

# TATA CHEMICALS SOCIETY FOR RURAL DEVELOPMENT


Annual Report 2005-06





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**I**n the year 1980, Tata Chemicals took a small step towards its commitment to Corporate Social Responsibility, a commitment of a 'Company that cares' and established 'Tata Chemicals Society for Rural Development (TCSRDR)' . The aim of the society was to undertake community development in its areas of interest.

Today, 25 years later, the organization TCSRDR has grown from strength to strength. It has established itself as a leading corporate NGO working not only in Okhamandal, Gujarat, where it originated, but also in Babrala and Haldia where it started its operations in 1993 and 2005 respectively.

These twenty-five years of experience has earned TCSRDR some valuable lessons in working with communities living in the rural areas. Participatory approach that focuses on building improvements together with all stakeholders has become TCSRDR's *mantra*. The community in turn has realized that they can rely on TCSRDR's support, especially during times of stress. Additionally, they are also aware that all development works affecting them would include their involvement in all important decision making, planning, implementation and finally managing the created resources.

TCSRDR has in turn concentrated on improving its effectiveness as a facilitator, working on self-measurement and improvement through the "Tata Index for Sustainable Human Development". The index addresses the need to develop social indicators to measure the progressive and continuous process of development in the community helping the organization to align its activities better towards higher purpose of Human Excellence, at all times.

TCSRDR and Tata Chemicals have also emphasized community action that involves volunteers. The movement has gained strength with more and more people coming forward to volunteer and independently take on responsibility for implementing programmes.

The importance of volunteerism cannot be over emphasized and in the coming years TCSRDR is looking forward to more programmes involving the community, government and other agencies, volunteers and the company, thereby enriching the lives together.



## President's Message

**T**ata Chemicals Limited has always valued its relationship with the communities it serves. Care for the community is therefore a very crucial aspect of the organisation's value system. Setting up the Tata Chemicals Society for Rural Development in 1980 was a step in this direction.

Since the very year of its inception, TCSRSD has been working diligently towards enhancing and enriching the quality of life of the communities around its areas of operation. In its long journey spanning twenty-six years, TCSRSD has grown from strength to strength to today being recognized as one of the most respected corporate NGOs.

Aspiring to set benchmarks in all the initiatives it undertakes, TCSRSD has always believed in helping people to help themselves. Adopting a participatory approach to community development, TCSRSD ensures involvement of the beneficiaries from the inception of the project to its completion. This fosters a sense of ownership for the project, in the minds and hearts of the beneficiaries thereby making the project more sustainable and its outcome more effective and far reaching. The adoption of the 'Tata Index for Sustainable Human Development' further drives the team at TCSRSD to aim for continuous improvement and ensures a constant alignment of the TCSRSD activities with the purpose of Human Excellence.

Having worked closely with the rural populations in Okhamandal, Gujarat and Gunnour, Uttar Pradesh, since 1980 and 1993 respectively, TCSRSD commenced its activities in Haldia, West Bengal in 2005. The activities at TCSRSD Haldia have taken off on a heartening note and we are hopeful of its continued progress in the days to come.

In a very short span of time, Tata Chemicals Society for Rural Development has established a strong bond with the people at the grass roots. The overwhelming number of patients who benefited from the Lifeline Express at Babrala, this year is a representation of the credibility and trust that TCSRSD invokes in the community.

In an attempt to facilitate the improvement of the quality of life, initiatives towards Women's Empowerment have been given a lot of importance. This year over two thousand women from the Jamnagar District in Gujarat participated in the International Women's Day celebrations at Mithapur and expressed solidarity with the concept.

A major attribute facilitating the success of any community initiative is the contribution of the Volunteers. The spirit of volunteering is very strongly etched in the hearts and minds of all TCL employees. This year 'Volunteering activity' gathered unprecedented fervour with Departments in the TCL Mithapur plant, adopting nearby village schools to train children for the 'Bal Utsav' held each year.

With a lot of activity on the ground, TCSRSD has also made significant changes in the Community Development Policy, to include Knowledge Management in order to ensure that a culture of documentation and knowledge sharing and dissemination is created.

As each successive year brings with it newer and greater success for the communities TCSRSD touches, we are optimistic about the road ahead.

*Prasad Menon*  
*Hon. President, TCSRSD*

## Framework of Activities

The framework of activities adopted by TCSRDR considers an integrated approach working on both activities that give direct economic gain and those that indirectly provide the environment for improving the quality of life. To create an even greater focus these have been divided under the following sub groups: Natural resource Management, Income generation programmes, and Health education & infrastructure. At the base of all these three is a focus on community organizations such as self-help groups, village committee, user groups etc. Capacity building of these community organizations is the main strategy adopted to ensure sustainability of programmes. Additionally, TCSRDR has also started focusing on environmental conservation programmes.

## Guiding Principles

The guiding principles adopted for interventions and programmes were in the year 2000 formalized into the community development policy. This policy that was further refined during the year under review targets sustainability, participatory development, transparency, partnerships & networking, knowledge management and volunteerism. The policy is as follows:

Tata Chemicals pledges itself to care for and serve the community by:

- Designing, evolving and implementing sustainable, replicable and scaleable development models that lead to measurable socio – economic development of the community and ecological development in its area of influence.
- Involving the community in all stages of the process, in the true spirit of participatory development.
- Having focused and transparent processes, that provides for equal opportunity, while improving the quality of life.
- Partnering and networking with government, development agencies, corporate bodies and NGOs to implement appropriate community development programmes

- Creating knowledge resource centres to transfer and share information and help build capacities of partners and the community.
- Involving the employees in volunteering for community development programmes.

Partnership with other NGOs includes taking their support in joint funding, designing and initial implementation of programme with capacity building and hand holding, partnerships for marketing with agencies to market goods and services generated through our programmes. Along with implementation of projects, TCSRDR also sees itself as a mentor and a facilitator.

## Activities Undertaken During the Year Under Review

Development regimes vary according to the needs of each regions. While the emphasis in the Mithapur region is water for drinking , agriculture and other purposes, the focus at Babrala is agriculture & animal husbandry and that at Haldia is improving incomes through pond management. Some of the most important events that took place during the year under review were: rolling out community development programmes at Haldia, the life line express project at Babrala and WASMO - i.e. Water and Sanitation Management Organization project and the salinity ingress mitigation programme i.e. Kharash Vistarothan Yojna at Mithapur.

Other events that were innovative and confirmed the progress towards attainment of the objectives were the 'Tejasvini programme, Bal Utsav and celebration of 'International Women's Day'.



## Specific Programs Undertaken Under Each Head

### 1. Natural Resource Management (NRM)

- Integrated Watershed Development
- Integrated Agriculture Growth Programme
- Water and Sanitation Management Organization
- Animal Husbandry Development
- Integrated Pond Management Programme

### Environmental Conservation Programmes

- Save the Whale Shark Project
- Bio-diversity Reserve

### 2. Income Generation

- Establishment of Self-help Groups and Microfinance Process
- Rural Entrepreneurship Development Programme
- Handicrafts Development Programme
- Vocational Training

### 3. Health, Education and Infrastructure (HE&I)

- Intensive Family Welfare Programme
- Aids Awareness Programmes
- Innovative Teaching Methods
- Lifeline Express Camp
- Vision 20/20 Programme
- Literacy Drives
- Sanitation
- Infrastructure Development
- Domestic Managements
- Book Banks

## Reflections at TCSR

The year gone by was one of sharing, caring and a lot of learning for TCSR. Our endeavour towards development not only helped us evolve as an organization, but also took the community a step forward in the path of sustainable development.

New programmes were initiated and old ones strengthened further. Though all the initiatives call for special attention, the following remain the key highlights for the year:

**Mithapur:** Bal Mahotsav celebrated with much zeal and fanfare stole the hearts of many young kids. The two-day festival not only gave them a platform to showcase their talents but also allowed them to have their share of fun.

Taking a lead from the grand success of Tejasvini (a domestic management programme for women), Spandan was launched for the men folk. Since its inception, Spandan has become a great success in Mithapur.

International women's day was celebrated at Mithapur. An unprecedented 2000 women gathered at Mithapur from across the Jamnagar district to celebrate the spirit of Womanhood.

AIDS awareness campaign spread information and knowledge about the prevention of the deadly disease. The target audience for the same was the workmen of Tata Chemicals and the villagers.

**Babrara:** At Babrara, the event that stole the show was the Life Line Express. This "Medical Boon" which camped at Babrara for a month made a difference in the lives of hundreds of the less privileged villagers.

Be it Polio, Cleft Lip, Ear or an eye problem, the camp treated them all.

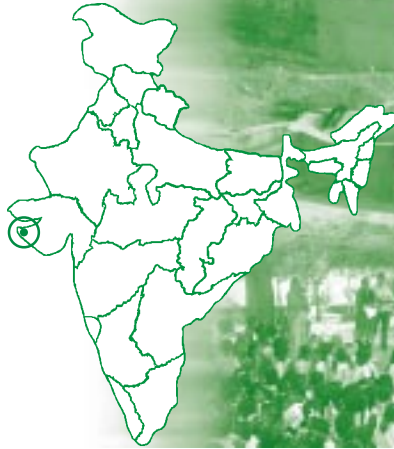
**Haldia:** The Haldia chapter was successfully added this year. Following the leads from the "Need Assessment Study, a slew of initiatives were taken up in partnership with many local NGOs.

At TCSR, the road to development continues to stretch itself showing us new horizons. The successes achieved in the year gone by have made us stronger as a team and mature as an organization.





## MITHAPUR



**Location:** Mithapur is located on the westernmost tip of the Saurashtra Peninsula of Gujarat. This region of the Jamnagar district of Gujarat is one of the most drought prone regions of the country, however agriculture is still the predominant occupation here. Vaghers constitute the main community here while Lohanas, Rajputs, Muslims, Rabaris and Harijans make up the rest. Besides the chemicals complex of Tata Chemicals limited and its expanse of salt works, the area also has the holy city of Dwarka, a major pilgrim town.

### Natural Resource Management (NRM)

In a drought prone area that is surrounded on three sides by the sea, the biggest concern is sufficient fresh water. Water management is therefore one of the biggest focus areas of development in this region. A multi pronged approach has been adopted, this includes: watershed development that takes 500 hectares of watershed as a unit, improving availability of water in the villages through deepening village ponds and increasing inflow by diversion channels, creating storage tanks that help recharge water, diverting rainwater into wells to recharge the aquifer, adopt methods to stop ingress of salinity, harvest roof rain water for drinking and household purposes, create alternate sources for drinking water by installing hand pumps, new wells etc.



*Reshamsar dam, village Vasai, DRDA watershed*

This year a comprehensive study of the area was undertaken and a region based approach towards watershed development and management of salinity was undertaken.

### Integrated Watershed Development Programme (IWDP)

**Target Area:** TCSRDR was the implementing agency of DRDA funded project in 15 villages of Okhamandal -Poshitra, Samlasar, Tupni, Dhinki, Beyt Dwarka, Mojab, Batisa, Vasai, Hamusar, Okhamadhi, Bhimpara, Dhrewad, Mevasa, Makanpur, Ladva. It was also the facilitating lead NGO in 36 villages in three talukas of Jamnagar District - Okhamandal, Kalyanpur and Khambalia and funding and implementation of water harvesting structures in 17 other villages of Okhamandal and Kalyanpur.



*WSM Ambaram dam of village Vasai, under DRDA watershed development project*

**IWDP - District Rural Development Agency (DRDA):** The most important aspect of this programme, which is funded by DRDA, is people's participation. In a marked diversion from conventional projects, the management and ownership of watershed structures rests with the villages. This results in a system of ownership and responsibility. The methodology followed for implementation of the project is:

- Creating awareness about the project, its objectives, concept of participation through, village meetings, awareness and exposure visits and training programmes.

- Formulation of a village committee, with representatives from each community, including women members.
- Conducting participatory appraisals and creating village action plans.
- Training the residents of the village inclusive of committee members for account keeping, decision making, project planning through implementation of a pilot entry point activity.
- Construction of water harvesting structures and initiating down stream activities. Structures include medium water harvesting structures, small structures such as farm ponds and farm bunds, diversion channels etc.
- Continuous training and upgradation of skills and knowledge as required.

The programme has been completed in 3000 hectares and is on going in 5500 hectares.

**IWDP - TCSR** : TCSR IWDP programme is being implemented in response to local requirement for augmenting water holding capacities, the need to focus on recharging of ground water, requirements for drought proofing and supporting those essential structures that do not fall within the criteria of DRDA watershed. Deepening of village ponds, recharging ground water through wells, digging of new wells and



Bhimrana Dam

bore wells with hand pumps, diversion channels etc. are all a part of this programme.

From the beginning of the formal watershed development programme, the number of water harvesting structures created is as follows:

**Medium Structures: 121**

- 38 check dams
- 66 community ponds deepened
- 17 water storage tanks

**Small Structures: 1194**

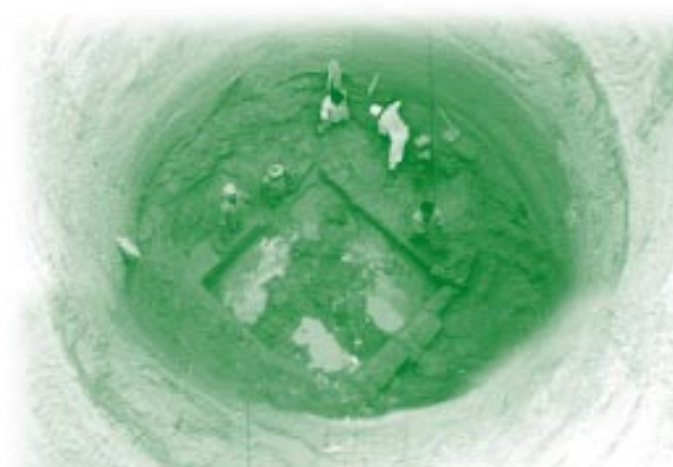
- 730 farm bunds/farm pond
- 43 community wells deepened
- 421 wells recharged

### Kharash Vistarotthan Yojna (Salinity Ingress Mitigation Program)

**Target Area:** The six villages of Okhamandal under this programme are all located near the sea. These villages are: Makanpur, Bhimrana, Padli, Hamusar, Samlasar & Beyt Dwarka.

The Kharash Vistarotthan Yojna has been taken up with the support of Sir Ratan Tata Trust (SRTT) for mitigation of the salinity ingress problem in the coastal areas. The project envisages a comprehensive approach that not only looks at water harvesting structures but also ensures that information is available to all so that there is control of factors affecting salinity ingress. The work planned under the project includes construction of Roof Rainwater Harvesting Structures (RRWHS), improving community wells, construction of tidal regulators and *bhandaras*, increasing the awareness in community about water balance and problems linked to over extraction of ground water and appropriate agriculture interventions. Under the project, 227 RRWHS have been constructed in 6 villages to collect and store rainwater for domestic use. Work on 64 more structures is in progress. Reclamation of 6 hectares of salinity affected land has been taken up on a pilot basis in 3 villages and a sub-terrestrial dam is being constructed at Bhimrana village to check salinity ingress.

Under this programme a "Coastal Salinity cell" has been established which is a network of NGOs working in the area of salinity Ingress Mitigation. The aim of the cell is sharing knowledge, case studies and approaches adopted to mitigate the effects of salinity ingress.



WSM construction of community well





### Roof rain water harvesting

The income levels are low in the village. So we cannot purchase water from external sources. We also had to travel a long

distance to get water for daily chores. Now that TCSR and SRTT have built the 10,000 litres Roof Rain Water Harvesting tank, life will be better. The tank will be filled in monsoon. And this will be sufficient for 3 to 4 months. We thank TCSR and SRTT for implementing this programme in our village.

*Shrimati Vijyaba Bachubha Vadher, Bhimrana*



### Roof rain water harvesting

“Previously during any family occasion or festivals, my family faced the problem of drinking

water because we did not have any storage facilities in our house. And my family members used to walk long distances and fetch water from the community well. But with the advent of Roof Rain Water Harvesting tank, my family has been able to overcome the problems of drinking water. I would never have been able to build a water tank due to lack of income and savings. Therefore I thank TCSR and SRTT for implementing RRWS activity in our village”.

*Lakdhirbha M. Hathal, Hamusar*

## WASMO (Water and Sanitation Management Organization)

**Target Area:** Implementing support agency for eight villages of Okhamandal Taluka (Makanpur, Padli, Hamusar, Poshitra, Khatumba, Bhimrana, Mojad and Tupni) and a partner for the Dwarka special project.

The aim of the programme is to provide reliable and secure drinking water and improve sanitary conditions in the target villages. The programme is being funded by WASMO, a semi government special purpose vehicle for implementing the project.

The programme involves active participation of community through *pani samitees*, rural women and includes processes that continuously engages with the community to create appropriate drinking

water infrastructure in the villages. The programme is implemented as per the village action plan prepared through participatory appraisal process. The village panchayat and the *pani samitee* oversee the work and ensure its quality. All decisions are taken through Gram Sabha and active consent of the community.

Under this project the following infrastructure has been created in the target villages:

- 16 water storage structures constructed in schools.
- Community wells sunk in 5 villages
- Cistern and pump house construction completed in 3 villages.
- Laying of water supply pipeline network completed in 7 villages
- Water supply commenced in 2 villages.

### Village Khatumba

• **Drinking Water Resource: Before WASMO**

- Community well situated 4 kms. away from village.
- Pond (at present no water)

• **Water Resource made available by WASMO:**

**Shankar well:** Before 13 years this well was dumped with soil and rocks and so drinking water was not available to villagers from this well. But with the help of WASMO and TCSR the activity of repairing and deepening of this well was carried out. Before repairing and deepening the village people use to depend on the water supplied by the Water supply Dept. of Mudvasar but it was not sufficient for the village. Therefore the population of Khatumba experienced shortage of water every time.

TCSR got aware of their problems and decided to start WASMO project in this village. The activities such as deepening of ponds and wells, RRWS water tanks in village schools, Individual

water supply connection etc. are being carried out by TCSR. Under WASMO project 10% public contribution for all the activities are undertaken.

Today after 2.5 months water is present in Shankar well and more than 75% of the village population depends on this well for their drinking purpose.



WASMO Comm. Well & Pump House at Khatumba

### Dwarka Special Project

The most important work undertaken under the Dwarka Special project is rejuvenation of "Mayasar Lake". The lake has enough storage area to provide six months drinking water for Dwarka town. Along with this five community wells in Dwarka town are being renovated and deepened. The project also aims to make the area adjacent to the Mayasar lake as a picnic spot for the people of Dwarka town.



Deepening of Mayasar Lake, Dwarka

### Agriculture Development

**Target Area:** All the villages of Okhamandal Taluka and a few villages of Kalyanpur taluka.

The agriculture development programme focuses on creating awareness about quality seeds, crop demonstration and promotion of horticulture and plantation.

Plots of high yield wheat, *bajra*, cotton, green fodder and hybrid vegetables are raised as a part of crop demonstration programme. Quality saplings of fruit trees are supplied to farmers in the area to promote horticulture in the region.

This year, a *Krishi Mela* was also organized, where stalls of various products, new technology, seeds, fertilizers, methods of irrigation etc. were put up for the information of the local farmers. Experts from Junagadh Agriculture University conducted knowledge sharing sessions during the *mela*. TCSRSD also ensured that farmers from the region had the opportunity to visit the agriculture university and also other *krishi melas* held in the district.

### Animal Husbandry Programme

**Target Area:** Villages that have a high population of the *Rabari* (cattle rearing community).

Animal husbandry is the main occupation for many people in Okhamandal, especially of the *Rabari* and the *Charan* communities. The animal husbandry includes health care services, supply of breeding bulls and rams, vaccination drives and exposure of cattle owners to new techniques and methods of animal husbandry and dairy farming. In the year under review the main programmes were deworming camps for small animals and animal health camps. Awareness drives were conducted for taking

appropriate care of animals and providing good quality fodder.

### Biodiversity Reserve Plantation Project

The aim of the project is to conserve the indigenous vegetation of Okhamandal, which is fast depleting due to the rampant spread of the exotic weed "*Gando Baval*" (*Prosopis juliflora*) and anthropogenic and browsing pressures. 17 native species of shrubs and trees (including endangered



Biodiversity plantation

species like *gugal*) and 23 species of ephemeral have been introduced on 60 acres of land that has been cleared of the *Gando Baval*.

The site has started drawing wildlife including the Nilgai, Wild Boar, Jungle Cat, Jackals, Fox, Hare, Mongoose and a diverse form of reptiles and insects. 29 species of birds have also been recorded at this site.

### Save the Whale Shark Campaign

**Target Area:** The coast of Gujarat

Save the whale shark campaign has been taken up in partnership with the Wildlife Trust of India (WTI). TCSRSD helped WTI to make a film on "Whale Shark and the campaign to save it". Infrastructure support and facilitation of volunteers (both from the community and employees of TCL) was done so as to create awareness about this endangered species. The impact of the campaign has already become visible with fisher folks proactively taking action to save the gentle giant. Many cities on the Gujarat coast have also adopted the whale shark as its city mascot. The coming together of all stakeholders in the project has ensured sustainability of the effort.



Whale Shark

<b>NRM and Environment Programmes</b>	<b>05-06</b>	<b>Till Date</b>
<b>Integrated Watershed Development (TCSR and DRDA)</b>		
Number of Medium Structures (Dam, community pond, diversion channels)	13	121
Number of Small Structure (Farm ponds, bunds, well recharge, community well)	241	1194
Deepening of Diversion Channel	15	
Construction of RRWHS in DRDA Watershed Villages	10	
<b>Kharash Vistarothan Yojna (SRTT)</b>		
Work in Progress of Roof Rain Water Harvesting Structure	64	227
Desilt/Repair of Community Well	1	
Land Reclamation	6 hectares	
<b>WASMO</b>		
Construction of Sump	1	
Construction of Cistern	3	
Construction of Overhead Tank	1	
Construction of New Community Well	5	
Laying of Pipeline	7 villages	
Fitting of Pump Machinery	4 villages	
Construction of Roof Rain Water Harvesting Structures (RRWHS)	16 in 8 villages	
Construction of Sanitation Block	7 schools	
<b>Agriculture and Animal Husbandry</b>		
Horticulture and other Plantation	12000 saplings	
Land Reclamation	40 acre in 4 villages	
Deworming Camps	38965 animals	
Cattle Camp	3 villages	
<i>Krishi Mela</i>	Okhamandal taluka	
<b>Environment Conservation</b>		
Biodiversity Reserve Plantation	15 Acres	60 acres
Save the Whale Shark Campaign	Across Coastal Towns of Gujarat	

### Income Generation Programmes

One of the priorities of the community in the region is improving opportunities for income generation. TCSR has a three pronged strategy to address this priority. The first is the establishment of self-help groups and their linkage with banks for undertaking economic activities, the next is conducting formal "rural enterprise development programmes" that show the way for starting and sustaining small enterprises and the last one is providing livelihood through the promotion of handicrafts of the region.

### Self-Help Groups

**Target Area:** All villages of Okhamandal and facilitation training to Jamnagar district NGOs.

Establishment and promotion of SHGs like *Mahila Mandals* and *Yuvak Mandals* was initiated by TCSR as a part of the Watershed Development Programme. After seeing the initial success, the target area was widened. One of the most important components of this programme is continuous training and capacity building. All members of SHGs go through various stages of

training that include decision making, teamwork, leadership, accounting etc. Simultaneously, exposure visits to other SHGs and learning from the experience of others is also pursued. Till the end of the year 132 groups had been established, the target is to service 3000 households through 200 groups in coming years. This process ensures economic independence of the members and helps provide finances in case the group or members of the group want to undertake economic activities. Some of the economic activities undertaken by the SHGs are: *Atta chakki*, computer classes, beauty



Women's day celebrations

parlour, catering services etc.

One of the most important events during the year was the celebration of 8<sup>th</sup> March – International women's day. TCSRSD hosted the programme for women of Jamnagar district and 2000 women participated in the Women's Day celebrations. Rally, drama, song and discussions were all a part

of this important event.

- Target – 200 SHGs in 2 years
- Partners in Development – DRDA, International Centre for Entrepreneurship and Career Development (ICECD), National Bank for Agriculture and Rural Development

## **Mordav Mahila Mandal Pioneering the Self Help Group (SHG) movement in Okhamandal**

### **Background**

Formed in 1997, Mordav Mahila Mandal is the oldest of all SHGs in Okhamandal. It has to its credit a number of other firsts, for instance, the first to be funded by a financial institution (Bank of Baroda). The members are all residents of the village of Poshitra and represent the communities of *Vagher, Ahir, Rabari* and *Khawas*. The group started with a membership of 33 and a monthly contribution of Rs. 5 per month. Today there are 15 members that are regular in making the monthly contribution of Rs. 30. Within six months the group began giving loans to its members at 2% per month. Prior to the formation of the SHG loans were available from the merchants in the village at 5% per month. The success of Mordav Mahila Mandal lies in the experiences of each of its members.

### **Dhanbhai's story**

Her family like most others at Poshitra depends on agriculture for their livelihood. With the region being drought prone, their earnings from farming hardly provided them a sustenance due to which their family was categorized as falling under the poverty line.

Not once but three times the SHG has come to the rescue of Dhanbhai. In the first instance her son required to have his appendix removed. The expenses of the operation and after care were far beyond their affordability. Being a member of a SHG, she was given a loan of Rs. 10,000 to meet her expenses. This instance showed her family that the SHG was a strong support system for its members.

The second loan of Rs. 15,000 was taken to support their expenses in the farm (seeds, fertilizer and other agricultural inputs). In order

to supplement their farm income, Dhanbhai decided to start a flour-mill in her house. The total cost of acquiring a second hand machine was Rs. 14,000. The loan was funded by the SHG (Rs. 5,000) and Bank of Baroda (Rs. 9,000). The bank's confidence arose from the fact that Dhanbhai's credit history was good and that she belonged to the Mordav Mahila Mandal, which had sufficient savings in their bank.

The flour-mill serviced a number of households of the village charging Rs. 2 for one kilogram. With the success achieved, Dhanbhai is now planning on purchasing a new machine at Rs. 35,000, for which Bank of Baroda is giving her 100% finance.

### **Group Entrepreneurship**

Apart from encouraging entrepreneurial activity at an individual level, Mordav Mahila Mandal has carried out entrepreneurial activities as a group.

For instance:

- **Sale of Seeds** – The SHG purchased seeds from Mithapur, transported it to Poshitra and sold it to farmers there at a small margin. This was carried out for a period of three years. All the earnings were credited to the bank account of the SHG.

- **Thresher** – Their biggest activity till date, the thresher cost Rs. 35,000 and was funded from the savings of the SHG and a loan from Bank of Baroda, repayable in 6 months at an interest rate of 14%. The thresher was used during the harvesting months across farms in the village. The need was felt for a thresher as the village had only one and farmers faced difficulty in the harvesting season. The SHG charges Rs. 400 per day as rent and employed a person at Rs. 1500 per month for operating the thresher. To further benefit the SHG, the operator of the thresher, in rotation was from a member's family. The business ran well for three years contributing to the savings balance of the SHG. After three years the thresher was sold.

- **Handicrafts** – The SHG has a number of members from the "Rabari" community, which is known for its skill in handicrafts. Making use of this skill in generating income for their households, work from "OKHAI" handicrafts has been outsourced to these members, giving them a salary of Rs. 1000 per month for their contribution.

- **Well Recharge** – The Mordav Mahila Mandal was gaining prominence as a key village institution. Going beyond impacting the lives of its members alone, the SHG took up the responsibility of well recharge activity in the village. Till date 24 well recharges have been done by the SHG across farms in the village. This has enabled irrigation of lands and also increased availability of drinking water for villagers and their cattle.



*"A proud entrepreneur"*



### Handicraft Development

**Target Area:** All villages of Okhamandal, current reach is 13 villages

In an area that is richly endowed with the skills of producing exquisitely embroidered handicrafts, the promotion of these handicrafts has been central to providing alternate source of livelihood for the women. To further ensure that whatever gets produced is sold, the products are being promoted under the brand name 'Okhai'. This ensures wider market linkage and returns. Every women who is involved in the programme has to first become a member of 'Okhai Handicrafts'. There is a rigorous grading process and training based on this grading. During the year under review, 250 women became members of Okhai and the initiative had a turnover of 9.02 lakhs. TCSR D facilitated the process through ensuring quality raw material, provision of designs that are current, focus on quality and introduction of new products. 13 exhibitions were held in different cities such as Mumbai and Ahmedabad. The products were also sold in



Kolkata, Delhi and Rajkot through tie ups with various outlets.

#### Some of the products that we make are

- Apparel - Men's *kurtas*, *kurtis*, lady's tops, shawls, skirts, *salwar kameez*
- Home Furnishing - Single/double bed cover, pillow/cushion/bolster covers, wall hanging etc.
- Accessories - Mobile covers, sling purses, carry bags, key chains.
- New Target – 600 households



Mahila Mandal

### Laxmi Ben - A member of Okhai handicrafts

Laxmi Ben is an active member of Okhai. She has been associated with the handicrafts project since the last 7 years. Earlier she used to do all kinds of handicrafts. But now she has become a designer for the handicrafts project. Her skills in designing and colour patterns were identified by project functionaries who helped her become an expert in designing. Now Laxmi Ben earns an income of Rs. 1,200 - 1,500 per month through designing and cutting of handicrafts products.

Laxmi Ben has been trained in various business parameters also. She knows the importance of quality and timely delivery. She has been traveling down to various cities for holding exhibitions of the handicrafts products and also studying the handicrafts markets. She disseminates the knowledge of the marketing trips to the Okhai members.

Having her own *pucca* house at Arambhda gives Laxmi Ben an immense sense of satisfaction. And she says with



pride that she pays the interest for the loan she took from the SHG for building the house. From the income earned through handicrafts, Laxmi Ben saves enough to pay the loan. She also manages to pay for her children's education apart from helping her husband with managing the household ration.

From a member to a trainer, Laxmi Ben's journey with Okhai has been an enriching one.



- Partners in Development – Dept. of Women and Child Welfare, Govt. of Gujarat.

### Rural Enterprise Development Programme (REDP)

**Target Area:** Semi urban areas of Okhamandal. This project was initiated taking into consideration the crying need of the area for creating more employment/livelihood options. This project aims to equip youth and women from various SHGs, with skills needed to start small enterprises of their own, which may in turn create employment opportunities for others.

The programme was taken up in partnership with "International Centre for Entrepreneurship and Career Development (ICECD), Ahmedabad. ICECD conducted a need assessment study to help

understand the current scenario and identify opportunities for enterprise development. ICECD, a resource base of trainers supported TCSRSD by providing training of trainers and creating quality trainers who could further take up this programme for ensuring multiple skill building of the new entrepreneurs.

During the year, NABARD and other banks also joined in this effort and supported both the entrepreneurs and the programme. During the year 36 new entrepreneurs were linked with banks and could start their small enterprises. Some of the activities targeted includes cycle repair shops, truck repair shops, general stores with cold storage of milk etc., carpentry, LPG repair services etc.

Additionally, along with this programme, a group of 22 handicapped men were trained in making paper bags and other paper products like files, folders etc.

### Uddan - Tejas Youth Group

This article is about a group of people working at the Friends Club under Atmia Mitra Mandal involved in making incense sticks and paper bags out of old newspaper. They used to collect old newspaper from various homes for making paper bags to be used in the Tata Chemical's canteen. After some time, some of the people got separated and started a new group called Tejas Youth Group and continued the profession of making paper bags.



They formed a committee and opened a savings account in the name of the group in Bank of Baroda (BOB), Mithapur. Henceforth, the group members started to put money in this savings account, where each member contributed Rs. 25 month.

Mr. Karmesh Rathod, from Kutch Hasth Kala Kendra came and gave 6 days training to a group of 25 members on making paper bags of different shapes and sizes from the hand made paper. Out of the group of 25 members, 4 members formed a team and started making paper bags. Later, this group of four people trained three more people in the same art of making paper bag from hand made paper, which later joined the same group. They now started making file folders and paper bags of various types namely: shopping bags, carry bags, bottle carry bags, etc.

To further enhance their skills, a group of 8 people took training under Rural Entrepreneurship Development Programme (REDP), out of which 5 people also managed to get loans ranging from Rs. 50,000 to Rs. 75,000 from Bank of Baroda and SBI, Surajkaradi for starting different businesses like grocery store, electric equipments repair shop, readymade garment store, etc.



After completing the REDP training, the group decided to contact the OKHAI handicraft centre at Tata Chemicals Society For Rural Development (TCSRSD) and submitted the samples of the carry bags for approval. Their samples got approved and the group got the order for making 1,000 carry bags.

This was not the end to their enthusiasm for learning and growing, as Raju Bhai, one of the persons from the group took his land back from the tenant to start the group's paper bags making business there. To add one more feather to their success cap, they got a repeat order of 1000 carry bags of different sizes from TCSRSD. The group is also talking other organizations in the near by areas for the supply of files, folders and paper bags of various sizes.

Income Generation Programs	05-06	Till Date
<b>Self-Help Groups</b>		
Number of villages	1	28
Number of SHGs	6	132
Average no. of members	15	
Total collection of money as savings	Rs. 13 lakhs	Rs. 23 lakhs
Loan made available through banks	Rs. 7.2 lakhs	Rs. 22 lakhs
Number of training programmes conducted	13	42
Number of member trained	493	1472
<b>Handicraft Production</b>		
Total sale of Handicrafts	Rs. 9.02 lakhs	23.83 lakhs
Number of women covered under the programme (no. of villages)	250 (13 villages)	
Handicraft exhibitions	13	
Capacity building trainings	75 women	
<b>Rural Enterprise Development Programme</b>		
General Training of REDP	137 members	
Technical Training of REDP	63 members	
Number of youth linked to banks for financing their small enterprise	36 members	
Bank loan	Rs. 8.48 lakhs	
Number of enterprises setup	47	

## Health, Education and Infrastructure

### Health

**Target Area:** All villages of Okhamandal

“Health is wealth”. Health care is vital for the socio-psychological development of the people and is an important component of the community development programme. Tata Chemicals has a well established “Mithapur Hospital” that supports the community through subsidized services at the hospital and free mobile clinic in 42 villages of Okhamandal. TCSRSD has also from time to time undertaken health care programmes for the benefit of the rural population. These include first aid training to village volunteers, mid wife training, health camps, lifeline express specialty camp etc. In the year under review, support to Pulse polio immunization programme in 15 villages, support to the district authorities for special medical camp for children and mothers, Vision 20/20 programme for women involved in handicrafts and AIDS awareness programme were taken up.

**AIDs awareness programme** was done in collaboration with Sarvodaya Mahila Mandal. The main target of this programme were truck drivers. The programme was also conducted in two villages, Bhimrana and Arambhda.



*AIDS awareness program*

**Vision 20/20 Program:** Under this programme, the women involved in handicrafts were targeted out of 250 women involved with handicrafts, 42 of them were diagnosed to need power spectacles. Spectacles were distributed to them free of cost to improve their vision.



*Vision 2020 programme*

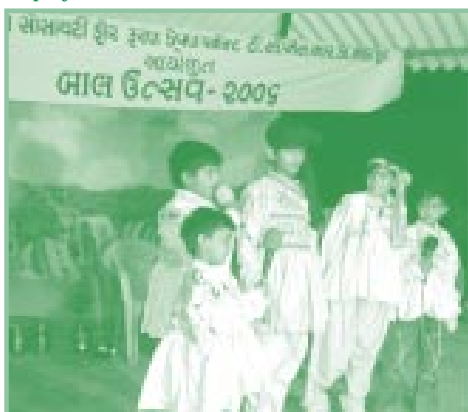
### Education

**Target Area:** Currently 10 villages of Okhamandal and Mithapur township.

Learning is a life long process. If one is a resident of rural India, it may just have been sheer luck to have received formal education. One of TCSRSD's aim is to improve the education facilities/ infrastructure available in the rural areas. But, formal education is not the end of the learning process and adults who so desire can receive education at any age. TCSRSD also targets the facilitation of this learning process by conducting adult education programmes and other non-formal education activities. In the year under review, computer based functional literacy (CBFL) programme was initiated in two villages.

### Bal Mahotsav

The biggest achievement was the Bal Mahotsav for rural children. Children from 10 villages of Okhamandal participated in the programme. TCL employees (volunteers) trained the children in arts, crafts, singing, drama and dance. During the Mahotsav 200 children from these schools gathered together in an overnight camp at Mithapur beach. Various inter school competitions were held giving each child an opportunity to come forward and display their talent.



Students showing their talent in Bal Utsav

### Tejasvini/Spandan Domestic Management Program

Tejasvini, a domestic management programme for women and Spandan, a domestic management programme for men was initiated by TCSR to inculcate positive thinking, improve interpersonal relations, and inform the participants about good parenting, household safety, legal rights etc. Till date 1300 housewives and 150 men have participated in the programme. During the year under review 920 women and 125 men were covered. This year, the programme was also initiated for the rural community and 5 programmes for women and one spandan programme for men was conducted in the village.

### Infrastructure Development Projects

**Target Area:** Villages of Okhamandal

No meaningful development is possible without adequate infrastructure. Good roads, water supply, schools, community facilities all form a part of infrastructure development projects. TCSR has been undertaking infrastructure development projects based on the request of

the villagers and needs identified. These include, repair of schools and *aganwadis*, repair and construction of roads, construction of community cattle sheds, construction of houses under Sardar Patel Awas Yojna, construction of new community wells and water storage tanks.

In the year under review, cattle sheds, an important requirement of most villages was taken up and community cattle sheds in Khatumba and Mulvel villages were completed.

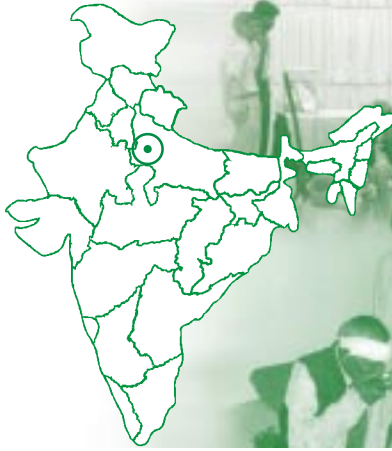
Surajkaradi, an almost urbanized village adjacent to TCL had a requirement of improving two link roads and these were also taken up during the year. Five village schools got a face lift with urgently needed repairs being taken up.

Activities	05-06	Till date
<b>Infrastructure Development</b>		
Construction of cattle shed	2 villages	
Repair of schools	5 schools	
Construction of road	1 village	
<b>Health Programme</b>		
Aids awareness camp	3	
Pulse polio immunization	13 villages	
<b>Education Programme</b>		
Supply of benches to school	1 school	
Computer based function literacy	3 village (75 members)	
Bal Utsav programme	8 villages	
<b>Domestic Management Programme</b>	702 women covered from TCL township	1300
Number of women covered under the programme (no. of villages)	218 (9 villages)	
Number of Tejasvini programmes conducted	10	
Number of Spandan programmes conducted	6	



Infrastructure cattle trough at Padli

## BABRALA



The region around the Babrala works of TCL constitutes three administrative blocks namely Gunnour, Rajpura and Junawai of district Badaun, Uttar Pradesh. TCSRDR is focusing on an integrated development of the areas through multiple interventions. Agriculture is the principal source of livelihood and more than 90% of the population in the area sustains itself on agricultured income. There is also a large percentage of the population that supplements its earnings by animal husbandry. "Yadavs" being a majority in this region, animal husbandry is quite popular as a source of livelihood. Apart from agriculture the major intervention undertaken by TCSRDR in the area is Usar land reclamation, animal breed improvement, health awareness and services, capacities building of male and female self help groups, adult education, sanitation, infrastructure development, awareness etc.

Another major programme of TCSRDR in the health sector is the "Intensive Family Welfare Programme (IFWP)", which is running in 98 villages of district Badaun, and aims to build awareness about reproductive and child health, vaccination, general health and hygiene and communicable diseases etc.

### Natural Resource Management

"Yadavs", the majority community in Babrala region, have traditionally been known for animal husbandry and dairy. Low milk production, poor soil fertility, low agricultural productivity and traditional agricultural practices compel TCSRDR to direct efforts towards integrated natural resource management approach in the area.

### Integrated Agriculture Growth Projects (IAGP)

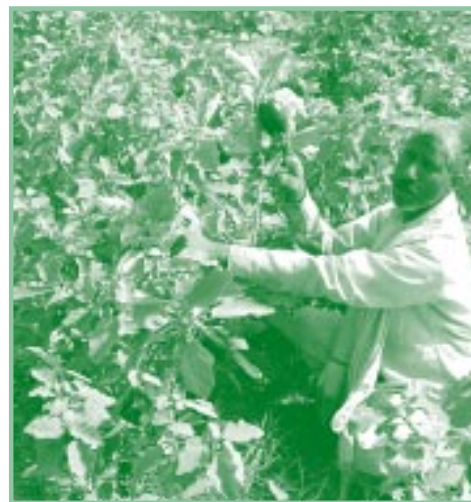
An integrated approach is used to improve the over all condition of agriculture in the form of land

reclamation, soil testing, agricultural mechanization, crop diversification, increased awareness, capacity building through training and exposure visits to various agricultural institutes. Animal husbandry being an integral part of farming system here, modern animal husbandry techniques and services are provided by TCSRDR.

### Land Reclamation

**Target area:** Usar land of Gunnaur Tehsil

This programme aimed at restoring highly alkaline and saline soil having pH usually more than 10. With the addition of Gypsum, green manure and other cultural operations the wasteland is converted in to fertile land. After two to three year the crop production increases by 70%-80% and the marketable value of the land also increases manifold. 324 hectare land has been converted in to fertile land in Babrala region.



*Vegetable cultivation in Babrala*



A beneficiary says, "In the year 2003, I gathered information from a Tata employee about land reclamation programme. I participated in the programme with 6 acres of land. TCSRSD has provided gypsum and sun-hump seed so that my field becomes fertile. Initially, the wheat production was only 80-100 kg. per *bigha* and with continuous efforts the productivity has gone up to 200-240 kg. per *bigha*."

Farmers having wasteland are very enthusiastic about the land reclamation initiative of TCSRSD.

#### Agriculture Growth Programme (AGP)

**Target Area:** Four villages in the vicinity of the factory. AGP is aimed at helping the poor farmer

TCSRSD. The credit rate of return is 98%-100% for the last six years. Appreciating the advantages of timely availability of interest free credit, the demand for the same is increased by 90%-95 % each year. In the past one year, 290 farmers have taken the benefit of interest free credit made available by TCSRSD.

#### Agriculture Diversification / Modern Agriculture Growth Programme (MAGP)

**Target Area:** 10 villages around the factory site

The project is aimed at diversifying the traditional agricultural practices to modern agriculture by growing hybrid vegetables, medicinal plants and floriculture.

#### AGP and ADP Manohar's Story

38 year old Manohar owns about 12-14 *bigha* (1 *bigha* equals 6 acres) of land. His is a story of success driven by AGP and ADP.

He grows sugarcane, *bhindi*, *karela* and *baingan*. He was convinced of the utility of growing vegetables after listening to the TCSRSD experts, about 3 years ago. However, there was a small problem. Till then he used to grow only wheat. Consequently he did not have any money to spare for spending on seeds and fertilizers for the vegetable cultivation. Again TCSRSD came to his help in the form of the Agricultural Growth Programme (AGP).

Through this programme Manohar was given an interest-free credit in the form of seeds and fertilizers. He was required to pay TCSRSD back only after he sold his produce and had money himself. It was a good thing that TCSRSD choose this route for helping farmers. On one hand they saved Manohar and others like him from exploitation by local money lenders, and on the other hand TCSRSD did not give a charity or make the seeds free for the farmers. By ensuring that the farmer had to pay them back, TCSRSD ensured that

the self-interest of the farmer was tightly tied with the success of the vegetable plantation. This eliminated the possibility of neglect or apathy by farmers.

Apart from the soft loans, TCSRSD also provided Manohar with valuable and timely advice. They also arranged for him to travel to a kisan-mela. He now knew which crops were most profitable and where and when to sell his produce. Armed with knowledge and monetary means he set about pursuing his dreams with a renewed vigour. Today, he no longer passively waits for TCSRSD people to tell him what to do. He actively pursues them for vegetable plantation and seeks their advice on specific new farming initiatives.

Thanks to these interventions, Manohar's annual income doubled. He could save enough to buy a buffalo, in addition to the 3 he already had. His children go to school and he saves for a rainy day. He leads a happy and content life. Not just this, his success story has been an eye-opener for others in his village. Manohar's success has also brought with it success and prosperity for those around him.

by providing interest free credit in the form of quality seeds, fertilizers, equipments and pesticides. The timely availability of fund assures the timely sowing of wheat. Wheat production is increased through the use of these quality seeds, modern seed sowing equipment and awareness about balanced used of fertilizers and pesticides.

Currently the programme is focused in four villages surrounding the Babrala fertilizer complex. The success of the project is a result of strong monitoring, regular meetings with the farmers and field level support by



Kitchen garden by SHG members



TCSRDR is providing all possible support to develop strong market linkages, timely availability of good quality seed at the farmers' doorsteps and appropriate training for raising high value crops, thereby promoting diversified farming systems in the area. About 40 farmers have been motivated and have diversified 21.8 acre for vegetable farming.

In the words of farmer Kalyan Singh of Mehua, "We had no idea of vegetable cultivation and this has been taught to us by the Tata people and its very profitable. Last year I have used 2.5 *bigha* land for vegetable production and earned about Rs. 26,000 where as Rs. 10,000 goes into the expenses towards seed, labour, irrigation and fetch net profit of Rs. 16,000. If I had planted wheat and Bajra the total gross profit would be around Rs. 10,000. This year I will grow vegetable in 6 *bigha* land."

### Farmers Capacity Building Programme

**Target Area:** Farmers of Gunnaur Tehsil

Every year farmers are taken to Kisan Mela (Farmers Fair) organized by G. B. Pant Agriculture University, Pantnagar; Sardar Ballabh Patel Agriculture University, Meerut and other demonstration sites to increase their understanding of modern agricultural technology. These visits increase the farmer's awareness and cultivate the enthusiasm to adopt new technology. Farmers of the area have shown an immense interest and actively participated in Kisan Gosthis (farmers' debate) organized in the fairs. Many farmers have been motivated by these visits and have started growing vegetables and engaging in other income generating agri-based small enterprises like bee keeping and mushroom farming.

### Animal Husbandry

**Target Area:** 20 villages of Gunnaur Tehsil with a special focus on five nearby villages.

Traditionally, the farmers of this area have kept a large number of animals but have faced the problem of low milk production. Considering the immediate need to improve the genetic stock of the animals in the area, the buffalo bull of Murrah breed has been introduced in the area. To increase the milk production many innovative farmers with the help of TCSRDR purchased Murrah buffalo from Haryana and Punjab.

In addition to this, to reduce the infant mortality rate, anti sterility camps are organized in voluntary collaboration with the district animal husbandry department, BAIF agro foundation, Badaun, IVRI etc where all ailments are treated free of cost. The regular vaccination of HS is carried out in camps.

Pasu Paalak Mitras (Paravets) have been trained in the villages to provide effectual services at village level. Youth interested to develop their skill and become self-employed have been selected for para-vet training.

The acute shortage of green fodder especially in lean period is adversely affecting the animal husbandry business in the region. To overcome this, various green fodder demonstrations have been done in the villages. Looking at the advantage of green fodder in dry season many farmers have demanded the seed of Barseem, Jowar etc and the same has been made available to them.

### MAGP A Happier Sitaram

68 year old Sitaram has a 11 *bigha* land strip outside the village of Mehua in the Badayu district of Western UP. Farmers in this area traditionally grow wheat and bajra in their fields. At his land holding level, this left Sitaram with just enough wheat to sell (after feeding his family) to cover the cost of seeds, fertilizers, etc. This means Sitaram had absolutely no means of saving anything for contingencies of any sort after a full year of toil.

The first winds of change blew in 2003, when TCSRDR started encouraging farmers to shift from wheat to vegetables. Vegetable farming held the promise of greater revenue per unit of land. However it is never easy to get a farmer to change over from traditional wheat farming to other types of crops. Sitaram for one was not sure if he should take the risk. If what the TCSRDR people were suggesting did not work out, then Sitaram would not even be able to feed his family. The idea just did not seem worth it.

When Sitaram was growing wheat and bajra he would make about Rs. 1,800 a year per *bigha* of land. On the advice of TCSRDR experts he tentatively experimented with farming vegetables. As he shifted to vegetables, he started making a net profit of Rs. 12,000 to Rs. 20,000 a year per *bigha* (after deducting expenses).

Sitaram sells his produce in local markets like Ginnaur, Rajpura, Babrala, etc. Vegetable farming has a much smaller cycle time of about 2 weeks compared to the 6 month cycle crops like wheat and bajra. Because of this, Sitaram is able to substantially improve his working capital cycle. The aggregate effect of all this is that now apart from sustaining the regular expenses of his family, he now has money left over to handle all contingent expenses like repairing the house, buying new clothes, etc. Recently Sitaram faced a major setback when one of his buffaloes died. But thanks to his increased income, he was able to purchase a new one. The MAGP programme has transformed many such Sitarams from being mere sustenance farmers without a hope to people who plan for and look forward to a brighter future.

NRM Programs	2005-2006	Till Date
<b>Integrated Agriculture Growth Programme</b>		
- Land reclamation		
Total land reclaimed (Ha)	12	326.6
Number of villages covered	7	10
Number of farmers benefited	22	781
- Agricultural Growth Programme (AGP)		
Number of farmers benefited	290	
Total revolving loan for agri input (INR)	6.45	
Total land covered (ha)	232.55	
Number of village covered	4	4
- Modern Agricultural growth Programme (MAGP)		
Number of cereal crop demonstration	4	28
Number of farmers and area (ha) covered under diversification into vegetable cultivation	40 (8.72)	
- Farmer's Capacity Building Programme		
Number of farmers given agricultural trainings	106	1179
Number of farmers who went for exposure visits	193	842
<b>Animal Husbandry Development</b>		
Number of house holds benefited and villages covered in HS Vaccination camps	1503 (14)	9038 (14)
Number of farmers given green fodder demonstration	265	542
Number of Pasu Paalak Mitra (Paravet) trained	2	11
Number of animals treated and villages covered in anti-sterility camps	372 (61)	(1341) 103
Number of bulls distributed and villages covered under breed improvement programme	9 (8)	19 (14)
Number of Murrah buffalos introduced and villages covered in extension of quality breed programme	28 (3)	104 (3)

### Income Generation Programme (IGP)

To increase the income level of villagers especially the small and the marginal farmers is an important need of the Babrala region. Increasing population pressure, high rate of outbound migration, shrinking land holding and decreasing land productivity are making the situation worse. TCSRSD has always given due attention to provide various livelihood options and ensuring capacity building of the people by formation of self help groups (SHG) in the villages. The group strength in the village can lead to the start of a small enterprise on cooperative or individual basis.

### Men's Self-Help Groups

The women groups and their success has inspired the men to follow suit. The formation of men's groups is aimed to involve the people into collective action through various interventions. Groups small saving is used to start individual small agri-based business and to improve their economic condition. TCSRSD has motivated the farmers to start small-scale enterprises. 25 men's groups have been running successfully in the area.

### Self-Help Groups

**Target Area:** Twenty villages in the region.

**Women's Self-Help Groups:** Women's self help groups have been formed for social and economic empowerment of the women in society. The capacity building of the women is done to make them self-sufficient, and capable of taking their own financial decisions.

Most of the women's groups have used the loans available to start a dairy enterprise (selling buffalo milk) and they are managing timely repayments. Till date 52 women's groups have been formed in the Babrala region.



Female SHG visit

## Parvati Brings Prosperity – The Case of “Parvati Mahila Mandal”

“Parvati Mahila Mandal” (PMM) was formed in “Jaydaspur” village with the help of TCSR, SHG formation team on 11th June 2001 with 17 members. It had 7 APL (above poverty line) members and 10 BPL (below poverty line) members and savings began with a contribution of Rs. 20 per month per member.

For over 4 years the group was involved in saving and intra – loaning activities only. Regular meetings, timely contributions and prompt repayments of loans made the books of “Parvati Mahila Mandal” reflect the financial discipline that is prerequisite for getting credit from a bank. All members of this SHG have been trained by TCSR in book keeping activities and have also been taken for an educational visit to the Pantnagar Kisan Mela and the Indian Veterinary research Institute (IVRI) in Bareilly.



Self Help Groups - Case Study

In August 2004, this group was evaluated and graded by a team comprising of the Block Development Officer (BDO), a representative from the District Rural Development Authority (DRDA), the Bank Manager from Punjab National Bank, Rajpura and a representative from TCSR. The group had impressive credentials and obtained an “A” grade and a CCL limit of Rs. 25,000.

This loan amount of Rs. 25,000 was used by 5 members for agriculture and animal husbandry purposes. This loan helped the group members improve their financial status by augmenting their

income. Repayments were on time and the credit worthiness of the group was on the rise. The next assessment of the group in August 2005 brought them a loan amount of Rs. 1,30,000 along with a grading of “A”. This amount was used by 10 group members to buy buffaloes and augment their income from dairy activity. The APL members of the group withdrew Rs. 10,000 from their own savings to buy buffaloes for dairy activity. Another loan amount of Rs. 1,30,000 was allocated by the bank for this group soon after.

Today, every member of this group has 2 buffaloes and is also involved in some agricultural activity including doing kitchen gardens using seeds given by TCSR. They now save Rs. 50 per month per head, have a total available savings of Rs. 38,411 and a total intra-loan amount of Rs. 3,39,000 with repayments happening timely.

The women of this group now have a higher degree of awareness, self-confidence, self-esteem, confidence and faith in each other and in the strength of the group, and are in a much better financial situation that what they were in when they started “Parvati Mahila Mandal”. The group dynamics has also developed to the extent where there is exchange of views and ideas in the group and women have become independent and confident enough to choose their own income generation options. “Parvati Mahila Mandal” is a great example of a group that has come a long way in prosperity and confidence by virtue of having good group dynamics and financial discipline.

## Vocational Training Programme

**Target Area:** Rural and semi Urban area of the Babrala region.

In 1994, TCSR has started a vocational training programme with the aim to increase the employment opportunities for the people of the area. The training is provided for various trades depending on the market demand and employment prospects in the area. The important trades/skills covered are sewing cum stitching for girls, typing in English and Hindi, *khadi* weaving, *sarkand* making, house wiring, diesel motor repairing etc. The duration of each programme is six months and participants are selected based on an aptitude test. Trained instructors monitor the progress of the participants. Volunteers from the TCL townships ladies’ club have made efforts to

educate illiterate girls and women from surrounding villages. 951 trainees have benefited through these vocational training programmes and many of them have joined public and private sector services. The remaining have started small-scale businesses in their respective villages.



Vocational training

## Teaching Others While Learning Themselves

### Preeti, Sweta and Mamta

The shared learning exercise becomes clear with the cases of some of the participants in the programme. Preeti (18 years) from the Rasunpur Kala village travels for about 2 hours by bus to reach the TCSR Center. Sweta (17 years) is another example of a student with a formal education background. She has completed her Higher Secondary course and hails from the Bakhroli village. Girls like Preeti and Sweta have taken it upon themselves to educate the rest of the class while they continue with the vocational training course. It was a spontaneous process with modest ambitions where the 17 girls who could not read and write had a keen desire to attain basic literacy; while Preeti, Sweta and the others who went to school/college were more than willing to help them.

The class chalked out a plan. They would have the classes for one hour everyday between 12 and 1 PM. Recognizing the need for individual attention and tailoring the course contents, they zeroed in on an organic process of learning where one person would teach one of their classmates. For some girls, they started with basic alphabets (Hindi) and for some, they had to start by teaching them how to hold a pencil properly. This teacher-student pair though was not frozen and the next day, someone else would take a look at the workbook and continue the lessons from that point.

Mamta (17 years) who hails from the Mehua village had never been to school before. In fact, the sewing training is the closest experience she has had to a class room. When the classes began in May, Mamta could not even hold a pencil properly. She was taught the basic Hindi alphabets to start with. Though Mamta would have a new teacher everyday from amongst her classmates, they would look at her workbook, note her progress and continue from there.

For the girls, this system allowed tremendous focus on individual need and had the flexibility to be attuned to each person's learning curve. Home assignments were a standard practice and in the initial states, Mamta had to work hard on basic alphabets and developing a level of comfort with writing alphabets. Everyday, her previous assignments are checked and new lessons are taught.

After two weeks of running classes, the group decided that they needed to evaluate the progress of this module and class tests were incorporated as well. Mamta would hence have to give tests every week along with her classmates. The group was confident of the

results their programme could achieve and the test helped Mamta benchmark her progress vis-à-vis her classmates. The group also now had an idea of their overall proficiency.

The lessons started with basic alphabets (Hindi), and included simple words and sentences, basic arithmetic. The group witnessed terrific progress and within **two months** the lessons went on to include English alphabets and simple words in English (aided by the Hindi translations).

Thanks to her classmates like Preeti and Sweta, Mamta who till two months ago couldn't hold a pencil properly can now read and write elementary Hindi, do basic arithmetic and is comfortable with basic English as well. To top it all, the girls took the initiative of educating the entire group themselves and this gives them a strong sense of achievement and self belief.

Income Generation Programmes 2005-06	Till date	
<b>Women's Self Help Groups</b>		
No. of groups	10	52
No. of villages	4	21
Total saving (INR)	3.43 lks.	11.33 lks.
Total loan (bank and personal saving) (INR)	25.85 lks.	
No. of training	4	18
No. of workshops/visit	4	20
<b>Men's Groups</b>		
No. of groups	5	25
No. of villages	5	12
Total saving (INR)	1.46 lks.	4.9 lks.
No. of training	1	4
No. of workshops/visit	1	6
<b>Vocational Training</b>		
No. of student in tailoring	40	
No. of student in typing	65	
Total student		941



*Vocational training*



## Health, Education and Infrastructure

Badaun district is one of poorest district of UP, lacking good health, education, communication and other basic infrastructures facilities. The poor health services and low education leads to the high infant mortality in the area.

TCSRDR is working in the field of adult education, reproductive and child health awareness, mother and child vaccination and several awareness programmes.

## Intensive Family Welfare Projects (IFWP)

**Target Area:** Gunnour Block

Since February 2002, TCSRDR is running an "Intensive Family Welfare Project (IFWP)" in partnership with Population Foundation of India (PFI), New Delhi for the betterment of mother and child health, creating awareness on reproductive and child health (RCH) and increasing the availability of trained local *dai* (midwives) at village level.

The project also aims to improve the skills of traditional Dais for safe delivery and child care. The young literate women were trained to provide their services for safe delivery and timely mother & child immunization. TCSRDR health team comprises a doctor, nurse and health worker moving from one village to another in their mobile clinic to vaccinate pregnant women, newborns and

providing general medical care. A proper record of mother and child vaccinations has been maintained to monitor patient wise progress of the project.

The project has covered 96 villages of Gunnour block across 2 phases – 48 in the first phase and 48 in the second.

In the past one-year 7561 patients have benefited from 401 camps organized in 48 villages on rotational basis. A total of 4306 patients have been vaccinated in 2005-06.

Communication methods like the *nukkad natak*, puppet shows, role-play; video and local debates are used as tools to increase awareness.



IFWP Puppet Show at Babrala

## Better late than never

This is the story of a semiliterate woman, Anwari w/o Jalaluddin of village Daroli in Gunnour block of Badaun district. There are no registered/unregistered medical practitioners in the village. Even the commonest of medicines are not available in this village. Apart from bullock carts, there is no conveyance facility.

The Intensive Family Welfare Project, is being implemented by TCSRDR in collaboration with Population Foundation of India, in this village since 2004 in the second phase of the project. The project aims to bring qualitative changes in the life of villagers of Gunnour block consisting of 96 villages, by building awareness regarding population issues, maternal and infant mortality and child care. The average family size in this village is about 7-8. With their sole dependence on farming as occupation; the quality of life of villagers is poor.

In Intensive Family Welfare Project, a team consisting of doctor, nurse and health workers visit the villages. Prophylactic and curative treatment for diseases, ante and post natal care, vaccination services and counseling services for family planning are offered to the villagers. Volunteers from the village ably assist the team. It is noticed that initially the demand for curative services is high. Gradually the people show interest in availing other services. Anwari was contacted by the team, for antenatal check up as she was pregnant with her fourth child at the time the camp

started its service in Daroli. She was very anaemic as she was bearing within one year of her previous pregnancy. After initial apprehension and constant motivational efforts of the staff and the volunteers, she started visiting the mobile clinic for antenatal check up and vaccination with her child in tow. She was given medications and counseled regarding diet and safe delivery. She also attended meetings and brought other women for check ups and also watched the video-films shown to them regarding population and other issues.

After delivery, Anwari decided to take life in her hands. She informed the mobile clinic staff of her desire of limiting the family size. She was offered a wide variety of choices and counseled regarding use of the same. Since sterilization operation was not acceptable to the community, she decided to go for Intra-Uterine device insertion. She was given necessary advice and all the myths regarding use of the same and the possible side effects were explained to her. Without even consulting her husband, for fear of rebuke, she boldly underwent IUD insertion. Today, Anwari is healthy and leading a normal life.

she has become an example for her community and has taken upon herself to encourage the women to resort to small family.

A little education, willingness to be motivated and determination have definitely helped Anwari dream for a better future.



### Divya Drishti Project (Eye Camps)

**Target Area:** Villages in the radius of 25 kms.

This project aims to treat cataract patients who do not have sufficient financial resources to avail paid medical facilities. On regular demand from the community, Divya Drishti project is running in three development blocks of district Badaun i.e. Rajpura, Gunnour and Junawai.

The camp is organized twice a year in the months of February and November in partnership with the Gandhi Eye Hospital, Aligarh. Eye camps organized by TCSRDR are well known for the quality of treatment, pre and post operative care and have become eagerly awaited events for the local community (outpatient department).

Apart from cataract, other eye related problems are also taken care of in the camps and all possible treatment is provided. In the previous year: out of 775 OPD cases 212-cataract surgeries have been done successfully.

### Solar Energy

**Target Area:** One village.



*Solar Pump*

Water born diseases are very common and lack of safe drinking water is a problem in areas around Babrala. To overcome this problem, a solar water pump has been installed in village Powari to provide safe ground water. Total 175 households have benefited from this pump. A storage tank of 10 KL capacity is fixed to store the water during night. The project has been completed with the help of NEDA (Non-conventional Energy Development Agency), a central government undertaking.

### Adult Education

**Target Area:** Five surrounding villages.

This is a TCL volunteer driven project and has been successfully replicated in five surrounding villages. With the massive efforts of TCL Ladies' club, young women are coming forward for literacy programmes and are now able to read and write. 435 women have benefited through this project in

2005-06. TCSRDR has planned to take up one village each year and strive for maximum literacy in it.

### Sanitation Education Programme

**Target Area:** Five villages.

This project aims to improve the quality of life in five adjoining villages i.e. Powari, Mehua, Noorpur, Baghao and Kail. TCL volunteers educate the villagers and have meetings in groups, show videos and give demonstration in these villages to generate awareness. People have been motivated to construct toilets and bathrooms, use safe drinking water, clean their houses and surroundings, wash clothes daily etc. Women are getting highly benefited from this programme. These efforts from TCSRDR have started to reflect as positive behavioral changes in the community.

### Infrastructure Development Programme

**Target Area:** Five villages.

Infrastructure development is an ongoing project confined to five adjacent villages of TCL fertilizer complex. The project aim to improve the accessibility and over all quality of life of the villagers of these five villages by increasing the infrastructure condition in the villages. The major activities undertaken are building brick pathway, culverts, electrification, construction of toilet drainage channel, pipe water supply etc.

Repairing of school buildings and beautification of common meeting places like the primary school or panchayat land is also carried out under this project. To make children aware of the benefits of sanitation and hygiene, compost pits are prepared in schools to decompose the waste material of the schools.

To promote sanitation in the villages, twin pit toilets are also constructed with prefixed beneficiary contribution. Approximately 80% of the households constructed toilets and TCSRDR aims at a coverage of 100% in next five years. In the past one year 25 toilets have been constructed in five villages.



*Infrastructure*

## Life Line Express Medical Camp

**Target Area:** Badaun and Bulandsher Districts with special focus on areas within 25 Kms radius of the plant site.

A medical camp was organized from 26th January to 27th February 2006, in which four types of surgery was done viz;

- Polio corrective surgery
- Cleft lip surgery
- Mid ear surgery
- Cataract surgery

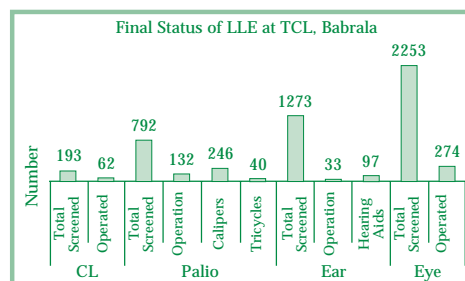


Volunteers working for life line express

Primary screenings were done at 16 Primary Health Centres (PHCs) and CHCs of district Badaun. Specialist doctors did the screening and selected patients called for secondary screening at the TCL complex. After the second screening the patients were finally called for surgery on a given date. Specialist surgeons voluntarily participated in the medical camps. The following institutes have voluntarily provided their services for lifeline express medical camp

- King George Medical College –Lucknow
- Aligarh Medical College, AMU, Aligarh
- Gandhi Eye Hospital, Lucknow
- National Institute for Orthopaedically Handicapped, Kolkata
- Composite Rehabilitation Centre, Lucknow

Along with the patient, the escorts were also given complete care at the base camp. A large number of patients were given free appliances like hearing aids, calipers, wheelchairs, tricycles etc. The final status of the lifeline express project is given below;



Cleft Lip Surgery	Total Screened	193
	Operated	62
Polio Corrective Surgery	Total Screened	792
	Operated	132
	Calipers	246
	Tricycles	40
Mid Ear Surgery	Total Screened	1273
	Operated	33
	Hearing Aids	97
Cataract Surgery	Total Screened	2253
	Operated	274

## HEI at a glance

### Intensive Family Welfare Programme (IFWP)

	2005-06	Till Date
Number of villages covered	48	96
Number of camps	401	
Number of patients treated	7561	
Number of vaccinations done	4306	
Number of Information Education Communication (IEC) Programme	340	
Number of training	6	
Number of adult education programmes	10	

### Divya Drishti Projects (eye camps)

Number of OPD	775
Number of cataract surgery	212

### Solar Energy

Number of solar water pump installed	1	1
Number of house holds benefited	175	175

### Adult Education

Number of women educated	435	582
Number of villages covered	5	5

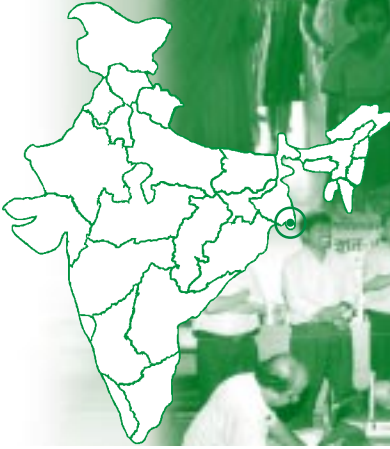
### Sanitation Education Programme

Number of sanitation meetings	1257	
Number of IEC activities	1257	
Number of villages	5	5

### Infrastructure Development Programme

Total length of Kharanja (brick pathway, in mts.) and (villages)	1037(5)	2723(7)
Number of schools repaired	1	5
Number of compost pit in school	1	6
Length of road side drainage	1026	
Number of culvert	2	
Number of toilets and (villages)	25 (5)	164 (5)

## HALDIA



**Location:** Located in the Medinipore district of west Bengal, Haldia is a very busy port and an industrialized area. Interspersed within this set up are small villages and hamlets. The literacy level in the region is a good 70% and the population has a fairly decent living standard. Even though the community is very politically influenced, the motivation is high with adaptable people who are eager to learn new skills. Currently, women have a very restricted role in economic activities.

A need assessment and socio-economic study was undertaken last year with the help of “Ramkrishna Mission Lokshiksha Parishad” an NGO located at Nandpur. The aim was to understand and prioritize development needs of the area along with a baseline data to measure future impact. Based on this, programmes have been initiated under the three heads of Natural Resource Management, Income Generation and Health Education and Infrastructure.

### Natural Resource Management and Income Generation Programme

#### Pond Management

**Target Area:** Kumarchak and Ariakhalli villages and in-house in TCL Ponds are an integral part of life in the region with almost all houses having a private *pukur* (pond) within their house compound. Most of the household activities revolve around these ponds. In many cases a little bit of fish rearing is also done that mainly provides for the families own use. The potential of these ponds is still untapped. The aim of this project is to manage these *pukurs*

as a natural resource, practicing pisciculture and integrated farming for income generation and prevention of skin diseases. To implement this project TCSRDR has chosen two partners viz. Nimpit KVK for technical support and Jan Sikhan Sansthan (JSS) for social and implementation support.

The intervention has been divided into two parts: Pilot programme in the in-house ponds and in the nearby villages.

The in-house pond intervention is the pilot programme wherein all interventions are first tried out. After a clear understanding of process the same is transferred to the rural community. These ponds are also for creating fish feed stock that will be used for the village ponds.

During the year under review, in-house ponds were made ready and are now a source of feedstock. The communication about the project module and its benefits was communicated through the medium of drama and was well received by the villagers.



Pond

Village level ponds were identified and training was imparted to 81 pond owners on scientific pond management in two villages, Ariakhali and Kumarchak. Self Help Groups form the back bone of the programme.

## Health and Education

### Health

**Target Area:** Nearby primary schools and the migrant truck drivers catering to the industries of the area.

Based on inputs from the need assessment study, three programmes have been initiated under the health care head. These are as follows:

### Vision 20/20

Weak eyesight hampers studies and development of primary school children. The objective of the programme was to ensure proper vision to primary school children through provision of medicine and spectacles.



*Vision 20/20*

9 primary schools were identified and a total of 1577 students were tested. 79 students were treated for various degrees of defects in the vision.

### Thalassemia Support

The disease is commonly found affecting children in the area. The objective of the programme was to



*Blood donation camp*

partner with the concerned organizations in combating the disease. Two blood donation camps were organized, visit by doctors were arranged and an awareness programme was conducted for the same. Many volunteers worked to make these camps a big success.

### AIDS Awareness

AIDS awareness programme in Haldia region is an important health care intervention especially since the area has a large population of migrant workers

The objective of the programme was to spread awareness about the disease and educate the truck drivers about precautionary measures. Population Services International (PSI) was the partner agency and various activities were conducted to achieve the above. Education through street plays, talking doll shows, condom demo-stall etc. were organized throughout the year. "Saadhan" which is a rotating clinic was also set up. Volunteers enthusiastically participated in these programmes to further the cause of arresting the spread of this disease.

### Education

**Target Area:** Kumarchak School and Haldia High School.

In an area where literacy is almost 70%, the biggest need is to make education affordable and to improve the quality of intervention. Two initiatives were undertaken during the year. These were:

### Book Bank:

Books for study in higher classes are not affordable for all students. The objective of the programme is to provide aid in the disbursement of knowledge and foster the spirit of academia by removal of resource barriers through provision of books.



*Book Bank*

Haldia High School, Durgachak was chosen for the pilot project.

Text and reference books were provided to the students on a returnable basis given at 10% of the



cost, so as to ensure ownership and maintenance. Apart from this, 70 text and reference books were issued to the library. The children themselves are in-charge of the book bank. This also helps create responsibility and leadership qualities in these young citizens.

### Innovative Teaching Methods

Teaching methods currently used in village schools are too staid and formulaic, resulting in lack of interest and dullness as well as poor results. The objective of the programme was to encourage new and innovative methods of learning designed to sharpen intellect and make learning an enjoyable process. Vikramshila (NGO) was the partner chosen to facilitate the programme. Teachers from the Kumarchak primary school were trained in these innovative teaching methods.



*Innovative methods of teaching*

Some of the methods used for teaching were story telling through expressions and movements, role play and drama, hand boards with pictures, etc. The children are involved through out creating a more joyful learning environment.



*Volunteer Programme*

### Volunteer Programme

Volunteering for the community development is one of the most satisfying ways of converting one's capability into actions. One of the main elements of Tata Chemicals community development policy is to involve employees in and encourage them to volunteer for community development programmes. The volunteers identify the area of volunteering based on his/her interest in the community activities.

Under this programme, the employees get an opportunity to closely interact with the community. This not only makes them sensitive to the rural environment, but also instills in them a feeling of brotherhood.

The families of the employees are also encouraged to showcase their talents for the noble cause and contribute in the various programmes.

Working closely with the employees, the community also feels a part of the organization. One to one involvement of the villagers with the employees improves relationship and develops a sense of belongingness with the organization.

Every initiative witnesses a horde of employees who come out for volunteering.

The experience is both enjoyable and challenging since the volunteers get an opportunity to contribute to the development of the community by employing technical skills and/or knowledge.

Some of the activities where employees participated this year are:

- Mithapur: Pulse Polio Programme
- Okhai Handicrafts exhibitions
- Community satisfaction study
- Plantation Drives
- Tejasvini
- Bal Mahotsav
- WASMO
- Life Line Express
- IFWP
- Pond Management
- Book Banks
- Aids Awareness
- REDP
- Vision 20/20.

#### Some views of volunteers from the three locations

##### Haldia

Mr. Nripesh Giri is working as an accounts assistant at the Haldia plant. He has actively participated in the Pond Management Programme. His contribution in pond management is outstanding. The remaking of the three ponds within the plant premises was done with the help of his guidance. Besides Pond Management he volunteered in Vision 20/20, Book Bank Project etc.



Mr. Giri Says, "If we extend our human hands to the backward and downtrodden people we can make better world to live in."

Another important thing about this volunteer is that he has encouraged his colleagues also to volunteer for the community.

##### Babrara

Mr. Dharam Pal Singh who is a supervisor (Mechanical Technical) in the Babrara fertilizer plant has created a record of sorts by volunteering 738 hours of community service (92 man day) with TCSR in 05-06. He has been recognized as the "Volunteer of the Year '06" for his efforts.

In the words of Mr. Dharam Pal, "I believe in the concept of *seva. Rogion ki seva karna Bhagwan ki pooja karne se bhi achha hai.*" (To serve those in need is more pious than serving God.

He says that the Life-Line Express is an initiative that is very satisfying for any volunteer. The scale of operations and the number of ailments treated make it a flagship event. It is also a very special feeling for the volunteers when they see the positive effects of the programme.

##### Mithapur

Mr. Madhukar Dave says that he gets personal satisfaction in volunteering and now it has become an important part of his life.



Polio Camps, Lifeline Express, holding Okhai Handicrafts exhibition, Spandan and biodiversity are some of the initiatives where he has actively participated.

He says that volunteering has helped him discover his abilities, and made him more confident. It has helped him becoming a better team person and the wide experiences have enhanced his skills. His views get well reflected in the fact that he did 581 hours of voluntary work in the said year.

Volunteer data for 2005-06		
Location	No. of Volunteers	Volunteer Hours
Mithapur	287	10329
Babrara	175	4846
Haldia	63	815

## Way Forward

**The journey of excellence calls for a vision and a well-defined strategy plan. Where we are now and where do we want to be ten years down the line?**

### What is our vision for the community?

How do we go ahead with our vision?

These were some of the critical questions we asked ourselves on our way.

A workshop was organized across the locations and a strategy map was formulated for TCSR.

The major highlights of the strategy map are:

TCSR to evolve as a resource centre and focus on disseminating sustainable development models for the community.

Income generation programmes to assume greater importance.

Focus on organizing national level workshops, seminars and meets to share knowledge.

Corporate/Regional offices of Tata Chemicals to have a greater involvement in community initiatives.

Mithapur would continue its focus on water management along with income generation initiatives. REDP and Okhai Handicrafts would play a lead role in improving the income levels of the Okhamandal villages.

Babrara would focus on animal husbandry and agriculture to improve the social and economic status of the community there. The efforts towards improving the literacy levels and the health conditions would continue.

Haldia has just initiated its activities. So the focus area will depend on the experiences and responses of the community there.

TCSR remains committed to the overall development of the communities we operate in. Unlearning, learning and relearning would help us grow further as an organization and take the community to greater heights. Participation from the community and sustainability of all the initiatives that we undertake would continue being the guiding force.



## Summary of Expenditure for TCSR

No. Activities	Expenditure (Contribution in Lakhs)							
	2004-05				2005-06			
	TCSR	Agency	Community	Total	TCSR	Agency	Community	Total
1 NRM	23.36	66.41	10.64	100.41	54.52	133.44	17.35	205.31
2 Income Generation	31.33	7.81	0.08	39.22	17.80	8.99	0.40	27.19
3 Training, Education & Health	37.21	1.50	0.56	39.27	40.64	3.75	4.98	49.37
4 Infrastructure	17.50	4.63	2.35	24.48	18.99	2.36	1.37	22.72
5 Whale Shark	5.31			5.31	5.05			5.05
6 Office/Misc. Expenses	2.46			2.46	6.46		0.12	6.58
<b>Total</b>	<b>117.17</b>	<b>80.35</b>	<b>13.63</b>	<b>211.15</b>	<b>143.46</b>	<b>148.54</b>	<b>24.22</b>	<b>316.22</b>







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