

# CSR TODAY

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## COP28 'BREAKTHROUGH' ELEVATES LITIGATION AS CRUCIAL ROUTE TO CLIMATE ACTION

The United Nations has held 28 annual climate summits. But with the process failing to provide a legally binding path for emission reduction and fossil fuel phase-out, many are turning to litigation to hold firms and governments to account





# CSR TODAY

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# Urgent action needed to protect children and prevent the uptake of e-cigarettes



**Rajesh Tiwari**  
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**E-cigarettes with nicotine are highly addictive and are harmful to health. Whilst long-term health effects are not fully understood, it has been established that they generate toxic substances, some of which are known to cause cancer and some that increase the risk of heart and lung disorders.**

**U**rgent action is needed to control e-cigarettes to protect children, as well as non-smokers and minimize health harms to the population.

E-cigarettes as consumer products are not shown to be effective for quitting tobacco use at the population level. Instead, alarming evidence has emerged on adverse population health effects.

E-cigarettes have been allowed on the open market and aggressively marketed to young people. Thirty-four countries ban the sale of e-cigarettes, 88 countries have no minimum age at which e-cigarettes can be bought and 74 countries have no regulations in place for these harmful products.

"Kids are being recruited and trapped at an early age to use e-cigarettes and may get hooked to nicotine," said Dr Tedros Adhanom Ghebreyesus, WHO Director-General.

"I urge countries to implement strict measures to prevent uptake to protect their citizens, especially their children and young people."

This comes as a important statement as the menace of e-cigarette in India is a matter of concern and CSR intervention is needed.

E-cigarettes with nicotine are highly addictive and are harmful to health. Whilst long-term health effects are not fully understood, it has been established that they generate toxic substances, some of which are known to cause cancer and some that increase the risk of heart and lung disorders. Use of e-cigarettes can also affect brain development and lead to learning disorders for young people. Fetal exposure to e-cigarettes can adversely affect the development of the fetus in pregnant women. Exposure to emissions from e-cigarettes also poses risks to bystanders.

"E-cigarettes target children through social media and influencers, with at least 16 000 flavours. Some of these products use cartoon characters and have sleek designs, which appeal to the younger generation. There is an alarming increase in the use of e-


cigarettes among children and young people with rates exceeding adult use in many countries," Dr Ruediger Krech, WHO Director for Health Promotion.

Children 13–15-years old are using e-cigarettes at rates higher than adults in all WHO regions. In Canada, the rates of e-cigarette use among 16–19-year-olds has doubled between 2017–2022, and in England (the United Kingdom) the number of young users has tripled in the past three years.

Even brief exposure to e-cigarette content on social media can be associated with increased intention to use these products, as well as more positive attitudes toward e-cigarettes. Studies consistently show that young people that use e-cigarettes are almost three times more likely to use cigarettes later in life.

Urgent measures are necessary to prevent uptake of e-cigarettes and counter nicotine addiction alongside a comprehensive approach to tobacco control, and in light of national circumstances.

- **Where countries ban the sale of e-cigarettes**, to strengthen implementation of the ban and continue monitoring and surveillance to support public health interventions and ensure strong enforcement; and
- **Where countries permit commercialization (sale, importation, distribution and manufacture) of e-cigarettes as consumer products**, to ensure strong regulations to reduce their appeal and their harm to the population, including banning all flavours, limiting the concentration and quality of nicotine, and taxing them.

Cessation strategies should be based on the best available evidence of efficacy, to go with other tobacco control measures and subject to monitoring and evaluation. Based on the current evidence, it is not recommended that governments permit sale of e-cigarettes as consumer products in pursuit of a cessation objective. 

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# CSR NEWS



## 50,000+ students in Andhra Pradesh to benefit from University of Melbourne CSR sponsorship program

**M**ore than 50,000 under-represented Indian school students in grades 9-12 are set to benefit from a Schools Engagement Program to promote social mobility and career advancement, as the University of Melbourne joins community and government partners in Andhra Pradesh to expand the transformative initiative.

The Schools Engagement Program integrates into the students' curriculum, with modules underpinned by positive psychology and coaching to help them understand themselves and the career paths of interest to them, and of use to their communities.

This builds the students' awareness, aspirations and agency, with increased levels of self-confidence, self-esteem and self-management

reported, as well as an improved ability to make informed decisions and plans. The University is partnering with the Government of Andhra Pradesh, the Department of School Education, Rotary International Districts in Zone 7, Rotary India Literacy Mission, and Samagra Shiksha, Andhra Pradesh, to support the program, delivered by Global Education Solutions.

The Schools Engagement Program launched in 2019 and has already reached 8237 students and supported 178 teachers and around 15,000 parents, care providers and guardians. The program has run in ten schools in Pune and nine schools in Madurai.

University of Melbourne Deputy Vice-Chancellor (Global, Culture and Engagement) Professor Michael

Wesley said he is proud of the University's ongoing commitment to innovative educational solutions in India. "The Schools Engagement Program is one of the most important partnerships we have piloted in India and the enduring impact it has had on the lives of young people, particularly disadvantaged girls, inspires us to replicate it in as many schools as possible," Professor Wesley said. "It helps local students, and their parents and guardians, explore what is possible in their future careers as we expand the program from 8000 to a projected 50,000 by the end of 2024."

Planning is also underway for further expansion of the Schools Engagement Program into other regions in India.

B. Srinivasa Rao, State Project Director, Samagra Shiksha, Andhra Pradesh said: "The Schools Engagement Program is a pathway paved for the students of Andhra Pradesh to promote social mobility and career advancement using the transformative power of education."

Dr Mahesh Kotbagi, Rotary International Director 2021-23, Trustee Rotary India Literacy Mission said: "Schools engagement programs in Andhra Pradesh, India will develop global culture. The biggest challenge of converting 59% of women/girls' literacy ratio on the higher side will be achieved through this future vision program consisting of diversity, equity and inclusion. Equality of gender for quality education rights will be mainstream.

Parents' approach will be a positive change when they see their children exploring their mindset and thinking out of the box with the "WOW" factor. One World One Peace One Life will come into the path of reality."



# Marico Limited Celebrates Farmers' Day by planting over 12,000 saplings in Jalgaon to strengthen the Agrarian Community in Jalgaon



Commemorating Farmers' Day and affirming its commitment to making a difference to the lives it touches, Marico Limited, one of India's leading FMCG companies, completed plantation of a comprehensive afforestation program site in Jalgaon.

Underscoring its commitment to environmental sustainability and agrarian community development, the company planted over 12,000 saplings across 5 acres of land, in partnership with local zilla panchayat of Dhanwad. The theme of Farmers' Day 2023 is 'Delivering smart solutions for sustainable food security and resilience' and to promote it Marico recognised and awarded 10 farmers for green

practices, smart irrigations, encouraging other farmers towards improved agriculture practices in their respective villages. Along with Marico Members and Leadership team 600+ farmers from 5 villages attended the programme along with the SHGs women, village leaders, and youth committee.

The afforestation initiative was carried out in collaboration with local communities and panchayats. The objective of the program is to create livelihood opportunities through sustainable and organic farming practices primarily in Dhanwad village. The organic plantation site is expected to yield fruits, providing an additional income channel for locals through

Self-Help Groups (SHGs) and promoting micro-entrepreneurship initiatives. Furthermore, Marico aims to develop a Centre of Excellence for Moringa farm site, as it is a fast-growing, drought-resistant tree. This initiative will empower the local community with alternative income generation opportunity, by selling the produce and creating an ideal farm which is climate resilient.

With aim to improve the availability of surface water for the community, last year Marico launched its water stewardship program 'Jalashay' in Jalgaon. The idea was to increase the possibility of water for irrigation purpose during dry seasons. The initiative also drove awareness on water-resilient



cropping and improved farming techniques like drip irrigation, mulching, solar powered pump, vermicomposting, and water budgeting. In a year's span Marico created 13.50 Crore litres of water harvesting capacity through 'Jalashay', replenishing water for the drought prone villages of Jalgoan.

Sharing his thoughts on Marico's effort to uplift the community, Amit Bhasin, Chief Legal Officer & Group General Counsel and Secretary, CSR Committee, Marico Limited, said, "At Marico, we believe that, as an organisation, it is our duty to create a positive impact for every life that we



touch. We constantly strive to bring about sustainable transformation in society by nurturing and empowering communities.

Understanding the challenges of the drought prone villages of

Jalgoan, we decided to initiate an afforestation and a water stewardship program that will increase greener zone and ensure better rains in the region.

Our vision is to drive a community-centric sustainable agriculture and livelihood improvement program. We aim to increase the income of farmers through strategic water interventions and enable the local community to become climate resilient. By working collaboratively with local communities, we aim to not only address immediate challenges but also contribute to a sustainable and thriving future for all."

## Shriram Life Drives Insurance Awareness, Donates Books In Govt School In First Step As Lead Life Insurer In Telangana

**S**erving its first mandate as lead life insurer of Telangana, Shriram Life Insurance today launched an insurance awareness campaign; 'Fuelling Dreams, Powering Education', in Zila Parishad High School (ZPHS) in Shivarampally in Rangareddy district. Shriram Life Insurance MD & CEO Casparus Kromhout donated library books to school principal M Kishan during the school assembly.

Through this campaign Shriram Life Insurance emphasizes the importance of grassroots education, a critical force that empowers children across communities to make meaningful and informed decisions in life. The initiative was also conducted in commemoration of the Shriram Group's Golden Jubilee Year which falls in April next year.

Shriram Life Insurance MD & CEO Casparus J H Kromhout said, "As we celebrate our Group's 50-year journey, we are reflecting on our commitment as an insurer to the public. As lead life insurer for Telangana, our commitment goes beyond business and extends to

community welfare. This campaign has helped us reach out to young people who will be key decision makers of tomorrow. It is important to educate people living in rural areas on the importance of life insurance and how it will serve to protect families in times of vulnerability. In line with this commitment, we are proud to donate books to ZPHS Shivarampally, a school which has one of the largest student populations in the district."

'Fuelling Dreams, Powering Education' was organized as a bike rally led by Casparus Kromhout, MD & CEO of Shriram Life Insurance and other several senior leaders, accompanied by fifty team members of the company. Covering 24km the rally served as a platform for spreading insurance awareness, community engagement as well as in building a roadmap for insurance inclusion. Shriram Life Insurance hopes to encourage more people to come forward to insure their lives, thus aligning with IRDAI's mandate of 'Insurance for All' by 2047. With its purpose to provide

insurance coverage to all segments of the society especially in the more vulnerable areas, Shriram Life has been able to reach and serve an increasing number of customers attaining a growth of 30% in retail new business premium and 24% in retail policies sold up to November 2023. Last fiscal, Shriram Life recorded a claim settlement ratio of 97.4%, settling non-investigated claims within 12 hours depending on the last document received (LDR).

### About Shriram Life Insurance Company

Shriram Life Insurance Company Ltd offers a range of life insurance, investment and annuity products that offers comprehensive protection and long-term savings to policyholders of all age groups. The company is promoted by the Shriram Group and Africa-based financial services group Sanlam Ltd. Shriram Life Insurance has a network of 423 offices across India and has a manpower strength of approx. 35,000 including employees, field sales force and agents.





# Sachin Manchanda Foundation Organises Plantation Drive under its 'Eco-Sanskriti' Initiative

**T**he Sachin Manchanda Foundation, a non-profit organization committed to environmental sustainability, successfully conducted a Plantation Drive in collaboration with the Government Model Sanskriti Senior Secondary School (NIT-3 Faridabad) recently. It witnessed enthusiastic participation from students, teachers, and school staff.

The Plantation Drive, conducted under the banner of the 'Eco-Sanskriti' Initiative, aimed to foster a sense of environmental responsibility among the community. A diverse array of trees and plants were planted during the event.

The event was marked by the active involvement of students, who eagerly contributed to the greening of their surroundings, along with the dedicated efforts of the school's teaching and non-teaching staff.

"Eco-Sanskriti - Ek kadam eco-friendly future ki aur" is the guiding principle for the Sachin Manchanda Foundation's commitment to promoting eco-friendly practices. Our Foundation believes that small steps



can lead to significant changes, and this Plantation Drive is just one of many activities planned under the 'Eco-Sanskriti' Initiative, says Mr. Sachin Manchanda, Founder, Sachin Manchanda Foundation.

"By collaborating with Sachin Manchanda Foundation, our school aims to instil environment-friendly values among our students and make them aware of the need to create a sustainable and eco-friendly future. We believe in the power of collective action, and with initiatives like these, we can make a positive impact on the environment,"



says Dr. Paresh Gupta, Principal, Government Model Sanskriti Senior Secondary School (NIT-3), Faridabad.

Dedicated to empowering the underprivileged, the Sachin Manchanda Foundation recognizes the urgency of global environmental challenges. The Foundation is intensifying its commitment to community development by incorporating essential and straightforward environmental conservation efforts. The initiatives focus on critical themes such as water conservation, rain-water harvesting, carbon footprint reduction, and pollution prevention.



# The University of Chicago Trust and IBM Collaborate to Revolutionize Water Quality Management in Maharashtra

The University of Chicago, together with the University of Chicago Trust in India, announced a groundbreaking collaboration with IBM aimed at transforming water quality management in the state of Maharashtra. This initiative harnesses IBM's expertise in data analytics, artificial intelligence, and hybrid cloud technologies to address the critical issue of water pollution.

IBM, in collaboration with The University of Chicago Trust in India, will spearhead efforts to aggregate fragmented water quality information, providing key government and nonprofit organizations with essential tools to democratize access to water quality data. The overarching goal is to enhance water resource management by offering contextual spatial data that illuminates potential sources of water pollution.

Maharashtra, with 55 polluted river stretches, has been identified as a state facing significant challenges in water quality, with the highest number of polluted stretches among all Indian states (out of a total of 311 stretches across 297 river networks in India).

"With nearly half of the global population vulnerable to significant environmental distress, new strategies to help create a sustainable future are essential," said Justina Nixon-Saintil, IBM Vice President & Chief Impact Officer. "This means scaling solutions to help people immediately, while also cultivating a pipeline of future leaders at the intersection of technology and sustainability across industries."

The collaboration is part of the IBM Sustainability Accelerator, a pro-

bono social impact program designed to leverage IBM technologies, including hybrid cloud and artificial intelligence. The program taps into an ecosystem of experts to amplify and scale initiatives led by nonprofit and government organizations. The focus is on assisting populations vulnerable to environmental threats, such as climate change, extreme weather, and pollution.

The program will elevate the University's state-of-the-art methodology for measuring water quality using remote sensors, which utilizes small, portable remote sensors placed directly in the water body, continuously collecting and uploading data to the cloud, to provide real-time monitoring. This approach stands in stark contrast to the traditional method of 'grab sampling,' where water is collected from a specific location at a particular time and sent to a lab for analysis.

What sets this initiative apart is not just the methodology of measurement but the emphasis on making complex information accessible.

The collected data, while technically comprehensive, is translated into a user-friendly, pictorial format developed by researchers at the University of Chicago. This transformative step ensures that a diverse range of stakeholders, including researchers, farmers, and local communities, can easily comprehend and utilize the valuable information.

Leni Chaudhuri, Executive Director, University of Chicago Trust, expressed her enthusiasm about the partnership, saying, "The University of Chicago Trust is firmly and actively committed to scholarship in environmental science, public policy, and creating positive impacts on society. This collaboration with IBM adds significant strength to our endeavors in these areas."

Supratik Guha, Professor at the University of Chicago's Pritzker School of Molecular Engineering, highlighted the transformative potential of the collaboration, says, "The anticipated impact of large-scale data curation and artificial intelligence upon climate and environmental science is significant. IBM has world-class efforts and leadership in this area. The University of Chicago Trust has been actively involved in the geospatial analysis of water quality in rivers across India with this collaboration further developing and positioning the science towards tangible societal impact in India and beyond."

This collaboration represents a convergence of cutting-edge technology and academic rigor, aligning with the University of Chicago's commitment to advancing knowledge and addressing pressing global challenges.

**The University of Chicago Trust is firmly and actively committed to scholarship in environmental science, public policy, and creating positive impacts on society.**

# Nissan collaborates with White Lotus Trust for Safe School travel for girls in 8 villages in Haryana

**N**issan Motor India (NMIPL) in collaboration with the White Lotus Trust, introduced the 'Blossom Bus' initiative under its Corporate Social Responsibility (CSR). The project provides safe and affordable transportation for girl students attending Government Senior Secondary School in Hathin, Haryana.

The initiative involves a dedicated bus service that caters to girls from eight villages, namely Swamika, Ghighraka, Ghirghraka Colony, Garhi Vinoda, and Ferozpur Rajput. The bus service addresses the safety and financial challenges that the girls faced while commuting to school.

The joint effort between Nissan and White Lotus aims to make transportation more accessible and convenient for these girls and bring positive change to their lives. Since its inception in FY2021, the 'Blossom Bus' initiative has ensured safe mobility for more students by making two daily rounds across the villages.

With the implementation of the initiative, the girl enrolment in the school has increased from 409 to 626, significantly reducing the drop-out rate by overcoming the financial and safety barriers and fostering education continuity for girls in the local communities.

Rakesh Srivastava, Managing Director, Nissan Motor India, said, "At Nissan, we take pride in our humane CSR initiatives that support access to education and a better quality of life with freedom of mobility. Our partnership with the White Lotus Trust has enabled our commitment to education, with mobility as a force of societal good. We are inspired by the substantial impact that the



initiative has had in encouraging education to women and girls in the community transforming their lives."

Spokesperson, White Lotus Trust said, "The impact of this initiative extends far beyond the confines of the schoolyard. It is born from a deep understanding of the community's unique needs and aims to transform the lives of young girls in Hathin. Through our collaboration with Nissan, we have not only

provided a bus, but a pathway to a brighter tomorrow."

This CSR initiative supported from July 2021 to 2023, illustrates how small steps can create meaningful social change. Providing a bus service not only improves the girls' lives but also fosters empowerment and future leadership. It emphasizes the responsible role of CSR in addressing the unique needs of the communities.



# Visa Announces Grant Recipients of She's Next Program, Grants \$10,000 Each to Women-Led Businesses

Visa, the global leader in digital payments, has announced the grant recipients of the She's Next Grant Program in India. She's Next is a global advocacy program by Visa that aims to empower women-led small businesses across segments, with insights and tools such as networking, mentoring, and funding opportunities. Visa has awarded a grant of US\$10,000 to each of the three winning businesses owned and led by women. It also partnered with Razorpay Rize, an exclusive community for founders, to provide all grant recipients with complimentary access to the invite-only Razorpay Rize incubator program, including a range of benefits like mentorship, assistance with incorporation and fundraising, and networking opportunities with fellow founders.

The program received over 700 applications spanning across sectors, including agriculture, specialised education for children, elderly care, homestays, law, literature, travel, handicrafts, and support for local artisans, reflecting the diversity of women-led entrepreneurship in India. The recipients of this year's She's Next grants program are:

1. Suchita Bhandari, Urvara Krshi, Gurugram, Haryana
2. Nidhi Chawla, Silver Talkies (Active Age India Pvt. Ltd.), Bangalore
3. Elizabeth Thomas, Phonologix Health Solutions Pvt. Ltd, Kerala  
Sandeep Ghosh, Group Country Manager, India and South Asia, Visa said, "Visa is committed to fostering financial and social inclusion by investing in small enterprises, which are pivotal to economic



She's Next Winners

growth. Women-led businesses like Urvara Krshi, Silver Talkies and Phonologix, enthuse us with their profound community impact, and we are honored to extend this grant to these very inspiring women entrepreneurs. The She's Next Grant Program in India is a key initiative for Visa in its ongoing focus on galvanizing female entrepreneurship and promote inclusion across the country."

The recipients were chosen through a meticulous review process, including their background stories, societal challenges they aim to address and the potential for future growth in their respective business models. Each of the three grant recipients, chosen from a pool of 700+ applicants, presented a compelling vision for how Visa's grant would contribute to the expansion and advancement of their businesses and to empower more women. They also outlined plans for supporting local communities and the

broader Indian economy through their businesses.

Visa continues empowering small and medium businesses through opportunities like the She's Next Grant Program providing women-led businesses with the vital tools, resources, and financial support that enable them to thrive. Concurrently, Razorpay Rize, an embodiment of entrepreneurial support, offers a comprehensive program that addresses the challenges faced by founders during the early stages of business growth. With a focus on mentorship, incorporation, and fundraising activities, Razorpay Rize seeks to build a community of like-minded founders in India's thriving startup ecosystem, demonstrating the company's dedication to empowering entrepreneurs and contributing to the growth of the startup community. Visa's She's Next Program aligns with Razorpay's mission of investing in the country's talent pool and fostering innovation.

# Schaeffler India announces winners of the second edition of the annual Social Innovator Fellowship Program

**S**chaeffler India Ltd announced the winners of its annual initiative - the Social Innovator Fellowship Program. This initiative, launched in association with Buddy4Study is part of Schaeffler India's Corporate Social Responsibility (CSR) activities and aims to nurture and support groundbreaking social innovations that address critical challenges in society.

Following the successful launch of the program last year, Schaeffler India embarked on a mission to identify and foster innovative solutions that could bring about positive change in communities.

This year, the 10 winners, selected from a pool of 130 exceptional entries, have demonstrated remarkable innovation in areas ranging from environmental sustainability to technology-driven social solutions.

The awarded projects are unique in their approach and reflect Schaeffler India's commitment to fostering an ecosystem of social innovation and entrepreneurship.

The jury comprised of a panel of employees from Schaeffler India and was chaired by Mr. Harsha Kadam, Managing Director, and CEO, Schaeffler India and Mr. Santanu Ghoshal, Vice President - HR & Head - CSR, Schaeffler India. The event was graced by eminent social entrepreneur Mr. Pranshu Singhal – Founder of Karo Sambhav.

Harsha Kadam, MD & CEO, Schaeffler India, said, "We are deeply committed to fostering innovation that makes a meaningful difference in the community. The Social



Innovator Fellowship Program is a testament to our dedication to societal progress. I am incredibly proud of the ingenuity and determination shown by all the participants. The selected projects reflect the potential of innovative thinking in addressing some of the most pressing challenges of our times. At Schaeffler India, we believe in empowering such trailblazing ideas that can lead to sustainable, impactful change."

Pranshu Singhal, Founder of Karo Sambhav, said, "I am honoured to be a part of Schaeffler India's Social Innovation Fellowship Program. This initiative resonates deeply with my work in driving circular economy. The creativity and potential of the winners here today are a powerful reminder of the impact, innovative thinking can have on our society. Congratulations to the fellows, and I commend Schaeffler India for their commitment to fostering such impactful change."

## The Winners:

1. Karthickjothi M & Yograj Joshua K – Talk Ally: An innovative glove device translating sign language into spoken language, facilitating communication for the deaf community.
2. Nidhi - NEMA AI: A cutting-edge health-edtech platform personalizing learning experiences through brain scan technology.
3. Avinash Yadav & Arpit Kshirsagar - Electica: A revolutionary EV battery swapping service, enhancing the efficiency of electric vehicle charging.
4. Aishwarya Karnataki and Parikshit Sohoni - GLovatrix's Fifth Sense: A device combining smartwatch technology and gloves to interpret sign language in real-time.
5. Vagisha Thakur and Subrahmanya Shastry - ThinkGudd: A digital platform providing branding and



- communication strategies for SMEs and impact organizations.
6. Shivam Batra and Nagen Pratap Singh - CircuLift: A tech platform aiming to revolutionize plastic waste management through AI and automation.
  7. Venkata Ramana Mattaparthi - Blue Lotus Solutions: Focused on developing sustainable solutions to combat climate change.
  8. Dr. Sarjerao Doltade - LiqSure: A novel approach to industrial wastewater treatment using cavitation principles.
  9. Akshay Kawale and Akshay

Wairale- AgrowSure Products and Innovations Pvt Ltd: Innovations in gender-friendly farm equipment, enhancing inclusivity in agriculture.

10. Siddhesh Sakore and Swapnali Dhawale- Agro Rangers: Working with farmers to improve soil health and implement agroforestry models.

Each winner will receive assistance from Schaeffler India in the form of mentorship, networking opportunities, and funding to help bring their innovative ideas to fruition. All the 10 winners will undergo

a thirty-week hybrid mentorship at Centre for Innovation, Incubation and Entrepreneurship (CIIE), IIM Ahmedabad, one of India's top Business schools to help them further develop and scale their solutions.

Schaeffler India's CSR initiatives, including the Social Innovator Fellowship Program, underscore the company's dedication to sustainable development and its role as a responsible corporate citizen. Through these efforts, Schaeffler India continues to contribute significantly to the social and economic development of the communities it serves.

## MiQ launches sustainable advertising solution to reduce the carbon footprints of digital ads

***Through this solution, Indian brands and advertisers can deliver greener ad creatives, and optimize supply paths, making end-to-end, carbon-neutral digital advertising campaigns***

**A**s companies target ways to minimize their carbon footprints and achieve their climate commitments, global programmatic advertising technology company MiQ has launched its sustainable advertising solution in India, powered by partnerships with Scope3 and SeenThis.

Digital advertising is a multi-billion-dollar industry that has been overlooked as a source of significant carbon emissions across its supply chain; however, it relies on millions of servers to host and power ad serving, real-time bidding, data processing, machine learning, and a myriad of related functions. According to

Scope3's Q2 2023 State of Sustainable Advertising report, digital display and streaming ads produce 7.2 million metric tons of emissions every year. Broken out by channel, display advertising accounts for just over half—3.8 million metric tons—and streaming contributes 3.4 million metric tons to the global number.

MiQ has built an industry leading sustainable ads suite to help clients reduce the carbon footprint of their campaigns without sacrificing performance by combining the right insights, tech, creative, and supply strategies. MiQ's granular data from customer campaigns identifies exactly where and when ads run online and is paired with Scope3's accurate, comprehensive, and independent emissions modeling data for clients to provide MiQ's proprietary Green Score, helping clients effectively assess, reduce, and offset their carbon emissions.

MiQ's Commercial Board Member and Managing Director, Siddharth Dabhade said, "By giving marketers comprehensive insights to measure and reduce the carbon impact of their digital campaigns, developing climate-smarter ad creatives, and optimizing

the programmatic supply path, we have developed a formidable sustainable advertising solution that would empower climate-conscious brands, agencies and media practitioners to make sustainable media buying choices. More importantly, it enables us to start change-making conversations with brands and media agencies about digital ads that are good for consumers, good for communities, and good for our planet."

To make digital ads more sustainable, MiQ has partnered with SeenThis, an adaptive streaming technology provider that delivers high-quality programmatic creatives with less data waste. These ads stream in bite-sized pieces when in-view, ensuring that data is transferred only when actively consumed by users and is otherwise paused. For MiQ and its clients, this reduces data waste by an average of 25%, as well as associated carbon emissions, all related to excessive buffering and offscreen loading. It also eliminates reliance on publisher bandwidth to download files and improves the overall user experience for static images, video, and other display formats.

# CFA Institute Joins as Founding Member of the new Capacity-building Alliance of Sustainable Investment

**C**FA Institute, the global association of investment professionals, today announced its role as a founding member of the Capacity-building Alliance of Sustainable Investment (CASI), a new global initiative that aims to provide quality learning programs, technical assistance, and best practice to support and accelerate the development of sustainable finance in emerging markets and developing economies.

As a founding member, CFA Institute will contribute its significant sustainability-oriented knowledge and educational offerings to help advance capacity-building efforts aimed at fostering sustainable finance development and green investment opportunities that bring long-term benefits to society. CFA Institute will be represented on CASI's Steering Committee by Paul Moody, Managing Director, Global Partnerships and Client Solutions, at CFA Institute.

CASI was established by the Global Green Finance Leadership Program, which is hosted by the Institute of Finance and Sustainability, and Dr. Ma Jun, former Co-Chair of the G20 Sustainable Finance Working Group. CASI seeks to equip developing economies with the capacity to develop domestic sustainable financial markets and originate bankable green projects. This work supports global efforts to implement the Paris Agreement and the UN 2030 Agenda for Sustainable Development.

CASI will offer in-person training, online learning programs, and technical assistance to a diverse



audience, including regulators, financial institutions, corporates, and services providers. It aims to address key challenges and bottlenecks currently facing emerging markets, including green taxonomy, sustainability disclosure, financial products, policy incentives, carbon markets, and origination of green projects. CFA Institute will collaborate closely with CASI to develop impactful joint initiatives to facilitate ESG-themed learning programs and events across the financial industry and participate in CASI's overall strategy review.

Margaret Franklin, CFA, President and CEO, CFA Institute, said: "Creating sustainable growth is clearly one of the greatest challenges of our time. This cannot be achieved

without capacity building in terms of talent development and education. It is crucial to develop more capacity, both at the institutional and individual levels, and we are deeply honored that CFA Institute is furthering our long-time collaboration with the Institute of Finance and Sustainability through CASI. Collectively, we can contribute to ensuring strong and sustainable growth, by helping build institutional and policy-making capacity."

Dr. Ma Jun, Founder and President of the Institute of Finance and Sustainability, said, "The importance of capacity building in unlocking sustainable capital in emerging markets and developing economies cannot be overstated. The lack of training and technical



assistance aimed at strengthening a government's capacity to design and implement effective policies is impeding the mobilization of private-sector financing for climate actions and sustainability in the developing world. As a global aggregator and distributor of sustainable finance knowledge, CASI represents a meaningful step forward in the delivery of the Paris

Agreement and the UN 2030 Agenda for Sustainable Development.”

Paul Moody, Managing Director, Global Partnerships and Client Solutions, at CFA Institute, said: “Accelerating the sustainable investing landscape requires a collective and concerted effort by all of us, through skills, disclosure, and data. CFA Institute research indicates that, globally, the skills gap between

the demand for learning and the supply of talent is one of the biggest when it comes to sustainability. As a founding member of CASI, we are grateful that CFA Institute can further enhance and accelerate efforts to proactively support and contribute to capacity building, and I am optimistic that we can all further contribute to creating the positive impact we need to see.”

## Safeena Husain, Founder of Educate Girls, honoured with the WISE Prize for Education

*The first Indian woman to win the WISE Prize for Education for her contribution to girls' education in rural India*

**S**afeena Husain, Founder, Educate Girls, has been awarded the prestigious WISE Prize for Education at the WISE 11 Summit (World Innovation Summit for Education).

The WISE Prize for Education is the first global distinction of its kind that honours an individual for outstanding contribution to education.

In a rapidly changing world, India is emerging as an innovator by harnessing technology for social impact. Educate Girls, led by Safeena Husain, exemplifies this innovative approach, employing AI to identify villages with high numbers of out-of-school girls. Equipped with this information, over 21,000 gender champions go door-to-door in the hardest-to-reach villages of India to identify these girls. Working in partnership with the government and communities, Educate Girls reintegrates them into the formal education system.

Educate Girls has mobilised over 14 lakh girls for enrolment and supported over 19 lakh students with remedial learning since its inception



**Safeena Husain, Founder, Educate Girls wins the WISE Prize for Education**

through this comprehensive approach in Rajasthan, Uttar Pradesh, Madhya Pradesh and Bihar.

Presented by the Qatar Foundation, the WISE Prize is a testament to Safeena's commitment to bridging the gender gap in education in India. Safeena shared her sentiments on this accolade, “I am honoured and humbled for this recognition. This is a collective win for all of us working towards girls' education, right from the government and local communities, to our dedicated gender champions and our valued supporters. Girls' education is the most powerful tool and a transformative force in solving the world's most complex

problems. But most importantly it is her inherent right. At Educate Girls, we are steadfast in our commitment to contributing to this transformation.”

Safeena emphasises the synergy between human compassion and technological innovation as the powerhouse for transformative change, “AI can help us find the most vulnerable girls faster, and help us deliver quality education at scale however we must not forget that the human touch remains the indispensable element on the ground.”

One of Educate Girls' most notable achievements is pioneering the world's first Development Impact Bond (DIB) in education that ties funding to outcomes.

# Bry-Air conducts the 13th Biannual Eye Camp to support underprivileged people suffering from eye-related problems

**S**taying true to its commitment to enhancing lives through CSR activities, Bry-Air, the flagship company of Pahwa Group, organized its 13th Biannual Eye Camp at Moga, Punjab. The camp was conducted at Mathra Das Civil Hospital in association with a local NGO partner, Bhartiya Jagriti Manch.

The camp was visited by more than 2500 number of people from the villages of Singha Wala, Naar Khote, Sapu Wala, Tareywala, Budh Singh Wala, Chadek, Malinwala, Khote Patti Mohabbat, Marion, Ramu Wala Kalam and Moga district. During the camp, 104 number of people were identified with the need to get cataract surgery. As part of the initiative, 1200 medicines and 300 spectacles were distributed free of cost to the people attending the camp.

The 13th Biannual Eye Camp was inaugurated jointly by Sanjeev Saini, Chairman, Blooming Buds School, Moga, along with Anandita Pahwa, Head-CSR Pahwa Group, in the presence of Indu Puri. Along with this, the camp was graced by the presence of Dr Amandeep Kaur Arora, MLA, Moga, and other eminent personalities of Moga as well.

The company has been organizing the camp since 2012 as a gesture to pay tribute to Rai Bahadur Dr. Mathra Das Pahwa. During his lifetime, Dr. Pahwa conducted over half a million surgeries. Along with this, his relentless work as a philanthropist in the field of vision, especially cataract surgery for the underprivileged, won him the recognition of Netra-Dev (God of Eyes).

Following his passion for helping people gain their eyesight, he created a record of conducting 750



operations in a single day, which made him the world's greatest eye operator. Acknowledging his dedication to enriching lives through such initiatives, he has been commemorated with many awards, namely, Padma Shri (1954), the title of Rai Bahadur (1921), Kesari Hind- Gold Medal (1924), Kesari Hind- Silver Medal (1912). Carrying forward his legacy of conducting

charitable work for the underprivileged in the field of vision and cataract surgery, till date the company has organized 115 eye camps where they have treated around 40228 people over the years. During the period, 3269 people have successfully received cataract surgeries, accompanied by the distribution of 24991 free spectacles along with 31623 free medicines.



Speaking on the occasion, Anandita Pahwa, Head -CSR Pahwa Group said, “As a responsible company, we firmly believe in bringing about the change in society we want, rather than waiting for the change to happen. Along similar lines, we keep conducting such CSR activities to help people with

eye-related problems gain their eyesight. Owing to our continuous effort, we have been able to help a significant number of people over time and wish to support more people in the years to come.”

Elaborating on the same, Bhartiya Jagriti Manch said, “As an organization, we diligently work towards

enhancing people's lives. The collaboration with Bry-Air gave us an opportunity to help create awareness and provide medical assistance to underserved people. It played a pivotal role in directly reaching out to the beneficiaries and providing them with the free-of-cost services at the camp.”

## Climate change is impacting India's agricultural sector: report

**C**limate change is impacting India's agricultural sector which employs 40% of its labour, according to a report collated by Climate Trends, a research-based consulting and capacity building initiative that aims to bring greater focus on issues of environment, climate change and sustainable development. Around 70% of the rural population of India relies on agriculture for their livelihoods. A study attributed 59,000 suicides in India over the last three decades to crop-damaging warmer temperatures during the growing season.

In a new analysis titled ‘Impacts of Climate Change on Agriculture in India’ Climate Trends compiles evidence to showcase the extent of India's agricultural vulnerability amidst changing summer monsoon season, crucial to India's highly dependent agrarian economy.

The paper citing scientific evidence and public data suggests that summer monsoon rainfall has declined by 6% since the 1950s. In the central region of India, where about 60% of agriculture is rainfed, summer monsoon rains have declined by 10%. While the monsoon rains have weakened, the intensity of the rains has increased, triggering dangerous floods. These changes have resulted in direct crop production impacts, along with food price inflation and export shocks.

“Agronomic studies have already established that the warmer climatic conditions will never favour agricultural

productivity. In fact, further temperature rise is most likely to reduce traditional rainfed as well as irrigated cash crops like Jowar, Bajra, Pulses, Sugarcane, Onion, Maize, etc. Also, with rising temperature on account of warming along with building El Nino may result in warm winters this season. This will again have a great impact on the wheat production in terms of quality as well as yield,” said Rahul Todmal, Assistant Professor of Geography, University of Pune.

“Agriculture is highly dependent on consistent climatic conditions, but increasing variability on account of global warming is having severe consequences. While Monsoon rains have reduced by 10% over the long term and have become inconsistent, the rise in extreme events such as heat, drought and floods has added drastically to agricultural challenges. Rice and wheat crops, both accounting for around 85% of total annual grain production, are highly sensitive to climate change impacts. 18% of India's GDP is agri-dependent and over 40% of its labour workforce is employed in the sector. Any changes in these patterns affect the country's economy and well-being at both the macro and micro level,” adds Aarti Khosla, Director, Climate Trends.

On food inflation trends, the report said the cost of tomatoes domestically soared by more than 700%, increased onion prices in August 2023 resulted in the government imposing a 40% levy

on onion exports, food price inflation reached 11.51% in July this year - the highest since January 2020.

“The y-o-y inflation rate has increased for vegetables (37.34%), pulses (13.3%), grains (13%), spices (21.6%) and milk (8.3%),” the Climate Trends report stated.

“India's agricultural landscape, deeply intertwined with the ebb and flow of the monsoon season, faces an unprecedented challenge as climate change casts a long shadow over its fertile fields. The pivotal summer monsoon, the lifeblood of Indian agriculture, has been marred by a 6% decline in rainfall since the 1950s, with the Indo-Gangetic Plains and the Western Ghats bearing the brunt. As the monsoons weaken, their intensity grows, heralding perilous floods and wreaking havoc on the delicate balance of crops. With over 50% of India's crop cultivation dependent on rain, the vulnerability of its agricultural sector is stark. Rising temperatures, exacerbated by human-induced climate change, have seen a 0.7°C increase since 1901, rendering the once predictable monsoons increasingly erratic. Extreme weather events, such as the 2022 heatwave, now occur 30 times more likely due to climate change, impacting crops like wheat, maize, and soybeans,” added Prof Anjal Prakash, Clinical Associate Professor (Research) and Research Director, Bharti Institute of Public Policy, Indian School of Business, IPCC Author.



# FedEx Commits USD10 Million to IIT Bombay and IIT Madras

**F**edEx Express (FedEx), a subsidiary of FedEx Corp and one of the world's largest express transportation companies, has committed a USD 10 million corporate social responsibility grant to the Indian Institutes of Technology (IIT) Bombay and Madras. This collaboration reaffirms FedEx's commitment to advancing technology, leveraging talent, sustainability, and fostering startup growth.

This initiative will contribute to the establishment of a globally recognized "Centre of Excellence" (COE), strategically located within physical infrastructure on both IIT campuses. This COE will spearhead research and development while concurrently nurturing a dynamic talent pool, supporting fellowship programs for



**Raj Subramaniam, President and CEO of FedEx Corporation**

Master's and doctorate students, and actively catalyzing the growth of the startup ecosystem in India.

Raj Subramaniam, President and CEO of FedEx Corporation, underscored the significance of this initiative, stating, "At FedEx, we aspire to make supply chains smarter for everyone. Beyond reshaping the logistics landscape, we are also committed to making a meaningful contribution in our communities. We know our collaboration with these esteemed institutions will be important in achieving those goals."

Prof. Subhasis Chaudhuri, Director, IIT Bombay, said, "IIT Bombay is committed to working closely with industry leaders to support the development of scalable and futuristic solutions and enable young, deserving minds that can facilitate the advancement of industries and solve the grand challenges being faced by them at the national and global level. Our collaboration with FedEx is a significant step in supporting the development of advanced logistics. These efforts in addressing some of the most pressing challenges such as digital transformation of supply chains and the integration of digital twins, will go a long way and create a profound impact."

Prof. V. Kamakoti, Director, IIT Madras, said, "Together with FedEx, we are determined to create a hub where technology and talent converge to drive sustainable logistics. With a specialized focus on operations research and network planning, we aim to spearhead developments that optimize efficiency, enhance strategic planning, and contribute to the broader landscape of sustainable logistics advancements."

The collaboration between FedEx and IIT Bombay and Madras is poised to redefine logistics industry standards by synergizing technology and India's talent pool. The primary focus will be on addressing the complexities of cross-border logistics through innovation and the seamless integration of digital intelligence.



# Thermax to bridge the gap between energy availability and sustainability with green and efficient solutions

**T**hermax, a leading energy and environment solutions provider, in line with its commitment to being a trusted partner in energy transition, is developing green and decarbonisation solutions that bridge the gap between energy availability and sustainability. The company demonstrated its innovative technologies and bespoke solutions at its inaugural edition of Thermax Fest in Pune, slated between December 12-15, 2023.

At the event today, Thermax Group made key announcements outlining its vision and the future of the company in alignment with global energy transition goals. The company, through one of its subsidiaries, has secured orders worth more than Rs. 500 crore from a leading energy conglomerate for setting up five bio-CNG plants across India. These plants will be set up in the states of Rajasthan, Madhya Pradesh, Maharashtra (2) and Uttar Pradesh. With the capacity to produce 110 tonnes per day (TPD) of bio-CNG, these plants will utilise local feed-stock exceeding 1,000 TPD, which includes rice straw, Napier grass, cane trash and soya trash. The bio-CNG generated from these plants will be employed for commercial and captive use by the customer. This is part of Thermax's broader initiative to introduce solutions around biochemicals and bioenergy.

Thermax is the largest provider of biomass-based green energy solutions for fuel flexibility. The range of offerings encompasses standard products, hybrid energy systems, complex engineering, procurement and construction (EPC) projects, and green steam/power as a service. Thermax has also invested in

**Secures orders exceeding Rs. 500 crore for the establishment of five bio-CNG plants**

**Outlines plans to deploy 1 GW of hybrid renewable energy solutions within the next three years**

**Sets targets to upscale coal gasification plants with capacities ranging from 100 to 500 TPD**

a biomass-sourcing supply chain for captive consumption to ensure a consistent biomass fuel supply.

Another initiative aligned towards clean energy is the installation of 1 GW of hybrid renewable energy solutions by FY 2027. These will be intra-state and inter-state projects, helping industries with a variety of offerings, including round-the-clock clean electricity requirements. Amongst the 290 MWp (commissioned and under construction) is our latest state-of-the-art wind and solar bundled captive power project comprising 100 MW wind and 90 MWp solar, located in Thoothukudi, Tamil Nadu, which is being evacuated at 110 kV in a phased manner. The captive users are leading organisations from tyre, auto comp, petrochemical and textile industries. The company currently manages an operational portfolio of 140 MWp, with an additional 145 MWp under construction, over 300 MW in development, and 400 MW in the pipeline.

Furthermore, Thermax aims to develop gasification plants with carbon capture capabilities to process coal ranging from 100 to 500 TPD. Based on fluidised bed coal

gasification technology, Thermax has implemented a pilot gasifier project at its factory in Pune in partnership with IIT Delhi, with support from the Department of Science and Technology. This indigenously developed technology converts high-ash Indian coal into value-added fuels. It is particularly beneficial for hard-to-abate industries like the steel sector and aligns with the Prime Minister's vision of gasifying 100 million tonnes of coal by 2030.

Thermax has also recently launched electrical energy solutions such as the electric boiler and hybrid heat pump for meeting heating and cooling requirements. Thermax leads in indigenously developed products of this range, lowering dependence on imports and minimising associated costs. Electrical solutions reduce reliance on fossil fuels, optimise energy and achieve zero emissions when powered by green electricity.

MD and CEO Ashish Bhandari, on the occasion, said, "For 50 years, Thermax has played a vital role in India's energy landscape. We are continuously driving sustainability through innovation, cross-functional expertise and partnerships. To address the country's unique energy challenges, we have pioneered technologies for converting waste to energy and are investing in newer areas such as hybrid renewables, biofuels, green hydrogen, and more. As a trusted partner in energy transition, our commitment is to bridge the gap between energy availability and sustainability. Thermax Fest is a confluence that showcases some of these technologies and cutting-edge solutions that can help industries meet their climate commitments."

## Cadila Pharmaceuticals CSR lights up Bhetawada village streets after four decades

**B**hetawada village in Dholka taluka has emerged from decades of darkness with a transformative CSR initiative by Cadila Pharmaceuticals, one of the oldest and largest privately-held drug manufacturers in the country.

Bhetawada is known as the village of flowers since most of its farmers are engaged in floriculture farming. However, the absence of streetlights for many years resulted in numerous challenges for the 4,500+ village residents. The absence of streetlights led to accidents, restricted movement

after sunset, and increased vulnerability to criminals. The lack of illumination also posed difficulties during medical emergencies since transporting individuals to medical centres was challenging.

To address this critical challenge, Cadila Pharmaceuticals collaborated with the village panchayat and installed LED lights, complete with stands and cabling, on 150 light poles throughout the village, bringing light to the village's streets after several years. The initiative was undertaken by Cadila Pharmaceuticals as a part of its Corporate Social

Responsibility (CSR). Dr. Bharat Champaneria, Trustee of Indrashil Kaka Ba and Kala Budh Public Charitable Trust, the charitable arm of Cadila Pharmaceuticals, said, "It is deeply satisfying to be able to contribute to improving the lives of residents of Bhetawada with our CSR project. We remain dedicated to supporting communities with initiatives that make a positive and lasting impact."

Expressing gratitude for the initiative, Chinubhai Darbar, a community leader in Bhetawada, said, "In my 45 years, I have witnessed well-lit streets in my village for the first time. This has made our lives comfortable and we can fearlessly in the village in the night. Most importantly, it has instilled a sense of safety among the women and girls in our community."

Moreover, Cadila Pharmaceuticals has also provided a sustainable solution to the village to meet its electricity needs. In addition to the streetlights, the company has equipped the village panchayat with a 5 KVA solar panel, which is expected to reduce the electricity bill for streetlights by up to 80%. It will also promote the use of renewable energy sources and contribute to the conservation of the environment.





# HCLFoundation's My E-Haat Conclave brings together key stakeholders to bolster India's handicraft sector



**Dr Nidhi Pundhir, Vice President, Global CSR, HCLFoundation**



**Dr Nidhi Pundhir, Vice President, Global CSR, HCLFoundation with other dignitaries unveiling the My E-Haat Logo by HCLFoundation**

*Industry leaders, artisan and stakeholders explore strategies to strengthen move the sector up the value chain*

**H**CLFoundation, which drives the corporate social responsibility agenda of global technology company HCLTech in India, commemorated two years of My E-Haat initiative with a conclave that brought together industry leaders, artisans and stakeholders who collectively recommend the strengthening of the value chain to boost India's handicraft sector.

HCLFoundation's My E-Haat initiative introduces artisans to new trends and design innovations, AI and IoT-based craft authentication technology, international certifications, and business development opportunities. It also offers artisans direct access to global audiences

through the My E-Haat online platform. Till date, the initiative has positively impacted over 3000 artisans across 15 states of India.

The Small Industries Development Bank of India (SIDBI), National Institute of Fashion Technology (NIFT), Okhai.org, Pyxera Global, National Cooperative Union of India, International Cooperative Alliance (ICA), SEWA Bharat, Foundation for MSME Clusters (FMC), Shiv Nadar University and other organizations working in the crafts and livelihood sector attended the My E-Haat Conclave 2023 held on December 15, 2023, at the National Craft Museum, New Delhi.



**My E-Haat Conclave by HCLFoundation**

"By bringing together key stakeholders through the My E-Haat Conclave, we aimed to create a platform for meaningful dialogue and collaboration that not only gave voice to the talented artisans but also drove positive change in the industry. We extend our heartfelt gratitude to all participants, sponsors and partners for their contributions in making the event a success," said Dr. Nidhi Pundhir, Global Head of CSR and Director, HCLFoundation.

The conclave, with a special focus on the support provided by the Government of India, helped facilitate conversations on enhancing the value chain and the future of craft-based collectives in India. The conclave explored maximizing the convergence between handicraft and technology for measurable impact, strengthening women entrepreneurs and learning from cooperative models in export-centric districts of India. The conclave highlighted the needs for inclusive and sustainable collective models.



# World Soil Day 2023: ICRISAT Leverages Innovation for Sustainable Agriculture

## *'Technology on Wheels' to Bring Science to Farmers' Doorsteps*

The International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) marked World Soil Day 2023 with the inauguration of 'Technology on Wheels', a new initiative designed to promote sustainable soil and water management practices among farmers.

This year's World Soil Day theme, "Soil and Water: A Source of Life," holds particular relevance for drylands, where there is a deficit of both water and soil nutrients.

Cognizant of this inherent challenge, and the fact that soil and water account for 95% of global food production, ICRISAT remains steadfast in addressing the urgent challenges posed by land degradation and the decline in soil health—particularly in the context of climate change.

The newly launched 'Technology on Wheels', mobile soil and water testing laboratory, reflects ICRISAT's commitment to bridge the gap between scientific advancements and in-the-field implementation.

Developed in partnership with the Laurus Charitable Trust, the mobile facility will operate in the Medchal-Malkajgiri districts of Telangana, India, and offer on-site soil testing

services to farmers, promoting the adoption of regenerative agricultural practices at the grassroots level.

Speaking at an event to mark the occasion, Director General of ICRISAT, Dr Jacqueline Hughes, highlighted ICRISAT's longstanding efforts to bolster soil health across Asia and Africa by advancing scientific knowledge and fostering awareness on the interconnectedness between soil and water for resilient and sustainable agrifood systems.

"We recognize that science and society, particularly farmers through their farming practices, help preserve life on Earth. At ICRISAT, we aim to provide innovative, easily implementable solutions that safeguard soils and secure water for our present and future," Dr Hughes shared.

ICRISAT's digitalized interventions include localized soil testing and soil-test-based crop management technologies, guiding farmers in crop and variety selection, and offering suitable technologies and inputs to enhance productivity, efficiency, and system profitability.

Mr VV Ravi Kumar, Executive Director and Chief Financial Officer at Laurus Labs, commended the experts at ICRISAT for their unwavering support in taking this initiative to the next level.

"This partnership epitomizes the core values of the Laurus Charitable Trust's initiatives: education, environment, and health. Through 'Technology on Wheels', we aspire to elevate the lives of our farmers, enriching their livelihoods through empowerment and education," Mr Kumar said.

Dr ML Jat, Global Research Program Director for Resilient Farms and Food Systems, added, "Through collaborations, new science and advanced tools, including the digital soil information using advanced Geographic Information System and artificial intelligence, ICRISAT acknowledges the intricate



link between soil health and water quantity and quality."

Dr Pushpajeet L Choudhari, Manager at the Charles Renard Analytical Laboratory at ICRISAT and Chair of the Food and Agriculture Organization of the United Nations's Asian Soil Laboratory Network (SEALNET), emphasized ICRISAT's unique value as a leading partner for the Soil Health Monitoring Framework in

Asia and Africa. He highlighted the Framework's aim to strengthen collaborations between ongoing projects, government initiatives, and National Agricultural Research System programs, fostering awareness through partnerships and amplifying the impact of initiatives on the ground.

As a recognized global leader in landscape management and water conservation practices, especially in

the drylands, which constitute half of terrestrial ecosystems, ICRISAT continues to advocate for and work towards the implementation of sustainable agricultural practices.

The Institute is also renown for pioneering research on millets, a crop pivotal for water and soil conservation, with efforts concentrated in the drylands of Asia and Africa—regions grappling with nutrient-depleted soils and water scarcity.

## Improving Lives: Group Legrand India provides 100 Prosthetic Limbs in Mumbai

Group Legrand India, the leading provider of electrical and digital building infrastructure, hosted Limb Distribution Camp in Malad in Mumbai in association with Rotary Divyang Centre. The camp aimed at enhancing the mobility and empowering the lives of differently abled by supporting them with prosthetic limbs.

The Limb Distribution Camp prioritized individuals facing economic challenges, addressing their critical need for prosthetic limbs. This targeted approach aimed to empower the most vulnerable members of our community, offering them a chance at renewed independence and improved livelihoods.

Earlier in March this year, Group Legrand India had a similar Limb Distribution Camp in Thane in association with Rotary Divyang Center to empower 50 PWD individuals. Furthermore, to commemorate Human Rights Day on December 10th, a similar Limb Distribution Camp is scheduled in Pondicherry at Satya Special School where Group Legrand India will be supporting 27 children, below 15 years of age, with prosthetic limbs. Tony Berland, CEO & MD, Group



Legrand India expressed, "We are driven by a shared commitment to make a meaningful impact on the lives of those in need. At Group Legrand India, we believe in the power of innovation, inclusivity, and social responsibility. By providing advanced prosthetic limbs to 100 individuals in need, we are not just enhancing mobility; we are fostering

independence, dignity, and a brighter future. Our collaboration reflects our dedication to improving lives in the communities we serve."

Group Legrand India as part of their socially responsible initiatives have several programs focusing on education, environment, health & safety to improve the lives of the community.

# ENTOD Pharmaceuticals Observes National Myopia Week Touches 20 Million Lives



In a collaborative effort to address myopia as a prevalent eye health concern, ENTOD Pharmaceuticals proudly partnered with Matanand Foundation for National Myopia Week.

This initiative, conducted in association with the Strabismus and Pediatric Ophthalmological Society of India (SPOSI), aimed to raise awareness about myopia's impact on eye health across the nation.

Recent data reveals an alarming myopia prevalence nearing 35%, particularly among school-going children. A study by AIIMS underscores a concerning trend – over 13% of Indian school children have developed myopia, with this figure

doubling in the past decade. This surge in myopia emphasizes the immediate need for initiatives like National Myopia Week. The campaign's focal point was to spotlight the critical importance of early intervention and preventive measures.



By raising awareness about the consequences of untreated vision issues, the initiative strived to drive home the urgency of proactive eye care. Beyond the numbers, National Myopia Week was a crucial step in ensuring a healthier vision for the younger generation, echoing the profound impact that collective efforts can have on shaping a brighter and clearer future.

Nikkhil, CEO of ENTOD Pharmaceuticals, expressed his unwavering commitment, stating, "Our collaboration with Matanand Foundation for National Myopia Week goes beyond an initiative; it's a shared dedication to fostering a vision of better eye health. Myopia's prevalence is a critical concern, and by raising awareness, we aim to inspire proactive measures for eye care. This initiative underscored our commitment to the well-being of communities, emphasizing the far-reaching impact that collective efforts can have on shaping a healthier future."

A recognized expert in the field, Dr. Jitendra Jethani, Director, Baroda Children Eyecare and squint clinic & Myopia control clinic and research center, Vadodara, echoed the sentiment, emphasizing not just the success of the initiative but also its profound impact. Dr. Jitendra Jethani stated, "National Myopia Week wasn't only about the numbers – it's about transforming lives through awareness and early intervention. Myopia's surge among school-going children demands urgent attention, and initiatives like these play a crucial role in educating communities about the long-term consequences of untreated vision issues. Beyond the immediate





check-ups, this initiative was a step towards empowering individuals with the knowledge they need for a lifetime of healthier vision."

The week-long campaign, tagged #MoreGreenLessScreen, successfully reached an audience of 20 millions, engaging influencers and generating Twitter trends. The campaign hashtag #MoreGreenLessScreen & #NationalMyopiaWeek trended in number 1 position in India and reached to 15 millions of people. The organisers initiated and collaborated with over 100+ mother and Health influencers to create and

post over 100+ reels and 70+ stories which aimed to reach the people on ground level through social media and spread awareness about myopia. Also collaborated with various leading National and regional news medias to spread an awareness of myopia to the mass.

From November 20th to 26th, over a thousand ophthalmologists and pediatric ophthalmologists participated in activities such as CME/RTM sessions, webinars, hospital-school collaboration events, and free eye check-ups in schools. The initiative spanned the entire nation,

covering over 350+ districts in India right from village level to towns to tier cities using ENTOD's nationwide people power. As a part of this campaign, we have collaborated with 2000+ Ophthalmologists and in various awareness initiatives. Our field representatives have covered 50+ schools during this week to conduct free eye check and awareness talks in which over 10,000 students got benefit of the free eye check-ups provided at schools. There were over 50,000 patients, kids participated in various Myopia awareness activities during this week.

## Sightsavers India's Eight-State Inclusive Education Programme Bags the Zero Award 2024

**S**ightsavers India won the Zero Project Award 2024 for its Eight-State Inclusive Education Programme's concerted effort for using accessible Information and Communication Technology (ICT) devices. The initiative stood out among 523 nominations from 97 countries, earning recognition from an international peer-review board for its innovation, impact, and scalability. The Zero Project 2024 annual research cycle was dedicated to the Inclusive Education and Information and Communication Technologies (ICT) theme.

Sightsavers India's Inclusive Education Programme aims to promote a positive and enabling environment in schools, families, and communities

to support the holistic education of children with visual impairment. Enablement is facilitated by the availability of assistive devices and accessible educational material, provision of compensatory skills training, infrastructure accessibility, and building education management and leadership.

We aim to ensure that children who are visually impaired are included in mainstream education.

RN Mohanty, CEO of Sightsavers India, said, "It is gratifying to know that our Inclusive Education Programme is scalable, innovative, and sustainable. At Sightsavers India, we firmly believe that ICT plays a transformative role in the lives of students with visual impairment by promoting inclusion, improving

access to information, and enhancing communication and independence. And this win reaffirms our beliefs. Congratulations to all fellow Awardees for their well-deserved recognition."

Founded by the Austrian non-profit Essl Foundation in 2008, the Zero Project is a global and research-driven initiative to support the implementation of the Convention on the Rights of Persons with Disabilities (CRPD).

The Zero Project Call for Nomination 2024 was based on a research-driven approach to identify, curate, and share inclusive solutions, as intended and encouraged by Article 32 of the United Nations (UN) Convention on the Rights of Persons with Disabilities (CRPD).



## After Startups, OYO founder extends philanthropical support to the underprivileged with free healthcare

*Ritesh Agarwal, known for funding and supporting small and regional startups across India, will now be extending his philanthropic drive to provide free treatment for the underprivileged, starting with five healthcare centers in Odisha.*

Ritesh Agarwal, the founder of global travel-tech company OYO, has announced the establishment of five healthcare centers for the underprivileged in his home state of Odisha over the next one year. The centers will be operated by the health-tech startup 'Last Mile Care', which already runs 11 health centers across India. The strategic placement of these centers aims to cover regions with limited access to healthcare facilities, thereby bridging the gap between healthcare services and marginalised populations.

As part of this initiative, the first center – the Ramesh and Bela

Agarwal Healthcare Center, has been inaugurated by Shri Jagannath Saraka, the state minister for SC & ST Development, Minorities and Backward Class Welfare and Law, in Ritesh's hometown of Rayagada. The center has been named in honor of his parents, late Mr. Ramesh Agarwal and Mrs. Bela Agarwal.

The centers will use health-tech and options of hybrid care to provide high-quality and affordable healthcare in small towns. These centers will provide free doctor consultations for the first three months and discounted treatment and medicine for everyone during the first six months. The services

include preventive care, diagnostic services, primary healthcare services, treatment for minor illnesses, professional consultation, referral services, affordable medication, and digital health record facilities.

In addition to this, each such center will have a team of doctors with specialisation in gynecology, eye diseases and heart diseases. A pharmacy will also be available to offer complete healthcare solutions to patients.

This endeavor showcases Ritesh Agarwal's commitment to giving back to Rayagada, the town where he spent his formative years and to his home state Odisha.

With Last Mile Care as its operational partner, the center is well-equipped to provide basic healthcare facilities to both the underprivileged and the general public. Last Mile Care successfully operates 13 such centers across India, including one in Tandipur village in Odisha, developed in partnership with OYO Care, the CSR wing of OYO. The Ramesh and Bela Healthcare Center in Rayagada is a larger facility with more amenities and technological support.

Ritesh Agarwal, Founder and CEO of OYO, remarked, "As we navigate the ever-evolving healthcare landscape, collaboration between healthcare providers, tech innovators, policymakers, and communities is paramount. By fostering an environment conducive to innovation and investing in initiatives such as these, we are doing our bit to ensure that quality medical services become accessible to everyone".

The establishment of these healthcare centers aligns with Ritesh Agarwal's longstanding commitment to social welfare and his vision of creating a positive impact on communities. Through this initiative, he aims to make a significant contribution to improving healthcare accessibility and fostering better health outcomes for the people of Odisha.





# Tulsi Tea supports school transformation programme in girls' school in Chalala

**T**ulsi Tea, one of Gujarat's most beloved tea brands, has brought about a positive change to the lives of 288 girl students of a school in Chalala town of Amreli with its school transformation programme.

As a part of the programme, Tulsi Tea supported the development of wash facilities and access to clean and safe drinking water in Chalala Kanya Primary School in Chalala under its Corporate Social Responsibility (CSR). Undertaken in association with Yuva Unstoppable, the programme aimed to enhance the girl students' health and hygiene standards.

Haresh Kathrotiya, Managing Director of Tulsi Tea, said, "Lack of adequate toilet and wash area facilities and access to clean water is a pressing issue in many schools as it affects overall hygiene and health and hampers students' ability to learn. We are happy to have the opportunity to undertake the



school transformation programme in Chalala and make a difference in the lives of young school students. The programme is already showing an impact by way of lower absenteeism and creating a more conducive environment for learning."

As a part of the programme, Tulsi Tea also undertook the construction of a permanent dining hall for the girl students in the school. The dining hall, with a seating capacity of

more than 100, enables the children to sit together and eat their meals in a comfortable and hygienic setting.

The school transformation programme in Chalala Kanya Primary School has benefited 288 young learners by ensuring adequate wash facilities, access to clean and safe drinking water, and a hygienic food hall to have meals in school. The project reflects Tulsi Tea's commitment to giving back to society.

# AWS helps renovate residential school, and plans to develop 50 farm ponds to help the local community in Shabad, Telangana with rainwater harvesting

**A**mazon Web Services (AWS) has completed the renovation and beautification of the Telangana State Model School (TSMS) at Shabad in the Rangareddy district in Telangana as part of its AWS InCommunities program, which aims to make a positive impact to communities, especially in regions where AWS operates. The renovated building was inaugurated on December 14, 2023 in the presence of dignitaries including Ch. Ramana Kumar, Additional Director, Telangana State Model School; P. Suseendra Rao, District Educational Officer, Ranga Reddy District; V L Anuradha, Mandal Parishad Development Officer; and Kerry Person, Vice President, Data Centre Planning and Delivery, AWS.

The renovation at TSMS includes electrical, plumbing and civil work undertaken to improve the school infrastructure and create a comfortable space for the students and staff. The school walls have been decorated with colourful, interactive, localised murals to provide friendly learning spaces for children, and the school now also features a renovated library, and new furniture in the classrooms. About 800 students from approximately 20 nearby villages study at the Telangana State Model School (TSMS) at Shabad, and reside on campus. AWS has been associated with this school since the launch of the AWS Think Big Spaces program there earlier this year. The AWS Think Big Spaces program is focused on enabling students to cultivate an interest in Science, Technology, Engineering, Arts and Mathematics (STEAM) disciplines.



**Celebrating the inauguration of the newly renovated Telangana State Model School at Shabad**



**AWS InCommunities celebrates the renovated dining hall at Telanganana State Model School**



**Students receiving gifts from AWS InCommunities**



**The newly renovated dining hall at Telangana State Model School**

P. Suseendra Rao, District Educational Officer, Ranga Reddy District, said, "It is heartening to see how organisations such as AWS are committed to improving school infrastructure and providing education curriculum. Such initiatives will instill confidence among students and parents in formal education, and importantly, spark interest and curiosity among students in science, technology, arts, and mathematics. With the AWS Think Big Spaces

program, the Telangana State Model School at Shabad has an excellent opportunity to maximise learning outcomes and empower the children to build a bright future."

AWS collaborated with SEARCH, a nonprofit organisation to undertake the school renovation. Besides this, AWS and SEARCH are also working together to undertake the construction of 50 farm ponds in the Shabad mandal[1]. SEARCH will undertake a detailed community



engagement process to ensure that the farm ponds are implemented in a way that maximizes the benefit to the villagers. Once completed, the farm ponds will help recharge groundwater, and increase the water available to the community, helping villagers utilize rainwater for agricultural purposes.

Collectively, these two new initiatives by AWS will help contribute to improving education, environmental sustainability, community well-being, and infrastructure development in Shabad. These new initiatives as part of the AWS InCommunities program in Telangana add to the multiple initiatives already undertaken by

AWS in the state's Rangareddy district, such as the renovation of government schools, Anganwadi centers (rural child care center), and health-care centers and hospitals, and the launch of AWS Think Big Spaces in multiple parts of the district including Nednur, Meerkhanpet, and Kandukur mandals.

## Dr. Shroff's Charity Eye Hospital (SCEH) inaugurates Urmila Khemka Cataract Center with support from Seth Parmanand Khemka Charitable Trust

**D**r Shroff's Charity Eye Hospital inaugurated the 'Urmila Khemka Cataract Centre (UKCC)', courtesy Seth Parmanand Charitable Trust, expanding the hospital's capacity to provide timely and comprehensive care to the patients suffering from cataract and lower the burden of preventable blindness.

Set to perform approximately 28,000 surgeries annually, UKCC will aid SCEH in its mission to make a lasting impact on the eradication of blindness in India by providing quality care to all sections of society. It will also contribute to facilitate the quality of life as with operated cataract people are more likely to undertake and spent more time on productive activities and are less likely to report receiving assistance with activities.

Apart from sponsoring the UKCC, Mr. Hari Khemka, Chairman and MD of Aditya Group, has also donated a Phaco machine and provided entire infrastructure support for the centre. Dr. Umang Mathur, CEO of Dr. Shroff's Charity Eye Hospital, Daryaganj, said, "An important feature of expanding capacity to treat cataract surgery is that coverage and



care can reach everyone including the most disadvantaged populations. It is in this spirit that we have launched the UKCC, increasing the footprint of quality eye care services for all socioeconomic sections of society. The leading causes of avoidable blindness in India are cataract and uncorrected refractive error, and SCEH is on a mission to eliminate the same by building sustainable models of healthcare delivery, enabled by effective partnerships, reducing health inequalities. We believe that access to quality healthcare is a fundamental right, transcending boundaries and social hierarchies."

Speaking on behalf of the association, Hari Khemka said, "We are honoured to partner with SCEH, a premier eye care institution, in expanding cataract surgery services to patients across Delhi. This expansion will benefit the most underserved who often have no means to bear the cost of treatment of cataract surgery and live a life of isolation and despair. Diagnosing patients in a timely manner and taking prompt action to combat cataract, will ensure that the burden of this avoidable disease, and its associated economic fallout, is significantly reduced."

# COP28 'BREAKTHROUGH' ELEVATES LITIGATION AS CRUCIAL ROUTE TO CLIMATE ACTION

The United Nations has held 28 annual climate summits. But with the process failing to provide a legally binding path for emission reduction and fossil fuel phase-out, many are turning to litigation to hold firms and governments to account, a report by Justin Catanoso, Mongabay.com



Indigenous peoples participating in protests at the COP28 climate summit in Dubai to make their demands heard, which included climate financing from the largest historic polluters. Image: Jessica Cheam/ Eco-Business



**E**ven as organisers of the UN climate summit in Dubai, known as COP28, cheered a “breakthrough” agreement “transitioning away from fossil fuels” by 2050, critics were quick to point out a “litany of loopholes” in the legally non-binding agreement that will likely impede the furious progress required to slow global warming.

In light of this, and past UN voluntary accords, which can’t force any nation to act, environmental lawyers are stepping up their efforts to pressure policymakers and fossil fuel companies to drastically reduce emissions and support climate-vulnerable nations and peoples.

Dramatic courtroom victories in jurisdictions around the world offer some hope and have emboldened litigators to pursue legal action as a substitute for government or corporate climate action.

But while there is growing recognition that favorable judicial decisions are vital to curbing global warming, there is also an acknowledgement that litigators’ near-term ability to impact climate change and climate policy is limited, especially considering the long legal pipeline they must navigate.

“Litigation is very helpful, and there is a lot of it out there. But it’s misleading to think that it is going to be our big [climate action] savior,” Michael Gerrard, founder and faculty director of the Sabin Center for Climate Change Law at New York City’s Columbia University, told Mongabay. “It’s a thing, but not the thing. We need a big toolbox.”

An oft-cited case in the Netherlands offers a prime example. In 2015, a Dutch environmental group, the Urgenda Foundation, and 900 Dutch citizens successfully sued the government to require it to reduce emissions, not by the 17 per cent it pledged in that year’s Paris Agreement, but instead requiring a 25 per cent reduction by 2020 over a 1990 baseline. Plaintiffs ran the table of appellate courts, including a Dutch Supreme Court victory in 2020. There’s been just one hitch. According to a July 2023 study in the *Journal of Environmental Law*:

If the Urgenda target has been met, this had little to do with the few measures that the government took too late and too hurriedly to achieve genuine [emission] mitigation outcomes. Rather, these measures likely caused a slight increase in global long-term emissions. And while the case has raised awareness, there is no reason to assume that it has translated into momentum for climate action more than it has hindered new policy developments.

Gerrard cautioned: “There’s a lot of energy and activity going into these actions, but it’s too early to say whether it moves the needle.”

### US PLAINTIFFS PLEAD FOR CLIMATE ACTION

With 2023 “virtually certain” to be the warmest year on record, and humanity likely living through the hottest 12 months in at least 125,000 years — generating increasingly disastrous impacts — environmental plaintiffs continue to play the long-game of seeking legal remedies where political will is absent.

In August, a group of young people in the US state of Montana won what is described as a “landmark lawsuit” in *Held vs. Montana*, the first trial of its kind in the United States. There, a judge ruled that the state violated its own constitution by failing to consider climate change when approving fossil fuel projects.

The state constitution guarantees current and future residents “the right to a clean and healthful environment.” Montana, a major coal and gas-producing state, gets a third of its energy from burning coal.

The state is appealing the ruling to the Montana Supreme Court, which previously declined requests to block the case from going to trial. If the plaintiffs prevail, there remains the issue of enforcement. More significantly, a winning deci-

sion there would only apply to Montana, with its tiny population of 1.1 million.

California, however, is another matter. With nearly 40 million people, the state ranks as the world's fifth-largest economy. Its government has set strict vehicle emission restrictions, appliance efficiency standards and electric vehicle sales quotas that ripple throughout the US economy, influencing other states to follow.

In September, its attorney general filed suit in California Superior Court, accusing five of the world's largest oil companies and their subsidiaries, along with the American Petroleum Institute (the industry's top trade association), of purposely and persistently misleading the public about the dangers of burning fossil fuels. California is the seventh-largest US oil producing state.

California, according to Governor Gavin Newsom, has endured "decades of damage and deception," even as fossil fuel companies made huge profits. "Wildfires wiping out entire communities, toxic smoke clogging our air, deadly heat waves, record-breaking droughts parching our wells. California taxpayers shouldn't have to foot the bill."

On December 10, the nonprofit law firm behind the Montana case, Our Children's Trust, filed a lawsuit against the federal government and the US Environmental Protection Agency (EPA) on behalf of 18 children from California between the ages of 8 and 17. The suit launched in federal court alleges the government and EPA "intentionally" allowed dangerous levels of fossil fuel emissions in the atmosphere, thus risking the plaintiffs' health and welfare. In response, EPA said the Biden Administration is committed to reducing the pollution driving climate change.

Elsewhere in the US, climate cases continue to mount. While a federal district court recently rejected environmentalists' efforts to block

Conoco's controversial Willow Project to drill for oil and gas on Alaska's North Slope, a federal judge in Oregon ruled in June that a stalled lawsuit brought by Oregon-based climate activists can proceed to trial against the federal government for allegedly violating the US Constitution due to its energy policies, which harm American citizens.

Similarly, Hawaii's Supreme Court just cleared the way for plaintiffs to hold oil and gas companies liable for their failure to warn that state's citizens of the climate impacts of their products.

Laura Clarke is CEO of ClientEarth in London, an NGO that tracks and supports climate-related litigation around the globe. She told Mongabay there are thousands of climate lawsuits underway — a symptom of failed government regulation and

poor enforcement throughout the developed world.

"Many citizens, groups like ours and even public administrations, are turning to litigation as a way of driving climate action and holding corporations and governments to account for their failure to act," Clarke said. "Whether it's environmental law, corporate law, human rights law or international law, these actions have the power to drive systemic change and, once precedent has been set, the same approach can be used time and again."

## CLIMATE CHANGE AND INDIGENOUS RIGHTS

ClientEarth has been working a lot with international law in recent years. In that regard, Clarke said, "We supported a group of eight Torres Strait Islander claimants who lodged a complaint with the UN Human Rights Committee arguing that the Australian government's inaction on climate change was in violation of their human rights."

A leading exporter of coal, Australia was found liable by the UN in 2022. The country is now being pressured to compensate the plaintiffs and provide climate change adaptation aid to the islanders, Indigenous peoples who live on low-lying islands that are part of Queensland.

At recent UN climate summits, developed nations have ceremoniously praised the role of Indigenous peoples as being crucial to protecting tropical forests and of enabling nations to meet their carbon emission-reduction targets. But government promises of Indigenous land titles and financial aid frequently go unfulfilled.

Josh Castellino, executive director and professor of law at London-based Minority Rights Group International, told Mongabay that UN promises and pledges "are hugely performative," and while he says he believes strongly in the power of international law to protect hu-

**At recent UN climate summits, developed nations have ceremoniously praised the role of Indigenous peoples as being crucial to protecting tropical forests and of enabling nations to meet their carbon emission-reduction targets. But government promises of Indigenous land titles and financial aid frequently go unfulfilled.**



man rights, he often witnesses its limitations.

For more than a decade, his group has participated in legal action on behalf of a Kenyan hunter-gatherer community of some 20,000 called the Ogiek people. The Kenya Forest Service tried to evict the Ogiek from their land in the Mau Forest, but in a series of victories in the African Court on Human and Peoples' Rights, Kenya was ordered to title the disputed land to the Ogiek and compensate them for what was deemed "material and moral prejudice."

Despite the African court's 2022 order, Castellino said, the Kenyan government this year, citing forest conservation priorities, is again trying to push the Ogiek from their land.

"The Indigenous peoples we work with have a suspicion of the law," Castellino said. "They view legal decisions, even those in their favor, with some trepidation. But you work to bring them along. You win, and then nothing happens. We don't give up. The law is very clear. But the politics of how to implement the law — that's anyone's guess."

### DOES US LAW ALREADY PROHIBIT FOSSIL FUEL BURNING?

In the United States, partisan politics has brought federal regulatory action on climate change to a halt, with Republicans stopping or reversing legislative efforts pushed by Democrats, which helps explain the scores of climate-related lawsuits across the country.

"It used to be when there was an environmental disaster, it led to legislation," said Gerrard who pointed out that the Love Canal disaster (a toxic waste site found beneath an upstate New York neighborhood in the 1970s) led to the Superfund Act, and the Exxon Valdez disaster (the massive Alaska oil spill in 1989) led to the Oil Pollution Act. But, he added, the Deepwater Horizon oil

well blowout in the Gulf of Mexico in 2010 "did not lead to any legislation. We haven't had new major environmental legislation since 1990."

Dan Galpern, an Oregon-based environmental and climate attorney, isn't waiting for new laws. That's because he feels certain a game-changing law has existed in the US since 1976: the Toxic Substances Control Act, Section 6.

"When people learn about the climate crisis and our nation's disproportionate responsibility in making it worse," Galpern told Mongabay, "they think, 'there ought to be a law.' In fact, there is a law that is perfectly

the ban of chlorofluorocarbons, the industrial aerosols linked to depleting stratospheric ozone.

Last year, the EPA rejected Galpern's petition compelling it to act, arguing that it was doing enough under other US laws to reduce carbon emissions. But Galpern is undeterred.

He plans to file a lawsuit in federal court in Oregon in early 2024 that, if successful, could force the world's most prolific historical emitter of greenhouse gas emissions to oversee a phaseout of fossil fuels within 20 years. That suit is unique among the thousands of lawsuits globally work-

**In the United States, partisan politics has brought federal regulatory action on climate change to a halt, with Republicans stopping or reversing legislative efforts pushed by Democrats, which helps explain the scores of climate-related lawsuits across the country.**

suited for the purpose of compelling a phaseout of the burning of oil, gas and coal within the United States."

Galpern knows the act inside and out. Reciting from memory, he said the US Environmental Protection Agency "has the authority to prohibit or limit the manufacture, processing, distribution in commerce, use, or disposal of a chemical if EPA evaluates the risk and concludes that the chemical presents an unreasonable risk to human health or the environment."

Galpern says he believes fossil fuel emissions — the root cause of climate change — are precisely the kind of chemicals Section 6 allows the EPA to phase out to benefit public health. In support of that view, he noted that the EPA used the act in 1978 to justify

ing their way through various courts and jurisdictions in the scale of its potential impact to reduce greenhouse gas emissions.

"The EPA must take another look at the direct authority it has within its control," Galpern said. "We don't have much time. President Biden himself has called climate change an existential crisis. It is. The law is clear. All the science points to an existential crisis that must be addressed aggressively. This is the way to do it. I'll put it simply: Enforce. Existing. Law." ■

*This story was published with permission from Mongabay.com.*

*(Source: <https://www.eco-business.com/news/cop28-breakthrough-elevates-litigation-as-crucial-route-to-climate-action/>)*



# PRAGATI KI ROSHNI – ILLUMINATING A MILLION LIVES FOR A BRIGHTER TOMORROW

In the heart of Rajasthan, lies the city of Udaipur, known as the City of Lakes and more fondly as Zinc City. It is home to the aspirations of more than a million people who are on a galvanizing journey to create a strong and self-sustaining future where dreams become a reality and illuminate the path for everyone along the way.

As we move ahead on the journey of Pragati Ki Roshni, just outside of the Zinc City lies one of the world's oldest zinc mines. This is where the dreams of people like Badri Lal Meena come to life. With a curiosity to explore the field of mining which has been a prevalent source of livelihood for many, Badri Lal

got the chance to explore this field at the Mining Academy and uplift his dream of operating & understanding the mining landscape. From a worker to a jumbo machine operator, Badri Lal's path led him on a journey of progress and transformation. It is not just him but the dreams of hundreds like him that are fulfilled at the birthplace of zinc mining through the initiative of skill development in various fields of mining, skilling, and development.

Going north from the world's oldest zinc mine, towards the district of Rajsamand, Dali Khatik's dream of pursuing future studies had come to a halt post her marriage. But with the wings of the Sakhi Self-Help

Group, she had a chance to rekindle her love for education and become a more confident and courageous version of herself. With the proper guidance and assistance Dali made sure that students who cannot afford it have access to quality education and counselling, making her life-long dream of learning a legacy for everyone to follow. Similar to her, more than 27,000 women have been empowered on the path of entrepreneurship, gender rights training and self-awareness.

Towards the east of Rajsamand lies the walled city of Chittorgarh, which is home to the world's second largest single location zinc-lead integrated smelter also to the aspirations





Dali Khatik



HZL Mining Academy - Classroom

of engineers like Prerna Jaiswal, a local of Chanderiya. Prerna always aspired to become a civil engineer and contribute to the overall infrastructure development of the country and with the support of the Unchi Udaan program, Prerna achieved her dream of studying Civil Engineering at CTAE Udaipur. Her commitment to excellence and the comprehensive preparation provided by the program made her a shining example of how perseverance can turn aspirations into reality. Like Prerna, more than 260 students are now innovating and cultivating their dreams at top engineering colleges across the country.

Moving north towards the textile hub of Bhilwara lies the world's largest underground zinc mining operation. In this district, where textiles and bricks are the main trade tools, water becomes a scarce resource. Many families' wells dry up even before the crops go for harvesting. Haroon Bano, whose well had dried up and hadn't seen any water in the same since the past decades or so, soon felt a gush of water feeding up her well. This was powered by the groundwater recharge structures installed across the district. These structures made her dry well filled with water and

her fields evergreen. The gushing water in the fields of Haroon Bano is just one example of how more than 300 groundwater recharge structures across 83 ponds are helping to revolutionize water access for people.

Coming towards the city of Udaipur, lies a place famously known as the site of India's oldest zinc smelter at Debari. The place known for its agricultural harvest has witnessed many generations practicing this art for many years. Divya Devra who has seen this art

since the day she was born has been fascinated by the stories of her grandfather and father. As a youngling, she wanted to know more about this field and got a chance to learn about it through Shiksha Sambal pre-vocational training which led her to learn more about modern techniques of farming, poultry farming and organic farming thus fuelling her passion of agriculture. Like her, more than 8000 students are steered on the path of witnessing a dream turn into reality with Shiksha Sambal.

From north to south and east to west, one commonality that forges all these stories of dreams into reality is the vision of uplifting the people, empowering the planet, and nourishing prosperity by India's largest and only integrated producer of Zinc-Lead-Silver, Hindustan Zinc. Beyond the realms of business, Hindustan Zinc has spent 276.34 crore on CSR interventions, more than the 2% CSR mandate and proved to be a beacon of hope by touching the lives of 1.73 million people. As we go deep in the geography of Zinc City, we witness a stroke of true grit and determination defining Pragati Ki Roshni, illuminating the lives of a million and enriching a future for generations to come. 🌱



Divya



At COP27, nations agreed to create the fund to assist “developing nations, especially those that are particularly vulnerable” to climate change. However, the interpretation of “particularly vulnerable” remained a point of contention. Image: UNDP Climate, CC BY-SA 3.0, via Flickr.

# Q&A: THE FIGHT OVER THE ‘LOSS-AND-DAMAGE FUND’ FOR CLIMATE CHANGE

After lengthy and heated negotiations, diplomats have largely agreed on a draft framework for a new UN fund to help nations recover from the “loss and damage” caused by climate change, explains **Josh Gabbatiss & Daisy Dunne**, Carbon Brief

**L**ast year’s COP27 summit in Egypt marked a victory for developing nations when they secured agreement on this fund – an idea many had been advancing for decades.

A transitional committee composed of members from developed and developing countries was tasked with discussing everything from who would pay into this fund to

where it would be located, ahead of a final decision due to be taken at COP28 in Dubai next month.

Meetings overran this year as members clashed over long-standing grievances. Developing countries did not want to see the fund based at the US-dominated World Bank and wanted to ensure it was accessible for as much of the global south as possible. Developed countries

wanted to see funds coming from sources besides their public coffers, including those of the wealthiest developing nations, such as China and Saudi Arabia.

In the end, the final committee meeting held last weekend in Abu Dhabi settled on a draft proposal that would see the new fund housed at the World Bank for at least four years.



Neither developed countries nor anyone else would be obliged to pay into the fund. This proposal will now form the basis of a final decision by leaders at COP28. While the committee's recommendations were adopted by consensus, a last-minute objection from the US provides an early indication that those talks at the UN's upcoming climate summit may not progress smoothly.

### What is 'loss and damage' and what was agreed at COP27?

"Loss and damage" is a term used to describe how climate change is already causing serious and, in many cases, irreversible impacts around the world – particularly in vulnerable communities. For example, more intense and frequent extreme weather events are causing the loss of human life and damages to properties and cropland.

The issue is recognised in Article 8 of the Paris Agreement, which says parties "recognise the importance of averting, minimising and addressing loss and damage associated with the adverse effects of climate change". However, the Paris text did not commit countries – developed or otherwise – to providing funds for loss and damage.

At UN climate talks, the term is often used by nations and organisations to argue for developed, high-emitting nations to be held responsible for losses incurred in poorer regions, which are the least responsible for climate change. (Because of this, the term "loss and damage" is sometimes described as meaning "climate reparations".)

At the COP27 climate summit, all countries agreed to set up a fund to pay for loss and damage. This came after a 30-year fight for such a fund led by small island states and developing countries.

After much back and forth between developed countries and the G77 and China – a major group of developing countries representing



**There is no exit strategy defined in the text, so this basically means if the World Bank performs well and fulfils all the conditions set, it will be the host even after four years.**

– LAURA SCHÄFER

Senior Advisor, Germanwatch

six out of every seven people in the world – a text was produced close to the end of the summit that "decided" to establish a new loss-and-damage fund. This same text said that a "transitional committee" should be established, dedicated to coming up with a plan for how the fund would work in practice.

It added that a decision "related to the new funding arrangements" should be adopted "no later than at COP28". It was also decided that the committee should be composed of 24 members, including 14 members from developing countries and 10 from developed nations.

### What progress has been made in setting up a loss-and-damage fund since COP27?

The transitional committee held four scheduled meetings and two workshops in Egypt, Germany, Thailand and the Dominican Republic during March-October 2023.

After the failure of the fourth meeting to reach consensus, it also held an emergency fifth meeting in

Abu Dhabi from 3-4 November 2023. The committee's task was to come up with a series of recommendations for the loss-and-damage fund that could then be approved by leaders at COP28.

This included establishing which financial sources would feed into the fund, what kind of activities it could support and how it would work alongside existing funds. The recommendations also covered where the fund would be located and how it would be structured and governed.

Over the course of these meetings, nations and civil society groups submitted proposals for the fund. These ideas were assessed by the committee and, ultimately, fed into a series of documents that were subject to further scrutiny and debate.

As talks entered extra time in Abu Dhabi, the committee co-chairs presented members with what one of them, Outi Honkatukia of Finland, called a "take it or leave it package". This attempted to distil all the competing views into a viable set of recommendations that could form the basis of a COP28 decision.

After passing up opportunities to object earlier on, US committee member Christina Chan raised a last-minute concern about language "urg[ing]" developed countries to support the fund.

Throughout the talks, the US had consistently pushed back against any language that compelled developed countries to pay into the fund. (While "urge" is towards the stronger end of the lexicon of UN legal drafting, it does not, in fact, imply compulsion.) Chan asked for this text to be bracketed, indicating it had not been resolved.

The co-chairs reasoned that all members had objections to the final text for various reasons, but the committee had already reached consensus and it was too late to reopen negotiations. "Once we start bracketing, that doesn't stop," Honkatukia told the meeting.

Given this, Chan said the US did not view the final decision as reaching consensus. Teresa Anderson, global lead on climate justice at ActionAid International, tells Carbon Brief that the US's "forceful objections to the transitional committee's recommendations suggest that this text might not sail smoothly through COP28".

### Who would receive money from the fund?

At COP27, nations agreed to create the fund to assist "developing nations, especially those that are particularly vulnerable" to climate change. However, the interpretation of "particularly vulnerable" remained a point of contention.

EU committee members, for example, suggested that the fund should only serve least developed countries (LDCs), small-island states and "other particularly vulnerable countries based on specific eligibility criteria".

Members of the G77 and China resisted what they perceived as efforts to narrow the focus of the fund. In a statement released towards the end of the fourth meeting, Cuban G77 chair Pedro Pedroso Cuesta said:

"We must ensure that the administrative arrangements of the fund do not impede direct access to all developing countries particularly vulnerable to climate change."

Sherry Rehman, former climate minister of Pakistan and G77 chair at COP27, told a press conference that the fund should be "more inclusive" – citing flood-struck Pakistan and Libya as middle-income nations that might not be able to access it, should more limited criteria be adopted.

The final text agreed by the committee does not specify which countries would be eligible to receive funds. Instead, it says the fund's board would develop a "resource allocation system", based on the available evidence and with

a minimum percentage allocated to LDCs and small islands.

### Who would contribute to the fund?

Currently, only a small group of "Annex II" countries, which were deemed "developed" when the original UN climate treaty was agreed in 1992, are obliged to provide climate finance. These parties have consistently failed to meet their existing climate-finance pledges to developing countries.

However, neither the 1992 climate convention nor the Paris Agreement say who should give money to pay for climate change loss and damage.

The US and European nations have stressed the need to share the burden with wealthier emerging economies – specifically singling out China and Gulf states, such as Saudi Arabia. UK climate minister Graham Stuart told a UN ministerial meeting in September:

"It will simply not be possible to deliver what is needed if we stay trapped in outdated categories from decades ago and we must break out of this to get a positive outcome at COP28."

Developed countries also say that scaling up the fund sufficiently would mean opening it up to contributions from non-government sources, including the private sector and humanitarian groups. (See: What options are being considered to raise money for loss and damage?)

Developing countries are not entirely opposed to drawing finance from this "mosaic" of funding sources. However, as one joint submission by committee members from developing countries states, they want to keep the focus primarily on grant-based finance from developed countries.

Referencing climate finance more broadly, the Saudi Arabian government voiced its concerns in a statement delivered at the pre-COP event in Abu Dhabi and seen by Carbon

Brief. The statement said Saudi Arabia expected "those who have clear obligations to own up to them and not attempt to pass on the baton to other countries or entities outside the process".

Brazilian diplomat Matheus Bastos, representing the G77 and China, called for language reflecting the "principles and provisions" of the UNFCCC and the Paris Agreement. He said the function of this would be to make it clear, as those treaties do, that developed countries are obliged to provide climate finance. In the view of the G77, this extended to the "full costs incurred" in developing countries, including not only mitigation and adaptation but also loss and damage, Bastos added. The US said it would not accept this text.

Ultimately, the final recommendations would not oblige developed countries to pay into the fund. They also mention a "wide variety of sources of funding".

Developed countries are asked to "take the lead" in providing start-up finance for the fund, rather than loss-and-damage relief.

In addition, the recommended text "urge[s]" developed countries to "continue to provide support", while other countries would be subject to a weaker exhortation "encourag[ing]" them to do the same "on a voluntary basis". (This is the element that the US raised its last-minute objection to as the meeting came to a close.)

### Where would the fund be located?

One major issue blocking progress was the location of the loss-and-damage fund.

The US and the EU wanted to see the fund hosted by the US-based World Bank, a proposal that G77 and China members strongly opposed.

They argued that World Bank finance is based not on grants but on loans, which are not desirable for debt-burdened countries in the



global south. They also said the bank is not set up to allow fast, direct access of the kind required when dealing with climate disasters.

In addition, they said it would not be accountable to all parties, due to the dominance of the US – its largest shareholder – and other major donors in decision-making.

Diann Black-Layne, a committee member representing the Alliance of Small Island States (AOSIS) said the World Bank would charge a hosting fee of 17 per cent, which she described as “highway robbery... pure gangster behaviour”:

“[That] means that the biggest beneficiary of this fund will be the World Bank. The 10,000 employees of the World Bank will get more money from this fund than the 63 million people of the population of AOSIS countries.”

(This sum, which others have placed at 24 per cent, refers to administration costs taken from the fund’s secretariat and is, therefore, not a portion of the total money flowing into the fund. According to the Loss and Damage Collaboration, it would amount to 1-2 per cent of total funds.)

A coalition of nearly 70 US NGOs wrote an open letter to the US negotiating team stating that “the world does not need yet another channel for international finance that is donor-driven and unaccountable to communities in the global south”.

The World Bank issued a statement pushing back against such criticism and emphasising that it could be flexible in how it allowed countries to access loss-and-damage funds.

(This dispute recalls arguments at the 2009 COP15 climate talks in Copenhagen. There, the so-called “Danish text” – which was never adopted – would have “hand[ed] effective control of climate change finance to the World Bank”, the Guardian reported at the time.)

Developing countries argued instead for a new, independent

entity operating under the financial mechanism of the UN climate convention itself.

This would be similar to the Green Climate Fund (GCF), which is overseen by a 24-person board that includes an equal number of developed and developing country representatives.

After this dispute prevented consensus at the fourth committee meeting, developing countries came to the final meeting stating that they would accept the World Bank as the host on an “interim” basis. Com-

She says there remain concerns that the World Bank will end up being the fund’s permanent home, an issue that has faced other funds that were meant to be housed there temporarily:

“There is no exit strategy defined in the text, so this basically means if the World Bank performs well and fulfils all the conditions set, it will be the host even after four years.”

One of the key demands of developing countries was that, wherever the loss-and-damage fund ended up being based, it would have the

**One of the key demands of developing countries was that, wherever the loss-and-damage fund ended up being based, it would have the status of a standalone entity under the UNFCCC. However, civil-society groups said the final language on this in the text was unclear.**

mittee members stressed that they were making a “huge concession” in doing so.

Some developed country members also said they wanted to see a clear pathway to move the fund out of the bank within two years.

In the end, the committee agreed to a text that would establish the World Bank as an interim host of the fund for four years. It included conditions such as allowing communities to access small grants and providing access to countries that are not World Bank members.

Laura Schäfer, a senior advisor in climate risk management at Germanwatch, tells Carbon Brief that while these elements are promising, they should also be “basic conditions” for a loss-and-damage fund.

status of a standalone entity under the UNFCCC. However, civil-society groups said the final language on this in the text was unclear.

The GCF, seen by some as a model for the new fund, is clearly designated as an “operating entity” under the UN climate convention’s financial mechanism. By contrast, the proposed text for the World Bank-based loss-and-damage fund describes it only as being “entrusted with the operation of the financial mechanism”.

This “somewhat murky” language is expected to face legal scrutiny in the weeks ahead of COP28.

### Other issues

In an earlier draft text released at the fourth meeting, developing-

country committee members disputed a line stating that the fund “does not involve liability or compensation”. This has long been a fundamental issue for the US, in particular, because it does not want to be held legally accountable for its high historical emissions.

US committee member Chan told other members it was “absolutely unacceptable” that this was viewed as “a point of contention”:

“This was a key piece of the understanding that led to the agreement for this agenda item at Sharm el-Sheikh.” She said that if this text was removed, “we don’t see a pathway to an outcome” on the fund overall. This language remained in the final recommendations.

Civil society groups also raised concerns about the removal of language committing to human-rights protections from the final recommendations.

### How much money is needed to deal with loss and damage?

Developing-country transitional committee members made a submission in September calling for “at least” US\$100bn a year in loss-and-damage funding by 2030. They cited a UN-commissioned report by the Independent High-Level Expert Group on Climate Finance, which says “recent events suggest [costs] could be as high as US\$150-300bn by 2030 to cope with immediate impacts and for subsequent reconstruction”.

The expert report also emphasises the uncertainty of these figures, adding that climate models “likely underestimate” loss-and-damage costs in developing countries.

Indeed, the expert group’s figures are towards the lower end of existing estimates. Their report cites other studies as placing the costs of “residual damages” from climate hazards far higher – as much as £290-580bn annually in developing countries by 2030.

With this in mind, developing country representatives emphasised that a £100bn goal “is not meant as a ceiling, but rather as a minimum commitment.” By contrast, US and EU submissions did not back any specific targets.

A draft of the final outcome, released at the fourth meeting in October, included a section titled “scale”, with the developing countries’ proposal in square brackets, meaning it had not yet been agreed by all parties.

However, US committee member Chan said that she would not accept such a figure in the document. “This is not part of our mandate, it’s not part of what is in the Sharm decision,” she said.

Ultimately, any reference to the scale of funding was scrubbed from the final recommendations.

### What options are being considered to raise money for loss and damage?

One of the transitional committee’s goals was to “take into account the landscape of institutions and solu-

tions relevant to responding to loss and damage”.

As part of the deal that emerged from COP27, countries commissioned the UNFCCC secretariat to review existing loss-and-damage funding and identify “gaps existing within the landscape”. The secretariat released a synthesis report summarising its findings in May 2023, which has fed into the decisions made by the committee. It identifies a variety of existing sources that are relevant for tackling loss and damage, including adaptation funds and insurance facilities.

Meanwhile, scientists and civil society groups have proposed alternative sources for loss-and-damage funds, such as taxes or levies on fossil fuels and global shipping. One paper suggests allocating hundreds of billions of dollars in “climate reparations” charges to fossil-fuel majors such as, for example, Saudi Aramco and ExxonMobil.

Earlier versions of the transitional committee’s recommendations reflected a variety of potential sources, again in square brackets. These included private entities, NGOs and “special drawing rights (SDRs), levies, voluntary carbon market or international pricing mechanisms”. However, the question of funding sources is contentious as, broadly speaking, developing countries have tried to keep the emphasis on grant-based finance from developed countries.

Developed countries, meanwhile, say that “innovative” new sources must be explored to raise money on a sufficient scale.

Speaking at the fourth committee meeting for the G77 and China, Brazilian diplomat Bastos told fellow committee members that they had “repeatedly asked for deletion” of language around raising money for the fund from the voluntary carbon market and other pricing mechanisms. The final recommendation text does not include much detail

**Developing-country transitional committee members made a submission in September calling for “at least” US\$100bn a year in loss-and-damage funding by 2030.**



on types of funding, but mentions a “wide variety of sources”, as well as saying it will be open to public, private and “innovative” contributions. It also specifies that it should be open to receiving funds from philanthropic foundations.

It says the fund’s board will prepare a strategy to “mobilise new, additional, predictable and adequate financial resources from all sources of funding”.

### How could countries claim money from the loss-and-damage fund?

As with many aspects of the fund, the question of how countries could actually claim money after experiencing loss and damage is still far from being answered.

Traditionally, countries access UN climate funds by filing lengthy project proposals in a process that typically takes several years.

For the loss-and-damage fund, some countries are instead calling for a “trigger-based mechanism” to allow them to claim funds immediately in the wake of extreme weather events, explains Zoha Shawoo, a scientist working on loss and damage at the Stockholm Environment Institute (SEI). She tells Carbon Brief:

“Something like that could work if there is an immediate recovery and relief window. But we know that developed countries have been saying that that is largely covered by humanitarian aid, so maybe the fund should focus more on medium- and long-term recovery.”

There are also still question marks around what sort of losses and damages countries would be able to claim for.

Loss and damage can be caused by immediate climate impacts, such as more intense and frequent extreme weather events, as well as impacts that gradually worsen over time, such as sea level rise and the retreat of glaciers.

The study of how climate change is affecting the likelihood and severity of extreme weather events is known as “attribution” science.

Attribution is playing an increasingly important role in proving liability in climate court cases. For example, a recent landmark court case won by young climate activists in Montana relied heavily on attribution science.

This has prompted some to question whether attribution could play a role in helping countries to make claims from the loss-and-damage fund. However, Shawoo notes it may not be preferable for developed or

funding. Not a formal requirement, but just something to give them additional leverage.”

So far, there has been little cross-talk between attribution scientists and those involved in the UN process for operationalising the loss-and-damage fund, Dr Izidine Pinto, a scientist from the World Weather Attribution initiative, tells Carbon Brief:

“Right now we’re separate because no one knows how the loss-and-damage fund is going to work.”

He adds that attribution may only be able to play a limited role in determining how much money

**Rapid attribution studies could provide additional evidence that developing countries could use to back up their claims and access funding. Not a formal requirement, but just something to give them additional leverage.**

developing countries to use attribution science in deciding who should access loss-and-damage funding:

“First, developed countries may not be comfortable with being held liable for particular losses. But then I think it could potentially also be a burden on developing countries to have to prove that a certain event is due to climate change. So I don’t think either side would want that.”

There still could be a role for attribution science in helping to provide evidence for the claims of developing countries however, she adds:

“Rapid attribution studies could provide additional evidence that developing countries could use to back up their claims and access

countries should be able to claim from the loss-and-damage fund:

“Attribution studies are just one side of the coin. Attribution is saying that the amount of rainfall or heat was made more likely by climate change. But vulnerability is the other side of the coin, because the same amount of rainfall can destroy a house in region A but not B. So it’s very tricky to just focus on attribution without looking at vulnerability and exposure.”

*This story was published with permission from Carbon Brief.*

*(Source: <https://www.eco-business.com/news/qa-the-fight-over-the-loss-and-damage-fund-for-climate-change/>)*



The Peruvian Amazon near La Merced, Peru. Companies are increasingly turning to forest offsets to mitigate their carbon emissions.

Image: Hans Luiggi via Unsplash

# THE CARBON-OFFSET MARKET'S BROKEN PROMISES

As businesses come under pressure to meet net-zero targets, they are increasingly investing in forest-protection projects to cancel out their carbon emissions. But what could have been a viable climate-mitigation option has become little more than a licence to pollute, to the detriment of indigenous communities and the planet, state **Mateo Estrada**

**T**he recent Climate Week NYC, which convened corporate leaders, policymakers, scientists, and others to discuss climate solutions and drive progress toward decarbonisation, underscored how forests have become big business. The fast-growing voluntary carbon market, where companies purchase nature-based offsets to compensate

for their emissions, was worth \$2 billion in 2021 and could reach \$10-40 billion by 2030. Some even see forest preservation and restoration as a silver bullet for climate change.

But for indigenous communities, including my tribe in the Colombian Amazon, the arrival of carbon traders marked the start of a troubled history: dubious deals, land grabs, and violent evictions in

contested territories. Our collective experience raises serious questions about the integrity of a market that is poised to expand across Latin America and Africa, as the world's largest companies increasingly rely on forest-based offsets to reach net-zero emissions.

To be sure, carbon offsets (also known as credits) were a good idea. Companies, using market mecha-



nisms, could cancel out their carbon dioxide emissions by recognising indigenous communities' superior conservation practices and paying them to prevent deforestation. The mechanism also reflects the importance of forests as natural carbon sinks that can contribute more than one-third of the mitigation required to meet the Paris climate agreement's goals by 2030.

The unregulated and opaque market that emerged, however, has major design flaws. Recent research by the Berkeley Carbon Trading Project shows that Verra, the world's leading carbon-crediting program, has given project developers the freedom to cherry-pick methodological approaches to maximise the quantity of credits they can receive. This has resulted in offset schemes that absorb far less carbon than promised – or none at all.

Even projects that represent genuine carbon reductions are not without controversy. The Alto Mayo in the Peruvian Amazon, which accounted for 40% of Disney's offsets between 2012 and 2020, has successfully stopped some deforestation, but not without generating ill will by violently evicting forest communities.

How did a good idea go so wrong? Weak regulation is largely to blame. Carbon-credit dealers – often called “carbon cowboys” – target indigenous communities across Latin America and Africa, sweet-talking them into signing away their rights to the carbon in their forests. The contracts are almost always exploitative, ranging from 100-year irrevocable commitments to terms that award the dealers half of the income earned from carbon credits.

Some dealers have embraced a more aggressive approach. When TotalEnergies seized land from farmers in Congo for a reforestation scheme, it paid some around \$1 per hectare and others nothing; women farmers reported being chased away from their fields by

men in trucks. The document that the farmers signed described any payment as “symbolic” and made “with a view to clearing their rights of use” to the land.

Carbon-offsetting projects are often carried out in jurisdictions with complex land-rights issues that require diligence, precision, and knowledge of indigenous people's customary land rights. But in the “Wild West” carbon market, where speed is of the essence, deals are made with little concern for history, culture, or rights. That puts indigenous communities like mine in a precarious position.

Meanwhile, the corporate appetite for forest-based carbon credits continues to grow. As businesses come under intense pressure to meet net-zero targets, buying offsets is far easier and more expedient than reducing their own emissions. And when this voracious demand collides with a disorganised and loosely regulated market, brokers are willing and able to create credits by any means necessary, regardless of the climate impact.


The voluntary carbon market's widespread greenwashing is particularly galling. While many offset schemes overstate the amount of carbon that they capture, an investigation by The Guardian, Die Zeit, and SourceMaterial, a nonprofit investigative journalism organisation, concluded that a whopping 94 per cent of Verra's rainforest offset credits yielded no benefit to the climate.

Guyana's unprecedented carbon scheme has faced similar scrutiny. Earlier this year, the Hess Corporation, which was granted a concession for oil exploration off the coast of Guyana, purchased \$750 million worth of forest-based carbon credits from the country. But indigenous peoples have watched over these forests for centuries, and the threat of deforestation is very low. In fact, the project permits a level of deforestation that is higher than the country's

historic levels. Activists point to the climate damage caused by greatly exaggerated emissions-reduction claims, especially in South America's newest oil-producing country, while some indigenous communities say the authorities have sold off what is not theirs to sell.

Indigenous peoples should be fairly compensated for the important work that we do to safeguard forests. Instead, the current system has forced us to contend with volatile offset prices, extractive brokers, and markets that disregard human rights. Even the regulatory framework for carbon markets being developed by the United Nations – which could set a dangerous precedent for all other standards – does not yet account properly for human rights.

An incremental approach to reform will not be enough to restore the voluntary carbon market's credibility. Funding for forest-protection schemes must be strictly regulated, based on credible science, and impervious to companies' demand for easy offsets. Forest communities like mine must be provided with long-term financial security and a seat at the decision-making table, not in the observers' gallery.

Nature-based carbon-offset schemes get some things right: we must look to forests as a tool for mitigating global warming and pay the people who protect them. As it stands, however, the voluntary carbon market is riddled with shortcomings, resulting in forest-protection schemes that inflate their climate impact and exploit local communities. The time is right for a radical overhaul. 

*Mateo Estrada is lead advocacy strategist at the Organization of Indigenous Peoples of the Colombian Amazon.*

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*[www.project-syndicate.org](http://www.project-syndicate.org)*

*(Source: <https://www.eco-business.com/opinion/the-carbon-offset-markets-broken-promises/>)*

# How can sustainable agriculture make the fashion industry greener?

Brands and designers are turning to regenerative cotton farming as they look for ways to reduce their carbon footprint.

In between rows of sprouting cotton crops, the dried-out stems of wheat and sugar beet carpet a stretch of farmland near Turkey's Aegean coast, helping to lock in soil nutrients and moisture – even in the scorching heat. In nearby fields, where cotton is being grown without the protective blanket, the plants wilt and wither under the sun.

“Healthier soil means healthier cotton,” said Başak Erdem, the farm manager of cotton fields owned and run by cotton manufacturer SÖKTAŞ, which is based in the Söke municipality of Aydın province.

Four years since SÖKTAŞ first converted one hectare (2.47 acres) of land for regenerative farming – using nature-based methods to restore the land and improve its carbon storage capacity – the soil absorbs more than 18 tonnes of carbon per hectare a year.

That is equivalent to the annual greenhouse gas emissions of about 15 petrol-powered cars, according to a calculator from the US Environmental Protection Agency.

“Every year, we see the results improve,” Erdem told Context during a tour of the company's fields. SÖKTAŞ was first introduced to regenerative agriculture in 2018



**Notorious for its intense use of natural resources and high waste output, the fashion industry has stepped up efforts in recent years to reduce its environmental impact and carbon footprint, with the UN's Fashion Industry Charter for Climate Action setting an industry-wide target to decarbonise by 2050.** Image: UNDP Climate, CC BY-SA 3.0, via Flickr.

by the Stella McCartney label, which buys from the company, and now has 90 hectares (222 acres) of regenerative land.

Notorious for its intense use of natural resources and high waste output, the fashion industry has stepped up efforts in recent years to reduce its environmental impact and carbon footprint, with the UN's Fashion Industry Charter for Climate Action setting an industry-wide target to decarbonise by 2050.

While efforts have focused on reducing waste, brands and designers are increasingly endorsing projects in regenerative agriculture

to help reduce the emissions produced in the manufacture of classic textiles, such as cotton and wool.

A pilot regenerative cotton project in Turkey, set up by international conservation group WWF, found that up to 15 times more carbon was stored in the soil compared to carbon sequestration in general.

“The soil becomes more spongy and lively,” said Gökçe Okulu, cotton manager at Textile Exchange, a non-profit working with the fashion and textile industries to help reduce the environmental impact of materials. Carbon-absorbing organic matter is killed in conventional farming by



over-ploughing the earth, she added. Regenerative farming uses little to no tilling of the soil to help maintain its biological make-up, in addition to growing a cover crop to shield the ground, said Okulu.

Thanks to the cover crop of wheat, beans and sugar beet at SÖKTAŞ fields, the soil's organic matter content has doubled in four years, and each year the cotton needs less fertiliser and water, said Erdem.

### A circular economy

According to the Confederation of British Industry, demand for cotton produced sustainably, which accounted for nearly 20 per cent of the global cotton supply in 2020, is increasing. The largest sustainable cotton initiatives are Better Cotton, Fairtrade, and Organic, but Jules Lennon, fashion lead at the Ellen MacArthur Foundation, said interest in regenerative cotton is growing, with leading denim producers Bossa and DNM among brands initiating partnerships.

"We've seen an absolute hub of activity that we've never seen before," Lennon said. "But first, we really need to prioritise keeping existing products in use," said Lennon, explaining that to transition to a circular economy, the industry needs to reduce the need for virgin materials by prioritizing recycling and reuse.

"Whatever (needs) remain, we want to come from regenerative sources," said Lennon.

The European Commission wants all planned regulations requiring fashion companies to produce clothes in a more sustainable way to be in place by 2028.

There are currently 16 pieces of legislation in the works, which could set minimum standards of durability and recyclability for any product entering the EU and require fashion companies to collect textile waste.

"Given the significance of the EU as a market, this could mean a big



**Nothing can be regenerative if it's not just. You have to build community resilience by rewarding the farmers for their stewardship of nature and the services they provide in helping us combat climate change.**

**-ANITA CHESTER**

Head of Fashion,  
Laudes Foundation

push to change overall sourcing practices," said Anita Chester, head of fashion at the Laudes Foundation, a philanthropic organisation that helps fund the Thomson Reuters Foundation's coverage of the green transition.

Little action has been taken to legislate on regenerative farming as it is still in the early stages of adoption, but some existing policies, such as the EU's proposed Soil Health Law would help to support the transition, added Chester.

### Just transition

Standards and certifications are starting to emerge, such as from the Regenerative Organic Alliance or regenagri, but brands and designers must invest in farmers to help them transition to regenerative agriculture, said Chester.

"Nothing can be regenerative if it's not just. You have to build community resilience by rewarding the farmers for their stewardship of nature and the services they provide in helping us combat climate change," said Chester.

Zeynep Kayhan, a board member at SÖKTAŞ, said it is hard to convince some brands to switch to regenerative cotton because it is more expensive.

In addition to the extra costs of soil tests, certification and investing in no-till machinery, regenerative farms initially lose profit on lower yields - before the soil has improved - and swapping a secondary farmable crop in the winter for a cover crop that is not harvested, said Kayhan.

"It's more expensive to do the transition, but in time because you need less inputs, there will come a point when it will level off," said Kayhan.

### Climate vulnerable cotton

Improving soil health also helps to stave off the impacts of climate change that are hitting the cotton sector. Research by WTW insurers shows that half of all cotton-growing regions will be at increased threat from climate risks, such as water stress and extreme weather, by 2040.

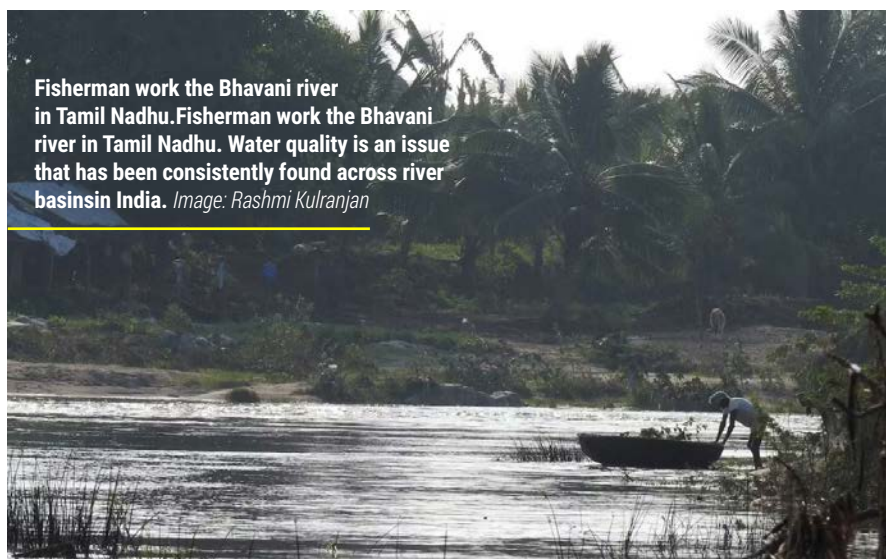
"Water retention becomes even more important going forward because you need less water if you know the soil can keep its water and nutrients," said Kayhan.

In the spring, heavy rains damaged cotton seeds at SÖKTAŞ, but the healthier soil in the regenerative plots helped the farmers to replant the seeds quickly, said Erdem.

"If all farmers did regenerative farming, then the climate could change," said Erdem. 🌱

(Source: Thomson Reuters Foundation)

(Source: <https://www.eco-business.com/news/how-can-sustainable-agriculture-make-the-fashion-industry-greener/>)



Fisherman work the Bhavani river in Tamil Nadu. Fisherman work the Bhavani river in Tamil Nadu. Water quality is an issue that has been consistently found across river basins in India. Image: Rashmi Kulranjan

# Drought in India: Can businesses play a role in collective action for water security?

By intervening in meaningful ways to tackle India's water crisis, businesses would not just mitigate operational and supply chain risk for themselves but have a wider basin-level influence, writes **Rashmi Kulranjan**

**O**n 15 September, the southern Indian state of Karnataka made it official – a majority of the state was drought hit. Even as parts of the world face devastating floods, there is a very real threat of aquifers dipping and rivers running dry in India as El Niño tampers with the all-important southwest monsoon. This news comes close on the heels of the Indian Meteorological Department's announcement that August 2023 was the driest and hottest on record.

These are worrying developments for the world's most populous country in terms of drinking water

shortages and impact on agriculture, a sector that sustains millions of people's livelihoods.

Industries and businesses will also be affected. But they also play an important role in addressing the problem because, one, they have the money to invest in solutions that could achieve long-term impact and, two, because these carbon- and water-intensive sectors contribute to pollution and scarcity in specific watersheds and climate change on a planetary scale. It is critical that this sector gets involved and actively engages with other actors to solve the big environmental challenges we face.

## The ESG push for action

So how can businesses drive water-related collective action and ensure a positive impact in India's river basins? Businesses have started participating in sustainability efforts through mechanisms such as the Environmental, Social and Corporate Governance (ESG) framework. This is seen as essential for avoiding both water challenges in river basins as well as operational disruptions and costs to the business itself.

There is also a policy-level push. In India, the markets regulator, the Securities and Exchange Board of India (SEBI), has mandated the top 1,000 listed companies to disclose their sustainability reports from 2023. Coupled with the requirement to invest part of their profits in corporate social responsibility (CSR) initiatives, there is clearly an impetus to participate in sustainability efforts. It's one thing to build a bank of funds but quite another to ensure it is channelled correctly.

To avoid greenwashing and achieve meaningful change, it is critical to direct business to align their efforts with those of other local stakeholders in a region. It is not only a moral obligation; companies stand to gain – both in terms of higher profits and its brand image – by investing in sustainable practices.

## The problems we have are too large and complex to act alone

Given the complexity of the water problem especially in countries like India with diverse landscapes and socio-economic conditions, this is not going to be easy. Identifying performance metrics and targets becomes the first step to enable businesses to take steps tailored to each region's unique context. Multi-stakeholder collaborations then become an important tool to not just identify problem areas but also implement effective solutions. It allows for local knowledge, capa-



bilities and innovative financing mechanisms to converge.

Studies have shown that the traditional way of top-down sectoral-based water governance and management mechanisms is incapable of addressing worsening water challenges, which are far too complex to be solved by one stakeholder alone. The siloed form of governance that is predominant in the water sector often leads to overlaps or duplication; there is little coordination resulting in ineffective solutions being implemented.

Collaboration on resources, efforts and solutions between various sectors is necessary for ensuring the sustainability and resilience of resources. Failing to integrate different sectors in the governance system often results in resource-based conflicts. A collaboration of this sort will not only result in the inclusion of diverse voices and insights to solve an issue, but also provide technical and financial resources which may be limited in the traditional form of fragmented governance. Pooling in resources will also ensure less risk to one party.

### Technical fixes are insufficient

Among the different water challenges, let's look at one example – the issue of water quality is one that has been consistently found across river basins in India. Over the years, the country's central government has spent several millions of rupees on addressing water pollution through various projects such as the National Mission for Clean Ganga, Nadanthai Vaazhi Cauvery Scheme (Tamil Nadu state in southern India) and National River Conservation Plan (NRCP) Scheme. The solutions are rarely effective or long-lasting.

Only implementing technical solutions like building more centralised treatment plants without holistically understanding on-ground problems

like the lack of sewerage network and solid waste management plans, coupled with inefficient monitoring have resulted in the underperformance of projects like these.

The Ramganga Mitras programme started by the World Wide Fund for Nature (WWF), on the other hand, is an example of a successful collective action initiative to address the issue of river health. The project was started in 2013 with emphasis on citizen-driven action for river conservation. It involved various user groups, communities, government agencies along with business. The diversity in participation also allowed for multiple approaches to be considered from a focus on climate change adaptation, expertise in sustainable water management as well as industrial stewardship. The project thus tackled head-on the problem of lack of participation and dialogue between water users.


### Businesses could play an important role in multi-stakeholder efforts

In an equation similar to the one at play for the Ramganga Mitras programme, business could play a central role in funding, training and implementation activities within the affected river basins. They could contribute by funding nature-based solutions, where necessary; promoting innovative technologies like pump solarisation, in regions where it is projected to result in increased yield and not worsen water scarcity; and introduce new funding mechanisms such as water trusts and drought funds for flexible cross-sectoral water allocation.

In terms of training, businesses could create interactive tools for sanitation education, offer training in modern agriculture and irrigation, provide maintenance skill programmes for treatment facilities, and train government officials in Integrated Water Resources Management. This would go a long way to

addressing prevent knowledge and skill gaps. For on-ground implementation, businesses can invest in and deploy drinking water and purification systems, while also promoting groundwater replenishment through techniques like rainwater harvesting and treating wastewater to a high enough quality to safely recharge aquifers. Additionally, they can offer technical support to communities accessing government funding for water projects.

By piloting wastewater treatment and nature-based solutions, they can demonstrate effective approaches. Moreover, businesses can contribute by creating and managing crowd-sourced dashboards that provide crucial data on water quality and quantity for monitoring and decision-making.

But a first step for any intervention, would be for the business to first identify existing multi-sector coalitions in the region and their theory of change to address the water crisis. This way, they would identify existing gaps and get involved where there is a dire need for support. This manner of meaningful collaboration will – in the long term – help businesses not just mitigate operational and supply chain risk for themselves, but also have a wider basin-level influence. 

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*(Source: <https://www.eco-business.com/opinion/drought-in-india-can-businesses-play-a-role-in-collective-action-for-water-security/>)*



# APPETITE FOR CARBON-RELATED INSURANCE IS GROWING

The risk of emissions leaking from carbon storage and nature-related projects has held investors back from carbon markets, fuelling an increase in new insurance offerings, writes **Samantha Ho**

Where investors see risks in buying carbon credits that might not live up to their promise, insurers are seeing opportunity. A market is developing globally for insurance

related to carbon credits, according to industry experts.

“Everybody wants to claim the receipt of carbon savings, but nobody wants to put their hand up if things go wrong,” said Vipul Shetty, director of energy transition at insurance brokerage Howden. “And

when you’re in the business of risk, things go wrong.”

Recent reports have revealed that markets have been misled about the actual impact of carbon credits, even by industry leaders. On Wednesday, global carbon credit seller South Pole saw its chief executive officer



step down after the group exited one of its biggest forest conservation project in Kariba, Zimbabwe. Earlier this year, standard setter Verra was criticised for backing “worthless” carbon credits, which were unable to prevent or remove their promised levels of carbon emissions.

These controversies have spooked investors, leading to weak volumes traded in carbon markets, as witnessed by Malaysia’s Bursa Carbon Exchange, and stringent hurdles faced by carbon credit suppliers across the region.

Given these risks, Shetty sees demand for carbon credits emerging globally, especially among non-energy firms like pharmaceutical manufacturers, property developers and banks. Energy efficiency programmes only [account] for a portion of these companies’ emissions. The other half of the equation involves carbon capture, alternative energy forms like hydrogen and to an extent, carbon credits.”

Where larger companies can afford carbon capture and storage (CCS) solutions, small and medium-sized enterprises are likelier candidates for carbon credit purchases, said Jeffrey Chan, chief executive officer of Howden’s Malaysian operations.

Demand for carbon credit insurance also extends beyond companies to include investors and carbon marketplaces, said Christopher Au, director of climate practice in Asia Pacific at global advisory, broking and solutions firm WTW. “There is substantial growing interest from buyers,” said Au told Eco-Business, citing more scrutiny and due diligence as the key reason for increased interest in buyer protection.

Much of this interest is aligned with forestry assets, said Au, partly because the insurance industry has a long history in the sector and underwriting capabilities in forestry. “We see interest in products that are either indemnity [indemnifying poli-



Insurance brokerage Howden is expanding its capabilities in carbon credit and energy transition insurance, said Jeffrey Chan, CEO of the firm’s Malaysian branch (right) and Vipul Shetty, director of energy transition. (left). Image: Howden

cyholders from an insured event] or parametric [paying out a fixed amount upon the occurrence of a triggering event],” he said.

Although the market is still in the early stages of development, large international insurers and specialist start-ups are already promoting products and solutions related to carbon credit risks, said Au. “There is no shortage of interest from the supply side, and product innovation is moving in new ways,” said Au, whose team at WTW has spoken to dedicated carbon credit specialists at large insurers and specialist parametric underwriters.

One of these is London-based start-up Kita, which replaces faulty carbon credits with those from its own pool of suppliers, while Oka Insurance said that it helps to replace impaired credits, including those affected by catastrophic events, methodology changes and fraudulent issuing.

Howden, which is headquartered in the United Kingdom and operates in 50 countries including Malaysia and Singapore, offers similar protection for carbon market actors, having launched its carbon invalida-

tion coverage a year ago. The coverage indemnifies buyers of carbon credits that do not meet the promised specifications, explained Chan. Howden also recently launched its climate parametrics practice, which provides financial protection against climate risks, including natural catastrophes and extreme weather.

The company is still in the process of engaging carbon exchanges in Asia, but Shetty said that so far, discussions on carbon insurance have been well-received. “When they tell potential buyers that there is this recourse, it is more likely that the buyer purchases the carbon credit,” he told Eco-Business in an interview.

So far, Shetty has not seen the added cost of carbon insurance being a hurdle to buyers. Howden prices its premiums based on information it collects about carbon project developers and their accreditors, and insures credit buyers based on the confidence they have in the projects. In that sense, the price of insurance is determined by the market itself, he said.

WTW’s Au pointed out that there are always challenges in scaling products to ensure they support the

declared objective of carbon markets. “Our focus is on how insurance can play a role in a properly functioning carbon marketplace,” he said. “The risks of rushing to new carbon initiatives are now well known.”

### ‘Plethora of risks’

There is also a growing opportunity for insurers to cover carbon capture and storage (CCS) activities, although these are often much wider ranging due to the complex technologies and risks involved. There is a “plethora of risks” when it comes to developing CCS facilities, said Shetty, starting with what is often a multibillion-dollar construction process.

These range from the challenge of building large physical structures surrounded by water, as many CCS sites are offshore, he pointed out. For instance, the Kasawari CCS project by Malaysian oil firm Petronas sits 800 kilometres off the coast of Bintulu, Sarawak. Carbon capture technologies such as liquefaction and compression are also complex, said Shetty.

“There’s also the risks associated with drilling the well underground,” he said, pointing out that CO<sub>2</sub> has to be stored at least 800 metres below ground to keep the carbon in a supercritical state, which is a mix of liquid and gases. Even when the project is operational, the highly corrosive nature of carbon dioxide (CO<sub>2</sub>) when in contact with moisture raises issues along its entire value chain.

An example of how things can go wrong here is Chevron’s Gorgon project in Australia, said Shetty. Technical problems have abounded at Chevron’s CCS site there since 2017, when leaks were discovered coming from corroded valves and the carbon captured had to be vented instead. The oil company and its partners have since been forced to pay more than US\$180



**Chevron Gorgon liquefied natural gas plant, Western Australia. Chevron admitted in July 2021 it had failed to meet Canberra's requirements to lock away 80 per cent of emissions generated within its first five years of operation. Image: Chevron**

million for carbon offsets to make up for the shortfall.

“A lot of government regulation will start to be implemented related to the venting of CO<sub>2</sub>,” said Shetty. “Companies will all need environmental liability insurance on top of construction and operational insurances for these projects.”

### Adjusting for speed humps

Where regulations or national policies are scarce, Howden sees the insurance industry playing an active part in the development of industry rules. For example, in the case of electric vehicles (EVs), the height of speed bumps over which the car is driven affects the total value of the car. Since higher humps could hit batteries underneath the car and reduce their value, EVs in those areas should be more costly for insurers to cover, explained Shetty.

“But what is happening in the region, and what there’s no regulation for very interestingly enough, is the size of humps on roads all over Asia,” he said.

As insurers start to scrutinise the EV industry, however, it is likely that the industry will recommend mitigating solutions, whether for the way EVs are built or to regulate the

heights of speed humps, said Shetty. But this is a process that will probably take years, he said.

“Over the years, the insurance industry has always been able to influence the trajectory (of regulatory development) in certain industries, such as oil and gas or power,” he said. “Our underwriters have been able to add certain risk recommendations to improve those industries, which is how we have been operating with reduced losses in the energy sector.”

Howden also sees its protection of EV assets extending beyond the vehicles and their batteries to helping industry players de-risk infrastructure-related activities, such as installing charging stations and connecting those stations to renewable energy sources or the electricity grid, said Chan.

“Traditionally, people perceive insurance as a contingency, only if something bad were to happen do you (turn to it),” said Chan. “But that narrative is changing — insurance today has become a catalyst, to enable certain things to happen.”

(Source: <https://www.eco-business.com/news/appetite-for-carbon-related-insurance-is-growing-say-experts/>)



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