Tata ISES: Titan Industries Limited CSR (Education) Project Report

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Purpose of internship

Tata ISES is a unique two-month experiential internship for students from the world's leading universities in the corporate sustainability projects of Tata companies in India.

The TATA ISES program provides students with a grass-roots level exposure to the real India and its culture while bringing international perspectives to the company projects, thus helping promote international understanding. A very vital part of the internship is the challenge that is a part and parcel of working in the vastly different environment of developmental initiatives in India.

As a member of the 2013 cohort, I was placed with Titan Industries limited in Bangalore to help deep dive into a few key themes that are emerging in Titan Industries Limited's CSR policy (for example the exploited and neglected community, underprivileged, girl child etc) and come out with recommendations to help CSR strategy.

Company Background

Tata Group and Titan

Established by J.N.Tata in 1868, the Tata group is one of India's largest conglomerates. With over 100 companies in its fold, the Tata group operates in sectors that include communications and information technology, engineering, materials, services, energy, consumer products and chemicals. The group has operations in more than 80 countries across six continents, and its companies export products and services to 85 countries.

Titan Industries Limited was incorporated in 1984 as a joint venture between the Tata Group and the Tamil Nadu Industrial Development Corporation Limited (TIDCO).

The company has its registered office in Hosur and its corporate office in Bangalore. It also has manufacturing and assembly operations in Dehradun, Pantnagar, and Roorkee. The company is organized into three major divisions. The watch division manufactures and retails quartz watches, sunglasses, licensed watch brands, precision engineering components, automobile clocks, special purpose machines, and automation systems. The jewellery division manufactures and markets 18 kt studded jewellery, 22 kt plain jewellery and platinum jewellery under the brand name Tanishq. The precision engineering division focuses on automobile clocks and aerospace components.

In keeping with the Tata Ethos of engaging and empowering the communities around its work sites, Titan also has a well-crafted community development programme of giving back to the community.

Titan CSR Policy

It was evident that giving back to the community has been ingrained in the fabric of the Titan way of life, which parallels the Tata Group's overall outlook on community initiatives. Titan Industries Limited's commitment to CSR initiatives was palpably profound even before the advent of the mandatory CSR spending as per the new Indian government's companies bill. Titan, from my interactions with its management, places significant premium on transcending the oft-pervasive generation of profits, which businesses have long been synonymous with, to a purposeful inclusion of the community in business growth.

Titan Industries Limited has clear goals with regards to CSR. Over the next five years, the company plans on impacting the lives of 100,00 people, with 45000 earmarked for the first year. The company aims to focus on the needy, most exploited and underprivileged in the Indian society. Titan Industries Limited's CSR initiatives focus on health, education, employability, to name a few.

In line with its quest to impact the lives of the underprivileged in society, there is a conscious effort to encourage its employees to take part in voluntary activities that will shed a positive light on improving the lives of the underprivileged in society. As such, the company aims to have at least 2% of its employees volunteering for its CSR initiatives.

The substantial investment in CSR initiatives by Titan Industries Limited lends credence to this burning desire by the company to contribute to the common good of the society. The

amount of money invested in CSR initiatives in 2012/2013 (Rs. 3 Crores) points clear to the company's intent on contributing to making the lives of the poor, vulnerable, neglected and underprivileged better.

Titan CSR projects

Titan Industries Limited has embarked on CSR initiatives to satiate its insistence on improving the lives of the poor, the underprivileged and underserved in the society. It is palpable that it has over the years undertaken projects in the underprivileged communities (like Scheduled Caste/Scheduled Tribes, tribal as well as other "backward" (as it is often used in India) societies). Some of these include: Titan Kanya—girl child education initiative, the MEADOWS women empowerment program, Titan Scholarship, provision of "Eye Care" to underprivileged communities, Kariga Park, to name a few. To make these projects more facile, it is worth elaborating on some of them.

Titan Kanya

The Titan Kanya is an educational initiative that the company has embarked upon in response to the alarming educational and other problems facing the girl child in India. Titan recognizes the import of education in alleviating the problems of the girl child. As a result, it aims to create awareness across the company by encouraging employees, vendor partners, franchisees, distributors, etc. to actively participate in educating the girl child. Employees can contribute money through sponsorships or by volunteering to teach students. Franchisees or vendor partners can adopt a learning center, adopt a child, or become a Titan Kanya evangelist by enrolling their staff as volunteers to teach in sponsored schools.

The MEADOW Program

The Management Enterprise and Development of Women (MEADOW) program is a CSR initiative by Titan in collaboration with a local NGO, Mysore Resettlement and Development Agency (MYRADA) which involves organizing poor semi-literate women from Hosur into self-help groups. The initiative began with contracting laundering of uniforms to them. Over time, other processes were outsourced including assembling of metal watch straps (bracelets). Titan provided them with capital equipment in addition to training them. Currently, 23 activities have been outsourced including case buffing, movement assembly, deburring, polishing aerospace components and jewelry making. This has had a significant impact on the socio-economic development of these women and villages.

Titan Scholarship Scheme

The Titan Scholarship scheme was formally announced in 1992 by Mr. A.L Mudaliar, the then Chairman of TIDCO and Titan.

The objective of the scheme was to identify and encourage meritorious students who are natives of Krishnagiri & Dharmapuri to pursue education in various fields such as Science, Engineering, Medicine, etc.

The Scheme came into effect in the year 1992, with 35 students from various disciplines, ITI, Diploma, Graduation, MBBS, Engineering and Post graduation receiving their first scholarships.

Since 1992, Titan Scholarships have been awarded every year to meritorious and deserving candidates to pursue their education . The scholarship has helped more than 1000 students pursue higher education since its inception.

Employability skill building: Basic Training Centers and Unnati

Major focus for Titan here falls within the realm of affirmative action. The four E's that represent this program are education, employability, employment and entrepreneurship. Each year, it supports 30 young people from the SC/ST communities to attend a 70 day course at Unnati (Chennai) which provides vocational skills leading to employment. Children from BPL families are given admissions and given training leading to jobs in hospitality, retail industry etc. Another program like this is to be set up in Dehradun soon. They also support ITI training.

Aside from these CSR initiatives, Titan also organizes Eye Care Camps, provides school supplies to schools and underprivileged communities and also encourages its employees to volunteer in community initiatives.

Major Project Focus

Titan Scholarship

Because of time constraints, my project was focused on education and the Titan Scholarship. Over the past 6 weeks, I have done significant research with regard to education and the Titan Scholarship. The criteria used in selecting recipients include: socio-economic background, general awareness/drive to help community, marks obtained in exams (10th or +2 or degree), and ability to use the scholarship in an effective manner

With regard to the Titan Scholarship, it is worth pointing out that the scheme has played a tremendous role in helping students from underprivileged communities pursue higher education; nonetheless, it is quite palpable that there are a few impediments to making the scheme more effective.

I did research to accumulate reliable data on the scholarship, its achievements as well as to ascertain some of the impediments to its effectiveness. It is worthy of note that the Scholarship Scheme, from my research, has chalked significant achievements over the years. It has helped over 1000 students from underprivileged communities pursue higher education. I interacted with scholarship recipients in Hosur and they all pointed to the fact that without the Titan Scholarship, it would have been very difficult for them to pursue their educational goals. A visit to the family of a recipient of the Titan Scholarship revealed, according to the father of the recipient, that the funds from the scholarship help palliate the hefty educational loans he had to take.

Titan has also targeted students from underprivileged backgrounds like Scheduled Castes and Scheduled Tribe, and other underprivileged communities. As such, Titan seeks to advertise for the scholarship in these communities. Titan also makes an effort to make periodic increases to the amount of money issued in scholarship to recipients. This is an effort to make sure that the scholarship amount is commensurate with current expenditure and tuition rates. In addition, the amount of recipients has increased significantly from 35 in 1992 to 114 in 2013.

Challenges facing the effective operation of the Titan Scholarship Scheme

In order to ascertain the challenges facing the Titan Scholarship Scheme, I embarked on a data gathering mission, thereby reading scholarship reports, looking at the statistics over the years, interviewed scholarship recipients, some members of the selection committee, and the manager of the Titan Scholarship for a considerable number of years (Mr. Amalraj).

It is worth mentioning that while the scheme has done significantly well in alleviating the educational financial burdens of recipients, it has had a few challenges that have significantly impacted its smooth operation.

To begin with, there are problems with regard to advertisement and getting information to students in the hinterlands about the scholarship scheme. This is due to the fact that information about the scholarship scheme is advertised in a local newspaper. Since people in the hinterlands might not necessarily have to newspapers, it is quite difficult for them to know about the existence of any such scheme.

Secondly, there have been significant problems, from my research, tracking students who receive the scholarships. This is due to the fact that there is no tracking mechanism that has been put in place to track recipients of the scholarships. Because of that, there is no significant information collected over the course of a student's education to ascertain how he/she might be doing in school, whether or not their financial needs have changed or whether they are performing in accordance with the requirements of the scholarship.

In addition, there is no significant effort made to find out whether the recipients of the scholarship have found gainful employment or their career path after graduating. Because of

that there is no data with regard to the career path of the recipients of the scholarship after graduation.

Another problem pertains to the very large number of paper applications. Since the entire application process is still paper-based, it is quite difficult to manage the large amount of applicants per year.

From my research, it is quite ostensible that the scholarship is managed/being managed by different personnel. It was evident that there is not a smooth communication process between the various personnel managing the scheme. For example, the work of the personnel that works on legacy scholarships is dependent on the effective collection of information by the personnel that works on the initial applicants. If there is no smooth communication between them, it is will make subsequent management of the scheme difficult.

There is also a problem ascertaining exactly what each student needs in scholarship money, because no significant information is collected regarding their family income status. Besides that there are problems knowing whether the students receiving scholarship schemes are attending private or government institutions because of the lack of data on the students. Besides, very little information is collected to find out how each recipient supplements the scholarship money through other means.

Recommendations to improve the scholarship scheme

Based on the data I collected about the scholarship scheme, the scholarship scheme can be improved through a variety ways.

First, it is important to set up a website to facilitate the application process. This will be a panacea to managing the very large amounts of applications per year. Having said that it is important to bear in mind that the large number of students from underprivileged backgrounds might not have access to computers or even to internet access. Titan can facilitate the process by sending computer-savvy personnel to the communities to help these students with the application process. Titan could provide computer and internet facilities during the period of application in the communities, so that a technician can help students with application process.

It is also important to create a database for the management of scholarship information. This will help find a lasting solution to the lack of information of applicants that makes tracking them difficult.

In order to track the progress of students during the entire duration of their education, Titan can encourage its employees to volunteer as mentors and coaches that will frequently keep abreast of the welfare of the scholarship recipients. These mentors and coaches can also help them with information with regards to current trends in their field, provide counseling and ensure their overall academic performance. These volunteers can be employees who come from similar academic backgrounds as the scholarship recipients.

From my interactions with the recipients of the scholarship, it was evident that the scholarship amount is very small. Perhaps, Titan can make efforts to increase the amount of money given to each applicant. This could be based on data collected with regard to their family income status, the cost of living in the location of their school, and whether they

attend a private or government institution. It is worth noting that at this moment in time, the same amount of money is issued to each recipient irrespective of location and type of school. Titan will also make a significant step toward achieving its CSR initiatives by extending the scholarship to other geographic areas where it operates. This will help extend the reach of the scholarship recipients and help it achieve its affirmative action and CSR goals.

It is also important to create a structure to manage the scholarship. This could be done by tasking the running of the scholarship scheme to a particular person or to a group of people. This will help mitigate the problem of communication between the different people who currently manage the scheme. Mr, Amalraj, who has managed the scheme over a long period of time, emphasized the fact that the running of the scholarship scheme is a secondary priority, because he has other responsibilities to attend to. This is why it is important to make sure there is a structure put in place to manage the scheme.

Educational Initiatives

India's educational challenges

I focused on Titan's educational initiatives for the past month. I conducted thorough research with regard to the state of education in India. Since Titan's focus is on underprivileged communities and girl child, I read extensively and collected data with regard to these groups.

The UNICEF 2012 education report reveals that India is home to the largest number of children in the world, significantly larger than the number in China. The country has 20 per cent of the 0- 4 years' child population of the world. The number of live births in the country is estimated to be 27 million, which again constitutes 20 percent of the total number of live births in the world.

The progress that India makes towards achieving the Millennium Development Goals (MDGs) and targets related to children will continue to determine the progress that the world will make

towards achieving the MDGs.

The analysis of the situation of children and women in India would be incomplete without paying attention to the disparities that exist between and within states, and the inequalities that persist among different subgroups of the population, notably women and girls, Scheduled Castes, and Scheduled Tribes.

National data establishes that approximately 100 million children are in the poorest wealth quintile. One half of all the poor children belong to the Scheduled Castes and Scheduled Tribes groups. Placing children at the heart of "Inclusive Growth" strategies will ensure India's continuing progress on the economic, social and political fronts.

The MDG 2 – Achieving universal primary education and MDG 3 on promoting gender equality and empowering women are vital for achieving almost all the other MDGs. Education of children has an inter-generational impact on poverty. India has made rapid strides in universalizing primary education largely as the outcome of sustained interventions under Sarva Siksha Abhiyan (SSA) and the Mid Day Meal Scheme (MDM).

The significant improvement in enrolment ratios in primary education across country is very evident and at this rate of progress India is likely to achieve the target on universal primary education under MDG 2. Enrolment of girls in primary school has been particularly good and

seems to be catching up with that of boys.

According to the recent independent study by the Ministry of Human Resource Development, an estimated 3.7 per cent of children in the age-group 6-10 and 5.2 per cent in the age-group 11-13 were out of school in 2008. In terms of numbers, about eight million children in the age-group 6-13 are out of school, about 6.7 million in rural and 1.3 million in urban areas.

It is important to note that generally enrolment rates are higher than attendance rates. There are a large number of students who enroll in school in the beginning of the year but do not attend classes and even drop out at a later stage during the course of the year. The Annual Status of Education Report (ASER) 2009 reports that only about 75 per cent of the children who were enrolled in schools at primary level were found to be attending on a random day.

One of the World Fit for Children (WFFC) goals on education is *progressive provision of secondary education.* Secondary education not only helps an individual to achieve his/her full potential, but also helps a country to advance social and economic development.

 The sharp drop in secondary school attendance, particularly among girls poses a big challengeand requires immediate attention. There are several reasons why children drop out of schooland they are not necessarily the same or even if same, are of varying degrees for girls and boys. **Early marriage, distance to schools and lack of transport, attending to householdchores, lack of separate toilet for girls, no female teacher, lack of safety and taking care of siblings** are some of the important reasons why girls drop out of school.

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The average number of upper primary schools per 10 square km is 1.45 while that for primary school is 3.30.80. About 74 per cent of all schools have at least one female teacher. According to the ASER survey of 2009, four out of 10 government primary schools in rural India do not have separate toilets for girls. The number is lower in upper primary school (26 per cent). Out of this, 12- 15 per cent are locked and 30-40 per cent are usable.

Early childhood care and education are the first among six 'Education for All' goals the world iscommitted to achieving by 2015. While the current focus in India is on elementary education,starting at age six years may be too late to lay the foundations for school.

Investing in preschool or early childhood education is a key strategy to reaching out to the most marginalized children in a country which has relatively low pre-school coverage and high over-age entry. Hence, it will require focused efforts in order to provide appropriate school readiness initiatives in rural and urban India.There are also significant disparities between different States and groups with regard to access to education and literacy rates.

There are very low levels of reading and comprehension in English and other local languages, and very low arithmetic knowledge among students from standard on to eight. The latest Annual Status of Education Report, based on a survey conducted by Pratham, had found that only 22.6% of Class 5 students could solve simple division problems, 21.2% could read basic English sentences and 58.3% could read a Class 3 level text. Similarly, only 44.4% of Class 8 students were able to divide and only 50% could read English.

Titan's response to the girl child educational challenges

In response to the educational problems facing the girl child and people from underprivileged backgrounds, Titan has embarked on projects to help solve these problems. The Titan Kanya is a quintessential example of steps Titan has taken to solve these problems. Titan has also set up a school in its Hosur township to help the children of its employees have access to quality education. I visited the school and found the facilities to be top-notch. Titan provides school supplies and adopts schools that lack the infrastructure to provide quality education. Through the Titan Kanya initiative, Titan has partnered with organizations like IIMPACT and Nahni Kahli to help mitigate the girl child education problem in India.

IIMPACT: Since its inception the IIMPACT learning centers with the support of TITAN Kanya and in partnership with MSS, have completed 9 months. The project is running successfully with 30 Girls Education Centers called Learning Centers in Vikasnagar and Sahaspur blocks, of District Dehradun. The formal inauguration of the project was held on August 7th 2012.

These learning centers have been set up to provide quality primary education to girls who are not going to formal schools and are at a risk of remaining uneducated if they are not provided support of this kind. Before IIMPACT learning centers were started in these villages, the girls, mostly in the age group of 6-14 years, were not going to any school. As a result they did not know how to read and write. They lacked self-confidence. With the centres the girls have firstly began to read from books, write, recite poems, solve mathematical problems and have gained a more confidence.

Nahni Kali: Since 2005, Project Nanhi Kali has been managed by the K. C. Mahindra Education Trust and Naandi Foundation. Its objective is to provide 10 years of quality education to girl children from economically disadvantaged families.

Project Nanhi Kali is working with 21 NGO implementation partners at the grassroot level to ensure that the girls receive academic and material support. The K. C. Mahindra Education Trust regularly monitors the NGOs giving technical inputs wherever required to ensure that quality education is being imparted to all the Nanhi Kalis.

Nanhi Kalis receive academic support through a 1-2 hour class conducted before or after school hours called the Academic Support Centre. Here, concepts in maths,science and language are taught, to bridge the gaps in learning and enable children to attain grade-specific competency levels.

The programme selects girls based on multiple criteria including enrollment in government schools, family income, parents' educational background, social background and the child's aptitude. A comprehensive sponsorship is created to take care of a range of their educational requirements, providing not only academic support that enables them to make a success of their schooling experience but also material support. This includes uniforms, school bags, shoes , socks etc. to enable the girl child to go to school with dignity. The material kit is ceremoniously handed over to each child at the beginning of the academic year.

The **teaching methodology** includes the extensive use of innovative teaching tools and activities such as storytelling, group games, etc. which make learning not only meaningful but also fun. Our team also works with the parents and community to sensitize them on gender equality.

Community support involves regular interactions with the Nanhi Kali's parents and the community to ensure that they don't drop out of school. Educating Nanhi Kalis doesn't involve just them but also their families and the communities that they are a part of. Therefore, counseling and sensitizing the community on gender issues forms an important component of our program.

Education project experience

As part of a visit to the field to ascertain the effectiveness of the education initiatives that Titan has implemented, I had the unique opportunity to travel with the Mr. Anand Rao to Chennai to attend the graduation ceremony for participants of Unnati skill-building initiative. This offered me the opportunity to interact with the participants of the skill-building scheme. It was evident that the scheme has helped palliate their economic burdens. Many of these participants were from underprivileged backgrounds.

We also visited Uttarakhand State, where I had the opportunity to visit the IIMPACT education centers. It was a very rich experience to see such an innovative solution to the girl education problems. I had interactions with the students and they were very happy to be studying at the centers.

Some schools had sought the assistance of Titan to adopt their schools and provide facilities to help facilitate student learning in Roorkee and Dehradun. We paid a visit to the school and interacted with the teachers and students to ascertain the gravity of the problem.

We also visited a girls' orphanage in Pantnagar that is seeking assistance from Titan. I had the opportunity to interact with the children.

We also had a meeting with representatives of IIMPACT, which provided the opportunity ask questions about their projects, the challenges they face and the way forward as far the education of the girl child is concerned. This meeting was very fruitful as it opened my eyes to the prevailing issues in the educational system.

There was also a meeting with Tata Relief Committee to deliberate on how to effectively provide relief services to the victims of the Uttarakhand natural disaster. There was an

opportunity to dialogue with officials from Confederation of Indian Industry about some of the prevailing social issues facing the communities, the challenges and the way forward.

In sum, all these experiences were very enriching, as I learned a lot from Mr. Anand Rao's approach and interactions with the communities.

Recommendations for the improvement of girl child education initiatives

It is important to bear the sensitivities of the communities in mind when implementing CSR initiatives. Given the complexities in the culture, bearing this in mind will help avoid certain sentimental reactions to projects.

Also, it is important to set some performance standards for schools that are adopted. Given the prevailing issues with regard to education in India, these schools could be required to raise reading comprehension and arithmetic level to certain standards to enjoy a continual support from Titan. Failure to achieve these results should be critically examined before any further support is offered.

In response to the low reading comprehension and arithmetic knowledge, Titan can encourage its employees to volunteer to adopt students from some of these communities to help them with extra reading and arithmetic lessons. This will help achieve the goal to get employees to volunteer while also mitigating some of the problems education in India faces.

Efforts should be made to establish toilet facilities in schools to prevent girls from dropping out because of the lack of adequate toilets. Also, sanitary supplies should be provided to schools to make it easy for the girl child to maintain a degree of hygiene. This will help them stay in school and achieve their educational goals.

Awareness about the importance of education should be intensified in the communities in order to prevent families from not allowing girls to pursue education.

How the internship has helped me

It is worth mentioning that the internship has exposed me to the complexities of CSR and social enterprise, challenges of effectively formulating and implementing policies and well as the cultural problems that curtail or enhance these projects.

I have acquired tremendous knowledge with regard to the management of social enterprise projects and how to navigate some of challenges that come with such a venture. I have improved my research and communication skills as a result of my interactions with the communities and the CSR personnel. I have learned the importance of cultural differences and how to navigate and adapt and to be flexible to a different work culture.

This has experience has increased my confidence and also helped me look at social, economic and other issues from a global perspective.