and sold all her SHG manufactured products in her shop. Encouraged by the success of the grocery shop, she invested more money from her savings and also took a loan (that she has paid) from the group. Today she has an all weather grocery shop.

Recently, with the guidance of Kymore CSR team, she applied for loan for her son under the Mukhya Mantri Yuva Swarojgar Yojana for setting up of a Shop. ₹ 2 Lakh that has been granted by the Bank of Baroda, Kymore Branch.

At present, there are 230 SHGs and all of them are linked with banks. More than 2300 women are engaged in these groups and are working towards providing their families with better livelihood. All these achievements and growth refer to those women, who have never left their homes, but today, with just a little bit of encouragement and guidance are training them to be the entrepreneurs of tomorrow.
Five years ago, at Tikaria Cement Works, when the plant CSR team conducted a situational assessment of the host community villages, no one expected that Self Help Groups (SHGs) would become such an effective tool for self-reliant living.

The situation assessment revealed a poor status of women in the villages. Their poor living standards, range of health issues, low literacy rates and high rates of dropouts from schools indicated their poor socio-economic conditions.

The plant’s CSR team along with Dehat and Pancham, the local partners for project implementation, in discussions with local community leaders, decided to adopt SHGs and as mechanisms to empower local women and inculcate the sense of mutual trust and cooperation to achieve financial independence and self-reliance.

As a result, more than 50 SHGs were formed and supported in host community villages of 5 Gram Panchayats. A series of awareness programmes were undertaken. Regular meetings handholding support coupled with demonstration of improved cultivation practices for those who have some land for cultivation. Support for petty trade shops, spice processing units, poultry rearing and goat rearing activities were among some of the initiatives taken for enhancement of family income through small economic activities.

All these forums meet regularly on monthly basis to monitor the services as well as to participate in awareness building programmes. More than 884 adult women achieved literacy through our functional literacy programme. They appeared and passed the functional literacy examination of the UP government’s education department. Now these women SHGs are in the process of forming a federation. There are many stories to tell in this journey of self-reliance. The story of Gudiya from Annibajal is one such story of empowerment and shaping destiny.

Gudiya came to Annibajal after her marriage to Mohd. Saiyed, who was a landless farmer and used worked as a seasonal labourer in the fields of other land owner farmers. It was a constant struggle for them to make ends meet. When the project Swavalamban was initiated in 2013 by the ACC team, Gudiya joined Awsan SHG and along with her fellow members started depositing ₹ 20 every month in the group. As days passed and the SHG started functioning better, women decided to increase their deposit to ₹ 50 per month.

In the initial days, things went harsh for Gudiya. Since she was unable to pay school fees, her children were about to be drop out of school. She then, decided that under no circumstance, will she ever stop the education of her children and vowed to change her destiny. She then reached out to her group and requested a loan. The group lent her ₹ 5000.

Gudiya and her husband have now set up a mobile shop selling knives, locks and other household items on their bicycle. They buy these materials from the nearby district and then cycle to all interior villages and sell them. Gudiya and her husband have been working as a team and are inspiring other people around them to change their fate and work together. Her business has been quite successful and she is now earning ₹ 7000 to ₹ 8000 per month. She has also successfully repaid the money she borrowed from the SGH. Gudiya is now the president of her group and hopes to provide her children with qualitative education, ensuring them of a better livelihood ahead.

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For more details, please contact sanjayg.kumar@acclimited.com
The self help movement has proven to be very successful, particularly with women in rural areas. The women also want to come out of their stereotypical roles and actively strive towards fulfilling their dreams.

About three years ago, a need assessment of the area highlighted poor capacities of the majority (women in the area) of the population as the main reason for lagging behind in the development process. A majority of the women were illiterate and had limited themselves to carrying out household chores or wage labour. About 45% of the women had never gone to school, that lead to unawareness and ignorance among the women, which in turn resulted in poor implementation of a range of government schemes and other developmental initiatives. About a half of the 42 SHGs organised in previous years under various developmental initiatives were defunct and the remaining SHGs had never taken a loan for the fear of the law. Hence, it was imperative to take action against this marginalisation which was hindering the development of women in particular and society in general.

ACC Bargarh CSR team thus initiated “Project Swavalamban” to actively address this challenge and soon organised 937 women from the plant’s host communities1 into 69 SHGs and 486 women from the mines neighbourhood2 into 43 SHGs, by means of creation of new SHGs as well as the renewal of old SHGs. Facilitation for regular monthly meetings, improved record keeping to ensure transparency in their financial transactions, handholding support for bank linkages and in different bank related activities like maintenance of savings account, availing of loan and loan repayment, were provided. In addition to the adult literacy movement that was started two years ago helped 706 illiterate women to learn read and write basic Odia and do simple calculations.

Today, a total of 112 SHGs are maintaining regular savings accounts in banks. 67 SHGs have availed of loans from the bank and are maintaining regular loan repayments. 97 SHGs are diligently meeting every month and 33 of these SHGs are engaged in income generating activities. The SHGs in Dungri Gram Panchayat have even organised themselves into a federation named Pratigya Trust. Pratigya means to pledge, which implies that the federation is determined for the upliftment of its members.

An interesting case of Jema Bhue, highlights the changes in the lives of the women associated with these SHGs. Jema, a 50-year-old, mother of five, had lost her eldest daughter in 2013 and was trying to come out of the trauma when ACC Swavalamban Project was launched. Jema became an active member of the Annapurna SHGs operating at her village i.e. Bargarh of Bardol Panchayat.

The SHG members were provided with training to make dry snack items, like mixture, murukku and papad. Jema developed an expertise in making rice papad and decided to make it, as its raw material i.e. rice, was easily available to her. Rice papad is one of the favoured snacks in the region and is liked by all age groups. She prepared and dried the papad at home itself and got a ready market for it. She was linked with few traders earlier, but now, shopkeepers and traders from the district town connect with her for her produce.

Jema took multiple loans from her SHG, amounting to ₹5,500, for setting and expanding her papad business. ACC CSR team helped Jema to standardise her product through packaging and finding a decent place for drying the papad. Today Jema is happy and making a profit of ₹1500-1800 per month by working for three to four hours a day from her home. She is in a position to help her husband financially and support her children in continuing their studies.

1 Khalipali and Bardol Gram Panchayats of Bargarh Block, implementation partner engaged here is Agranee Jan Kalyan Anushthan.
2 Dungri Gram Panchayat of Ambabhona Block, implementation partner engaged here is Mahashakti Foundation.

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Communities around Chaibasa Cement Works is predominantly tribal i.e. 90% of the population. HO is the name of the main tribe here. Despite being patriarchal in nature, the male does not always play a dominant role. Woman enjoys equal status and freedom with men in some aspects of social life. She enjoys the right to choose her husband and seek separation, but with regards to the other spheres of life, women continue to be repressed. They work for their husbands as labourers.

ACC Cement Works, Chaibasa, under its CSR programme, had launched an initiative for empowerment of these tribal women many years ago. Following were the main components of the initiative.

i. Self Help Group (SHG) formation and strengthening for overall economic and social development.

ii. Financial literacy programme

iii. Computer literacy programme

iv. Skills development in various sectors.

v. Micro-enterprise promotional activities and facilitation for its efficient management.

Some of the major output of the effort has been

- Organised for more than 300 under-25 women’s SHGs, that are functioning today with vibrant economic strength.
- All these SHGs are directly linked with banks and government programmes.
- Some of the main micro-enterprises that have been run successfully by the tribal women are goatry, poultry, mushroom cultivation, nursery development and vegetable cultivation.
- Trained more than 500 women and girls under tailoring training programme.
- Trained 40 girls on the basics of computer skills.

An interesting case of Aja Hessa, a 38-year-old woman from Kondwa village depicts how the individual level interventions of Chaibasa Cement Works have impacted the lives of the women in the area.

Aja belongs to a poor tribal family who could not complete her education and dropped out of ACC middle school where she was studying, due to her poor health conditions. However, Aja was determined to do better in life and help other women in the village to do so. In 2010, Aja joined Syaturtum Fumlai SHG that had 17 members and a group saving of ₹ 3000.

Aja motivated other group members to save money. However, it was difficult, but each stone in her way also helped her in making a stronger path for other women to work on. With the support of her members, Aja took a loan from her group and reappeared for her 10th class examination and secured 55%. In addition, she is the first computer literate woman in the village. Today she is earning an extra income of ₹ 1700-2000 from rearing goats and cultivating vegetables. Aja doesn’t shy away from sharing her dream of making her village open defecation free. She along with her group members have pursued with the Block Development Officer and won a contract of ₹ 4,00,000 to construct 32 toilets in Kondwa village.

She wishes women in the villages to live a life of resources and happiness. More importantly, she wants every girl to be well-educated and independent.

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For more details, please contact bijay.singh@acclimited.com
Damodhar Initiative for Social Holistic Advancement (DISHA) is a CSR initiative of Damodhar Cement Works, started in August 2012 with a purpose to address the need for empowerment of the host community women and sustain livelihood.

Initial assessment by the engaged implementation partner i.e. Loka Kalyan Parishad (LKP) revealed that the lack of proper skills among women is a major hindrance in achieving the purpose of sustainable livelihood. Therefore, after conducting a market assessment and business planning, LKP organised a skill-up gradation training for host community women in four major trades i.e. i) Mushroom spawn culture ii) Incense stick making iii) Kantha stitch iv) Puffed rice making.

After receiving training, these women had organised themselves under various Self Help Groups (SHGs). Together they established many microenterprise units. More than 50% of the trained women are today successfully running their own business and supporting their families financially and creating a space from them in the society to be on par with the men in the community.

Looking into one of these women’s journey to selfreliance could give us a good view of how the projects intervention has changed their lives. Sampoorna Tantubay is a member of the Gauri Swanirbhar Dal and a role model for many around her. Having no experience in managing any activity outside the house, managing production and trading was a farfetched idea. Once convinced about the prospect for the betterment of her and her group members, Sampoorna never looked back. Her husband supported her in her journey and encouraged her to help other women, gain self-reliance and equality.

Sampoorna underwent food processing training to produce pickles, squash and papad. She then, set up a microenterprise, by availing of a loan from the bank. Sampoorna is very particular about delivering hygienic products and maintains a high quality standard. In addition, her group was also introduced to a low cost puffed rice making unit, developed by IIT Kharagpur. Sampoorna heartily accepted the new technology and gave a piece of her land for the unit to be set up. Her SHG members together made the unit a success and started another profitable microenterprise.

It wasn’t a cake walk for Sampoorna. She faced many challenges while marketing her products. Her brand name, ‘Gauri’ was unheard of. Therefore, many stores refused to sell her products. She went from exhibition to exhibition, participated in different fairs and made necessary changes in her packaging style, to make it more attractive to the rural households.

Sampoorna’s brand ‘Gauri’ is now a hot-selling brand. Shopkeepers throng her group to sell her products. Today she earns ₹ 3500 - ₹ 4000 per month. Not only does she add to her family income, but also inspires women around her to take a different path to achieve financial freedom and self-reliance.

When Sampoorna started her SHG, she was illiterate and a housewife, who limited herself to household chores. But none of that stopped her from dreaming about what seemed like an impossible task to achieve. She understood the quality and value of being efficient and decided to work on it. Sampoorna inspires many women and girls around her. She is a strong supporter of human rights and wishes for equality for all.

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<tr>
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</table>

For more details, please contact saikat.roy@acclimited.com
The Jamul CSR team initiated a focused intervention for women empowerment to ensure that women in the neighbourhood villages get their rightful place in the society and contribute towards social development and family income on an equal footing as men.

An alternate livelihood hub was developed and women from neighbourhood villages of Jamul Cement Works were encouraged to organise themselves into collectives. These community women were then provided with orientation for managing their Self Help Groups (SHGs) in an efficient manner and set up a microenterprise to earn better livelihood. The Jamul CSR team facilitated regular monthly meetings, trained them for bookkeeping ensuring transparency in their financial transactions, guided these groups for bank linkages and in different bank related activities like maintenance of a savings account, availing of a loan and loan repayment methods. These women were trained to develop their skills and to establish various microenterprises for making value added products like packaged condiments, fancy bags, hand gloves, sanitary napkins and dairy produce.

All these microenterprises have been doing well. The microenterprise units for manufacturing and marketing of condiments have been successful. Produce from this unit has got its own brand name called ‘Jamul Masale’ and got its own dedicated clientele. The unit is linked with the SHG ‘Jamul Masala Mahila Swaayam Ikai’ or Jamul Spices Women Self Enterprise Unit. It serves as the right platform for the women community in Jamul. The unit processes various locally used spices, like ground coriander, red chilli powder, turmeric powder and garam masala powder.

This mini enterprise is entirely run by the local village women. It started production from January 2013. Members of this group have been put through intensive one-month training in running a microenterprise. They have been trained in procuring raw materials, processing it, packaging and then selling them in the market. They pack the ground spices in air tight polypacks and sell them under the brand name of Jamul Masale. On an average they are processing 300 kgs of condiments a month. This product has been very well received in the local market. This group has gained confidence and has plans to increase their output to 1000 kgs a month by end of 2018.

Manju Sharma, is one of the members of the Jamul Masala Mahila Swaayam Ikai. She separated from her husband and was lived with her parents. She was in need of employment when the opportunity with Jamul Swavalamban project happened. She joined the condiments grinding unit for meeting the financial requirements of her family. She started saving ₹100 every month in the group. Soon a new chapter began in her life. She gained more confidence because of the exposure visits she attended. She is now trained in checking the quality of raw spices and also keeps a record of the accounts of the unit. She also helps her group with marketing the products. Manju is no longer dependent on her father or her brother and is moving towards an independent and self-sufficient life. She now plans to contest elections for the role of ward councilor, in the next elections.

Manju Sharma ensures that she shares her life story with as many people as possible and inspires many women to undertake the initiative and fight against any hurdles in life. She motivates women to participate in SHGs, save money and be self-reliant.
Purposeful functioning of the Self Help Groups (SHGs) is considered to be an effective way of achieving women empowerment and household level economy enhancement. However, a single intervention (such as microfinance or job creation) is not sufficient to pull rural women in the vicinity out of poverty.

It has been observed by the Sindri CSR team that meeting the basic household level needs such as food, shelter, education and health services are a challenge for a majority of the women SHG members, below poverty line (BPL) families, agricultural labourers and daily wage earners. They are prone to severe exploitation under many circumstances and conditions, with lack of basic amenities, benefits and social security. Due to the lack of information and awareness, the household economy of the women SHG members of the Chhatatand Gram Panchyat, Baliapur Block, Dhanbad district are vulnerable to employment insecurity, low wages, works’ hazards, gender harassment and are even insecure in their lives.

The CSR team of Sindri decided to initiate the ACC Swavalamban project to empower women and girls of the host community to form SHGs. SHGs are effective means of enhancing financial strength of households. However, major interventions had to be carried out for job creation as a majority of the women belonged to BPL families and were not skilled.

Employed rural women in villages have shorter terms, lesser wage and are less sheltered in comparison to their male counterparts. Moreover, the lack of flexible hours and limited representation in the village local body (Chhatatand Gram Panchayat) has been adding to the problems. Due to unawareness, women are unable to gain access to government schemes and programmes aimed to empower them.

Keeping all the drawbacks in mind, ACC’s CSR team at Sindri collaborated with Poorest Area Civil Society (PACS) - Phia Foundation and Loka Kalyan Parishad and ventured out to enable unorganised workers from selected villages of Dhanbad district to access their social security entitlements.

The programme has been appreciated widely and has started touching people’s lives. An intriguing case of Smiti Devi of Chhatatand Village gives us a good glimpse of it.

Smiti Devi is a housewife, with no education. She was totally dependent on her mason husband and electrician son. The income of the family has been erratic and low. For several years, she has struggled to maintain and provide for her family. Her son is married and lives with her along with his wife and child. Providing for a big family was proving to be harder as time passed.

In 2014, when “Ganga Sayam Sahayata Samuh” was established, Smiti Devi took the lead and decided to change her fate. She was elected as the president of the group by an 11-member group. Smiti and the group members started saving ₹ 40 per month. Sindri CSR helped them to connect with alternative livelihood options and help them rebuild their lives.

These village women were taken out for exposure visits to various locations where they could see how women in different areas have changed their lives by adopting alternative livelihood means.

Once aware of the vast arena of trade options available, the women chose their own trade. Smiti Devi decided to grow her own vegetables and earn a living. She started kitchen farming, which helped her in reducing her expenses and also save the extra income she earned. Her family income has now risen to ₹ 8,000 per month.

The group as well, has been doing well and together they have saved ₹ 48,000 over the years. In times of need, members take an internal loan and work their way out.

Smiti Devi, stands as an inspiration amongst other women and urges each one of them to be a part of these SHGs and reshape and rebuild their lives and destiny.

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For more details, please contact ravi.niwash@acclimited.com
The rural part of Bellary district, where ACC has its operations, is characterised by a large number of rain dependent small and marginal farmers and landless labourers. A significant percentage of the population comprises of scheduled castes, scheduled tribes and economically backward sections of society, indebtedness to informal creditors.

Women in general are further marginalised, with very low priority given to them in decision making. Frequently they are victims of violence, drudgery, mental and physical abuse. Education of the girl child is generally neglected, besides prevalence of early marriage, superstitions, lack of birth control, polygamy are other factors that impact their lives.

ACC Kudithini launched its women empowerment project in year 2011 to facilitate women in the community to overcome existing barriers through Self Help Groups (SHGs). Building their capacities to attain higher productivity and improved skills and asset base and utilise resources to their full potential and access entitlements. It was designed to help the disadvantaged sections to perceive possibilities for change and bring about that change by making an informed choice through collective action. The women population in Kudithini Cement Works neighbourhood villages was 11,412 and 52% of them were illiterate.

Since its inception in 2011, 166 women SHGs have been formed and are functional with a total membership of 2231, out of them 470 Members have started income generation activities. Skills training have been provided in a number of trades that included tailoring (dressmaking and designing), computer training with soft skills, incense stick (agarabatti) making, beautician training, paperbag making, dairy management, sheep rearing, poultry farming and food products preparation.

Nagarthnamma’s story is a representative case of the Swavalamban initiative at Kudithini. Nagarthnamma got married at the age of 18 to Veeranna and came to the neighbourhood village. She has two daughters and a son, all studying in a local school. Since a long time, she struggled to run her household expenses with her husband’s limited income as a worker at a private company. When ACC Swavalamban was launched, she joined the Mahalakshmi SHG in 2011. With an initial loan, she started own sari business, but her profits remained marginal. During this time, Nagarthnamma, along with her group members proposed to ACC to partly fund the setup of an incense stick making unit, as they had got feedback from the market assessment that there was a demand for 1000 kg/day supply of Agarbatti in the local market and there were few suppliers.
The Kudithini CSR team arranged for 15-day training programme through M/S Venus Engineers Ltd. from Bangalore for training all the members of the group in making scented and unscented incense sticks.

At the end of the training session, Sri Sivajyothi Agarbathi manufacturing unit was setup. The total budget was ₹ 2,00,000, of which ACC contributed 50% and the remaining was contributed by the SHG. The current capacity of the unit is to produce 80 kgs of incense sticks per day, making it 2400 kgs per month. Today, the unit is benefitting each and every member and Nagarathnamma along with her fellow members are earning ₹ 9000 per month, by working for a maximum of four to five hours a day.

This additional income has helped Nagarathnamma place her children in a good school, and ensure better nutrition and comfort for them. With her elevated position in the society, panchayat members also seek her opinion on many issues of village development.

Project Swavalamban, not only brings in financial security for women and their families, but also, makes them stronger and gets their voices heard.

Impact/Outcome of the Project Swavalamban at Kudithini
- Establishment of 3 jeans manufacturing units, which currently engage 90 women tailors. Each woman earns a monthly income of ₹ 5000/- to 7000/-. 
- Two automatic agarabatti making units were set up at Siddammanahalli and Kudathini villages that provide employment to 40 SHG members.
- So far an amount of ₹ 190.56 lakhs has been leveraged from banks.
- Three SHG federations have been formed and linked with the government’s livelihood generation schemes. Out of these, two SHG federations have been registered.
- 20 unemployed SHG women trained under the beautician training programme have started 10 Beauty Parlours in Kudathini and each member earns nearly ₹ 3000/- to 5000/-. 
- 100 unemployed youth have been trained in computer and soft skills and 65 of them have been successfully placed.
- 120 SHG women have been trained in chick rearing and poultry farming.
- 20 SHG women have been trained in dairy development.
- 50 SHG women have been trained in food products preparation.
- 30 SHG women have been trained in paperbag making.

All these 600 SHG members gather every year to celebrate International Women’s Day and assess their progress themselves and prepare a plan of action for next year.

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For more details, please contact peddanna.beedala@acclimited.com
The Swavalamban project in Madukkarai was launched in 2012. It focuses on creating gender equality and women empowerment with a specific focus on women from economically and socially marginalised sections in the host community.

Despite being a developed semi-urban area, the host community women at Madukkarai are largely confined to the limits of their houses with household chores. 47% of the town’s population is women (i.e. 23521 women) that have remained economically unengaged. The Madukkarai CSR team had to work hard to overcome the challenge of societal construct of women and train them in requisite skills, groom them on self-help concept, assist them with financial support from banks, facilitate market linkages and build their confidence so that they can succeed.

The project’s main objectives were to increase household income, leverage government livelihood programmes, improve skill levels, establish forward and backward linkages and foster links with banks and financial institutions.

Since the inception of the project, the Madukkarai CSR team has facilitated 1975 women to come under the umbrella of self help model and form 190 SHGs. Out of these, 120 SHGs have been linked with banks. These groups have together mobilised savings of ₹ 2.44 crores whereas they have leveraged a loan from banks to the tune of ₹ 2.53 crore. 630 women have been trained for microenterprises and 130 of them are actively engaged in running of micro-enterprises.

One of the notable successes has been three of these SHGs implementing an initiative called “Clean and Green Madukkarai” for managing the domestic solid waste of the Madukkarai Panchayat making it clean and green. This has been appreciated widely to the extent that the Ministry of Urban Development has identified this initiative as having the best practices under the Swachh Bharat Abhiyan. 50 women who are members of three SHGs visit 8500 households in the town everyday, collecting garbage from each house and segregating and maintaining the sorting cum resource centre. This project has reduced 70% of the waste entering inside the landfill. Glimpses of one of such SHG member could give us a good understanding about how the Swavalamban project at Madukkarai is empowering women.

Pramila is member of a SHG named ‘Unique Self Help Group’, which was established in 2016 with 12 members. By being a part of the group, she started attending a three-month workshop organized by the Desiya Pengal Sevau Mauyam, an institution that trained her in manufacturing LED bulbs and tube lights. Once she was trained, she further trained her group members and soon they could set up a microenterprise for manufacturing LEDs.

The SHG members conducted a market research and understood the economies of the LED market in Coimbatore and the unique selling points. They prepared themselves with a marketing pitch stating that it consumes less electricity, reduces the electricity bill, is environment friendly and reduces the carbon footprint. Today, Pramila and her fellow members, earn ₹ 4000 – ₹ 5000 per month, by working for few hours a day. Once they are more renowned in the market, the group wishes to expand its reach and approach banks for larger loans. Today each member of the group has developed a dynamic personality and all of them work together as a team. Pramila is a proud mother, with a neverending spirit and determination to get things back on track. She is now been able to enroll her two sons in an engineering college.

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<td>130</td>
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For more details, please contact shyam.sunder@acclimited.com
“Work hard and the rest will fall into place”, says Reshma as she shares her experience with us. It was in 2011 when ACC initiated the Swavalamban project in the area. There were many Self Help Groups (SHGs) in the vicinity, but a majority of them were inactive. The Thondebhavi CSR team revived these groups and reinitiated their systematic functioning.

Reshma, prior to being an active member of the Shree Shakti SHG, was a housewife and devoted a majority of her time towards household chores. Her home survived on the income earned by her husband, a truck driver. They are parents to three children, studying in school. Reshma was adamant to provide all facilities to her children and help them lead a comfortable and respectable life.

She started bookkeeping for the group, travelled to the bank to make all necessary deposits and fill other important documents. Gradually, she started trusting her instincts and made decisions. In 2013, Reshma along with her SHG members started their training in tailoring. As time passed, Reshma mastered the art of tailoring and started teaching the village children in her home for ₹ 500 per month.

In 2015, a tailoring training centre started in the village with the objective to impart quality tailoring training skills and to provide women in the region with a sustainable employment opportunity.

Reshma was selected to train these students in the centre and now earns approximately ₹ 15,000 per month.

Reshma has availed multiple loans from the group, the latest for the medical expenses of her son, who injured his hand. The treatment costs ₹ 2,50,000 and Reshma, with her willpower is doing everything within her capacity to make ends meet. She also has her co-members, who support her morally and are helping her sail through these tough times. All her group members have come a long way, with saving ₹ 80 to ₹ 200 per month.

Reshma has been part of ACC’s initiative for women empowerment for the last six years and wants to continue stitching clothes for everyone. She believes that one day, she will open a new store and stitch clothes for both poor and rich people.

The Thondebhavi CSR team had taken an initiative to empower women from the local community about six years ago. Today, there are 56 SHGs with members from the surrounding nine villages of our operations. Since the location is close to Bangalore and the nearby garment industries have a high demand for people who are trained in tailoring. About 144 women were trained in tailoring in training centres, out of them 85 have got employment opportunities at Belteek Garments and Bombay Rayon Fashion Limited at Apparel Park, Doddaballapur. The rest of the trained women work from home and conduct business in their village.

The project pursued the following strategy to achieve its purpose:

- Build community based organisations (CBO’s) and get active involvement in all spheres of project execution i.e. SHGs for women, youth and farmers groups with emphasis on women empowerment.
- Capacity building of local level institutions by providing technical inputs and linkages with relevant resource organisations.
- People’s participation and ownership is the soul of all initiatives. Emphasis was on participatory self – sustainable models in partnership with the district government bodies.

Today all the SHGs in the area have come under an umbrella of a federation that is in process of getting registered. This federation is working actively for the growth of all members of SHGs.

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For more details, please contact chinduluri.ramanjulu@acclimited.com
ACC’s manufacturing operations are located at Wadi that is a part of the Gulbarga district known for its backward status in the region. Operations of ACC and the railways have attracted people from diverse regions and cultures. The area having migrated population, the percentage of males is proportionately much higher as compared to females who constitute only 41% of the population. Wadi’s literacy rate of 54%, which is lower than the national average of 59.5% and female literacy, is only 45%. A significant percentage of population comprises of scheduled castes, scheduled tribes and economically backward sections of society, indebted to informal creditors runs high in the region.

Women, in general, are marginalised, with a very limited participation in decision making. Alcoholism is extensive and women are victims of violence, drudgery and mental and physical abuse. The education of the girl child is generally neglected, besides prevalence of early marriage, superstitions, lack of birth control and polygamy are other factors that impact their lives. A majority of the girl students drop out after Xth standard and none of them are encouraged to pursue higher studies or work. Women in the villages work in the agriculture field, private quarry and polishing unit, some of them also manage small shops.

In view of the aforementioned situation, the Wadi CSR team intervened with the ACC Swavalamban project to empower these women in the community and help them overcome existing barriers through self help. Under the Stree Shakti project of ICDS, about 150 Self Help Groups (SHGs) had been formed which had become defunct. The ACC CSR team took this opportunity to reformed 40 of these SHGs in the area and simultaneously train the members to manage thrift and credit, bookkeeping and leadership skills followed by exposure visits to familiarise them with good functioning of SHGs.

Since inception, 175 women SHGs have been formed and are functional with a total membership of 2610. Skills training have been provided in a number of trades that includes tailoring (dressmaking and designing), computer training with soft skills, agarabatti making, beautician training, paperbag making, masala grinding unit, detergent making and fast food preparation. Today these SHGs have matured and formed a Federation that has been registered under the Society Registration Act. Furthermore, 99 of these groups have NABARD ‘A’ rating. 85 groups have access to loans from NABARD. 175 women have started their own microenterprises by setting up brick making units, incense stick making units and spice grinding units. These SHGs have also been successful in providing support to women in setting up their own tailoring shops, shoe repair shops, laundry shops, roti making, and noodle making units, and pulses grinding units.

Inspired by the success of these women members of the SHGs, Bijan a girl who couldn’t complete her studies as she had to dropped out in standard XIIth because of her poor economic background, found her own path. She used to live with her father, two brothers and one sister. Her father, being the only breadwinner, worked as contractual labourer. She was determined to improve her life and thus joined one of these SHGs and started saving ₹ 100 per month. She got trained in bookkeeping and leadership skills by Akruti i.e. ACC’s implementing partner NGO. Soon with support from ACC CSR, her SHG was linked to NABFIN, thereby, sanctioning the group with ₹ 2,00,000/-.

Bijan bought three sewing machines and started her own training centre. She is now earning ₹ 3000 per month and has 10 students to teach.

Akruti has selected her as a trainer for their tailoring course and Bijan’s income has increased to ₹ 8000/- per month. She is happy to support her family and is even more delighted to see her father being proud of her. Bijan is now economically and socially empowered and wishes that all women around her are independent and self-reliant.

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For more details, please contact niteshvar.kumar@acclimited.com
ABOUT US

ACC Limited is India’s foremost cement manufacturer with a countrywide network of factories and marketing offices. Established in 1936, it has been a pioneer and trend-setter in cement and concrete technology. Among the first companies in India to include commitment to environment protection as a corporate objective, ACC continues to be recognized for environment friendly measures taken at its plants and mines. Its commitment to sustainable development, its fairness in business dealings and the considerable on-going efforts in community welfare have won the company acclaim as a responsible corporate citizen.

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