

CSR TODAY

RNI NO. MAHENG/2013/48866 ■ VOLUME 06 ■ ISSUE 07 ■ FEBRUARY 2019 ■ PRICE ₹100 ■ TOTAL PAGES: 48



SIX INSIGHTS

FOR NGOS TO TRANSFORM CORPORATE SUSTAINABILITY

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CSR OPINION

Five reasons to be optimistic about reducing, and reversing, deforestation

CSR SERVICE

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215 mm (w) x 280 mm (h)

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Basic Data

Frequency	: Monthly
Place of Publication	: Mumbai
Mode	: Controlled circulation
Ad closing	: 24th of every month

For More Information:



INDIAN CENTRE
FOR CSR

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Water risks threaten banks



Rajesh Tiwari
Publisher
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WATER IS CENTRAL TO SUSTAINING A HEALTHY AND RESILIENT PLANET. BANKS, BY THE VIRTUE OF THEIR INFLUENCE AS FINANCIAL INTERMEDIARIES CAN PLAY AN IMPORTANT ROLE BY LEVERAGING COMMERCIAL CAPITAL TO HELP IN EFFECTIVE MANAGEMENT OF FRESHWATER RESOURCES

Close to 40% of the gross credit exposure of Indian banks is in sectors where water risks are significant, according to a report. The report 'Hidden Risks and Untapped Opportunities: Water and the Indian Banking Sector' – published by WWF-India states that with India continuing to face severe pressure on its water resources, a new WWF report published today outlines the increasing water risks for businesses that could lead to significant losses for the country's banks.

Launched with the Indian Banks' Association (IBA), the WWF report provides evidence for why water presents a material risk for banks in India, particularly how water risks could lead to stranded assets in the power and agriculture sectors, two sectors that account for the highest gross credit exposure of Indian banks.

At this stage, it is important that CSR initiatives are stepped up in this area. This is crucial as water is life and if we do not address this issue, it could compound into a major problem.

In the last couple of decades, we have seen droughts in regular intervals at different geographical locations. There has been suicide by farmers and failing crops.

According to the report, close to 40% of the gross credit exposure of Indian banks is in sectors where water risks are significant. Reeling under a crisis of non-performing loans with close to 10% of gross-advances of the Indian banks facing a risk of non-payment from debtors, these risks can place further liquidity constraints on the already stressed balance sheets of banks in India.

According to NITI Aayog, the current water crisis in the country is its 'worst ever'. With water being a shared resource, what the country requires is

a comprehensive and sustainable water management plan by various stakeholders. Bhavna Prasad, Director-Sustainable Business, WWF- India, states, "Water is and will continue to be a critical risk factor for the portfolio of the Indian banks. This report provides a systematic understanding of this risk and a framework that banks can use to effectively assess, measure and mitigate it."

Ravi Singh, Secretary General and CEO, WWF-India, points out, "Water is central to sustaining a healthy and resilient planet. Banks, by the virtue of their influence as financial intermediaries can play an important role by



leveraging commercial capital to help in effective management of freshwater resources. This report outlines steps towards that end."

Water related solutions also have the potential to be a source of significant commercial value for banks. The report presents the commercial opportunities for banks in solutions that promote sustainable water management. It also presents a practical guiding framework for banks, based on WWF's Water Stewardship Ladder, to enable them to start integrating elements of the water thematic within their existing risk and opportunities framework.

Contents



CSR REPORT

08 Indian Dental Association and Piramal Glass Ltd conducted its 7th Oral screening and Basic treatment camp at Brahmanvasi Preprimary School, Vadodara

CSR OPINION

10 Five reasons to be optimistic about reducing, and reversing, deforestation

CSR SERVICE

12 Himalaya Lip Care and Smile Train India launch campaign to increase awareness for clefts in UP

CSR LOOKING AHEAD

17 PepsiCo awards US\$ 100,000 to Change the Game winners from India for their plastic waste management idea

CSR THOUGHT

20 The right investments to address the human capital crisis
22 The good news about climate change?

CSR GOALS

24 Climate action barometer: 12 charts explain where we are today, and where we need to be in 2020

CSR TREND

29 Merry or misery? Shoppers urged to avoid Christmas gifts linked to slavery

30 New diet needed to transform broken food system

CSR MESSAGE

32 Going green is good business says private sector at UN's COP24 climate conference

CSR CONCERN

34 Electronic devices outnumber humans and trigger a surge in e-waste

CSR INNOVATION

38 Catch them young: Indian writers tell tales of land rights for kids

39 Ghatkopar real estate developer 'connects' his homes to solar power

CSR FUTURE

40 Conservationists clash over coral restoration

REGULARS:

03 Publisher's note
05 CSR News
45 CSR Placements

CSR TODAY

FEBRUARY 2019 | VOL. 06 | ISSUE 07

PRINTER AND PUBLISHER: Rajesh Tiwari

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Circulation: C.R. Tiwari

Printed, Published and Edited by Rajesh Tiwari on behalf of Indian Centre For Corporate Social Responsibility, Printed at The Pack-Age, 196-I, Katrak Compound, J.S.S. Road, Gaiwadi, Girgaon, Mumbai - 400 004 and Published from Indian Centre For Corporate Social Responsibility, 106/A, Nirman Kendra, Plot No.3, Dr. E. Moses Road, Mahalaxmi Estate, Mahalaxmi, Mumbai 400 011.

Editor: Rajesh Tiwari

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Women self-help group of Pathardi village facilitated by TERI showcase novel fortified food products at Mahalaxmi Saras

The Energy Resources Institute (TERI), a leading think tank dedicated to conducting research and policy advocacy for sustainable development, has been actively implementing activities in Pathardi village of Maharashtra, creating sustainable village communities with better livelihood opportunities, especially for the women.

In line with this, facilitated by TERI, the women self-help group of Pathardi village have set up a stall at the ongoing Mahalaxmi Saras Exhibition in Mumbai. The stall showcases the fortified food products that these women have been trained to prepare on their own in order to combat the severe condition of malnutrition in Palghar district. The exhibition was inaugurated by Chennamaneni Vidyasagar Rao, Governor of Maharashtra, Pankaja Munde, Minister for Rural Development, Women & Child Development, Maharashtra and Shri Aseem Gupta, Principal Secretary, Skill Development and Entrepreneurship Development, Govt. of Maharashtra. Women of Pathardi village are trained by several experts in the preparation, fortification and standardization of fortified items and packaging them for sale. Till now, 4 products fortified with Spinach, Mushroom and Spirulina have been distributed in the village, and 60 families have been benefitted from this.

The exhibition is an initiative of the Government of Maharashtra to provide a marketing platform to rural entrepreneurs. The stall will display nutritious products made by the women such



Pankaja Munde, Minister for Rural Development, Women & Child Development, Maharashtra

as spinach chakali, ragi biscuits and spirulina chocolates. The reason behind introducing chocolates was to develop a novel item integrating spirulina, a super food. It is an algae rich in Iron, antioxidants, proteins etc. Consuming algae in raw form would be difficult that too for children. Hence blending it in chocolates was the best option. TERI also plans to introduce the chocolates as part of mid-day meal scheme.

Dr Anjali Parasnis, Associate Director, Nutritional Security, said, "TERI's efforts in supporting communities to recognize and treat malnutrition have helped the tribes in Palghar district to tackle malnutrition. It is a great achievement to showcase our success and achievements through this exhibition. TERI will continue to look for innovative, cost-effective and focused methods for promoting nutritional security while protecting the natural resource base." Malnutrition is a persistent problem of India. While

nutrition outcomes across India is poor, they are significantly worse in tribal areas, and vary depending on the diversity in their socio-economic, socio-cultural and ecological factors. Hence, Nutrition Security is a top priority, and has also been given its due importance in the UN Sustainable Development Goals (SDGs) emphasizing on Zero hunger, health and well-being of individuals as one of its prime objectives.

To support the villagers, TERI has used simple, low cost but sustainable methods to create demonstration projects that have high potential of scale up and replication which would be important for government, policy makers, scientific community, development agencies as well as society at large. The interventions have been planned in such a way that stakeholders like women, youth, school teachers, parents, primary health care center, aanganwadi workers, and villagers would be empowered and encouraged to tackle malnourishment using simple methods and resources easily available in the local areas. The approach has ensured sustainability of the interventions and has also magnified the impact.

The interventions carried out include training on goat rearing and goat farm management, training workshops on bamboo cultivation and bamboo article making, poultry farming and so on. The entire village has started cultivating the vegetables in their backyard and integrating healthy food sources in their regular diet.

Five reasons to be optimistic about reducing, and reversing, deforestation

We stand ready to up our game and support our partners to deliver on the promise of eliminating and, ultimately, reversing deforestation, writes Justin Adams



Aerial view of the Amazon Rainforest in Brazil.

Let's be frank. For those of us who care about deforestation, the last few years have not been good. The latest data tells us we're losing more tropical tree cover than ever before. The biggest culprit is still commodity agriculture. This is exactly what we, in the Tropical Forest Alliance, are working to deter.

Way back in 2012, the Alliance was founded to help the companies behind the Consumer Goods Forum (CGF) achieve their 2020 zero net deforestation target. And we were so committed to this collective goal, we even named ourselves TFA 2020.

For me, as the incoming TFA director, it could be seen as something of a poison chalice. What was I thinking? Taking the helm at a time when we seem

destined to fall short of our founding principle? Tying myself to a target that is so short-term it surely will scare off new partners? Needless to say, I take a very different view.

Yes, the lagging indicators (which tell us what has happened) give real cause for concern. But the leading indicators (which point to what could happen) paint a brighter picture. And we know what more needs to be done to catalyze action and accelerate progress.

So, let me give you an alternative perspective.

If we only tell negative stories, we inhibit progress. Instead, let's focus on the progress we did make in 2018, and look with optimism at priorities for 2019. And, for me, there are five big reasons to be positive:

1. The market signals are getting stronger

Never underestimate the power of market forces or the influence we have on them. I see an unstoppable movement toward sustainability. People demand it. Governments respond with new regulations. Markets respond by insisting on verified products. And pockets of bad practice progressively are squeezed out.

Yes, it's a painfully slow process, but momentum is building. Many more players are signaling that deforestation must be removed from supply chains. In this regard, 2018 was an adrenalizing year.

One example among many is the Cerrado Manifesto from Brazil, which enables continued agricultural production in one of the world's most productive landscapes while also seeking to protect important biodiversity. In 2018 the number of signatories for its Statement of Support leapt beyond 70 global brands. Meanwhile, government-backed initiatives such as the Amsterdam Declaration grew in strength and the European Union announced its long-awaited roadmap to reduce deforestation.

As a producer, logic demands that you take note. If you can demonstrate your sustainability credentials, you can access any market in the world. If you can't, your options become ever more limited.

For 2019, the TFA will work to encourage more members of the CGF to commit and strengthen action seeing beyond 2020; and crucially we will broaden our attention to key players in the emerging economies. China alone accounts for 62 percent of the world's soy imports, 32 percent of pulp and paper and 11 percent of palm oil. As its economy prepares for the 2020 United Nations Biodiversity Summit, we have



Himalaya Lip Care and Smile Train India Launch campaign to increase awareness for clefts in UP

For a child born with a cleft, the biggest dream is to live a normal life. The Himalaya Drug Company, India's leading Wellness company, launched a new campaign – 'Ek Nayi Muskaan' as part of its social impact initiative, 'Muskaan'. Through Muskaan, Himalaya Lip Care has been helping to raise awareness about cleft lip and palate, and supporting free cleft treatment for underprivileged children, in partnership with international cleft charity, Smile Train.

The campaign was launched in Lucknow by actor and Smile Train India supporter Ali Fazal; along with Mr. Rajesh Krishnamurthy, Business Director- Consumer Products Division, The Himalaya Drug Company; Ms. Mamta Carroll, Vice President and Regional Director, Asia, Smile Train, and Dr. Vaibhav Khanna, Project Director, Smile Train, Health City Hospital and other local Smile Train partner surgeons. 'Ek Nayi Muskaan' campaign was launched



with the unveiling of a heartwarming story of eight-year-old Munmun, who lives in a small village near Lucknow. She dreams of going to school, playing with friends, and living a fulfill-

ing life like any other child. However, her untreated cleft lip has kept her in hiding. The film beautifully captures her dreams. Sadly, even in her dreams, she can't think of herself without a cleft, and imagines wearing a mask to fulfill her aspirations. The film brings alive the transformational journey of Munmun, as she gets a corrective cleft surgery that gives her a beautiful smile. Watch the film here: <https://www.youtube.com/watch?v=680YObQxitA>

Cleft lip and/or palate is a birth difference which occurs when certain facial tissues do not fuse properly during fetal development. Children with untreated clefts not only live in isolation, but more importantly, face physical difficulties with eating, breathing and speaking, and are prone to frequent ENT infections. Less than 50% of children with clefts get treatment due to ignorance and poverty in India. One in every 700 children is born with a cleft lip and/or palate globally. Howev-



SIX INSIGHTS

FOR NGOS TO
TRANSFORM CORPORATE
SUSTAINABILITY

NGOs' successful engagement with companies is absolutely necessary and fundamental if corporate sustainability is to make positive transformative societal change, writes **Bob Langert**

Nonprofit organizations, or NGOs, have great opportunity to accelerate corporate sustainability efforts. Yet I see many mistakes.

In my former career at McDonald's, I was involved in the good, bad and ugly of NGO involvement. I recount much of this in my newly released book, "The Battle To Do Good: Inside McDonald's Sustainability Journey."

Companies get critiqued all the time on how they can do better and receive relentless feedback. Not so with NGOs. They too often get a free pass. Why would a company stir them up with criticism?

NGOs' successful engagement with companies is absolutely necessary and fundamental if corporate sustainability is to make positive transformative societal change. So, I have reeled in everything I have observed and learned in the past 30 years to create five key

company and its people, don't push the agenda. Rather, listen to your corporate counterpart, find out what they want and need, and work from there. I call it "from the outside in."

Jim Cannon initially met supplier skepticism but went on to help McDonald's forge a strong sustainable fish program. "It takes listening," Cannon said (then with Conservation International, now with Sustainable Fisheries Partnership). "I want to start where the company is at, and really listen to them, and what moves them. What their needs are. And I tailor my recommendations to what I hear."

2 Assume innocence
The corporate leader can see the "contempt radar" of an NGO — the arrogance, condescension and lack of respect — within minutes of a phone call or an in-person meeting. This happens too

Advisors) with McDonald's. Virtually every other nutrition group held scorn at McDonald's, as if its motivations were just to sell more food and make people obese.

Rain was different. I remember her interacting with our very senior management in a very thoughtful, open, yet professionally challenging manner — starting from a point of view that McDonald's can be part of the solution. Indeed, her efforts paid off, with McDonald's overhauling its Happy Meal program more geared toward health.

3 Be an incredible expert
Companies really need your expertise, so trumpet your science and knowledge.

I admired the folks at Conservation International, such as John Buchanan and Bambi Semrock who, as they said, had their "head in the sky, but boots on

THE CORPORATE LEADER CAN SEE THE 'CONTEMPT RADAR' OF AN NGO — THE ARROGANCE, CONDESCENSION AND LACK OF RESPECT — WITHIN MINUTES OF A PHONE CALL OR AN IN-PERSON MEETING.

insights to help NGOs better wield their innate power to influence, accompanied by a few excerpts from my new book.


1 Listen, then listen more
It's common and understandable for NGOs to arrive at the corporate doorsteps with an overt agenda. However, if you want to move a

much, and it just stifles and stiffens the company mindset. Instead, assume innocence, presume the company is in it for the right reasons and magic may unfold. The opportunities begin to open and multiply, because you start positive and optimistic.

Rain Henderson was the interface from the Alliance for a Healthier Generation (today she is with Elemental

the ground." For instance, John knows the Amazon inside out and was invaluable to McDonald's decision to work on a soy moratorium because we trusted him when he had verified the truth of the Greenpeace "Eating Up the Amazon Report." The same with Bambi on coffee.

Jason Clay from WWF made a great impact on sustainable beef. He absolutely won over all the McDonald's global



School children in Nepal participating in lessons. Conditional antipoverty transfers, continued over a sustained period of time, have the potential to help people break out of the poverty cycle. Flickr, CC BY-NC-ND 2.0

THE RIGHT INVESTMENTS TO ADDRESS THE HUMAN CAPITAL CRISIS

The world faces a growing human capital crisis that demands urgent attention. By making the right investments in people, especially the poorest and most vulnerable, we can help to give them the health, knowledge, and skills they need to realize their full potential, states **Kristalina Georgieva**

For 75 years, the World Bank has been at the forefront of development, helping countries make smart investments to prepare their citizens for the future. It has been particularly focused on the poorest and most vulnerable—their access to infrastructure, health, education, assets, jobs, and markets. In recent years, it has embraced policies and investment in areas critical for the world's future, such as combating climate change and making technology work for the poor.

Everywhere I travel—from Rwanda to Zambia, or from Indonesia to my home country, Bulgaria—I see the difference that technology can make in people's lives. The impact is apparent in a multitude of



Renewables like wind and solar power have continued to expand at an enormous rate and have gotten significantly cheaper.
Image: The White House from Washington, DC, CC BY-NC-ND 2.5

CLIMATE ACTION BAROMETER:

12 charts explain where we are today, and where we need to be in 2020

WRI's **Kelly Levine** outlines how milestones in energy, transport, land use, industry, infrastructure and finance give governments and industries a clear roadmap to put us on a path towards achieving 1.5°C.

Countries committed under the Paris Agreement to a broad goal of limiting global temperature rise to under 2°C, ideally 1.5°C. The latest report from the Intergovernmental Panel on Climate Change (IPCC) makes it clear that half a degree of warming makes a huge difference, and 1.5°C is the safer target.

So how and where do we start to get to 1.5°C, rather than 2°C or worse? The

most recent climate science shows that our most likely, least expensive option is to peak global greenhouse gas (GHG) emissions by 2020 and dramatically reduce them from that point forward.

The Mission 2020 campaign defines six milestones – in energy, transport, land use, industry, infrastructure and finance – that give governments and industries a clear roadmap to put us on a path towards achieving 1.5°C. In a working paper published today, WRI

New diet needed to transform broken food system

A commission of scientists has developed a new framework that aims to radically shift consumption towards a more sustainable, plant-focused diet.

Heeding growing alarm over a global food system that has caused vast environmental damage and left millions of people in poor health, a team of scientists have come up with a diet it says can save both lives and the planet.

The solution, dubbed the “planetary health diet,” promotes a radical overhaul of the way food is produced and consumed, most notably calling on developed countries to slash red meat consumption by more than half of current consumption.

Drawn up by The Lancet, one of the world’s oldest medical journals, and EAT, a non-profit organisation working towards fair and sustainable food systems, the report outlines the first ever scientific targets needed to feed a growing global population with nutritious food while reducing the food industry’s massive carbon footprint.

Food production is responsible for 30 per cent of global gas emissions, with the production of red meat having the highest environmental footprint due to the way livestock is being raised and



fed. Feeding the world also takes up 70 per cent of the world’s freshwater and leads to biodiversity loss when land is converted into farms.

The prevailing food system has also given rise to a global nutrition paradox, where over 820 million people still go hungry every day, and over 2 billion adults are overweight and obese.

Diet-related diseases such as diabetes are also on the rise due to the growing popularity of fast, processed foods and increasing consumption of unhealthy, sugar-laden foods.

The report highlights the need for sweeping changes involving diet, food waste, and agricultural practices: “Humanity has never aimed to change the

GOING GREEN IS GOOD BUSINESS

says private sector at UN's COP24 climate conference

On its second week, a key message in the United Nations COP24 was that businesses across the world should no longer be viewed solely as greenhouse gas emissions culprits, but more as indispensable partners for climate action.

By UN News Centre

For years, sectors such as construction, transport, farming and retailing, have had the finger pointed at them for being major contributors to greenhouse gas emissions globally and for putting profit ahead of environmental protection.

But increasingly, new technologies and models are transforming the private sector so that business leaders no longer have to choose between making money and taking better care of the planet.

"We are calling on all companies across sectors and regions, to set their science-based targets to a new level of ambition, one that aligns with the 1.5°C target," said Lise Kingo, who heads the UN Global Compact, a network of 9,500 small and large private companies which have committed to invest more in sustainable development. This is one of the key issues being discussed here at the COP24 conference, where negotiations



ManhattanIn 2016, 190 of the Fortune 500 listed companies of US corporations captured a total of US\$3.7 billion in savings thanks to their emissions reduction measures, says the Global Compact.

Image: Dimitry B, CC BY-SA 2.0, via IFPRI Flickr

are continuing on the implementation of the climate action agreement adopted in Paris, in 2015, when 197 parties committed to try and limit global warming to 1.5°C above pre-industrial levels.

Speaking at a press conference at COP24, along with the heads of Maersk - the Danish global shipping company - as well as US confectionary giant Mars, and the French-based water and waste management conglomerate, Suez, she stressed that "this is the only way we can reach the ambition of the Paris Agreement and the UN sustainable goals by 2030".

According to the Global Compact, nearly half of the Fortune 500 list of leading US corporations, have set clear energy targets or greenhouse gas reduction goals.

Moreover, in 2016, 190 of those companies captured a total of US\$3.7 billion in savings thanks to their emissions reduction measures.

1000 solutions to protect the planet while making money

To make it easier for the private sector to adopt environmentally-friendly solutions while also boosting profits, one

IIT Madras Alumni-founded Startup developing Microbial Fuel Cell technology to generate Electricity by treating Textile Wastewater

JSP Enviro is the first Indian Startup to bag funding from Europe's climate-based Accelerator by winning 2nd place in 'Climate Launchpad,' the World's Largest Green Business Competition

A startup founded by an Indian Institute of Technology Madras Alumni has developed microbial fuel cells that can generate electricity by treating textile wastewater.

JSP Enviro, which ventured into the clean tech business in 2016, is involved in treating and recycling industrial wastewater, restoration of polluted water bodies, landscaping and beautification projects besides treating wastewater for reuse. They are restoring a 30-acre lake located in the Integral Coach Factory premises at Villivakkam, Chennai.

JSP Enviro also became the first Indian startup to bag funding from 'EIT Climate-KIC', Europe's largest Climate-based Accelerator in November 2018. The startup has established a dedicated Research and Development team based at IIT Madras to create new technologies for water treatment.

Speaking about the uniqueness of this technology and future plans, Dr. V.T. Fidal Kumar, Founder of the Startup and an IIT Madras alumnus (2017Batch / Dept of Biotechnology), said, "Microbial Fuel Cells are relatively a new technology and if implemented



(L_R) Mr. Suresh Paul, Dr. Priyadharshini Mani & Dr. V.T. Fidal Kumar, Founders of JSP Enviro Startup, which is developing Microbial Fuel Cells to generate Electricity by treating



Dr. Priyadharshini Mani (L) & Dr. V.T. Fidal Kumar, Founders of JSP Enviro Startup at their laboratory in IIT Madras, Tamil Nadu.

for all major industrial effluents, we can aim to achieve high energy savings. I am hopeful that this technology will create a great impact in the waste and energy sectors."

The current target segment for the startup is the dyeing industry. They aim to target the small dyeing units in India which cannot afford large Common Effluent Treatment Plants. The unique

Electronic devices outnumber humans and trigger a surge in e-waste

E-waste is now the fastest growing waste stream in the world, and a global reboot in the way humans produce and use electronic devices is now urgently needed, says a new **United Nations study**.

The widespread innovations in modern digital technology have a devastating downside to it: the accumulation of over 50 million tonnes of electronics waste (e-waste) globally every year.

And that's greater in weight than all of the world's commercial airliners ever made, or enough Eiffel Towers to fill the borough of Manhattan in New York City, warns a new report released at the World Economic Forum (WEF) in Davos, January 24.

Currently only 20 per cent of e-waste—including desktop computers, cell phones, laptops, television sets, printers and a wide variety of household electrical appliances—is formally recycled.

If nothing changes, the United Nations University (UNU), one of the authors of the report, predicts e-waste could nearly triple to nearly 120 million tonnes by 2050.



Discarded electronic waste. Image: Fancycrave.com from Pexels

The study says it is difficult to gauge how many electrical goods are produced annually, but just taking account of devices connected to the internet, they now number many more than humans, whose total world population now stands at over 7.7 billion.

The joint report, titled “A New Circular Vision for Electronics—Time for a Global Reboot”, and backed by seven UN agencies, points out that rapid innovation and lowering costs have dramatically increased access to electronic products and digital technology, with many benefits.

This has led to an increase in the use of electronic devices and equipment. And the unintended consequence of this is a ballooning of electronic and electrical waste.

The study says e-waste is now the fastest-growing waste stream in the world. Some forms of it have been growing exponentially.

Asked how feasible is it for countries to have mandatory legislation on recycling e-waste, Dr. Ruediger Kuehr, co-author of the report and Director, UNU-ViE SCYCLE, Sustainable Cycles Programme, told IPS mandatory e-waste

Conservationists clash over coral restoration

Shenzhen divers spark row over the role of human intervention in reef protection.

By **Li Jing**,
Chinadialogue.com

Conservationists are enthusiastically trying to rehabilitate China's coral reefs but there is disagreement over how best to do so. Some prefer large-scale nursery planting, others believe that human intervention should be limited.

This debate was highlighted recently following a high-profile campaign by conservationists affiliated with the Shenzhen Institute of Guangdong Ocean University who installed 30,000 coral pots in Dapeng Bay in July.

They covered a combined seabed area north of Hong Kong of over 11,000 square metres. The restoration project was sponsored by a liquefied natural gas terminal operated by CNOOC, a major national oil company.

Days after the pots were laid, DiveforLove, a local environmental group involved in coral restoration work in the area, expressed doubts over the campaign's impact.

Divers from the group discovered that shelves that provided a fixing point for the coral pots had been placed on top of healthy coral, instead of directly onto the seabed. They also found dozens of plastic fixings scattered underwater that



Coral reefs in the world's oceans, like the ones in Seychelles' waters pictured above, are suffering or dying out due to bleaching, fishing, and the rising temperature of seawater. Image: UNEP, CC BY-NC-SA 2.0

were used to connect the corals to the shelves. Worse still, members of DiveforLove found fragile staghorn corals they had nursed in earlier years had been snapped off.

There was no evidence that the missing parts were harvested for the sake of coral restoration. Still, they feared that the university team had used the healthy wild corals as "seedlings" for the 30,000 coral pots.

Liao Baolin, director of the coral rehabilitation centre at the university disputed the criticisms. He denied his team had harvested any wild corals or used plastics, saying the shelves were

mostly made from pottery or tempered glass. He said that 30,000 pots was by no means "large-scale" for the ocean, and insisted the survival rate of the coral was 85 per cent.

Coral rehabilitation projects are difficult for donors and government authorities to monitor, which makes their effectiveness hard to measure, according to Xia Jiaxiang, secretary general of DiveforLove. In the group's early years, it also pursued large-scale coral nurseries but later switched to saving damaged coral fragments.

"The coral ecosystem is very complicated. It took years for us to realise

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