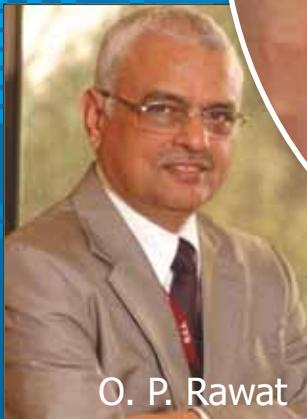


CSR *Mandate*

Enabling Sustainability



Sachin Pilot



O. P. Rawat

Ushering In A Sea-Change

INSIDE:

**Beyond Philanthropy ★ Giving, Loving & Caring
Reaching Out to the Poor & Underprivileged**



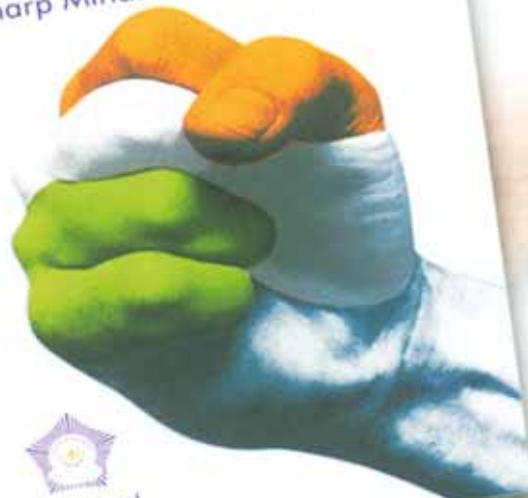
FIGHT AGAINST TERRORISM

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**FIGHT AGAINST
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An Initiative of
Mumbai Police

Dr. A.P.J. Abdul Kalam
Former President of India



10, Rajaji Marg
New Delhi-110011

14 March 2011

Dear Shri Sivanandhan,

Thank you for your letter dated 28th Feb 2011 and sending me the well done work "Fight Against Terrorism" with thoughts from multiple minds. The topics discussed will be a good reference. My best wishes for your effort. I wish you all the best for all your future missions. *Not edited both.*

May God bless you.

Yours sincerely,

A.P.J. Abdul Kalam

Shri D Sivanandhan
No.18, Sunidhi
Gen.Bhosle Marg,
Colaba, Mumbai - 400 021

M. K. Narayanan
GOVERNOR OF WEST BENGAL



RAJ BHAVAN
KOLKATA 700 062

18 March, 2011

Dear Sivanandhan,

Thank you for sending me the compilation *Fight Against Terrorism*. I believe this initiative of yours was highly commendable and has done much to highlight the threat posed by Asymmetric Warfare and the expanding dimensions of this problem. Through your personal effort and influence, you have managed over the years, to bring together several practitioners of counter terrorism and internal security and this has greatly enlarged the volume of information available on the subject. This is a significant contribution of yours towards a better security climate in the country.

On a personal note, having been associated with you in different capacities over the years, I would like to pay a tribute to your capabilities, your honesty and integrity, and above all your dedication, to making our country a safer place to live in. I feel privileged to have been associated with you, and look forward to many more occasions to interact with you on different platforms.

Do keep in touch.

M. K. Narayanan

Yours sincerely,

M. K. Narayanan
M. K. Narayanan

Shri D. Sivanandan, IPS (Retd)
18, Suniti, 9th Floor
General J. Bhonsle Marg
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Mumbai 400 021

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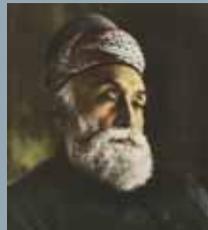
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ENTERPRISE

Africa's Grassroots Initiatives Make a Difference to Millions of Lives



Founder Emeritus
Late Shri R.K. Prasad

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Kamaljit
Swaroop

Dear Reader,

Here we are again at the threshold of yet another milestone where we, at New Media, India's largest bilateral trade magazine publishing house, are bringing out CSR Mandate, a magazine to facilitate activities that fall within the gamut of corporate social responsibility (CSR) within the country and project their significance globally.

Marketing Guru Philip Kotler, also S.C. Johnson Professor of International Marketing at the Kellogg School of Management, Northwestern University, once told students at Harvard Business School, "Even tomorrow once you have become rich, then also ask a question to yourself, "What are you doing with your life and what you have given to society?"

These words resonate in my mind as I look at where we are as a country. Corporate India is on a roll. Indian multinationals are emerging as major players on the global stage. And our economy has shown remarkable resilience in the face of a global recession in recent years. And with success comes responsibility; responsibility of giving back to society by sharing with it some of the fruits of that success, and of making a difference to the lives of those less fortunate.

The successes that corporate India has tasted did not form in a vacuum; they are the result of an efficient use of manpower, natural resources, etc of the society at large. Therefore, I feel that it is time that we all give back to the society that has given us the resources and means to develop and grow as giants in our respective fields of work. I would also like to mention here that yes, CSR is not new to India. Respected business groups such as TATA and BIRLA have long started the tradition of social good through their operations much before India attained Independence, decades ahead of CSR becoming a popular cause as it is today. Yet, this important activity is still at a very nascent stage and yet to touch the lives of millions across the country. The Ministry of Corporate Affairs, Govt. of India, therefore felt it imperative to bring all profit-making corporate entities under one umbrella, chart a new course whereby each company keeps aside 2.0 percent of its profit for the cause of the underprivileged. It is time as citizens of the country to come together to bring relief, comfort, hope and a brighter future to those underprivileged people living on the fringes of society. Let us show that we care for them as much as we care about creating wealth and achieving success.

There are many who believe that mandating companies a slice of their profit for CSR activities may prove unsuccessful. But I am positive that the step taken by the Ministry of Corporate Affairs, with the youthful Minister Sachin Pilot at its helm, for spreading this cause, is worth its weight in gold. I say this with confidence that the gratitude and changed lives of the recipients of this benevolence will be the testament that will spur our corporate houses to realise that what they are doing is worthwhile and lasting, and more importantly, good for their business in the long-run.

I wish New Media and the team success in their endeavour.



Archana
Sinha

Dear Reader,

Greetings. "The future belongs to those who understand that doing more with less is compassionate, prosperous, and enduring, and thus more intelligent, even competitive," says Paul Hawken, the well-known, entrepreneur, environmentalist, and author, who strongly advocates the necessity of building a participatory society, where a majority of people play active roles in the process of creating wealth and sharing it eventually.

Echoing these sentiments, William Clay Ford Jr., Executive Chairman, Ford Motor Company, says, "Creating a strong business and building a better world are not conflicting goals – they are both essential ingredients for long-term success."

It is true that everything is connected to everything else and life is inter-dependent. For the society to prosper in the true sense, it requires to recognise the importance of living in balance with our physical environment and treating each other with dignity and equality. Towards this end, the new Company Bill has been passed, mandating corporates to share two percent of their profit towards community development and dispensing their social responsibilities.

Indians are known for their philanthropic attitudes and this Bill offers opportunities to strategise CSR budget in a structured way and maximising the effort. One of the most striking examples in recent times has been Wipro Chairman Azim Premji, who donated shares worth about Rs 12,300 crore to his philanthropic arm, the Azim Premji Trust. This is the largest philanthropic transfer by any individual in the country.

We are happy to bring out the first issue of The CSR Mandate, with inspiring stories and discussions on CSR by eminent people working for years in Public Sector Undertakings (PSUs), private sector, NGOs and others on how India is moving rapidly towards inclusive growth, education, sustainability, rural development and other areas.

Dept. of Public Enterprises Secretary O. P. Rawat discusses at length the role of PSUs in promoting CSR. Ms Mohini Daljeet Singh, Chief Executive, Max India Foundation elaborates on the company's work in different areas of health promotion at various locations in India.

Ms. Meena Singh, Senior Director at BRISC-CARR Group Inc. Canada, emphasises on how CSR increases happiness quotient for companies and Rajashree Birla drives home the same point from another perspective.

Articles such as SEBI's Move to Usher in Better Corporate Governance of India Inc highlight the fact that it is easier to implement social responsibility if larger regulatory organisations step in to lay down directives and guidelines.

Special mention goes to Pearson Education Services and Rashtriya Chemical Fertilisers, which study in depth the promotion of education and creating awareness in rural India. We also highlight Deloitte India's decade of commitment to the society. The Ability to Dream and Overcome Beyond Disability- a story from World Vision is the cherry topping on the cheesecake, on how two individuals could change their lives with the help of an NGO and have now become shining examples of how bravery can become the game-changer, if supported by a helping hand. There are more exciting stories and articles as you turn the pages of the maiden issue of The CSR Mandate.

Wishing you a happy reading.



F

ace-to-face



O. P. Rawat

O. P. Rawat, Secretary, Department of Public Enterprises, Ministry of Heavy Industries, is a man with a mission, which is the speedy implementation of a revised Corporate Social Responsibility (CSR) agenda of the Government by more than 200 Public Sector Undertakings (PSUs) dotting the country. In an exclusive interview with **Satya Swaroop, Managing Editor, CSR MANDATE**, the latest offering by New Media, India's largest bilateral trade magazine publishing house. Rawat, who had earlier been the Principal Secretary to the Government of Madhya Pradesh, talks about the challenges the Indian PSUs have had surmounted in the face of a global recession, their uninterrupted growth record, and their commitment to the implementation of the new CSR agenda, which is bound to change the face of the nation in the years to come. Excerpts.

India's Redefined CSR Agenda will Change the Face of the Nation

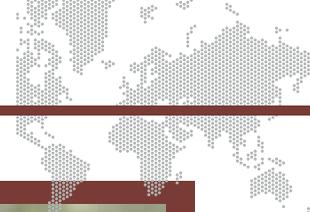
Isn't it remarkable that when the recession has curtailed the economy of the whole world, our Public Sector Undertakings (PSUs) are posting phenomenal growth rates?

Yes, it is very interesting and challenging indeed when the production of several foreign companies showed declining trends, our PSUs posted great performances. While the production of giant private companies decreased, our PSUs marked terrific growth. When staffs in several private companies were shown the door, our PSUs were hiring

people. Even the US took note of this development. Our PSUs stood like a rock and was growing by leaps and bounds, year after year.

What are the specific reasons behind the continued growth of the Indian PSUs?

The vision of the leaders who have preceded us was to build the country's economy with the participation of the public sector, at the same time taking the best that the private sector has to offer. Surveys show that public sector



companies have performed well through the challenges and have not stopped growing.

The PSUs have come up with their Corporate Social Responsibility (CSR) plans and you are at the helm of affairs, the guiding force behind the initiative...

The whole team is behind this new agenda. If things go as planned and if headed in the right direction, CSR will change the face of the nation. The government is trying to get all PSUs, which have not been involved in social work before, to get onto the CSR bandwagon.

The government is setting fixed targets to the PSUs. The HOD or head of the unit is going to get a hike in his salary according to his performance. This evaluation will be done on an annual basis and several things will be considered during this survey. It is a new thing which the PSUs are contemplating post liberalization.

What is the whole concept behind the CSR? Is any new thing added in the revised CSR format?

A revised CSR was launched from 1st April 2013. Under this, we are trying to redefine welfare activity while conducting business. Our companies should not just be profit-making machines. We are indebted to our society, people and of course, our environment. Financial profit is welcome but not at the cost of people's health or polluting the environment. For example, if you are making a car, there should be a proper assessment of its benefits, the hazards of environmental pollution arising out of it etc. I will also give you another example of our own PSU- RCF. It was adding to environmental hazards but with the firm steps taken by its employees and a good amount of money being poured into sorting out the mess, we have been able to make RCF pollution free whereby no stench is emitted by its units again. Likewise, several other PSUs are on the radar. We will have to look into many aspects before taking concrete steps and action to show them ways in which they can help protect the environment.

What steps have been taken to create awareness about the revised CSR? How will people come to know about the new changes?

We are conducting workshops, making presentations all over the country to create awareness about the added developments. If anybody wants more details, they can visit our website for that (www.dpe.nic.in).

How many PSUs have been covered by the revised CSR and how will the nation benefit from all this?

The revised CSR is going to touch around 200 PSUs. The new amended CSR mandate enables sustainability which was missing in the previous mandate. This whole exercise is related to future generations and of course with environment protection. Now all the PSUs have to set aside a certain percentage of their profit to spend on environment, uplifting the poor and needy, providing basic amenities in



“PSUs were involved in such social exercise before but in an unorganized manner. Now for the first time, the Government has introduced this agenda to the PSUs and the results have started coming

backward villages, solving drinking water problems, etc. We are working on this aggressively and the fruits of our labour will only be seen after two to three years. Accountability and transparency are the key factors in this newly improved CSR Policy.

The Government is doing a tremendous job and we think that India is the first country where PSUs are involved in the upliftment of the society as well as environmental protection.

PSUs were involved in such social exercise before but in an unorganized manner. Now for the first time, the Government has introduced this agenda to the PSUs and the results have started coming. I am sure that within three to four years, one will see several changes in our country. This is a nation building exercise. Everything is transparent. Anybody can go through the website or ask for any information from the concerned authority.

You are spearheading this movement. How does it feel to take this CSR phenomenon to even greater heights?

Since I joined the service, I have, in my own capacity, tried my level best to give back to society because we all are dependent on it. Nation-building is building the life of its citizens. How can we build the society if we overlook the very basic needs of our own employees? Our main goal along with other several projects is to provide skill enhancement related training to unemployed /underprivileged youth.

Piloting a Sea-Change in CSR Commitment



Union Minister of State for Corporate Affairs, Sachin Pilot successfully steered the Companies Bill in Parliament in December 2012 laying down a roadmap for India Inc. to meaningfully strategize its commitment to Corporate Social Responsibility (CSR) in the years to come.

The Bill, which had been in the making for more than a decade, contains as many as 10 suggestions that guide companies as to what they want to do, under a mandate that two percent of their profits be set aside for their CSR activities.

But the Government, the youthful Minister, 36, said in a media interview, had not mandated what the companies should do. "It is a self-reporting exercise, there will be no Inspector Raj", he said, adding, "Corporates are doing CSR anyway. So I think too many restrictions at the beginning could create hurdles for those activities."

On the contrary, Pilot indicated that he might approach the Finance Minister to explore the possibility of extending some tax benefit to companies carrying CSR activities as mandated. But the focus right now, according to the Minister is on how the country is going to absorb the money generated within the system to achieve some of the millennium development goals. There is a template where the company will have to disclose what it is doing, which will help in monitoring its CSR activities.

The Companies Bill is a unique initiative that makes India as the only country in the world to have CSR in a statute. Other countries that have some loose legislation include Indonesia and France.



By Atula Imchen

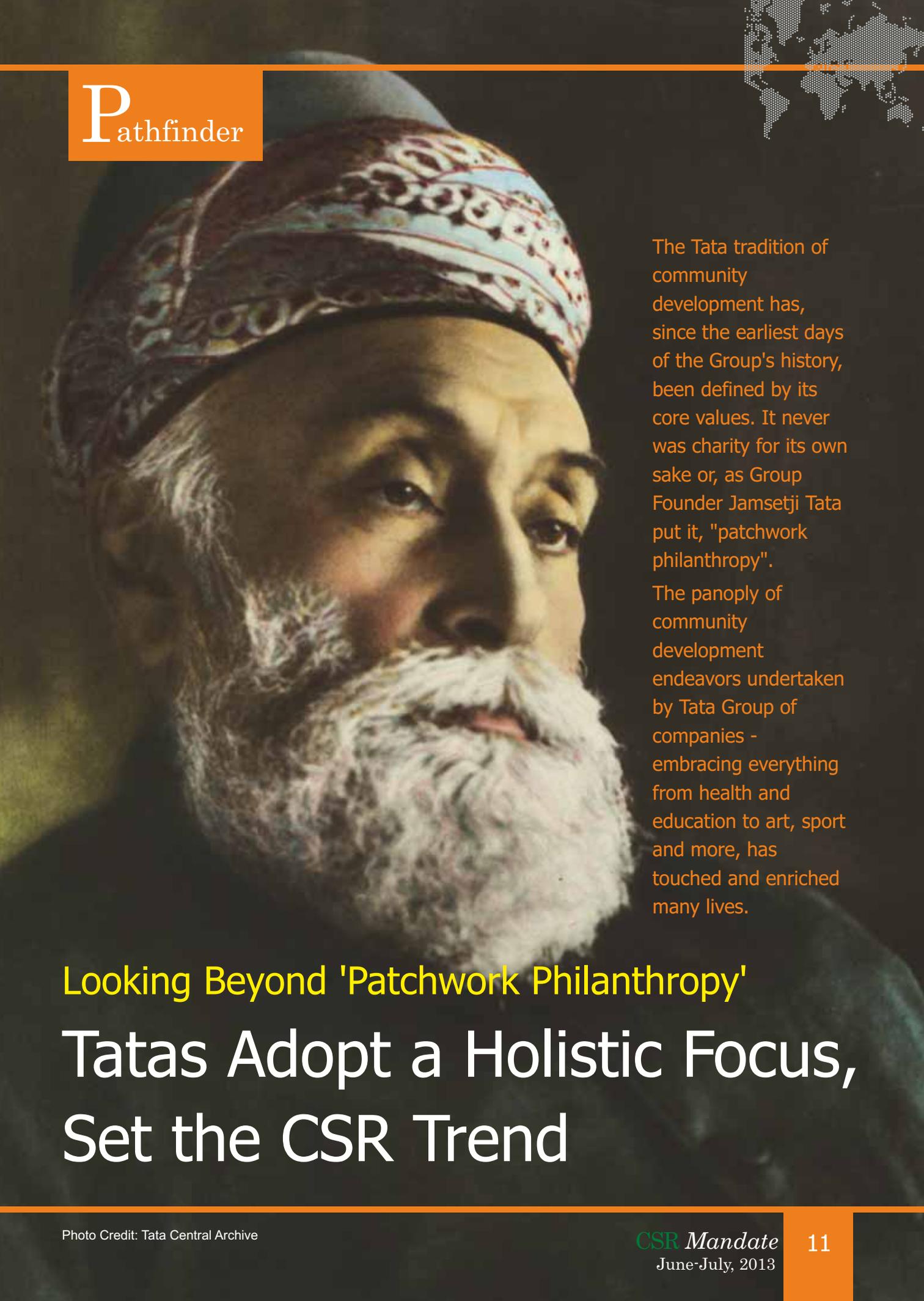
A product of the globally reputed Wharton Business School, Pilot is well attuned to corporate matters and possesses an in-depth understanding of the best CSR practices followed around the world. He concedes that Indian companies have been carrying out their CSR activity previously.

"The idea is to give it a structure, a shape, regularize it in a way that it becomes formatted. And, we are following a principle of self reporting.

I am very confident because the corporates themselves want to build bridges with the community. I also think it help them enhance their brand value and their presence in a very positive fashion. I am very confident that they want to come over and do it as long as there is absorptive capacity in the area to get the CSR done," Pilot said. Pilot says that while the word governance has traditionally been identified with the government, it is the need of the hour now increasingly in the corporate sector as well.

The Minister also clarified that the 2.0 percent of their profits that the companies spend is not to be treated as a cess. "The 2.0 percent is not something that anybody is giving to the Government of India. If you qualify as a company for this, it is your money and you decide how to spend it. It's a contribution that their conscience should approve for them to spend anyway."

The Companies Bill, which replaces the Companies Act 1956, has been welcomed in corporate quarters. Nesar Ahmad, President of Institute of Company Secretaries of India (ICSI) said, "It is a win-win move. It is also in line with the Government's agenda of achieving inclusive growth."



The Tata tradition of community development has, since the earliest days of the Group's history, been defined by its core values. It never was charity for its own sake or, as Group Founder Jamsetji Tata put it, "patchwork philanthropy". The panoply of community development endeavors undertaken by Tata Group of companies - embracing everything from health and education to art, sport and more, has touched and enriched many lives.

Looking Beyond 'Patchwork Philanthropy'

Tatas Adopt a Holistic Focus, Set the CSR Trend



The time was the early 1990s and the occasion was a gathering of industrialists called by India's Prime Minister, P.V. Narasimha Rao. Representing the Tata group were Tata Sons Chairman Ratan Tata and J.J. Irani, the Managing Director of Tata Steel at that point. "The Prime Minister proposed that we business people set aside 1.0 percent of our net profit for community development projects totally unconnected to the workers and industry any of us was involved with," recalls Irani. "Mr Tata and I looked at each other; we didn't make any comment. Later, we drew up a chart that quantified Tata Steel's contribution on Mr. Rao's scale. We discovered that, over a 10-year period, the company had been dedicating between 3.0 and 20 percent of its profits to social development causes. In the years since, depending on profit margins, the figure has continued to fluctuate within this band."

The Tata Steel example is not an anomaly for a Tata company. If there is one attribute common to every Tata enterprise, it has to be the time, effort and resources each devotes to the wide spectrum of initiatives that come under the canopy of community development. The money numbers are staggering: by a rough estimate, the Tata group as a whole, through its trusts and its companies, spent about 3.0 percent of its net profits on development-related programmes, in 2011.

A Matter of Principle

The Tata culture in this critical segment of the overall corporate sustainability matrix - inclusive of working for the benefit of the communities in which they operate, of building India's capabilities in science and technology, of supporting art and sport - springs from an ingrained sense of giving back to society. "This is a matter of principle for us, it is in our bloodstream," says Irani, "and it isn't something we like to shout about. Some people consider social responsibility as an additional cost; we don't. We see it as



Photo Credit: Tata Council for Community Initiatives

part of an essential cost of business, as much as land, power, raw materials and employees."

The Tata tradition in community development has, since the earliest days of the group's history, been defined by its core values. It never was charity for its own sake or, as group Founder Jamsetji Tata put it, "patchwork philanthropy". Sustainability is of fundamental importance.

Reinforcing the implicit beliefs the Group brings to its mission of sustainable development is an explicit set of structures, embodied most notably by the Tata Council for Community Initiatives (TCCI). The Council has, in collaboration with the United Nations Development Programme (India), crafted the Tata Index for Sustainable Human Development, which measures and improves the community work that Tata enterprises undertake.



Photo Credit: Tata Council for Community Initiatives

Global Focus

No matter how elaborate, systems and processes cannot really capture the magnitude and dispersion of all that the Tatas do in the field of community development. From health and education to livelihoods and women-children welfare, from tribal hamlets in

Jharkhand and the rural outback of Gujarat to the high ranges of Kerala and disadvantaged villages in Andhra Pradesh - the community work being undertaken by Tata companies touches a multitude of Indians across the land. Beyond purely social work, this support extends to individuals and institutions pursuing artistic, sporting and academic excellence. And now, as Tata enterprises spread their wings to reach global locations, the social uplift efforts of the group are reaching communities in different parts of the world.

The big boys in the group, Tata Steel, Tata Tea, and Tata Chemicals, have in-house organizations dedicated to the community development task, but that does not mean smaller companies lag behind. They take up whatever is



relevant to the communities and constituencies in which they function. Some companies work in water management, some in education, some in education, some in income generation; the range is huge.

Nurturing Arts & Sports

A different dimension of this social development doctrine shines through in the Tata support and backing that enriches the country's cultural and sporting spheres. In the field of art, this support has played a critical part in preserving and promoting every component of India's cultural heritage. The Tata backing for sports - in the form of academies for a variety of sporting disciplines, sponsorship of talented individuals, and organizations such as the Tata Sports Club - has helped numerous sportspeople realize their potential.

The panoply of the Tata engagement in community development encompasses much more than can be encapsulated in a few pages. As management guru Peter Drucker says: "A healthy society requires three vital sectors: a public sector of effective governments; a private sector of effective businesses; and a social sector of effective community organizations." While there's not much it can do about the first sector, the Tata group is contributing all it can to the other two.

The Green Canopy

The Tata group's beliefs on sustainability have led to a corporate policy that emphasizes environment preservation. Tata companies work on projects that include repairing green cover, reducing effluents and emissions, maintaining local ecologies and improving long term corporate sustainability.

The Tata Group's kinship with the environmental cause has resulted in a slew of initiatives that place the good earth above bottom lines.

When Sam Goldwyn, the late Hollywood mogul, quipped, "Prediction is always difficult, especially of the future," he certainly wasn't talking about the damage of environmental degradation in years to come. If there is anything at all we can assume about the shape our fragile world is taking, it is this: the condition of the air we breathe, the water we drink and the land we live on will all get worse if human rapaciousness continues to go unchecked."

A big chunk of the responsibility for containing the plague driving our polluted and populous planet towards peril rests with industry and business. Balancing the imperatives of creating jobs and selling products and services with the absolute necessity of protecting and regenerating what



Photo Credit: Tata Council for Community Initiatives

remains of the natural environment is an onerous challenge. That it can be done is beyond doubt, but this is a task requiring a commitment to ideals more than bottom lines, to the good earth rather than profiteering. The long history of the Tata Group teems with examples of just such a commitment.

The Tata ethos places a special emphasis on environmental and ecological issues. Environment is a focus area within the group's overall corporate social responsibility matrix. A host of Tata companies also adhere to environmental procedures drawn up by the Global Reporting Initiative (GRI), which operates under the aegis

of the United Nations. Important as it is, following directives and guidelines from within and without is just one facet of the Tata approach to environmental issues. The greater portion of what the Group does in this sphere is by choice and conviction. From this flows its support for endeavors to conserve plant and animal species, improve land and water use, and protect forest tracts and green sanctuaries. The central tenet of this earthy philosophy is people and communities, often in rural regions and frequently facing inequitable struggles to secure livelihoods. Understanding that no environment policy can operate in isolation means an enhanced ability to link processes and people in a manner that benefits both nature and those dependent on it.

The group's contribution to conservation falls into two categories: the efforts of different Tata companies to preserve and enrich the environment in and around their areas of operation, and the philanthropic thrust of the Tata Trusts, which support a diverse cluster of non-governmental organizations working in areas such as the management of natural resources, community development and livelihoods. This dual canopy accommodates and nurtures a variety of initiatives in a range that extends from watershed programmes and land regeneration to forestry projects and the protection of endangered species.

Only those living in denial can argue that environment and ecology are subjects too esoteric for a society bred on consumerism and the pleasures of the present. Humankind is currently engaged in the surprisingly easy job of driving into extinction more plant and animal species than at any time since the dinosaurs disappeared 65 million years ago. Our forests are fading; our oceans are rising; the snowcaps on our mountain peaks are shrinking; our climate is mutating. Meanwhile, our water, our air and our bodies are becoming the unwitting recipients of all manners of toxic intruders. Business can — and do, as the Tatas have proved — make a huge difference in turning this beastly tide.

Source - www.tata.com



NEW CSR MANDATE BOOSTS MULTI-SECTORAL APPROACH

Financial Inclusion-Key to Economic & Social Development

“We recognise that financial inclusion is a key driver for economic development at national level and economic empowerment at an individual level. It’s a human right of the modern age.”

- David Lewis, Former Lord Mayor of the City of London, at a seminar in Mumbai in 2007

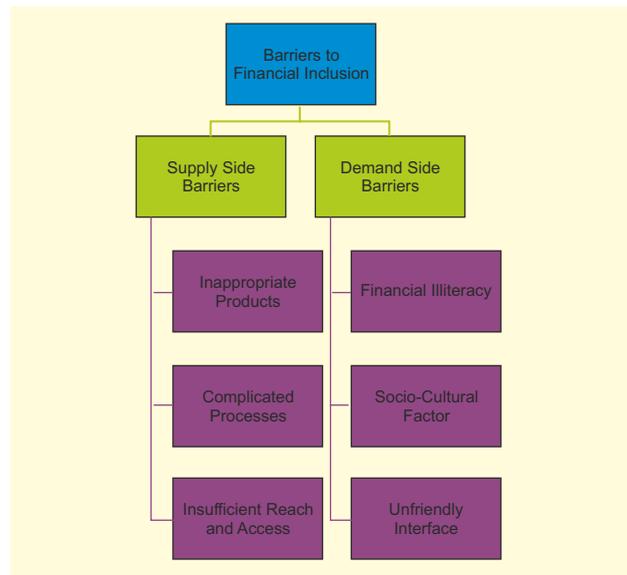
India boasts of a comprehensive and robust financial system that has supported the economic progress the country has seen in the last two decades. But despite this growth, vast swathes of population still languish without access to formal financial services – a report by BCG in 2007 suggested that with barely 34 percent of its population engaged in formal banking, India had the second highest number of financially excluded households in the world at about 135 million.

The extent of financial exclusion casts serious aspersions on the inclusiveness of India's growth and impedes future progress. Having access to mainstream financial systems empowers people to succeed, driving the economy forward and ensuring financial sustainability into the future. The lack of such facilities disenfranchises poor people, trapping them in indebtedness and perpetuating a cycle of poverty and stagnation.

Financial inclusion has been a high-priority policy imperative for India and while considerable progress has been made over the years, India remains a long way from universal financial inclusion. This article attempts to map out the scope and roles of government, private and social sector have played in promoting financial inclusion and highlights the impetus received under the new CSR mandate for the same.

What is Financial Inclusion?

A universally accepted definition of financial inclusion is next to impossible. In India RBI describes financial inclusion as the process of ensuring access to appropriate financial



products and services needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream institutional players.

The financial inclusion ecosystems typically consist of many players—government, banks, micro finance institutions, non-banking financial institutions, NGOs, technology vendors etc. A holistic view of financial inclusion goes beyond mere supply side barriers and attempts to understand and reduce barriers on the demand side as well.

On the supply side, barriers to financial inclusion mainly



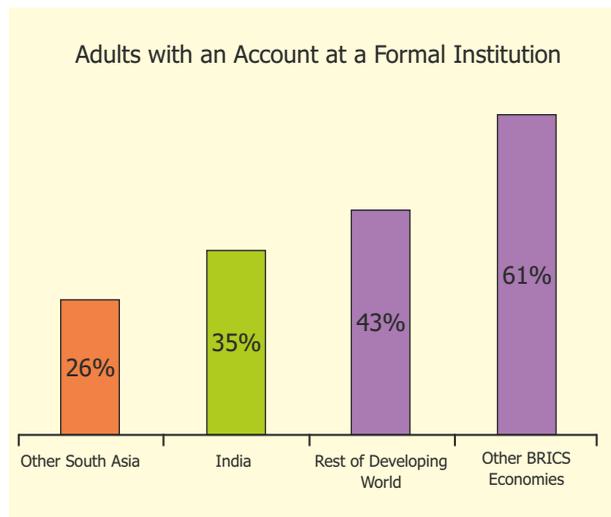
include inappropriate products and processes – such as complicated paperwork and identification documents, preference for banking with individuals over groups, requirement for collateral, stable and regular income, restricted access and reach

On the demand side, factors like financial illiteracy, seasonal cash flows, cultural preference for non-formal mechanisms, a sense of unfriendliness and unwelcome in the formal financial sector, apprehension of bureaucracy etc. dampen the appetite for formal financial institutions. etc.

Who are the Financially Excluded?

According to World Bank's Global Financial Inclusion (Findex) data for 2011, only 35 percent of adults in the country have an account at a formal financial institution. While India performs slightly better than the other five South Asian countries covered by the Global Findex—Afghanistan, Bangladesh, Nepal, Pakistan, and Sri Lanka (Figure 1), it is significantly lagging behind than the other BRICS economies—Brazil, the Russian Federation, China, and South Africa.

Figure 1 – Proportion of with an account at a formal institution



The Findex data suggests that there is a large gender gap in the ownership of formal accounts in India. Women are less likely than men to have a formal account: while 44 percent of men report having an account, only 26 percent of women do so. Account penetration also varies enormously by age, income level, and education. Young adults in the age group of 15-25 are least likely to have an account (27 percent), followed by those over the age of 65 (34 percent). While 21 percent of adults in the poorest fifth of the income distribution have a formal account, 56 percent of those in the richest fifth do. And while 31 percent of adults with a primary education or less have a formal account, the share is 76 percent among those with a tertiary education.

Data from 59th Round of National Sample Survey (2003-04) suggests that financial exclusion is most acute in Central, Eastern and North-Eastern regions. In terms of social and occupational groups, landless labourers, marginal farmers, unorganised sector work-force, urban slum residents and people from scheduled castes and tribes are more likely to be financially excluded.

In addition to describing the profile of financially excluded groups in India, these numbers also help to understand some of the underlying causes that are peculiar to the India situations – systemic discrimination on the basis of gender, caste etc, geographical remoteness, lack of infrastructure etc.

Role of Government

Financial inclusion has been high on government's agenda for a long time, and it has mainly performed regulatory and prescriptive role. The last decade saw a renewed thrust on financial inclusion in India. Initiatives like the SHG-Bank linkage program and the upsurge in the micro finance movement resulted in millions of Indians participating in the formal financial ecosystem.

The table below summarizes the key financial inclusion milestones initiated by the government since 1960s.

1960s-70s	<ul style="list-style-type: none"> > Focus on increasing credit to the neglected economy sectors and weaker sections of society > Nationalization of Banks. > Development of the rural banking ecosystem including Regional Rural Banks. > Lead bank scheme launched for rural lending.
1980s-90s	<ul style="list-style-type: none"> > Establishment of National Bank for Agriculture and Rural Development (NABARD) to provide refinance to banks providing credit to agriculture. > SHG bank linkage program launched by NABARD.
2000s	<ul style="list-style-type: none"> > The term "Financial Inclusion" introduced for the first time in RBI's Annual Policy Statement 2005-06. > Banks asked to offer "no frills account". > Know Your Customer (KYC) norms simplified. > Banking Correspondent and Banking Facilitator concept introduced. > 100 percent financial inclusion drive launched. > Electronic Bank Transfer Scheme introduced to transfer social benefits electronically to bank account of beneficiary.

Given the sheer size, incidence and complexity, it is clear that government action is necessary but not a sufficient condition to address and tackle financial exclusion and that the private sector (both financial and non financial) and the social sector have an important contribution to make to the field of financial inclusion.

Role of Banks and Private Financial Sectors

Typically, financial inclusion agenda among banks and private sector has been driven more by sticks (regulatory pressure) than carrots (profitable business models). Mainstream financial institutions still perceive



Banks need to look at low-cost innovative products and processes to turn this into the next big business opportunity. Collaborating with industry partners for delivering such solutions can earn great outcomes. A well known example is FINO, a technology backbone company for grassroots financial entities serving people with no banking facilities

financial inclusion as an imposition and not as a viable business opportunity.

Banks and financial companies can contribute towards ameliorating mainly supply side constraints by investing in product and process development. The commercial business models operated by banks mostly lack the requisite levels of flexibility, convenience and scalability to be practical in remote or rural areas. The high transaction costs associated with small loans and cumbersome distribution channels are too high for the models to generate revenues. The products themselves are very limited (mostly no frill accounts) and do not take cognizance of the very distinct and specific needs of the financially excluded. Products and services that are relevant for the unbanked populations include insurance in order to absorb economic shocks like adverse weather conditions or health emergencies, affordable credit taking into account seasonal inflow of income and remittance services.

Banks need to look at low-cost innovative products and processes to turn this into the next big business opportunity. Collaborating with industry partners for delivering such solutions can earn great outcomes. A well known example is FINO, a technology backbone company for grassroots financial entities serving people with no banking facilities. A tie-up between ICICI Bank/LIC/IFC/Union Bank, it allows subscribers to use the sophisticated back-end computing that top banks use at a fraction of the cost — and this allows it to offer its customers several different types of products, and so increases its customer penetration.

Similarly, banks and other financial institutions can also achieve low cost solutions through reconfiguring their operations to partner with non industry organizations like NGOs and community organizations to perform certain functions.

Role of Social Sector

The social sector can plug the holes in the mainstream financial framework by reducing both supply and demand side barriers. On the supply-side, there are some path breaking examples of innovation and out-of-the-box thinking from the social sector that have had phenomenal success. One such model is the Kshetriya Grameen Financial

Services (KGFS), the brain child of ex-ICICI banker Nachiket Mor and his team at the IFMR Trust -- a private trust, set up with a long-term loan from ICICI Bank, that supports research in financial inclusion. KGFS works on a low-cost model offering a bouquet of financial services – loans, saving, insurance and remittances. It was rolled out in Thanjavur in Tamil Nadu in 2008 and since then, Ganjam in Orissa and Tehri in Uttarakhand have been added.

NGOs and community organizations can be effective and efficient outreach partners. Banks can tap into their existing networks in far flung places for acquiring new customers and for establishing distribution channels. NGOs are instrumental in providing last-mile connectivity. Given their deeper understanding of local communities, NGOs can also become knowledge partners who can help banks and companies design appropriate products and reduce the associated risks. On the demand side, NGOs can act as intermediaries and bridge the gap between formal and informal systems, as has been very successfully demonstrated by the micro finance movement and NABARD's self help group-bank linkage policy.

NGOs role in imparting financial literacy to their beneficiaries cannot be overstated. With their ability to develop a connect with local communities, they are ideally placed to undertake these activities. They can help create a sense of confidence among those excluded and build the goodwill and trust that big companies often find difficult to achieve. At the same time, NGOs can also work to mitigate the underlying causes of financial exclusion such as marginalization of women.

The Companies Bill 2012 and the Mandatory 2.0 percent Corporate Social Responsibility Spending

Clause 135 of the Bill prescribes that every company with a net worth of Rs 500 crore or more, or turnover of Rs 1,000 crore or more, or net profit of Rs 5 crore and above in a fiscal year will have to spend 2.0 percent of three years' average net profit towards CSR activities. FICCI estimates that 2,500 companies fall into the mandatory CSR-reporting category. CSR activities in the first year would be between INR 9,000



crore and INR 10,000 crore spent on social welfare.

Though enough details and clarifications are not available at this stage to make any confident claims or draw conclusions, one can conjecture that implications of the Bill for promoting financial inclusion are significant and positive.

The Bill facilitates innovation, product creation and marketing for BoP markets. It states that companies may achieve CSR objectives by integrating their business processes with social processes and developing innovative business models which create shared value, provide companies can clearly quantify social benefits flowing to beneficiaries in monetary terms.

For financial companies and banks that qualify under this mandate, espousing financial literacy as a cause makes strategic sense. It is perfectly aligned to their existing expertise and competencies in the field of finance, which can be easily and purposefully leveraged to benefit the unreached and unbanked population. For example, Total System Services, largest processor of merchant acquirers and bank credit card issuers in world, is drawing its CSR force from innovative technology by indexing biometric data from every Indian citizen. It would enable Indian consumers, belonging to any strata, to have easy access to financial services. TSYS is introducing electronic payment system whereby a consumer would be issued 12-digit ID number linked to the Indian Unique Identification Accounts, which would make banking services more easily accessible.

Another successful example includes MasterCard whose CSR initiatives are focused on furthering financial inclusion through entrepreneurship support. MasterCard has extended their financial support to SEWA (cooperative bank run by women in Gujarat) to set up the Rural Urban Development Initiative Processing Centre which couples financial literacy with entrepreneurial skills so that more people, especially a group that is traditionally under-served, like women, can join the financial mainstream.

The Bill also creates a unique opportunity for non-financial companies to contribute to financial inclusion. Heavy mining and extractive industries, often operating in remote and rural areas, can partner with NGOs to reach out to an otherwise inaccessible and isolated population in their local communities to connect them to mainstream financial systems. Technological companies can also play an important role in furthering financial inclusion, for example FINO is already playing an important role in implementing the CSR strategies of its various clients.

In recommending that companies partner with NGOs and social enterprises to undertake CSR programs, the Bill helps to link resource deficient NGOs to resource rich companies. This can help existing NGOs working for inclusion to scale up and expand their programs or can consider undertaking it as a new area of interest. It also encourages partnership models between corporate and social sectors, harvesting all the above mentioned benefits of such engagements.



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Conclusion

Financial inclusion is a fundamental cornerstone of economic and social development. Given the size of the challenge and the diverse nature of the financially excluded segment in India, the onus of promoting financial inclusion lies equally on each stakeholder of the financial inclusion ecosystem – government, banks, private and social sector. Government needs to create an enabling atmosphere for banks and financial institution to work effectively in such markets. Banks and private companies in turn need to move beyond treating this as an obligation and recognize and appreciate the business potential of tapping into these underserved markets and design appropriate and innovative products and models. The potential of social sector to reduce barriers on supply and demand side should not be underestimated; the sector should be nurtured and supported with resources and expertise to tackle financial exclusion. The mandatory CSR spending, as stipulated by the Companies Bill 2012, can help foster partnerships and help achieve a joint approach to promoting financial inclusion in a way that is mutually beneficial to all stakeholders. In order to realize the goal of universal financial inclusion, each stakeholder has to play its part and more importantly, collaborate with each other to harness the benefits and synergies of shared efforts.



Priya Naik is CEO at Samhita Social Ventures Pvt. Ltd.



Evolution of CSR in India- Charity to Corporate Commitment

The history of Corporate Social Responsibility (CSR) in India is as old as the historical development of modern India. **Archana Sinha**, Editor, CSR Mandate traces this historical development and approaches to CSR in the country and also analyses the current trends of CSR that are being practiced by Indian corporate entities

As we trace the evolution of corporate social responsibility in India, we realise that contrary to the general impression of Indians not being very socially conscious, India has one of the richest traditions of doing inclusive business and the businesses are doing a lot to bring about an overall positive impact on the communities, cultures, societies and environment in which they operate. At the same time, much has been done in recent years to make Indian entrepreneurs aware of social responsibility as an important segment of their business activity. However, CSR in India has yet to receive widespread recognition and except the corporate biggies and the MNCs, not many people have recognised the long-term benefit of CSR activities.

The fundamentals of CSR rest on the fact that not only public policy but even corporates should be responsible enough to address social issues. If the goal of making most of India an inclusive society has to be realised, then the CSR approach of corporates has to be in line with their attitudes towards mainstream business- companies setting clear objectives, undertaking potential investments, measuring and reporting performance publicly. There has to be a clear-cut strategy, budget allocation, and the target set to be achieved to make CSR effective.

The history of CSR in India is rich and as we trace the development, we find it has four phases which run parallel to India's historical development and has resulted in different approaches towards CSR. However, the phases are too dynamic to be straight-jacketed and an analysis show overlapping trends of features between phases.

Pre-1850s

This can be called the early or the first phase of social work by businesses, kingdoms and those who were in charge of

the exchequer. Charity and philanthropy were the main drivers of CSR and the activities were heavily influenced by culture, religion, family values and tradition, besides industrialisation.

Documentation shows that before industrialization, wealthy merchants shared part of their wealth with the wider society by setting up temples for religious causes. They distributed food and money during times of famine and epidemics, which secured them important positions in the society.

With the rise of industrialists during the British rule, the approach towards CSR changed. Industrial families such as, the Tata, Birla, Godrej, Bajaj, Modi, Singhanian and others were already finding a foothold in the 19th century and were strongly inclined towards economic as well as social considerations. Caste and community were the influential factors driving CSR.

Independence Movement

With increased stress on Indian industrialists to demonstrate their dedication towards the progress of the society, CSR started getting a bigger share of the pie in companies' policies. Mahatma Gandhi introduced the idea of "trusteeship", according to which the industry leaders had to manage their wealth so as to benefit the common man. "I desire to end capitalism almost, if not quite, as much as the most advanced socialist. But our methods differ. My theory of trusteeship is no make-shift, certainly no camouflage. I am confident that it will survive all other theories," said Gandhi underscoring his argument towards "trusteeship".

Gandhi's influence put pressure on various industrialists to pay attention towards socio-economic development and significantly contribute towards building a nation. The businesses established trusts for schools and colleges and



CSR has gone through many phases in India. The ability to make a significant difference in the society and improve the overall quality of life has clearly been proven by the corporates



also helped in setting up training and scientific institutions. The operations of the trusts were largely in line with Gandhi's reform ideas of abolishing untouchability, encouraging empowerment of women and rural development.

Post-Independence Era

Between the 1960s and 80s, during the phase of "mixed economy", emergence of Public Sector Undertakings (PSUs) and laws relating to labour and environmental standards brought in yet another dimension to the concept of CSR. The public sector was seen as the prime mover of development and the private sector was forced to take a backseat. Because of the stringent legal rules and regulations surrounding the activities of the private sector, the period was described as an "era of command and control" or the "License Raj". The policy of industrial licensing, high taxes and restrictions dented the feel-good factor of private sectors and many small companies struggled to keep their business afloat. Malpractices seeped in leading to enactment of legislation regarding corporate governance, labour and environmental issues. PSUs were set up by the state to ensure better distribution of resources to the needy.

However, ground realities started showing a different picture. The public sector was effective only to a certain extent. The expectations shifted to the private sector and their active involvement in the socio-economic development of the country became imperative. In 1965, Indian academicians, politicians and businessmen set up a national workshop on CSR aimed at reconciliation. They emphasized upon transparency, social accountability and regular stakeholder dialogues.

Post Globalisation

With globalisation, economic liberalisation and continuous dialogue with their global counterparts, Indian companies started abandoning their traditional engagement with CSR and integrated it into a sustainable business strategy. Controls and licensing systems dismantled, giving a full-steamed fillip to the Indian economy. Increased growth made Indian companies more willing and strengthened their ability to contribute towards society. In addition, globalization has transformed India into an important destination in terms of production and manufacturing bases. With western markets constantly demanding greater adherence to international labour and environmental standards, Indian companies that export and produce goods for the developed world need to pay close attention to compliance with international standards. Hence the concept

of making India an inclusive society is gaining momentum once again.

Current State of CSR in India

Globalisation brought in a 180-degree shift in India's approach to CSR. Companies have begun to realise the long-term effect of community development. Today the goal of CSR is to maximise the company's overall impact on the society and the stakeholders. CSR policies, practices and programs are being integrated with the business operations and processes. A growing number of corporates have begun to realise that beyond promoting community development, CSR plays a significant role in protecting goodwill and reputation, defending attacks and increasing business competitiveness for their companies.

Most companies have specialised CSR teams that formulate policies, strategies and goals for their CSR programs and set aside budgets to fund them. These programs are often determined by social philosophy which have clear objectives and are well defined and are aligned to the nature of business and business goals. CSR programs range from community development to promoting education and healthcare, protecting environment and even running skills centers.

Conglomerates such as Bharat Petroleum Corporation Ltd (BPCL), Maruti Suzuki and Hindustan Unilever Ltd have drawn up extensive programs for CSR. Provision of improved medical and sanitation facilities, building schools and houses, empowering villagers, and in the process, making them more self-reliant by providing vocational training and a knowledge of business operations.

Similarly, corporations such as GlaxoSmithKline Pharmaceuticals, Novartis and other pharmaceutical and healthcare companies focus on the health aspect of the community. They set up health camps in tribal villages which offer medical check-ups and treatment and undertake health awareness programs. They also join hands with NGOs and fund them for such programs in backward areas. Sometimes they partner with NGOs and use their expertise in devising programs which address wider social issues.

CSR has gone through many phases in India. The ability to make a significant difference in the society and improve the overall quality of life has clearly been proven by the corporates. Of course, currently the exercise is restricted among the MNCs and large corporates, such as L&T, Tatas and the likes, but more mid-sized and smaller companies are also coming forward with their CSR programmes to make a difference. Partnerships between companies, NGOs and the government are increasingly being forged to bring a combined force at work to set up programmes and bring a structure in the work. It helps bring in expertise, strategic thinking, manpower and money to initiate extensive social change and put the socio-economic development of India on a fast track.



SEBI Move to Usher in Better Corporate Governance of India Inc.



Securities and Exchange Board of India's new directive on reporting on company governance is exerting a positive influence on the corporate. Cristiana Peruzzo of Innovoid Advisory Services elaborates on the directives

The debate around the passing of the New Companies Act and its 2.0 percent mandatory CSR spending has over-shadowed the imposition of a mandate that has an even greater potential to bring much-needed change to the corporate governance of India Inc. and the importance accorded by CEO's and Board Members to the social and environmental impacts of their business decisions.

Through its board resolution passed on 24 November 2011, the Securities and Exchange Board of India (SEBI), has mandated the top 100 listed companies in the Bombay Stock Exchange and National Stock Exchange to provide an Annual Business Responsibility Report (ABBR), to be

integrated into their annual financial filings.

As per SEBI's directive, the ABBR reports should describe measures taken by companies on the nine key principles of the National Voluntary Guidelines for Social, Environmental and Economic Responsibilities of Business (NVG-SEE) 2011 (See Table for details on NVG-SEE 2011).

To provide crucial guidance to a multitude of financial and accounting executives as they scratched their heads in disbelief about disclosing social and environmental impacts that were never before considered, in August 2012, SEBI prescribed a framework for companies to follow.

In addition, to offer even more flexibility, those companies that have already been releasing sustainability reports as per existing frameworks such as the Global Reporting Initiative (GRI) or other overseas regulations mandates, are exempt from publishing the ABBR. Instead, they are merely required to add a mapping of the NVG-SEE principles to their certified sustainability reports.

It is interesting to note that the directive will initially be applicable to the top 100 companies (by market capitalization as on March 31, 2012); however the remaining listed companies will come under its ambit in a phased manner.

Global Trends on Mandatory Corporate Sustainability Reporting (MCSR)

Thought revolutionary in India, the SEBI mandate is one of a growing number of globally occurring regulatory requirements aimed at reviewing the governance arrangements of corporations and ensuring that corporate practices are aligned with broader societal interests. One critical aspect of the governance structure that regulators around the globe have considered changing in the past 20 years is corporate reporting, specifically on two fronts:

a) Mandatory sustainability reporting (i.e the guidelines for external reporting by state-owned companies in Sweden)

b) Mandatory integrated reporting (i.e. the King Code III in South Africa and the Nouvelles Regulations

National Voluntary Guidelines for Social, Environmental & Economic Responsibility of Business (NVG-SEE) 2011

Released by the Ministry of Corporate Affairs (MCA) of India in July 2011 have been formulated to encourage adoption and mainstreaming of sustainability reporting in India.

The guidelines comprise nine core principles:

Principle 1: Businesses should conduct and govern themselves with Ethics, Transparency and Accountability

Principle 2: Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle

Principle 3: Businesses should promote the well-being of all employees

Principle 4: Businesses should respect the

interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalized

Principle 5: Businesses should respect & promote human rights

Principle 6: Businesses should respect, protect, and make efforts to restore the environment

Principle 7: Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner

Principle 8: Businesses should support inclusive growth and equitable development

Principle 9: Businesses should engage with and provide value to their customers and consumers in a responsible manner

Economiques in France.

The SEBI mandate constitutes a combination of the two approaches.

Consequences of Mandatory Reporting

A recent study by the Harvard Business School [1] has confirmed the utility of mandatory reporting and its positive influence on corporate governance. To date, 11 countries worldwide have adopted some form of mandatory sustainability reporting.

Using data from 58 countries, Harvard researchers were able to show an increase on the social responsibility of business leaders following the adoption of mandatory reporting regulations. Furthermore, on average, companies were pushed to implement more ethical practices, leading to a decrease in bribery and corruption.

Findings imply that mandatory reporting may have a dual effect on corporate practices. First, pushing companies to disclosure has the potential to increase transparency around their social and environmental impacts and around their governance structure. Second, being forced to be transparent on their sustainability can create incentives for managers to better handle their relationships with stakeholders such as employees, customers, suppliers and civil society.

Managers will in fact be pushed to finally consider both the opportunities and risks of their companies on sustainability-related issues, considerations that probably would not have been made otherwise. Examples include opportunities for increased efficiency in the management of energy and water consumption, handling reputational risks within the supply

chain through the violations of human rights, or identifying undetected corruption activities.

The Harvard paper also makes an important differentiation between developed and developing countries, suggesting that developed nations may benefit from the presence of a distinct set of institutions to allow for a more effective and credible dissemination of information within society for a more pronounced impact. In contrast, in developing countries, assessment of socially responsible managerial practices by society may benefit from a slower pace that allows sufficient time for verification of its real impact.

Cristina Peruzzo, Head of CSR, Innovaid

A native of Italy, Cristina Peruzzo is a Mumbai based CSR strategist for Innovaid Advisory Services. Her consulting portfolio includes companies within insurance, real estate, and manufacturing sectors. As Head of CSR, she currently assists Indian and Multinational Corporate clients to find ways in which they can improve their sustainability strategy, increase credibility and deliver results at greater scale.

She is a frequent panelist and moderator at conferences focused on CSR Strategy and Communication, Sustainable Business and Innovation.

Cristiana's international experience spans 15 years across three continents. Before coming to India she worked as CR Index/ Ethical Supply Chain Assessor with Business in the Community in London where she was part of a strategic team assisting UK companies to improve their performance across all areas of CSR.

[1] Ioannis Ioannou and George Serafeim, "The Consequences of Mandatory Corporate Sustainability Reporting," Harvard Business School, Working Paper 11- 100, 2011



Max India Ltd, the multi-national company with its slogan 'Max for Life' is a relatively young conglomerate having made its presence in India for the past 28 years. Focused on people and service-oriented businesses, the Max India group companies include Max Life Insurance, Max Healthcare, Max Health Insurance Company called Max Bupa Health Insurance, Max Clinical Research Business, Senior Living Business with Antara apart from Specialty Products for the packaging industry

Reaching out to the Poor & Underprivileged

The Group is on a high growth path, with a customer base of 5.1 million, over 500 offices across 400 locations in the country and a people strength of 57,000 as on March 31, 2012. With a mission of improving quality of life for its customers, Max India has an equally strong CSR arm called 'Max India Foundation' that exclusively works towards improving the quality of life of children by extending healthcare assistance to the needy across various geographies of India.

Ms. Mohini Daljeet Singh, Chief Executive Max India Foundation, in conversation with **Archana Sinha** of CSR Mandate, shares in detail the work of Max India Foundation (MIF) and her views on the recent CSR policy changes, besides her opinion on how Indian corporates are moving ahead in their CSR activities. Excerpts.

What are the CSR activities your company is undertaking and what are the future plans in this regard?

Max India Foundation was incorporated in 2008, and we are happy to tell you that in a short span of five years, MIF has been able to make a difference in the lives of over 421,010 people in more than 339 locations across India. Our group Chairman, Analjit Singh has always believed in giving back to the society which has given Max India the opportunity to make businesses of life a profitable venture.

We work with as many as 301 reputed NGO partners, working at the grassroots level in different locations; this work model helps them widen their reach and benefit more people.

Among our works are: Immunization for children including DPT, MMR, Hepatitis B and Typhoid vaccination given to thousands of children every year. An immunization card is issued to each child and maintained over a period of time to ensure follow up of doses to complete immunization process. To date we have covered 26,155 children, with 50,268 shots through 402 camps in 107 locations. The

project is supported by Max Life employees across India.

We are also conducting complicated and expensive surgeries for the poor and needy who approaches MIF through NGO partners within India and, internationally. Over 1119 surgeries and treatments have been conducted with the help of Max Healthcare team every year.

Free artificial limbs and polio calipers for the underprivileged is yet another area of our CSR activity, in collaboration with Manav Seva Sannidhi. Camps giving these important and life saving limbs have taken place in Valsad, Gujarat, Mohali and Chandigarh, Gurudwara Rakabganj, New Delhi and most recently, Dehradun. Since July 2011, we have been providing 14 free artificial limbs every month in partnership with Kiwanis Club of New Delhi and have provided 266 limbs through them. We have also supported such more camps organized by Centre for Empowerment and Initiatives in Agra, Ghaziabad and Lucknow in 2012. Till date, MIF has sponsored 2602 Artificial Limbs and Polio Calipers.

Max India Foundation is also running and sponsoring Health Centres for underprivileged children. Please shed some light on these activities.

In pursuance of our mission of providing quality healthcare to the under privileged, we have set up a number of health centres, some in partnership with like-minded NGOs and some completely sponsored by us. They are:

Can Support East Delhi Field Centre: The center provides palliative care to terminally-ill cancer patients. Around 1,585 patients have benefitted through this centre. Teams of experienced doctors, counselors and nurses visit the homes of poor people who need palliative care. They are given pain management medicines, counseling and other support.

Health Centre at Rail Majra: The centre is at the Max Specialty Films location, Rail Majra near Chandigarh. Free consultation and medicines to people living in nearby areas and villages are provided. Thousands of patients have been



screened and treated since its launch in February 2008. Health camps are also organized.

Chinmaya Health Centre, Sunlight Colony, New Delhi: This centre has been jointly sponsored with NGO Chinmaya Mission. Experienced gynecologists, ophthalmologists and dentists team up with medical specialists and they are available for consultation for the poor residents of Sunlight Colony, Ashram and surrounding areas. Special camps for eye check-up and cleft lip and palate camps have also been organized in this centre.

Jamghat Health and Day Care Centre, Old Delhi: The day care centre for the street children of Jama Masjid area of Old Delhi aims at rehabilitation of these children, educating and teaching them vocational skills. A doctor from Max Health Care visits the centre twice a month to examine and provide them free medicines. We also provide them with breakfast, lunch, and evening snacks besides woolens and stationery.

MIF organizes multi-specialty camps for the underprivileged in various semi-urban and rural locations, including remote areas of Ladakh where there is no access to specialized medical treatment. Poor patients are screened and given free medicines. Surgeries and treatment are facilitated for those in need.

This is not all. At MIF, we also sponsor and organize a multi-specialty camp every year on board the train "Lifeline Express" for the underprivileged in partnership with Shrimant Madhavrao Scindia Swasthya Seva Mission. Doctors and technicians from Max Healthcare set up a

hospital and an operation theatre on board the Lifeline Express. We have organized camps at Dabra, Morena and Ashok Nagar in Madhya Pradesh in the last three years. More than 30,000 people have benefitted through these camps.

What are the environmental initiatives taken by Max India Foundation?

Max India has always been environmentally and socially conscious. Some of our environmental initiatives are:

Spreading awareness about a healthy and eco-friendly environment through Monthly Environment tips communicated electronically to Max employees and MIF supporters pan India. They are also displayed across Max Hospitals and offices in Delhi and NCR and other institutes.

Clean Dehradun: Supported by MIF, Mountain Cleaners organized an awareness drive with the help of local civic organizations and individuals in Jakhan (Dehradun) and its nearby areas to educate shopkeepers and residents about plastic bag ban.

Tree Festival in Dehradun: MIF sponsored the tree festival organized by Citizens of Green Doon on 4 November 2012.

Team MIF is a regular participant in the Eco-Fest Mela "Panchtattva" organized by middle school students of St Columba's school annually since 2010. MIF Environment Tips are displayed and an Environment Awareness Quiz Competition was also conducted for the students.

In fact, we have received several awards for our CSR



initiatives like the BSE 6th Social and Corporate Governance Awards - 2010, 5th INDY'S Stars of the Industry Awards 2011, Golden Peacock Global Corporate Social Responsibility Award 2011, Global CSR Awards at the World CSR Day 2012, Golden Peacock Award for CSR 2012, Best CSR Practices at the 7th INDY's Awards 2013, Best Corporate Social Responsibility Practices Award at the World CSR Congress & World CSR Day 2013.

The recent Companies Bill 2012 has made it mandatory for many companies to contribute two percent of their profit to CSR activities. How do you think this will be viewed by the industries?

Corporate Social Responsibility as an element is very intrinsic to any business house and we would not like to get into the virtues of regulating CSR spends. Max India as a corporate is strongly in favour of giving back to the society. 'SevaBhav' lies as the core of our brand and hence, CSR is as important to us as day to day running of any other business wing. Majority of corporate citizens in India do believe in contributing back to the society they flourish in. While causes, contribution and energies spent may vary from one corporate to another, we increasingly see the commitment to the society growing across Indian businesses.

Yet, for those groups of companies who are yet to take on this path seriously, some motivation by the Government, NGOs or media at large may encourage them to take that first step towards a noble cause. And soon, the positive feedback and the feeling of fulfillment would spur them on to continue investing in CSR.

CSR has been a part of company policy in the US and has been quite successful, however it has not been that well executed in some of the European countries. What is your view on this?

Many factors like cultural, historical, social, economic factors together influence the prevalence of corporate giving in a country. Rather than drawing parallels from other nations or continents, it's important to visualize what's changing in India, whether it is for the better or the worse. The first and most important factor is willingness. I think India has reached an inflexion point on this aspect. Every large corporation is now clear that CSR is a must. Some are not doing enough since they have not been able to work out the right strategy or execution around CSR. But that is the natural path towards maturity and in a few years from now, I'm sure we will see far more happening on the ground.

CSR is still an emerging concept in India and only recently companies have begun to recognize the far-reaching effects of creating good will. How do you think India has fared in this regard? What would you like to suggest as an industry leader to make CSR

really effective and result oriented in India?

Yes, India does need better thinking and strategy to ensure CSR makes far reaching impact. Besides, we also need to have a transparent and unbiased body which measures the effectiveness of various NGOs and the impact that the efforts have in Tier II and Tier III cities as well. This will help the corporate decide which NGOs to collaborate with confidence to create a larger and more effective impact.

A few things that can really move the needle include:

- > Shift thinking from philanthropy to disproportionate social change.
- > Do it as much with the heart as with the mind.
- > Measure success continuously.

Choose areas where you can really make a difference due to your knowledge or skills sets as an organization. Eg. Max India Group works in the area of health and children. We bring together resources and expertise from our different business groups to contribute in this area. Doctors from Max Healthcare conduct health camps across North India. Through Max Life Insurance, MIF conducts immunization camps across India giving underprivileged children the entire spectrum of vaccination free of cost.

It is often said that Indian companies have yet to make a significant mark in participating in community development and extending prosperity to a larger public. Why do you think this has been the general impression? How have you as an individual company contributed towards making India a better place to live and facilitating the participation of the larger community in your success story?

India is a huge country. A large population in a developing country faces proportionately large problems and India is no exception. Our social concerns as a nation are not only gigantic in size but equally diverse in nature. From basics like food, clothing and shelter, India's problems are spread to areas like healthcare, education, gender inequality etc. Any corporate would take a long time and huge amount of effort to bring about a noticeable change.

The route of public-private partnership has the potential to create the needed impact. Government's reach and funds and a corporate expertise and commitment can make a huge contribution. As stated above, Corporate India has awakened to the concept and need for CSR but is still holding itself back before that one big push that accelerates the entire process of social good. Meanwhile, companies like ours with a strong commitment towards the society are doing their part in bringing about a positive change in as many people's lives as we can. Recognitions and awards are motivating us to strive further to impact more lives positively.



The Magic Mantra for Inclusive Growth –

Giving, Loving & Caring

By Mrs. Rajashree Birla

We are a country conspicuous for its gaping divides. Divides between urban and rural areas; divides between states, divides between the backward regions and the rest of the country. This is not sustainable, let alone equitable. India cannot let its vast majority remain untouched by development and out of the mainstream. This is the single most important change that must happen quickly. It is here, that we need the engagement of every Indian.

Often we hear the phrase that there are two Indias – the India of the cities and the India that exists in the hinterland. And so they say there is one India and there is the other Bharat. When we think of a social vision, we are alluding by and large to the rural India and India's poor. This is because after more than six decades of independence, we have not been able to mainstream the marginalised. Of course, every successive government has done its best to execute their social responsibility. But there's still a long distance to cover.

Stark Figures

India is a land of sharp paradoxes and polarities. On the Human Development Index, we rank at the lower end, a 136th out of 186 countries.

Nearly 40 per cent of our population is not literate. More than a third of our 1.2 billion plus, what we call our "demographic dividend" lives on less than a dollar and a quarter a day. India, is home to the largest concentration of people, living in poverty. And this is a pity.

In India, between 50 and 70 million citizens do not have a decent roof above their head, which they can call their home. Of this, around 24 million are in the urban areas and the bulk of around 46 million, in the rural parts of the country.



You will be shocked to learn, that India accounts for more than 20 percent of the global maternal and child deaths, which currently, I believe, is 4 deaths per 1,000 births. Shocking as it may seem - two million children below 5 years of age die every year in our country. This means that one child dies every 15 seconds - which is the highest anywhere in the world.

The number of baby girls who die is far greater than boys. So today, for every 1,000 boys, there are only 914 girls. We still live in an outdated world where families believe that having a son is the sure path to heaven. Therefore we have unfortunately, several cases of female infanticide and abandoning newly born girl children. We must destroy this myth and foster the girl child. We must stem all such ill-founded prejudices. The current ratio is a precursor of several social ills that may occur as we go forward. I am sure all of you understand the gravity of the situation and I hope you will all engage in changing mindsets and rooting for the girl child.

Some More Numbers

As distressing as it may seem, more than half of our Republic's 200 million children, between 6 and 14, do not



complete even 8 years of elementary education. Over 42 million children do not go to school. Here also the Government through its Sarva Shiksha Abhiyan has tried to do its best. For this financial year, India's elementary education allocation was nearly Rs. 1,50,000 crores.

A recent newspaper report indicated that the number of Standard-III students who could read a Standard-I textbook is just 30 percent. The survey covered 14,600 schools all under the Sarva Shiksha Abhiyan. We believe, there must be accountability and even the quality of education must be improved drastically. Some NGOs are doing excellent work.

Several facts have come to light because of the Right to Information Act. This is a phenomenal development. It is an exemplary step that ensures probity in public life. By this act, today an Indian citizen can ask for any kind of information relating to policies, use of the taxpayer's money, progress on projects, and other matters of relevance, to the concerned public bodies and institutions. This helps bring malpractices in the open, and mobilize action. Armed with this information, a citizen can ensure that, people in position play by the rules.

Push for SSA & Secondary School Education

Going back to the topic of education, I would like to mention that at our Group's 42 schools, 45,000 children are provided quality education. Of these 18,000 are from the marginalised sectors. At one of our Units in Uttar Pradesh, to stoke the interest of children in learning, we have set up computers on the walls of village houses. Hundreds of children access the computers and pick up a lot through e-learning.

I very strongly believe that, Sarva Shiksha Abhiyan should not be limited only to primary education, but should extend to secondary school education as well. That is a part of the social vision.

While on the issue of education, I recall my son Kumar Mangalam often expressing the need to reorient our education system. In his words – "I find our current education system puts our students on a process line. It is much like a car assembly plant where the same model is produced day in and day out. It places tremendous mental stress on both parents and students – having to compete with each other to secure some obnoxious high marks, to in turn find a place in a premier institute in the country". I am sure, you all feel the same way.

Another point, that I want to drive home, is the need for more Vocational Training institutes, as part of the social vision. Through it we can tackle the problem of unemployment and really take our demographic dividend to a new level.

In this regard, with a view to create both employability and entrepreneurship, we are working on a major project, namely – "Nation Building", in South India. Our project

encompasses a diverse range of disciplines that will foster inclusive, sustainable growth, and create employability for the nation's youth. At the heart of all these interventions, our primary goal is poverty alleviation, and long term sustainability.

Currently, we have Vocational Training Centres at several of our Units. We have also set up 4,000 Self Help Groups, which helps women be financially secure.

A Social Vision

It's very simple. A vision which should enthuse all of us. Our dream is – "An India free from poverty. An India of inclusive growth. An India where every person realises his or her optimal potential. An India where every human being lives a life of dignity. An India that can hold her head high in the hegemony of nations".

All this can be possible, when all of us – stakeholders such as corporates, the Government, academia, NGOs, the media and every individual puts his or her weight behind this vision.

The Government is seized of the issue. Over the last five years the Government has pumped Rs. 400,004 crores under various programmes, for constructing roads, electrification, drinking water, health and irrigation facilities and employment under the MGNREGA programme.

On the economic front, the most important change, in recent times has been the National Rural Employment Guarantee Scheme. NREGA is a game changing development. As you may be aware it guarantees employment for 100 days a year to the poor. This effectively means that one in every four rural households has been employed. It is a path-breaking step towards poverty alleviation in our country. With the Unique Identity Project rolling out, the misgivings that were nursed on the implementation of NREGA, no longer hold water. I believe, more than Rs.40,000 crores was disbursed in 2011-12, under this scheme. UID will also help stem the leakage levels.

Inclusive Growth is Happening

The latest National Sample Survey Organization (released in July 2012) indicated that the growth of rural household consumption has been at a faster clip than that of urban consumption between July 2011 and June 2012, compared to 2009-10. In a sense, the gap between the rural and urban living pattern is reducing. There is hope. And I say this from our own Group experience. Idea Cellular – which is our telecom company – has over 120 million customers. Of these more than 50 percent are rural customers. In fact mobile phones are a great leveller.

Another interesting fact - according to the first census of slum households released by the Census of India, more than 63 percent of slum households, had mobile phones.



Next, to transform several parts of the rural landscape from poverty to prosperity, there is an urgent need to harness the potential of agriculture. This can be done by facilitating agriculture in a holistic way. At our Group, we have linkages with more than a million farmers as we provide them with total agri input solutions and teach them best-in-class agricultural practices through farmer training programmes, demonstration plots and sessions with experts in the field. Additionally, we have linked up with several NGOs like BAIF to better the health of their cattle and higher breeding through artificial insemination.

We have very strong linkages with rural India. Let me mention that all of our projects are based on the needs of the communities that live close to our plants. Our projects are very inclusive. At the same time we treat our social projects just as our business projects.

Let me briefly dwell on how we reach out to communities. We have set up the Aditya Birla Centre for Community Initiatives and Rural Development, which I spearhead across the Group globally. The Centre is anchored by Dr. Pragnya Ram, Group Executive President, Corporate Communications & CSR and the various CSR Heads report to her. The work our teams do to make a difference to the lives of the marginalized is most touching. In fact we have an articulated Vision which is: "To actively contribute to the social and economic development of the communities in which we operate. In so doing build a better, sustainable way of life for the weaker sections of society". In a nutshell it epitomises, inclusive growth and dignifying the lives of the underprivileged. The lessons we have learnt from our experience include –

Firstly, embedding our social vision in the business vision.

Secondly, having a razor sharp strategy for execution, factoring milestones, targets, performance management and accountability.

Thirdly, getting our work audited by reputed agencies in the CSR domain, and making mid course changes wherever necessary.

And fourthly, working in tandem with Government agencies and recouring to their various development schemes, which foster inclusive growth. This helps us extend our reach.

Above all, the invaluable contribution of our 250 strong committed CSR colleagues and the leadership team gives us the edge. Their energy, their passion and their commitment to make a difference to the underprivileged makes our work count.

Giving is Living

I now come to my final point – What is the commitment that all of you can make? There is a philosophical ring to it. Make 'Giving is Living' as your magic mantra in life. We can all start in small ways. Firstly, in our own circle of influence –

embed CSR in the DNA of your company and that of your spouses. Try and enhance their sensitivity towards the larger issues that we as a nation face – that of our poor and work out ways to make a difference. Broaden the spectrum.

Move from the company to an area that you control - your household. Take charge of the betterment of the household staff. Ensure that their children are well educated. Mentor them and guide them to become good, responsible, economically independent citizens, proud of our country. Even if you are able to reach out to just 4 individuals – the impact will be palpable. Suddenly you will find that these children and their parents show vigor. The ripple effect will be seen over a period – from households to communities.

The cause of children is something that is very close to my heart. When I see children who are crippled because they did not take the polio plus dose, I feel miserable. I want you to pitch for polio eradication. Your support is needed to ensure that we keep polio away from our country. As a Group, we have been working with Rotary International and the government machinery to ensure that every single child is immunized against polio. In the last three years, our teams have helped administer polio drops to over 18 million children through thousands of booths all over the country.

Two years and not a single new case of polio, is a message of great hope. But let me add a word of caution. Polio still exists in Afghanistan, Nigeria and Pakistan. The virus can still travel to India as people move from one country to another. We have to be very cautious and pro-active to ensure that the virus is not allowed to re-enter our country. Rotary International is fully committed to see that we remain a polio free country. It will be nice if you can all help fund them.

To me giving is an expression of joy, love and caring. It is being useful to those around us and to the world, in concrete ways. Giving is like blessing your own life. Because when you give with an open heart, the good that you do for the other person, comes back to you in some form as a blessing.

The act of giving, in my view, brings about a different kind of renewal – that of hope. It is a life re-affirming act.

When you reflect, in the quiet of your soul, you realize fully well that God has given you and me an abundance of his grace. All of us have a moral duty to share some part of it in any way we can to enhance and to make a difference to the lives of the needy. If we practise this precept with heart and soul, we can make inclusive growth happen. We can lift our poor. We can dignify their lives. Then freedom from poverty in India will be a reality and not just rhetoric.

And as Mahatma Gandhi said - "You must be the change you wish to see in the world."

Mrs. Rajashree Birla is the Chairperson of the Aditya Birla Centre for Community Initiatives and Rural Development.



Saluting the Spirit of Excellence

Passage of time has further deepened our reverence for your memory. On the third anniversary of The PROTECTOR magazine, we at New Media pay a tribute to your vision, which has been our guiding spirit as we strive to carry on your mission. A tinge of grief that still lingers in our hearts over your passing away into the realm of eternity six years ago on 12 October 2006, strengthens our resolve to reach the goals you had set for us. What began 10 years ago as a tiny outfit with a single magazine, New Media has grown into India's largest bilateral trade magazine publishing house today, mainly because of the strong foundation you had laid for the organization. You had shared with us the sense of dedication and discipline with which you had served the Indian Defence Ministry with distinction, and you had inspired us to inculcate the same values as we strive to excel in our work.

You had also passed on to us your passion for perfection. New Media's motto is Excellence has no Parameters. We rededicate ourselves to the task of carrying forward your legacy.



HR, the Best Route and Tool for Effective CSR Implementation

A lot is being heard about CSR in today's world. But what exactly is CSR? It is important to understand the meaning of the term before any other aspect related to it can be discussed. CSR or Corporate Social Responsibility is a built-in, self-regulating mechanism whereby a business monitors and ensures its active compliance with the spirit of the law, ethical standards, and international norms. It aims to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere who may also be considered as stakeholders

Companies increasingly need to coordinate their CSR activities and demonstrate their commitment to CSR. Effective CSR depends on being seen as important throughout an organization. Delivery of CSR activities is the key to stakeholders developing trust in an organization. Organization size does not affect its CSR implementation. There is a belief in the corporate world that CSR activities are meant for larger organizations that are financially strong. This is true to an extent, but smaller organizations and mid-sized organizations are also conscious about CSR in their organizations. They seem to be thinking progressively on their CSR strategies, and thereby aspire to be more successful organizations through CSR. If organizations start CSR at a young age, it helps build sustainable CSR models in the organization.

HR may have a risk too in its involvement with CSR. The trust built through successful CSR is hard to regain if lost. HR needs to ensure that their organization's CSR can stand up



Dr. Ashu Singh



Dr. Saurabh Mittal

to the inevitable scrutiny by stakeholders, and that training and communication mean it's embedded throughout the culture of an organization.

HR needs to be an active business partner working with other functions, for example finance, PR, Marketing etc. It will need to look beyond the boundaries of usual practice and arguably work on its own PR. CSR is a strategic opportunity which is market-led and is restrained by bureaucracy. It needs dynamism, creativity, imagination and even opportunism.

An organization needs to consider certain areas when it starts a CSR strategy-

1. Clarity of organization's core values and principles.
2. Knowledge of key internal and external stakeholders and relationship with them.
3. Support of the top management
4. Knowledge of how to sell the benefits of CSR to different stakeholders.
5. Understanding how the CSR strategy is aligned to your business strategy and HR practices.
6. Get endorsement for the CSR strategy from inside and outside your organization.

7. Consistent communication
8. Training is vital, as CSR will only have an impact if employees are engaged and change their attitudes or behavior.
9. Effective measurement and evaluation of CSR.

A Growing Global Role

One thing that is for sure - the pressure on business to play a role in social issues will continue to grow. Over the last 10 years, those institutions which have grown in power and influence have been those which can operate effectively within a global sphere of operations. These are effectively the corporate and the NGOs. Those institutions which are predominantly tied to the nation state have been finding themselves increasingly frustrated at their lack of ability to shape and manage events. These include national governments, police, judiciary and others. There is a growing interest, therefore, in businesses taking a lead in addressing those issues in which they have an interest where national government have failed to come up with a solution.

The world is a smaller place thanks to the internet, global trading and new communication and technology advances. When companies are global, an important challenge in garnering success is to respect other cultures and workforce environments and start forming a global profile or social consciousness. Recognize these differences with a sound Corporate Social Responsibility (CSR) plan that can simultaneously increase shareholder value, boost employee engagement and increase employer brand recognition.

Human Resource Departments play a critical role in ensuring that the company adopts Corporate Social Responsibility programs. Furthermore, HR can manage the CSR plan implementation and monitor its adoption proactively, while documenting (and celebrating) its success throughout the company.

- > Implement and encourage green practices.
- > Foster a culture of social responsibility.
- > Celebrate successes.
- > Share and communicate the value of corporate social responsibility to employees and the



HR needs to be an active business partner working with other functions, for example finance, PR, Marketing etc. It will need to look beyond the boundaries of usual practice and arguably work on its own PR

community.

Encouraging Green CSR

Implementing green practices to assist in environmental waste reduction, while promoting and encouraging growth, better corporate ethics and long-lasting practices promote both personal and corporate accountability. Conservation has become an accepted means of making our planet healthier. Conservation of energy and recycling waste initiatives help in protecting the environment.

Fostering a Culture of Corporate Social Responsibility

Creating a culture of change and responsibility starts with HR. Getting the younger employees, who are already environment-conscious and excited about fresh CSR initiatives is a great way to begin. A committed set of employees who infuse enthusiasm for such programs would enable friendly competition and recognition programs. Employees and employers at all levels, who competed for advancement and recognition in harsh workplaces, may be forced to accept corporate misconduct and waste. Employer brands have eroded and employees with stable pensions, defined benefits and lifelong jobs, are being replaced with pay for performance and adjustment to new learning goals. In this environment, CSR can go a long way in rehabilitating the employer brand with potential new hiring and society at large. It can help defeat the image that corporate objectives



are rooted in single minded profit at the expense of society and the environment.

Employers can connect with their employees and the community through:

- > Contributing to employee charitable contributions from its own profits
- > Community programs and volunteer days (special leaves or on duty)
- > Status to people involved in CSR activities
- > Corporate sponsorship of community events
- > Encouraging employees to participate in walkathons, adult education, skill training and so forth.

Celebrating CSR Successes

Celebrating success is important to sustain the momentum of any CSR program. The Company leader's involvement in celebrations and praising the success of these initiatives enhances the authenticity of such



Having a global HR solution that offers companies flexibility, ease of use and the right mix of tools is essential to the success of both employees and employers alike, as they manage and maintain work-life balance and thrive in a changing environment that includes taking on social responsibility

programs. In the rapidly expanding global workplace, the celebration of these successes not only drives the implementation of CSR initiatives, but also allows sound corporate HR practices to enable them. The appreciation of the work is vital for boosting the morale of people associated.

Disseminating CSR Values

Additionally, the publicity about these successes creates a mutual understanding of the cultures within the environment where the company operates. The local population knows that, in addition to providing jobs, the company is sensitive towards local issues.

Key CSR Areas - Focusing on three key areas for CSR can help create a cohesive map for the present and future:

- > Community Relations
- > Training and Development and
- > A Cohesive Global Corporate Social Responsibility Platform

Encouraging community relations through HR team includes implementing reward programs, charitable contributions, encouraging community involvement and practices. For example, sending emails and company newsletters to staff members that highlight employees and managers involved in community relations or creating monthly reward programs to recognize efforts by individuals within the company.

Training and development programs that explain the connection between the company's core products or services and the society at large, their value to the local community and ways in which employees can get involved in appropriate CSR projects would sustain and direct these initiatives.

A global CSR policy, centrally managed, is important to acknowledge successes and measurements according to accepted standards. Central to measuring and communicating these results is the use of a web-based Human Resources Information System (HRIS) that is available globally to employees and managers with any Web browser. In order to encourage and maintain a clear and cohesive global workplace, it is critical for the entire global workforce of a company to be on a single, multi-functioning HR platform, which allows for distributing a sound corporate responsibility plan.

Having a global HR solution that offers companies flexibility, ease of use and the right mix of tools is essential to the success of both employees and employers alike, as they manage and maintain work-life balance and thrive in a changing environment that includes taking on social responsibility. The success of a CCR plan is possible with an HRIS that provides the capability to effectively plan, control and manage its goals, achieve efficiency and quality, and improve employee and manager communications.

The flexibility of HRIS system is critical to tracking and pursuing a sound Corporate Social Responsibility plan and a web-based system provides an unparalleled level of both scalability and accessibility to implement CSR plan at a global level. This is an increasingly important endeavor, as companies, societies and people coexist productively and in harmony, across the planet.

Implementing CSR in organizations

- > CSR is not only 'nice to do' but 'must do'.
- > There is still huge potential unexplored in engaging employees by aligning CSR activities to employee contributions. There are multiple positive implications for employee involvement ranging from enabling work life balance to employee retention to giving them real life

experiences for leadership roles without risking too much of business top line and bottom-line.

- > CSR is still predominantly driven by what competition is doing rather than using it as a mechanism to influence or build business. It is important that CSR captures the mindshare of the Board Room. This can be done by introducing CSR as a separate function in the organization structure and build strategic and tactical plans to ensure right priority.
- > There are two approaches for the successful implementation of CSR in an organization. Firstly, the employees own it or it may be part of the work ethos and secondly, because it may be made mandatory as part of the evaluation. To introduce and popularize CSR in the beginning stage, it is a good idea to make it part of evaluations or mandate it, but to institutionalize CSR in the long run, the work culture has to promote it and the driver has to be employees with organization limiting its role to be only an enabler.
- > The ownership of CSR is directly influenced by two factors, the scope of CSR (how large or small is the contribution) and the maturity of the organization (whether collaboration between teams is encouraged). HR needs to be the primary owner in either of the above cases, because they can ensure that CSR becomes a work ethos through various OD interventions and they can influence employees to drive the same.
- > In smaller organizations, the Director HR dashboard should reflect some measures of CSR. At the tactical level it is advised that Community Forums are created where in employees from all sections are encouraged to own with some members in HR driving and leading the same with implications on their performance evaluations. In larger organizations or where CSR is pretty large, a separate CSR champion in HR team can be constituted.
- > HR as a function is finally emerging to accept that CSR is a function which if it owns, can make a big difference and thus show greater interest to own it and drive. Measures of CSR would reflect in HR Director's dashboard in the top critical 10 metrics.
- > Organizations should recognize contributions made by employees to CSR in their Annual Awards programs.
- > Mandating CSR may be good idea if the organization is highly focused on numbers and growth as business exigencies will always take away the sheen from others.
- > Making the employees aware of the CSR activities



Making the employees aware of the CSR activities in the organization, and encouraging them to be a part of these activities right from the beginning, may be a beneficial proposition to create a sustainable CSR participation in the organization

in the organization, and encouraging them to be a part of these activities right from the beginning, may be a beneficial proposition to create a sustainable CSR participation in the organization.

- > Promoting CSR through recruitment programs, employer branding activities, and through employee value proposition programs in the organizations are likely to see organizations go a long way in future.
- > Organizations today should weave CSR into the employees' job of the employees and take efforts to identify the competencies required for CSR on the job. It is good to start investing in these activities early so that in the days to come organizations can build a sustainable CSR model for their organization.
- > Involving employees and other stakeholders of the organizations at the stage of developing the vision and mission of the CSR framework is a good idea as this will allow stakeholders to align with the vision in totality thereby having high impact.
- > Making the employees aware of the CSR activities in the organization, and encouraging them to be a part of these activities right from the beginning, may be a beneficial proposition to create a sustainable CSR participation in the organization.

Smaller organizations are clearer on the role of HR in CSR activities, and believe that it should be a joint responsibility. Having this clarity from the beginning helps organizations build and incorporate a sustainable CSR model in the organization without HR having to take up CSR as an additional responsibility, as it appears to be today in larger organizations.

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CSR can help bring **Happiness** to the **Underprivileged & Poor**



CSR is an immensely gratifying activity for any corporate company. In an insightful article, **Meena Singh** shares her views with CSR Mandate about the benefits that an individual or a corporate entity derives, when they share a small percentage of their wealth with the underprivileged.

Such acts make one feel good to be part of a society where happiness is a general quotient, feels Ms. Singh as she talks about her company's effort in launching a one-hour Information Sharing Program to Prevent Abuse and Violence against Women. Singh lauds the Indian Government's decision to mandate Corporate Social Responsibility to Indian firms which are doing well.

World Bank Data indicates that women between the ages of 15-44 are more at risk from rape and domestic violence than from cancer, car accidents, war or malaria. Nirbhaya shook the world and awakened us, as did the four-year old on a Mumbai school bus. The confessions of Anoushka Shankar, reminded us that sexual abuse and violence against women does not spare celebrities either. And there are countless other girls and women who suffer and do not even find a mention in the reported statistics- whether in India or Canada or anywhere else in the world.

The multicultural team at BRISC echoes and lives what a leader at Shell said about CSR - "In my view the successful companies of the future will be those that integrate business and employees' personal values. The best people want to do work that contributes to society with a company whose values they share, where their actions count and their views matter." - Jeroen van der Veer, Committee of Managing Directors (Shell).

So we all discuss it. And read more similar news. And discuss it. And read more similar news... and discuss it ...

Then one cold January morning, as it snowed heavily in Toronto, our multicultural team discussed the horrifying news from Delhi. This was our first meeting of the year and the first time the team members questioned the spirituality that India is known for. It shamed the people of Indian origin. All of us unanimously decided that sitting thousands of miles away, we **COULD** and **WILL** do something for a country where we do business.

So, we listed our strengths: a powerful learning management system; expertise and experience of providing online training to build employable skills among underprivileged youth in India; working with social services in Canada, a country known for its excellent social services. A feverish product development effort was mounted- Research and survey of Indian NGOs, Instructional Design, Graphics, Audio, LMS administration and finally, a one-hour



Information Sharing Program to Prevent Abuse and Violence Against Women was born. This complimentary program was launched on Valentine's Day as part of our Corporate Social Responsibility.

Registrations to this program have been overwhelming and the feedback that the program has been very useful is rewarding to the Canadian team.

We at BRISC-CARR Group were happy!

Canadians strongly believe in the philosophy of giving, the political system and the culture prides in this value. In Canada, where healthcare and education are free for all; where a doctor and a factory worker can afford the same holiday; where infrastructure is there for all of us to benefit equally whether it is the swimming pool or the well-resourced library, the act of giving has demonstrated several benefits to society. It is in this context that the Government of India's decision to mandate CSR is laudable.

Apart from helping the community and society, implementation of CSR brings benefits at the corporate as well as employee or individual level.

"A third car in the driveway makes you less happy in life than living in a society where you feel good about the society and how people are living in it.."

ED Clark, TD Bank

A Harvard Business School paper based on data from 58 countries provides evidence of the positive impact of mandatory sustainability reporting on socially responsible management practices. The findings "suggest sustainability reporting not only increases transparency but can also change corporate behavior". The researchers from London Business School and Harvard Business School show "mandatory disclosure of sustainability information leads to:

- a) an increase in the social responsibility of business leaders
- b) a prioritization of sustainable development
- c) a prioritization of employee training
- d) more efficient supervision of managers by Boards of Directors
- e) an increase in the implementation of ethical practices by firm;
- f) a decrease in bribery and corruption
- g) an improvement of managerial credibility within society

According to the authors, a reputation of responsible corporate behavior may also result in a competitive

advantage in labor, product and capital markets. As well, socially responsible managerial practices may enhance the competitiveness of a country by generating a higher level of trust in business and its leaders.

How does a deeply ingrained CSR culture impact individuals in an organization? The retiring CEO of TD Bank, Ed Clark shared these thoughts in a recent interview with CBC Metro Morning.

Understanding the gap between the rich and poor Ed Clark tells his employees it is essential to invest themselves in the communities they live in. When asked "Why?" his eloquent answer was : "because, first of all at a human level I don't want to live in a world where I am uncomfortable walking down a street in which people are living. I don't want to live in a world in which opportunities for poor children are dramatically less than for well-off children . So just in human terms I think what makes you happy in life-you know the 3rd car in the driveway makes you less happy in my mind than living in a society where you feel good about the society and how people are living in it. But obviously we do realize and our employees realize.....that we are part of the blessed." CSR initiatives as Ed Clark said is a major opportunity for Corporate India and all its stakeholders to feel "good about the society they are living in."

And Ed Clark is not a lone voice on this. He is echoing what the 'happiness and human well-being' experts are talking about. The last few decades have seen scholars from a range of disciplines including psychology, economics, epidemiology, medicine, statistics, sociology, political science, and management science study this in an empirical way and finding new evidence on what makes us happy. Among many parameters are the environment we live in and the macroeconomic factors.

Look around, look within and reflect! And take action! Giving and improving the society we live in will raise the happiness index and benefit each of us.

Meena Singh is a Senior Director at BRISC-CARR Group Inc. Canada. The company provides Online Self Study Programs in India with the objective of building employable skills among underprivileged youth in the country.

Meena can be reached at msingh@briscarr.com

NGOs are welcome to register for a free online information sharing program on Violence Against Women at: www.surveymonkey.com/s/BRISCAVWProgramRegistration



Sustainability Reporting not only increases transparency but can also change corporate behavior" London Business School and Harvard Business School Research



Deloitte's IMPACT Day Completes

A Unique CSR Celebration of Commitment to Community

Deloitte India, a leading professional services firm, has been involved in community development initiatives since several years. IMPACT Day, the firm's annual celebration of their commitment towards the society is the day to encourage the staff to set aside one day of work to contribute towards the benefit of the society.

10 Years



Deloitte's culture of service and authentic desire to make meaningful social impact, that also delivers significant business value, is at the heart of all their community involvement initiatives. Run on the twin themes of building sustainability for NGOs and ensuring employability for future generations, their year-round volunteering efforts are skill-based, outcome-focused. The community initiatives program helps build the character of their employees and provides opportunities to put their abilities to great use.

A Commitment to Community

IMPACT Day is Deloitte's annual celebration of their commitment to Community Involvement when they encourage their staff across the country to set aside one work day (at the cost of the organization) to contribute their time and talent to benefit local communities. After working hard for a whole day for people living on the fringes of society, Deloitte professionals return home with a sense of accomplishment and some lasting relationships. That day work becomes officially personal.

A typical IMPACT Day starts with an objective of making an IMPACT to the communities but ends with Deloitte professionals coming back with stories of self-realization, hope, and a rejuvenated sense of responsibility for the society that needs a helping hand. As Vivek Choudhary, a Deloitte employee from Mumbai rightly puts it, "I do not





remember my eight year-end performance reviews, but I will always remember and cherish the impact I made on IMPACT Day."

A Decade of Making Impact

The year 2012 was in fact a special year for Deloitte's IMPACT Day activities, as it was the tenth year. Over 17,000 Deloitte India's professionals took to the streets on November 23, 2012 spanning nine cities in India, touching over two lakh lives. Over the last 10 years, the company has delivered nearly 585,000 community hours and impacted more than 842,000 lives. With its scale, reach and long-lasting results in India, IMPACT Day has become a phenomenon and a standard of excellence in corporate social responsibility.

Speaking about the achievement - Hari Kumar, Principal, Deloitte LLP, USA said, "It is an opportunity for our people to put their passion, determination, and skills to use for the benefit of their communities. In the first year of this initiative in 2003, Deloitte started with 600 volunteers who reached out to and touched the lives of 5,000 people. Ten years later, Deloitte had over 17,000 professionals across nine cities devoting time and energy to impact over 240,000 people. We have come a long way and still have a long journey before us."

As part of IMPACT Day, every staff member chooses to participate in a community project, as per his/her skillsets. Surprisingly, this initiative is managed totally by Deloitte professionals who create small groups to lead different activities. The entire planning of the event takes close to three months. Rani Desai, Chief People Officer, Deloitte



Touche Tohmatsu India Private Limited, said, "We have always encouraged our people to volunteer and be a part of such initiatives. The best part about this day is the fact that it



is completely planned and executed by our professionals. It is their passion that results in impacting more than 240,000 people in a single day.”

In Limca Book

Deloitte has been featured in the Limca Book of Records since the 2007 edition for the maximum number of community hours delivered in a single day. “We have many record-holders who have featured for more years than that, but what makes the Deloitte entry special is the fact that the record pertains to what makes life better for others. Whether it means making inmates of an old age home smile, cleaning adjoining lakes, or teaching children of construction workers, the joint effort on a yearly basis certainly counts. For the entire workforce to be involved in such an endeavor makes it an effort worth emulating. It is bound to make an IMPACT!” says Vijaya Ghose, Editor, Limca Book of Records, while talking about the unique achievement.

While a majority of the IMPACT Day projects are short-term in nature, many of them go on to become year-round initiatives as well. If we look at the history of IMPACT Day in India, there are several threads like Back to School (imparting critical life skills to school children), Reach Out (helping socially disadvantaged and orphaned children), Deloitte Center for Leadership and Community (helping NGOs manage their organizations) and Junior Achievement (dedicated to educating students about workforce readiness)



that are now year-round initiatives.

Focused on Employability

Over the last 10 years, around 40 percent of Deloitte's overall Community Involvement effort has been dedicated towards the betterment of education in the country. Deloitte employees help students learn skills that make them more employable; guide them with regard to career choices; and also on special occasions like IMPACT Day transform a government school from scratch. For instance, the project – 'Education for Employability: Counselor' is a great example of





“ Over the last 10 years, around 40 percent of Deloitte's overall Community Involvement effort has been dedicated towards the betterment of education in the country. Deloitte employees help students learn skills that make them more employable; guide them with regard to career choices; and also on special occasions like IMPACT Day transform a government school from scratch.

how they help bridge the skills gap amongst the underprivileged youth in India to enhance their employability. Through the Counselor thread, they train and empower young adults in making the right career choices as per their strengths and interests. In 2011, 42 Deloitte volunteers contributed 475 community hours weaved around 18 projects in association with six NGOs. A significant percentage of aspirants who attended the sessions could get placed jobs in various corporate organizations.

On a No-Profit Basis

Some of Deloitte's significant projects are sustainable in nature and are helping NGOs and not-for-profits for free through the skillsets and expertise of Deloitte volunteers. Some of the projects in this regard are 'Schools on Wheels' where Deloitte volunteers impart education to children of construction workers and laborers. Since the last few years,

Deloitte has donated laptops to the kids to improve upon their education and learning abilities and have also supported them in using the e-learning modules for all grades up to 10.

Another example is that of Center for Social Service(CSS), a voluntary, non-profit, non-governmental organization, promoted by academicians and philanthropists who share a common concern for the down trodden and under privileged young girls of our society.

Deloitte India has been associated with CSS for the past eight years. The Strategy and Operations team from Deloitte helped CSS identify seven projects to ensure sustainability and launched the Big Sister Program to introduce accountability in volunteering. They have also helped CSS in their branding and in enhancing their Social Media presence. In 2011, 120 Deloitte volunteers contributed 1400 community hours around seven projects.





Urgent Need to Correct Corporate CSR Anomalies

By Meera Tenguria

The increasing attention being given to Corporate Social Responsibility (CSR) in India is a pragmatic response to the increasing social challenges being faced by the country. Seen in the Indian context, the legal, ethical, social and environmental expectations of the underserved need urgent attention. Transformational changes will only be possible with the involvement of all segments of the society



CSR in India is at a very nascent stage. Many companies believe in 'doing good' but their efforts often lack an overall strategy. Every company should have a clear idea of why it is involved in CSR and the expected outcomes. A well-planned CSR program needs discipline and structure to the many fragmented components.

In India, the disparities in society exists across many levels, and companies can as a part of a strategy focus on issues that are faced by the community they are in, issues that exist in the industry they are in, or nationally important issues. It is too soon in India Inc.'s contribution to society to try to find a profit linkage.

The rationale behind the vision of the CSR program should be articulated not because you want to flaunt it, but, because the very idea of corporates getting into social responsibility has to be the money but the talent, the professional management, the processes and the accountability that they can bring to the development arena. Every company should be sensitive, and KNOW the impact of their CSR program.

India's history was replete with stories of corporate benevolence. Indeed, post independence; it was corporates, foundations, and trusts, which took on themselves the development of schools, colleges, hospitals so that the government could focus on larger infrastructural issues such as rail, roads, and dams.

Somewhere in the past decades, in the rush to exploit the explosion of opportunities that arose due to liberalization; the rule of the stock market and its Q-on-Q results expectations, the increasing demands of the consumer-India Inc. lost the connect to millions living in the same society. The government in its euphoria of being vetted by the world as the most dynamic country in the world also did

not want to really focus on that group.

However today, we live in an age in which companies, businesses and society are more connected and interactive than ever before in the past. That euphoria having passed, what we see around is shocking. The underserved and the left behind in the society are no longer in some far away destination, the problem has reached the doorsteps of the government and the corporates.

It is no longer possible to look away.

The need for correction is urgent.

Corporations are now realizing that by losing focus on education, and seeing the middle class only as consumers, are now facing the dilemma of getting people to fill in the growing machines they created. The irony of no jobs at one end and no suitable employees at the other end cannot be missed. The story of food rotting in godowns while millions go hungry must pull at the managerial skills of every company that manages its resources so carefully. It is not about money, it is about using the money to effectively deliver a solution to a problem in a way that it creates impact.

CSR HAS to combine a "Corporate" and all what it stands for with "Society" in a way that is "Responsible". Using an old adage – it is important to teach fishing, than give fish.

A good CSR program has to take into account the business, economic, and environment in which the company operates. It should be sensitive to the perception that its CSR program will create amongst its stakeholders. It should be strategic and well planned. It should take into account the impact to all involved directly and indirectly. It should be well communicated to employees, to those being effected, and to other stakeholders. It needs to gain acceptance and most importantly it should be innovative.

Meera Tenguria is a strategist, communications, CSR and corporate reputations consultant. With over twenty years of experience in working with Indian and multinational corporates, she has advised clients in strategies to build corporate reputation through effective external and internal relations. Her experience in investor relations on one hand and community relations on the other gives a unique insight to the push and pulls that affects a company.



New Guidelines to CPSEs

CSR & Sustainability is a Commitment to Society & Environment

To create more awareness among Central Government enterprises about the Corporate Social Responsibility (CSR) and Sustainability guidelines, a seminar was held at Shipping Corporation of India (SCI), Mumbai on March 22, 2013. Dignitaries like the Secretary, Department of Public Enterprises, Govt. of India, O.P. Rawat and Joint Secretary, Ashok Kumar Pavadia gave detailed presentations regarding the revised CSR and Sustainability

guidelines. Senior officials and Heads of Department (HODs) of Central Public Sector Enterprises (CPSEs) came together to understand the revised CSR and Sustainability guidelines. During the seminar's technical round, Directors of BPCL, RCF, MOIL and SCI also made presentations regarding their CSR initiatives and ongoing work.

Speaking about the revised CSR and Sustainability guidelines, Joint Secretary Pavadia said that CPSEs are



expected to formulate their policies with a balanced emphasis on all aspects of CSR and Sustainability equally with regard to their internal operations, activities and processes, as well as in their response to externalities.

In the revised guidelines, CSR and Sustainability agenda is perceived to be equally applicable to internal stakeholders (particularly, the employees of a company), and a company's corporate social responsibility is expected to cover even its routine business operations and activities.

Pavadia said the thrust of CSR and Sustainability is on conducting business in an economically, socially and environmentally sustainable manner that is transparent and ethical, capacity building, empowerment of communities, inclusive socio-economic growth, environment protection, promotion of green and energy efficient technologies, development of backward regions, and uplift of the marginalised and under-privileged sections of the society.

He further emphasised that the guidelines underscore the need for the top management of the public enterprises to be passionately involved in carrying forward the agenda of CSR and Sustainability. The two-tier structure, comprising of a Board-level Committee headed by either the Chairman and/or Managing Director, or an Independent Director and a group of officials headed by a Senior Executive of not less than one rank below the Board level which the CPSEs are mandated to create, is expected to have the authority and influence to be able to steer the CSR and Sustainability agenda of the company.

He also informed that the unutilised budget for CSR activities planned for a year will not lapse and will, instead, be carried forward to the next year. However, CPSEs will have to disclose the reasons for not fully utilising the budget allocated for CSR and Sustainability activities planned for each year. The unspent amount will have to be spent within the next two financial years, failing which, it would be transferred to a 'Sustainability Fund' to be created separately for CSR and Sustainability activities. CPSEs may also utilize this portion of the budget, to provide

humanitarian assistance to the employees of other sick and loss making CPSEs whose employees are drawing salary, wages that are at least two pay revisions/wage settlements behind the current one and are in real distress and in need of emergency aid for survival.

Making the presentation of Bharat Petroleum Corporation Limited (BPCL), S. S. Desai said that BPCL have prepared the data base of their employees responsible for the CSR policy guidelines. To make CSR work more specific and easy, the company has designed a four-structure plan. The thrust of the company is on education, water harvesting, community development which is carried out by the help of three NGOs. On the

education front, BPCL is working in the field of primary, vocational and skill development education. The company is also running a Computer Assisted Learning (CAL) program which has been a great boon to underprivileged youths. Apart from other CSR activities, BPCL is also focused on a project called BOOND that will help solve water scarcity in a few places in Maharashtra.

During his presentation RCF, Executive Director, R.B. Patil stressed that since his company is associated with chemical



CPSEs are expected to formulate their policies with a balanced emphasis on all aspects of CSR and Sustainability equally with regard to their internal operations, activities and processes, as well as in their response to externalities

Ashok Kumar Pavadia
Joint Secretary

products, there is an even greater responsibility for it to help keep the environment clean. RCF has commissioned a project at Thal, Alibagh and have improved the greenery in and around the surrounding areas. Underprivileged children are enrolled in school with the help of NGOs and road repairing work has also been taken by the company under their CSR drive. The company has also provided water supply to seven villages in Maharashtra by means of water tankers. Plans are also underway to adopt villages where water recycling is feasible. RCF has also invented the Rapid



Wall Project Technique whereby bricks are made from chemical waste. The company is also running mobile vans for school children and providing food to poor students with the help of ISCKON as well as a mobile medical van which is managed by the Wockhardt Hospital. Under the CSR project, RCF has recently started running six mobile vans all over the country to check the quality of the soil thus aiding Indian farmers to better managed their crops.

The CSR presentation on Mazgaon Dock Limited was made by Dr HR Desai, CMO and Additional Director. The company won the Golden Peacock Award for CSR in 2012. Dr Desai said that MDL is working in several areas with the help of TISS and other NGOs. The main focus of the company is on water sanitation, health, adoption of poor and the disabled and providing health facilities in slum areas. Through Astha Sadan, around 2,000 poor children have been helped. School buses called School on Wheels are also running in slum areas. MDL is also helping orphans by giving them vocational training and helping them make a career in draftsman, painting and other small trades. With the help of Bharat Seva Sangh, the company is providing treatment for cancer and other acute ailments to the downtrodden. It is also taking help from CRY to help the poor children of Maharashtra.

Highlighting the CSR initiatives taken by MOIL Limited, Jitendra Pandey stated that for the past five years, the company is doing an exceptional job in the field of CSR by providing safe drinking water to nearby villages, education for self employment, sanitation, health and environment. The company has already allocated Rs 12 crore to fulfill its goal for CSR activity for the year 2013-14 and provided Rs 8 crore for building a medical college in Chikla. Underlining the CSR activities of HPCL, Surya Rao said, that under the CSR, HPCL has undertaken projects under five different themes: Child Care Child Rights - Bal Haq, Care of Slum Children – Muskan, Rescue of Children in distress-Child Line, Education Computer Awareness- Unnati, Girl Child - Nanhi Kali, Children with special needs- ADAPT, Mid-Day Meals for government schools- Akshaya Patra. Health Care-Medical facilities at Rehabilitation centres- Navjyot, Awareness on HIV among truckers - Suraksha, Medical Care in Rural Areas –Wockhardt, Sushrut Hospital, Livelihood & Skill Development - Swavalamban, Employability for Youth in Urban Slums -Smile, Community Development, Rain-Water harvesting - Jal -Tarang, Solar Lighting- LaBL and Community Kitchen -Rasoi Ghar.

The final presentation was by the host of the seminar, SCI. Ms Soumya Rajan, mentioned that since 2009, SCI is using its net profit for CSR activity. The money is spent on socially weaker sections of the society and poor students with the help of NGOs in different parts of the country. The SCI has taken several steps for the betterment of the downtrodden. The CSR work is run in Chennai for the girl child with the help of Sri Ramkrishna Mission. In Kolkata, several health

What is CSR?

Revised Guidelines

Corporate Social Responsibility and Sustainability is a company's commitment to its stakeholders to conduct business in an economically, socially and environmentally sustainable manner that is transparent and ethical.

Stakeholders include employees, investors, shareholders, customers, business partners, clients, civil society groups, Government and Non-government organisations, local communities, environment and society at large.

CSR and Sustainability agenda is perceived to be equally applicable to internal stakeholders (particularly, the employees of a company), and a company's corporate social responsibility is expected to cover even its routine business operations and activities.

Employees are allowed to avail infrastructure facilities created by their company from its CSR and Sustainability budget, provided the facilities are created primarily for environment protection and/or for the benefit of underprivileged communities, deprived sections and the society at large, and the use of these facilities by the company's employees (internal stakeholders) is only incidental and confined to less than 25 percent of the total number of beneficiaries.

Utility of a baseline survey is recognised, but is not insisted upon in every case.

CPSEs have been granted the flexibility to opt for other methods, including use of their own in-house expertise and resources for need assessment studies.

The only requirement is that the CPSEs should submit credible 15 percent of the annual budget for CSR and Sustainability activities, which have to be earmarked for emergency needs. This would include relief works undertaken during natural calamities/disasters, and contributions towards Prime Minister's/Chief Minister's Relief Funds.

programs have been started under Sanhita. Latest medical equipments have been provided to Chhatrapati Shivaji Hospital, Kalwa and a vocational training program is carried out with the help of NGOs. SCI is also involved in calamity relief work in Leh. The company has also joined hands with the Archeological Survey of India to preserve heritage structures in the country. It is also working in the direction of eco friendly initiatives and energy consumption areas and has established several water treatment plants in a few places.

The program was well attended and various CPSEs took part in the presentations and showed keen interest in the discussion and presentation of revised CSR guidelines.



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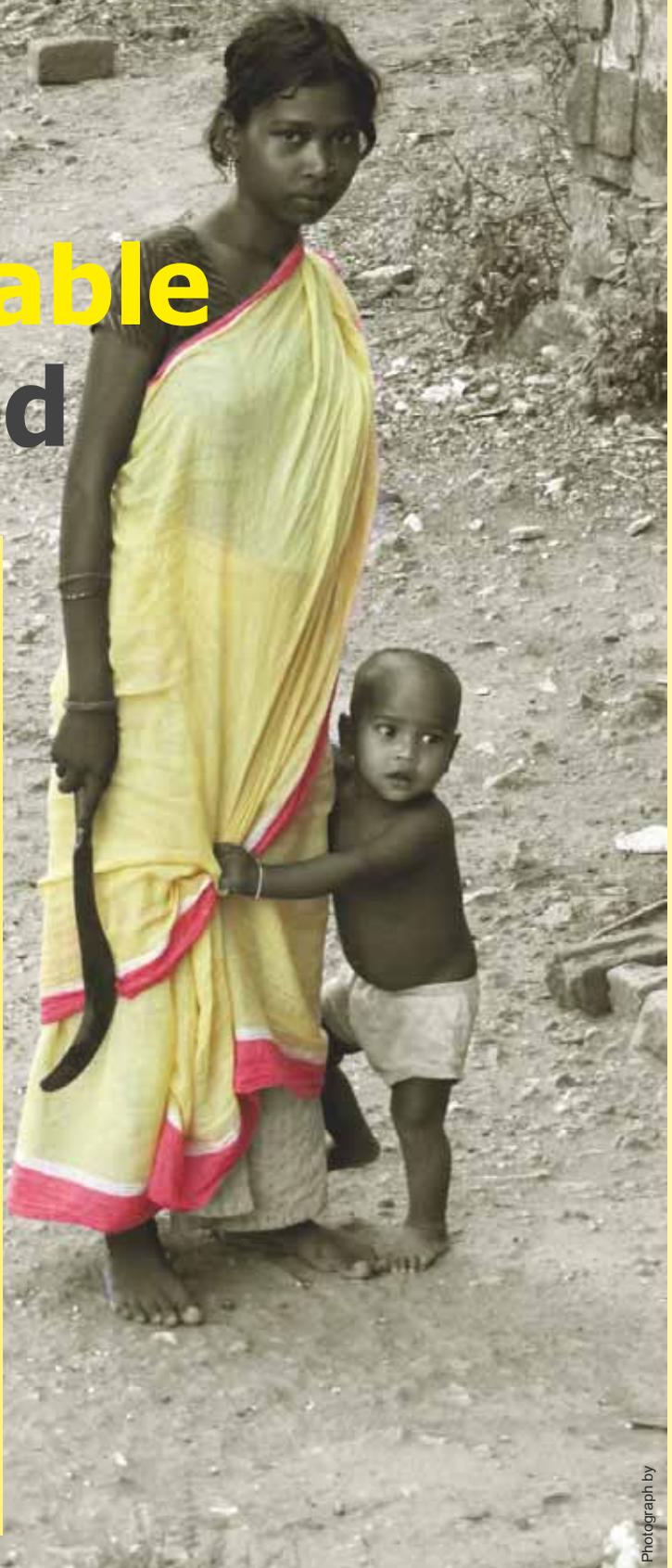
towards resilient risk reduction...

CSR for Sustainable Livelihood

By Dr. Ranjana Agarwal

A Case Study of training in handicrafts for Primitive Tribal Groups in Jharkhand under the Integrated Action Planning (IAP), Planning Commission

- > The Saraikela-Kharsawan district is part of the Naxal infested Red Corridor.
- > A former princely state, Saraikela is one of twenty-four districts of Jharkhand State. It was carved out from West Singhbhum district in 2001.
- > In 2006 the Ministry of Panchayati Raj declared Seraikela-Kharsawan among the 250 most backward districts.
- > It is currently receiving funds from the Backward Regions Grant Fund Program (BRGF).



Photograph by

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The training of these PTGs started with Bharat Seva Ashram Sangh. It was given to modernize their primitive art forms as livelihood options, and was used as a model by the Planning Commission of India, under its pilot training program called Integrated Action Planning. This training was to make their products marketable in national and international markets



Tribals constitute around 28 % of the total population in Jharkhand. Nine out of 32 tribes have been identified as Primitive Tribal Groups (PTGs). Finding Sustainable livelihood options is a major issue affecting these groups. Training in handicrafts is an integral part of CSR activities leading to sustainable livelihood. These tribals have an inherent art of rope making, and basket weaving. As an option, handicrafts hold great potential but it needs to be redesigned to meet modern requirements.

A research study was conducted by the Institute Management of Technology (IMT) Ghaziabad, to study sustainable livelihood options for PTGs in Jharkhand. It surveyed nine villages in Block Patamda in East Singhbhum near Jamshedpur, and Nimdih Block of Saraikela district. Two PTGs, Sabars and Birhors were focus of the study. The report suggested ideas for bringing sustainable livelihood options to these tribes.

A short documentary, AAROHAN, was also prepared highlighting the key issues faced by the PTGs. Observations, questionnaires and interviews were used to collect data.

As part of the study, different NGOs were studied in Jharkhand which are working on handicrafts training, particularly emphasizing on their marketing methods. The research team suggested that the IAP model under Planning Commission should be implemented with certain changes, it was considered the best CSR model. This article describes the main features of IAP model. (Other models studied like Kalamandir, Tata Steel, Bharat Sevashram and Ambalika were also considered. But based on parameters involving the community, sustainability and opportunity, the IAP model was considered as best model for CSR)

Livelihood Options as Handicrafts for Primitive Tribal Groups

The Sabars are among the primitive tribes in Eastern India, mainly residing in Jharkhand. Their main economic

activities are basketry, collection of minor forest produce from forests, lac cultivation and agriculture. As per Census 2001, their total population in Jharkhand is 3014.

As part of livelihood options, the Sabars were trained in making handicraft items. The training programme focused on creating marketable handicrafts based on tribal motifs. Handicrafts are made of "Kasi Grass" (an indigenous grass) an abundant raw material found in this region- and from "Bamboo".

Issues of Sustainability in Handicraft Training

Most important in handicrafts training is developing a sustainable business model. Such a sustainable handicrafts business can be divided into three parts, viz. Training, Developing and Sustaining.

Several issues need to be addressed to make a sustainable business model. There is a need to regulate the supply chain. Marketing of the goods is also a problem. Local managers need to be trained for this. There is a need to make marketable products which have utility and high perceived value.

The tribals are short-sighted and don't see beyond immediate need. Presently, their most pressing problem is substance abuse. This needs special care while training them, to mould their lifestyle so they can appreciate the importance of well being and have a long term perspective in terms of need satisfaction and prosperity.

Training Module for the Sabars

The training of these PTGs started with Bharat Seva Ashram Sangh. It was taken over by an NGO named Ambalika. It was given to modernize their primitive art forms as livelihood options, and was used as a model by the Planning Commission of India, under its pilot training program called Integrated Action Planning. This training was to make their products marketable in national and international markets. A designer from NIFT was hired to



orient their art objects to modern day requirements.

The aim of the IAP model being proposed is to:

- > Involve the entire tribal community and preserve their ethnic identity with an eye on inclusive growth.
- > Make the system stable and self-sustainable without any outside influence.
- > Ensure the profits earned go back to the tribal community for their advancement and foster further growth.

Integrated Action Plan

In February 2009, the Central government announced a new nationwide initiative, to be called the "Integrated Action Plan" (IAP) for broad, co-ordinate operations aimed at dealing with the Naxalite problem in all affected states, namely (Karnataka, Chhattisgarh, Orissa, Andhra Pradesh, Maharashtra, Jharkhand, Bihar, Uttar Pradesh, and West Bengal). Importantly, this plan included funding for grass-roots economic development projects in Naxalite affected

areas, as well as increased special police funding for better containment and reduction of Naxalite influence in these areas. A Committee headed by District Collector/District Magistrate and consisting of the Superintendent of Police of the District and the District Forest Officer will be responsible for implementation of this scheme.

Design Enhancement and Development Training under Integrated Action Planning (IAP)

The training named as "Design Enhancement and Development Training" started in batches in an area of Nimdih, under the Integrated Action Planning (IAP) initiated by the Planning Commission. A pilot training module for the Sabars, it trains around 168 tribal people in handicrafts made from Kasi grass and bamboo. The main raw material bamboo is around Rs. 100 per stick, whereas Kasi grass is obtained from the forest for free. The USP is Kasi grass which is a GI, combining it with bamboo to create a unique product.

The training was held in 3 batches between March 2012 and August 2013, where 178 PTG people took part. 60 of them worked on the bamboo craft while 118 of them were trained to work on the Kasi grass handicraft.

The trainees received a daily stipend, free food, and a shuttle. Medical facility was made available at the training centre.

Being government funded, there was no shortage of man power. Steps are being taken to make this system self-sustainable by creating proper supply chain for its marketable products. There is a coordinator who helps them



in procuring raw materials. A tailor has also been utilized to stitch bags out of the Kasi grass.

Training was given in creating around 120 products. Some of the products developed are show pieces (peacock, mask), night lamp, table lamp, wooden clock, bags, hats, pots, hand fans, tea plates, optical cases, wooden cups, boxes, table, pen stand and file folder.

The costing of the goods was based on 3 parameters: Raw Material (negligible), Manpower (Rs. 120 per day) and Profit Margin (10-15% or perceived value).

The designer not only took care of designing and training the group but also on educating them about social aspects such as savings and health care as well as the rewards they will derive from their work.

Results of IAP training

The Sabars were able to make goods as desired by consumers as per modern requirements. About Rs 120,000 worth of goods were sold in exhibitions held in Delhi Haat (October 2012) and IITF (Nov 2012).

There are plans to develop a Craft Centre to support grass craft, handloom and terracotta objects. One objective of the training programme is to develop managers from local people and make the entire programme self sustainable, which will eliminate the need for external middle men.

The trainees will also benefit from profit sharing. Organizations like IMAP are already taking orders for these products. Currently they are targeting domestic markets like melas, trade fairs, exhibitions and workshops since their production base is still in its nascent stage. The products are sold under a brand name to other brands and markets. With the increase in human capital and resources, the programme can then explore different marketing platforms and avenues such as institutional needs for various

corporate gifting purposes, capitalizing on various NGO's and government marketing platforms like trade fairs and emporiums. Setting up retail stores and venturing into online sales through e-commerce and tie ups with other websites in the near future will foster further growth and development. As of now, the IAP's model focuses on sustainability of the business model.

The IAP programme was well received and favoured by the PTGs due to the weekly cash realization. It is seen that tribals do not want to work in programmes that demands the product on consignment basis as payments are not made immediately. In such cases, products that are left unsold are returned back to the source.

Conclusion

The entire programme is still at a very nascent stage hence the marketable products can be procured and produced only in quantities sufficing individuals or retail sales. The production base can be expanded and extended gradually after sales in the trades, fairs, small scale exhibitions turn out to be commercially viable and the flow of profits are stable as an on-going source of income. Over time, this training programme has the potential to become a fully sustainable business model for primitive tribal groups.

The holistic IAP programme addresses the issues faced by the PTGs and aims to achieve overall development of the society. This model if successful, will ensure the entire community is included in the system and all the revenue generated goes back for their development. This will help in making their handicraft livelihood option sustainable and helping in preserving their distinct culture and ethnic identity.

Dr. Ranjana Agarwal

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Cashing in on Consumers' Noble Intentions

Vikas explores the current trend of Cause Marketing which is tugging at the hearts of India's new consumers. These consumers are happy to bond with the brands which integrate their sales and marketing strategies with a social cause

By Vikas Puthran

A recent study done by Cone Communications, revealed a very interesting fact. Majority of consumers feel good about brands that support social causes. In the Havas Worldwide Prosumer Report, the study found that 83% Indians would like to be part of a truly important cause versus 45% in UK and 61% in US. Given these indicators, is there an innovative way of bringing together the consumer, brands and social causes? Can noble intent of the consumer, be enabled by the brand to benefit a social cause? One of the ways to do this is through "Cause Marketing". In Cause Marketing there are three key stakeholders, the brand, customers of the brand and the NGO or the social cause. The brand has the consumer reach and it has its delivery platform for product, service or communication delivery. It can creatively use or provide their existing platform to create an avenue for a direct or indirect donation and impact to the cause. Let's take some examples to visualize the impact of Cause Marketing. MakeMyTrip.com which has the largest market

share in the online travel space in India, provides an option to its customer at the time of booking air tickets to "Reduce Your Carbon Footprint". When a traveller travels by air, he creates a carbon footprint by burning fossil fuels. MakeMyTrip through its partner GiveIndia provides an avenue for their customers to make a donation that is channelled to tree plantation that reduces their carbon footprint. The customer gets a certificate about trees planted on their behalf and it creates a positive brand image about MakeMyTrip. GiveIndia surveyed the travellers who chose the "GoGreen" option and responders claimed that they prefer MakeMyTrip as opposed to other travel portals, to book their tickets because they were offered the option to reduce their carbon footprint.



Cause Marketing is an emotional way to connect the brand with the consumer. The corporate gets a positive brand value, customer loyalty and in the age of social media, a communication strategy that can go viral. Another example is the Payback Loyalty program. GiveIndia charity products are listed on the redemption catalogue of Payback and consumers can redeem their



Cause Marketing is an emotional way to connect the brand with the consumer. The corporate gets a positive brand value, customer loyalty and in the age of social media, a communication strategy that can go viral

reward points to charity products like providing a mid-day meal for a child, funding a cataract operation or helping poor patients with kidney dialysis. With brands aggressively propagating loyalty reward points programs and consumers biting the brand loyalty bandwagon, charity through reward programs are getting very popular. Another example is pepperfry.com. They offer their customer a proposition that along with their purchase of lifestyle products at the portal they can add on a donation and pepperfry.com will match their donation to benefit a social cause. Cause Marketing is an opportunity for the brand to involve its customers, engage with the community it serves and integrate them into a creative ensemble to imbibe the culture of giving and thereby create a sustainable model of doing business as well as serving social causes. Like a business, social causes also need sustainability. "Cause Marketing" is a model that should be born out of business strategy rather than from philanthropy or charity. The brands have to strategize in terms of integrating social causes in their campaigns rather than use charity as a mode to helping the cause or the NGO. There are quite a few great examples of cause marketing in India like the "Stayfree Women for change" of Johnson and Johnson that helps address the health and hygiene issue of women in India and the Times of India's "Teach India" campaign with the objective of providing education to the underprivileged children in India.

Ford India did a rural health project under its Sustainable Urban Mobility and Uncompromised Rural Reach (SUMURR) programme and on Tamil Nadu public health department's suggestion. It was decided to have the Ford Endeavour target the villages in the Kalvarayan Hills region. Automobile makers in India may tout the rough terrain capabilities of their sports utility vehicles (SUV), Ford India's Endeavour model showcased its performance in a hill village in Tamil Nadu where it has helped 41 pregnant women to deliver their babies safely. In the cluttered space of SUV vehicles in India, this is a brand differentiator for Ford India to market and communicate to their consumers.

There are also great campaigns which may not directly fund the social cause but certainly creates awareness about the social cause which becomes a catalyst to make the desired social impact and help one monetarily or the social cause. Like the Tata Tea Jago Re campaigns about voting or corruption, IDEA campaigns about social causes, etc. The Tata Tea Jago Re campaign has created a whole consumer eco-system around it with an interactive website to engage consumers with high brand visibility. It's a brand engagement that marketers strive to bring about with their

campaigns. These innovative campaigns attract so much social media attention that takes the social message along with the brand viral. A recent very innovative cause marketing campaign by Hindustan Unilevers at the recent Kumbh Mela to serve rotis imprinted with the message "Lifebuoy se haathdhoyakya?" drawing attention to the cause of personal hygiene, is very innovative. The ITC e-choupal campaign which started as a social initiative of the ITC to empower the lives of people living in rural villages, has actually become a part of their core business strategy where it is now integrated with ITC retail stores and their food business.

With the ever increasing popularity of social media such as Facebook, LinkedIn, Twitter and the likes, cause marketing campaigns like Akbartravelsonline.com and GiveIndia campaign that unlock donations for education with every "Like" on Facebook are getting popular with brands to work their way into social media platforms. Guidestar India facilitated a social media campaign by Hindustan Unilever's Surf Excel to sensitize people to the wish list of children on Facebook.

To build cause marketing campaigns, the brands have to take on a cause that aligns with their business, set out to lending their skills and platform to a NGO that has values and a cause likely to echo with their target audience. They must use creativity, innovation to develop cause marketing campaigns that aligns with their core business goals.

I hope my thoughts have inspired you to think of creative cause marketing campaigns and give us an opportunity to say, "What an IDEA sirji!"

Vikas Puthran heads Alliances at GiveIndia, creating partnerships of brands, customers and NGOs/causes in mutually beneficial sustainable relationship through "Cause Marketing". He is an expert in creating brand campaigns embedding social causes and building it as part of core business strategy. He has been an entrepreneur and worked internationally with financial services, IT and travel companies. He is an expert speaker on CSR in various industry forums.





The Ability to Dream Big and Overcome Beyond Disability

With shouts of acclamation surging through the air and energy levels running high, Atushi Biswal takes to a makeshift stage and starts reciting a popular rhyme in Odiya, her mother tongue. A faithful fan and enthusiast Minakshi Roul leans over and whispers, "Do you know, she also dances very well. She performed at the South Asia child rights convention and won the first prize at the district level."

Proud of her fellow self-help group member, Minakshi continued to cheer for Atushi, who covered her eyes in shyness, revealing only glimpses of her sweet smile.

Life was not always filled with laughter and joy for Atushi and Minakshi, whom are some of the world's most extraordinary human beings. Seen through the tainted glass of society's prejudice, they were discriminated because their physical form did not conform to what the world saw as supreme.

Minakshi Roul, visually impaired from birth said, "I felt inferior to others. Children saw me as the girl with one eye. Though my parents loved me, I thought it was out of pity. I was handicapped."

"Meenakshi used to ask her mother why her siblings were normal and she was not. Her mother cried every time she heard this," says Dharendra Roul, Meenakshi's father. "We were very concerned about her future. Who would marry her? We had no expectations from her and thought that she won't be able to do anything in life. We were certain that she would not be able to take care of herself."

Succumbing to the notion that physically challenged people are of no use, she dropped out of school before completing Grade 10. Dejected and feeling lonely, Minakshi felt worthless about herself.

"When I first interacted with Minakshi, she had a very low self esteem. She was hurt and felt worthless. It took many regular visits to her home and one-on-one counselling for her to realise that she was special and that God loved her

Creating lasting change take a great amount of will and undaunted determination to surmount obstacles. With long-term sustainable community development programmes World Vision India is bringing hope to people living in utter poverty and injustice, where darkness has been their only companion. The key members themselves lead by examples of changing their own lives. We bring you an inspiring story of two such members, **Minakshi Roul** and **Atushi Biswal**



just the way she was. She introduced me to more families who had special family members, like her," says Pratima Tandi, a community development coordinator of World Vision India.

"The families believed that, such children were born to them because of a curse or some past generational sins. I had to tell them that it was a wrong way to think," she added.

Pratima prayed, searching for ways in which she could help these families. Minakshi's idea to start an SHG for differently abled people was the answer to her prayers.

From autisms to multiple paralytics, to visual impairment to absence of limbs, the nine members of this unique SHG, with World Vision India's support, were determined to disregard the ideology that physically and mentally challenged people are appalling, unproductive and a burden on their families.

Atushi Biswal's mother recalled the things people spoke of her daughter. "Initially, people said she was insane and that I should dispose her off as she will always be a burden on the family. It was upsetting to hear all these things about my daughter. But I have given birth to this child. She is my responsibility. Whatever the situation, I decided to take care of her," says Anjana, Atushi Biswal's mother

"People thought that we were crazy to encourage a self help group whose members are physically and mentally challenged. They laughed at us. The community questioned the efficiency and sustainability of the group. But we knew the purpose of its formation, we had a bigger vision in mind, different from theirs," Pratima says.

Sustainability of the group was quintessential but since most of the group members were not earning, World Vision India invested Rs. 20,000 in a poultry farm which would be managed by the members of the group and actively supported by their families.

Nobody had ever entrusted them with any responsibility before. Through World Vision India, Minakshi, the leader of the group, received multiple trainings to help increase the sustainability of the group.

Day after day Minakshi Roul diligently worked towards obtaining government provisions for the disabled members of her community. Be it acquiring wheelchairs for the physically challenged or white canes for the visually impaired, disability pensions or disability certificates, she did not quit till the beneficiaries received their rights from the government.

"I had no one informing me about government schemes, like the Bani Shree Provision, until Pratima empowered me. In the same manner, there are many who lack this



information. I have made it my job to inform them, fight on their behalf, so that they get what is rightfully theirs. I do not want them to go through what I went through," Minakshi says.

At Minakshi's courtyard, which has now been transformed into a stage, Atushi continues to melodiously recite nursery rhymes. Her mother, one of

the spectators, clutches her hands together tightly, praying for the recital to go smoothly. Just looking at her daughter's level of confidence and boldness as she performs, triggers tears of joy.

Collectively working towards managing the group and the poultry farm, the members not only found companionship but found themselves and their essence of existence.

Impressed by the efforts of the group members, the Agricultural Officer of Erasama Block sanctioned a loan of about 4 lakh rupees and personally congratulated all the members for their hard work and determination. Once despised and shunned by their very own community, this special group is now entrusted with things beyond their imagination. The Maa Batamangala Self Help Group is no longer fearful of dreaming big. They dream of making their poultry farm a well renowned enterprise, expand it and have an operating office as well.

As for Minakshi, apart from leading the SHG, she has become an active advocate on behalf of people with disabilities. Through the platform provided by World Vision India, she keeps the government accountable to their promises by constantly questioning their efficiency to implement schemes and provisions for the disabled.

"Now I feel she can do something for herself. Even if I die, I know she will be capable of taking care of herself. She will not face the problems that I thought she would. The first time she handed over her earnings to me was the best day of my life," says Dharendra Roul, Minakshi's father.

As Atushi's performance comes to an end and the roaring sound of the applause died down, Minakshi embraces Atushi and says, "I don't care whether I get married or not, this is what I live for. To see them happy is my mission."

World Vision India is a Christian humanitarian organisation working to create lasting change in the lives of children, families and communities living in poverty and injustice. It serves all people regardless of religion, caste, race, ethnicity or gender. Spread across 174 locations in India, World Vision works through long-term sustainable community development programmes and immediate disaster relief assistance. World Vision India is a member of the NGO Steering committee of the National Disaster Management Authority.



TERI Develops Environment Resource Material in Braille

More than 29 crore people are visually challenged worldwide, of which 90 percent live in developing countries. In India, over 90 lakh people are visually challenged, with only around 500 institutions and schools imparting knowledge to the visually challenged people. The Braille script has been developed for 11 languages in India, yet there are very few information resources in India. Moreover, there is a dearth of resource material on environment available in Braille script.



The unique feature of the Braille Mission is the touch-and-feel material along with the braille books. There are several resource materials available on the topic of environment. However, they are always written with a point-of-view of a person who can experience it through pictures and visual examples. In case of the visually challenged, it is important to design and structure the books in such a way so as to avoid any impediments in their understanding, since their experiences with learning

The Energy and Resources Institute or TERI has been associated with the visually challenged students for several years. During one of the interactions, it was realized that there is serious dearth of information available in Braille script. More particularly, there are practically no books or audio/multimedia resource material available in any of the regional languages on issues pertaining to energy, climate change, biodiversity, resource management, and so on, which are of relevance to the visually challenged as much as it is of importance to any other human being.

TERI being a research organization, has the technical knowledge as well as expertise in providing knowledge pertaining to issues related to energy, environmental, sustainable development, biodiversity, and so on, in the most informative and lucid language understandable to students and adults alike. Having realized the importance of the resource material, TERI has launched Braille Mission to develop innovative and informative material on relevant topics in Braille script.

things which can be understood with vision, are limited. Therefore, it is important to correlate their ideas of the natural world with their experiences through creative resource materials, which can be brought to them in the form of innovative touch-and-feel as well as auditory materials.

TERI's Braille Mission has been endorsed by organizations such as ONGC, D.L. Shah Trust for Applied Arts, Science and Commerce, National Association for the Blind, and Helen Keller Institute for Blind and Deafblind.

Objectives

1. To reach out and raise curiosity amongst the visually challenged people by providing the touch-and-feel kits.
2. To empower and escalate them at par with the current status of knowledge and awareness. To impart confidence amongst the visually challenged and give them a feeling of involvement while addressing issues like energy crisis, climate change, biodiversity, resource management, so on.

3. To give them a first-hand feel via touch and hearing of the natural world by providing sounds, textured shapes, and patterns depicting real-life scenarios.

4. To maximize the outreach by translating these resource material in Indian languages for which braille script is available, and also to explore possibilities of translating the books in other international languages.

Activities Undertaken

1. TERI published India's first braille book on wetlands titled "Experience the World of Wetlands" along with touch-and-feel material, which was well received by the visually challenged students and teachers. The book was translated into Hindi and Marathi languages in Braille script, and disseminated to NAB centres, schools and libraries across India.

2. Currently, a resource kit titled "Bamboo: Nature's Gift", based on the theme of bamboo and its environment friendly uses, is under publication in Braille script for Hindi and English languages.

Salient Features

1. TERI has prepared sample kits to receive feedback from the students of Helen Keller Institute for Deaf and Deafblind and NAB, the faculty, as well as the director of NAB. The feedback aided in understanding and incorporating the suggestions by visually challenged students.

2. The touch-and-feel kits have created a good impact by providing the beneficiaries a real life scenario, and helped explain the concepts in interactive and user friendly method. The kits are made using material resembling the original texture/shape of the objects. For eg. The resource kit on wetlands titled "Experience the World of Wetlands" contained touch-and-feel kits explaining the biodiversity of a wetland, products obtained from wetlands, and impacts of drought on agriculture, containing replica models of various animals and products.

3. Feedback forms shall be circulated along with the resource material.

4. The mission beneficiaries are:



Communication Strategy

1. TERI's association with NAB shall help reach out to the visually challenged students across India through NAB centers and schools.

2. TERI shall communicate with the schools/ institutions/libraries to understand their expectations and receive feedback.

3. TERI shall broadcast the Braille Mission through newspaper articles and radio.

4. The materials shall be disseminated for free to the respective schools/ NAB Centres, via the most efficient and economical courier service. TERI was established in 1974 with the initiation of research, education and outreach activities in the field of energy, environment and sustainable development. TERI is deeply committed to every aspect of sustainable development, from tackling global climate change issues across many continents, enhancing forest conservation efforts among local communities; advancing solutions to growing urban transport and air pollution problems, promoting energy efficiency in the Indian industry, and creating awareness amongst all the stakeholders of the world. The emphasis has always been on finding innovative solutions to make the world a better place to live in.

TERI's head office is located in New Delhi, and has regional centers in Mumbai, Bangalore, Goa, Guwahati, and Mukteshwar. TERI also has an international presence in Japan, Malaysia, Washington DC (USA), London (UK), UAE, and Malaysia. Today, TERI is poised for future growth, driven by a global vision and outreach, with a philosophy that emphasizes and assigns primacy to enterprise in government, industry, and individual actions. TERI has the staff strength of around 900, drawn from multidisciplinary and highly specialized fields such as architecture, engineering, biotechnology, economics, climate science, education, and so on. TERI is now the largest developing country institution working to move human society, in urban as well as rural context, towards a sustainable future.

Courtesy: The Energy and Resources Institute (TERI)

	Braille book	Audio book	Touch-and-feel kit
Blind (literate)	✓	✓	✓
Blind (Illiterate)		✓	✓
Deafblind	✓	✓	✓
	Covering local languages	No script barrier	No language dependency

New Media & The PROTECTOR Committed to Creation of 'A Safer Tomorrow'

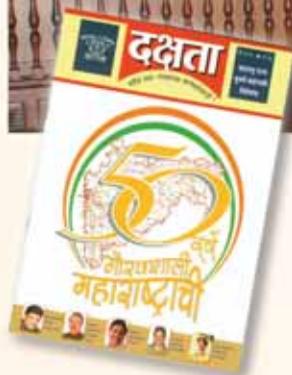
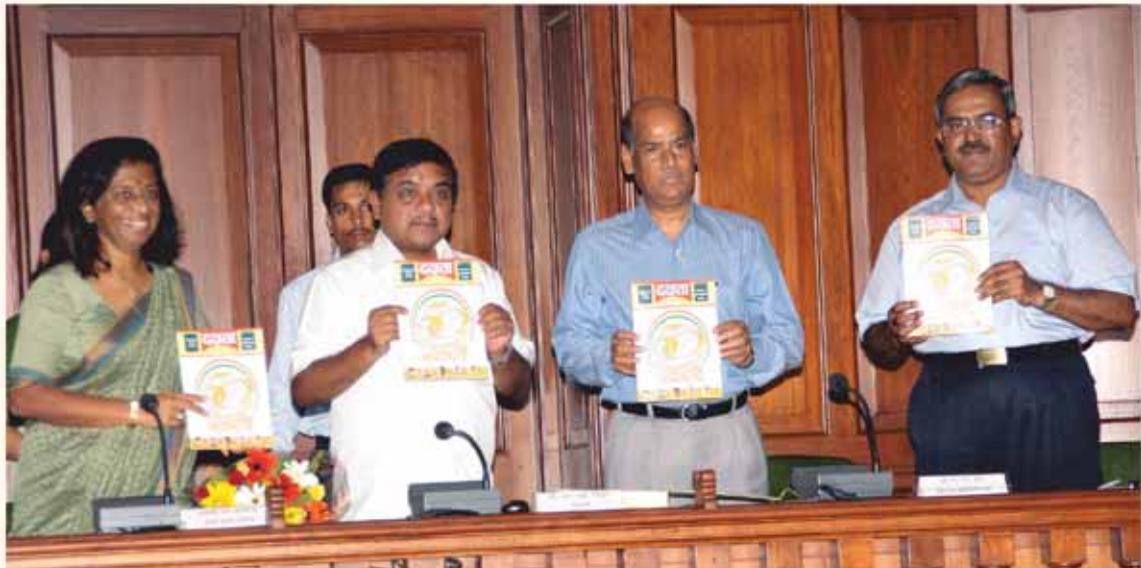


The Mumbai PROTECTOR, ever since its launch on 1 October 2009 on the eve of Gandhi Jayanti at the Police Gymkhana, has actively promoted many initiatives of Mumbai Police & Maharashtra Police.



Significantly, in 2010, New Media, publishers of the bimonthly magazine The Mumbai PROTECTOR brought out a compendium of speeches by eminent personalities and security experts, titled, Fight Against Terrorism, delivered during four anti-terrorism seminars organized by Mumbai Police.

The book has since been in demand from various security agencies, including Maharashtra's Force One, an outfit of combat-ready commandos.



New Media was also bestowed with the honour of re-launching Dakshata, the popular Marathi magazine of Maharashtra Police in May 2010. Home Minister RR Patil unveiled a new look Dakshata to mark the Golden Jubilee celebrations of Maharashtra.

The Mumbai PROTECTOR, which has been identified as an effective communication voice of Mumbai Police, organized a seminar on Security – Towards a Safer Tomorrow - on 6 January 2012, to mark the magazine's second anniversary. The publication also managed the regular Cop-Connect Blog for Commissioner of Police, Mumbai.

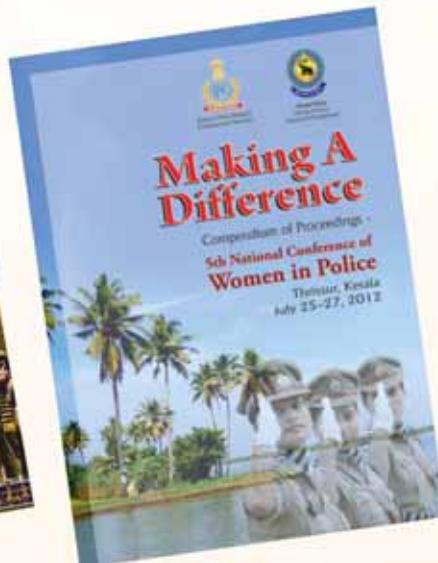
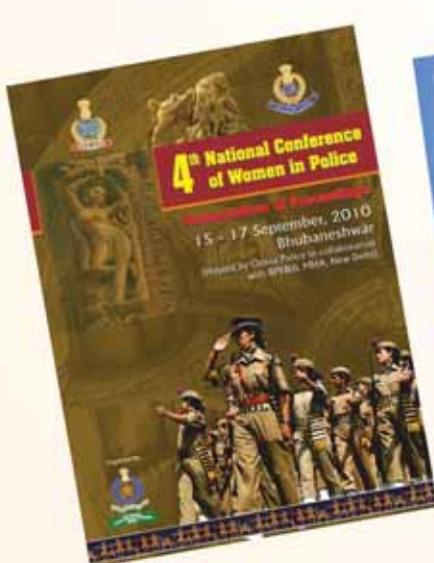
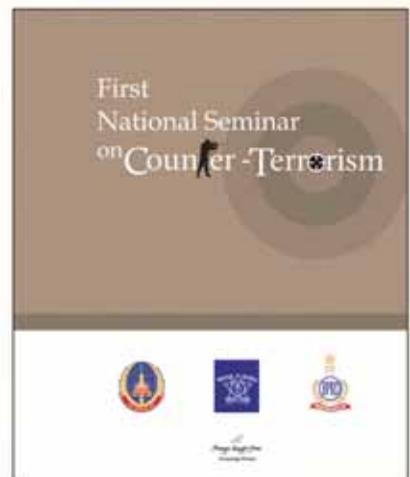


Tour de Force

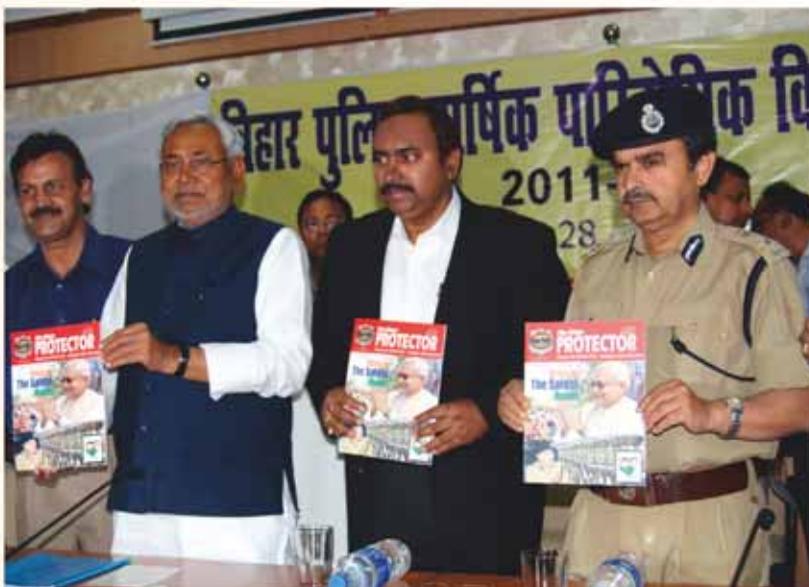
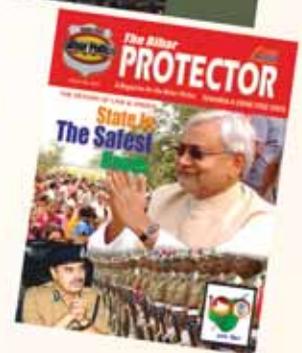
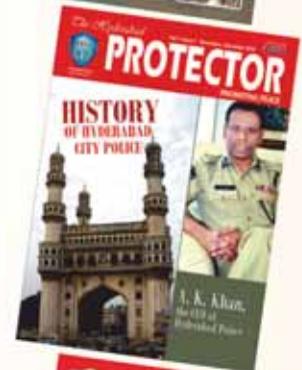
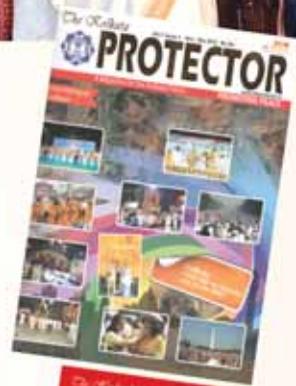
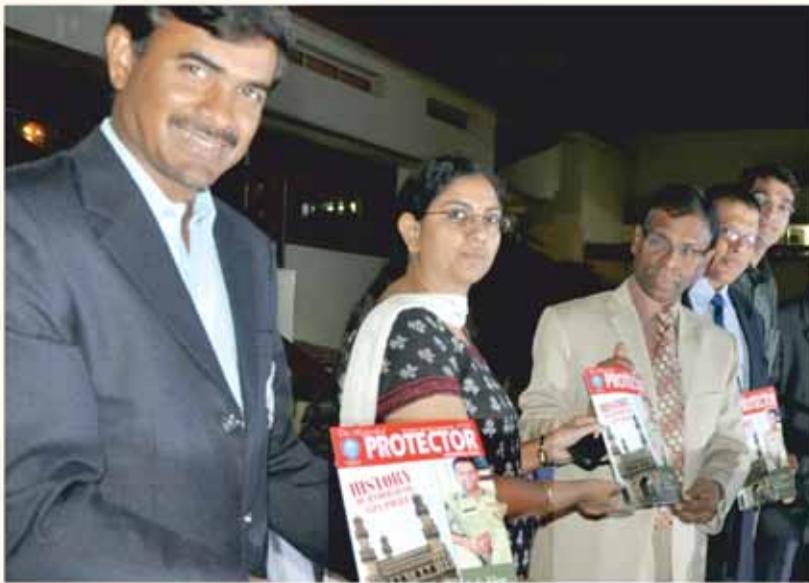


Yet another feather in New Media's cap has been a Coffee Table Book for the Kolkata Police.

New Media, India's largest bilateral trade magazine publishing house, had also been accorded the privilege of designing and printing a Brochure for the First National Seminar on Counter Terrorism, organized by Force One. Besides, New Media also published Minimum Security Requirements Booklets useful for both law-enforcing agencies and common citizens.



In 2011, New Media designed and printed a Souvenir for Women in Police, followed by a Compendium for Women in Police, during the same year, for the Bureau of Police Research and Development (BPRD) and the Union Home Ministry. New Media was entrusted a similar job again in 2012 to bring out a Compendium for Women in Police, which it did to the utmost satisfaction of BPRD.



New Media has also expanded the magazine's operations to other states, by bringing out The Kolkata PROTECTOR, The Hyderabad PROTECTOR, The Bihar PROTECTOR and plans to bring out the magazine at the national level from New Delhi.



Rashtriya Chemicals and Fertilizers Ltd is bringing farmers closer to better technology and increased efficiency towards higher yields through state-of-the-art training centers that the company runs at various places in Maharashtra, Karnataka, Tamil Nadu and Andhra Pradesh

Farmers Reap the Fruits of RCF's CSR

Transfer of agriculture information in India faces tough challenge because of heterogeneity of farming population and variety of crops grown by them under varied agro-climatic conditions. This places heavy demand on agricultural extension services for transferring technical know-how especially to small and marginal farmers. With the advent of new emerging agricultural technologies, there is a change in focus from increased production

to increased efficiency.

The main challenge is to communicate, explain these scientific advancements to the farming community, extension and development workers in rural areas, and most crucial to the opinion leaders of the agricultural and allied industries.

Farmer Training Centers:

The adoption of agricultural technology for



increasing crop yield and land productivity is greatly facilitated by training and adequate dissemination of knowledge. RCF sought to bridge the gap between Research Scientists and the farmer by setting up its state-of-the-art Farmers' Training Centre (FTC) in 1988 at Nagpur and in 1998 at Thal, Maharashtra. These early steps have paid rich dividends since then. More than 30,000 farmers have benefited from these training programmes conducted at the two Farmers Training Centres over the years. They have used the knowledge to upgrade their farm practices and have succeeded in drastically reducing their overheads and increase their yield.

These institutes are equipped with the latest audio-visual aids, classrooms and hostels. The Company's dedicated training facilities are manned by an in-house professionally qualified faculty. Eminent research scientists from agricultural institutions, agro experts, progressive farmers and senior agriculture departmental officials are invited at regular intervals as visiting faculty members.

The curriculum covers aspects of farm management and specifics of farm technology, with special reference to regional needs. These are supplemented by training with regard to moonlighting in subsidiary occupations and the lucrative, futuristic option of food processing. The regional agricultural universities take



More than 30,000 farmers have attended and benefited from these training programmes conducted at the two Farmers Training Centres over the years. They have used the knowledge to upgrade their farm practices and have succeeded in drastically reducing their overheads and increase their yield.

an active part in the farmers' training process and case studies with regard to geological situations, cropping pattern, socio-economic problems etc. Field visits to research centers, agricultural institutes and subsidiary occupation centers are also organized.

Special programmes designed for women farmers, scheduled caste and tribes are also organized on a regular basis so that they too join the bandwagon of the country's agricultural renaissance. This is a unique way to disseminate information and educate farmers regarding the various services available to them to





enhance their crop yield and soil fertility. Approximately 3,000 farmers are trained every year at both the institutes and total annual expenditure is in the range of 40 lakhs.

Soil Testing Facilities

Soil testing helps diagnose soil health and evolve soil specific and crop specific solutions. It helps to identify problematic soils, their nutritional status, texture and structure. Based on the analysis, farmers are advised on soil fertility management through rational use of manure, fertilizers and amendments to make agriculture more productive and sustainable.

Recognizing this paramount need, RCF has established six static soil testing laboratories since 1967 at Mumbai, Kolhapur, Nagpur, Ahmednagar, Hassan and Vijayawada. Soil testing reports (Soil Health Cards) are mailed directly to farmers after analysis. This enables farmers to make informed decisions about soil health management and maintenance depending on the crop to be sown.



RCF bagged the "Golden Jubilee Award for the Transfer of Improved Farm Technologies - 2008 given by the Fertilizer Association of India (FAI)



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Presently with the strength of six Soil Testing Labs, on an average over 70,000 soil samples are received and analyzed. This is a part of our MOU with Government of India. RCF spends approx Rs 68 lakhs per annum on this project.

RCF has dedicated itself to participating in "The National Project on Management of Soil Health & Fertility" by setting up a state of the art Static & Mobile



Sr.No.	Laboratory	Districts/States covered
1.	Mumbai R&D Bldg., RCF Ltd., Chembur, Mumbai	Thane, Raigad, Ratnagiri, Pune, Jalgaon, Nasik, Nandurbar, Dhule- Maharashtra Gujarat, Uttar Pradesh, Bihar, West Bengal, Punjab & Haryana
2.	Kolhapur Kanchanganga Complex, 204 E, New Shahupuri, Kolhapur	Kolhapur, Sangli, Satara, Sindhudurg, Solapur- Maharashtra
3.	Nagpur Dandige Layout, East Shankar Nagar, Nagpur	Nagpur, Bhandara, Wardha, Gondia, Chandrapur, Gadchiroli, Akola, Buldhana, Amravati, Yawatmal, Washim- Maharashtra, Madhya Pradesh & Chattisgarh
4.	Ahmednagar S.No.20.I.I.Lines Behind Mahesh Talkies Ahmednagar	Beed, Latur, Aurangabad, Osmanabad, Jalna, Nanded, Parbhani, Hingoli - Maharashtra
5.	Hassan Congress Bhavan, B.M. Road, Hassan	Hassan, Chikmagalur, Kodagu, Tumkur- Uttarakhand Haveri, Bellary, Koppal, Bijapur- Karnataka & Tamil Nadu
6.	Vijaywada 60-6-16/1, 1st Floor, 3rd Lane, Siddhartha Nagar, Pinnamangeni Poly Clinic Road, Vijaywada	Nalgonda, Krishna, Vizag, Warangal, Adilabad, Kurnool, Khammam, Ananthapur, Rangareddy, Nizamabad, Srikakulam, Chittoor- Andhra Pradesh

Soil Testing Laboratories, Capacity Building through training of STL staff/extension officers/ farmers and field demonstration/ workshops, etc. on balanced use of fertilizers. As part of this project, RCF is engaged in setting up six Static Soil testing Labs at Satara and Nanded (Maharashtra), Kolar (Karnataka), Nalgonda (A.P.), Nawarangpur (Orissa) and Raipur (Chhattisgarh) and six Mobile Soil Testing Units. These

will be in addition to the six Static Soil Testing Labs that are operational. RCF also plans to analyse additional 60,000 soil samples in these laboratories.

It has been observed that with this scientific data, farmers have benefited from having crops growing conditions brought under control and avoided excessive fertilizer usage. RCF has analyzed more than 50 lakhs soil samples in the past 40 years.



Leveraging Sports and Entertainment A Unique CSR Initiative

WD a Western Digital Company and the **Muthoot Group** recently came up with unique ideas to support the education programmes of underprivileged children, by involving them in entertainment events that brought the children up close with their favourite Bollywood and cricket stars. The programmes besides helping the children to realise their dream of good education also brought smiles and laughter to their faces



(L-R): Mr. Avinav Chaubey (AGM-Marketing, The Muthoot Group), Mr. Eric Owen Simons (Team Coach, Delhi Daredevils), Alexander George Muthoot (Director, The Muthoot Group), Delhi Daredevils star Virender Sehwag , Mr. M.G George Muthoot (Chairman, The Muthoot Group) and Hemant Dua (GMR Sports Pvt. Ltd Head - Marketing & Commercial) with the children from the Muthoot Dus Ki Toli initiative



'Ramp for Champs' – a star-studded fund-raising initiative organised by WD and Smile Foundation to sponsor the education of 125 underprivileged kids for a year.

The initiative was led by fashion guru Prasad Bidappa and The SMILE Foundation, a national level development organization benefitting three lakh underprivileged beneficiaries through 185 projects in 25 states in India.

To build community engagement around the cause, WD is also informing customers and fans through its social media channels on the need to contribute towards child education.

Often social work and corporate social responsibility is fraught with lots of frenetic persuasion for fund-raising for charitable causes. New generation enterprises are walking that extra mile to make social work enjoyable by working for causes like education, health care etc to improve lives of the underprivileged which is a feel good factor. Consequently, happiness for both recipient and donor becomes a lasting experience, enriched by unforgettable memories.

Recently, WD, a Western Digital company joined hands with The SMILE Foundation to promote the cause of education for kids of underprivileged families in India. The company supported 'Ramp for Champs' – a star-studded fund-raising initiative to sponsor the education of 125 underprivileged kids for a year. The initiative was led by fashion guru Prasad Bidappa and The SMILE Foundation, a national level development organization benefitting three lakh underprivileged beneficiaries through 185 projects in 25 states in India.

Established in 1970, WD, a Western Digital company, is an innovator and leader in the storage industry. It produces reliable, high-performance hard disk drives and solid state drives deployed by OEMs and integrators in desktop and mobile computers, enterprise computing systems, embedded systems and consumer electronics applications.

The other project partner 126 year old Muthoot Group, is a diversified business conglomerate which launched a new CSR campaign during the recent IPL matches. The campaign included four new initiatives entitled, 'Rs 6000 for

every 6 & Rs. 4000 for every 4', 'Golden Bat & Wishing Ball' and 'Muthoot Duski Toli'. These initiatives are dedicated towards the cause of education of the underprivileged children in India. The Muthoot Group comprises 16 divisions including Financial Services, Plantations & Estates, Education, Leisure & Hospitality, Healthcare, Housing & Infrastructure, Infotech, Wealth Management, Money Transfer, Forex, Media, Power Generation, Precious Metals, Securities, Vehicle & Asset Finance, Travel Services, Muthoot Global and Muthoot Money.

While, 'Ramp for Champs' initiated by WD got Bollywood and TV actors, fashion models, and authors to walk the ramp with children from The SMILE Foundation in an endeavour to raise funds for the children; the 'Muthoot Duski Toli' initiative is a platform through which the slum children of Delhi got an opportunity to become Ball Boys and Ball Girls in the Delhi home matches as well as a chance to meet their cricket icons on the field. Both initiatives were aimed at raising funds for the cause of education of the underprivileged in India.

Mr. Khwaja Saifuddin, WD's Senior Sales Director (India, Middle East and Turkey), was present to reinforce WD's commitment to the cause and walked the ramp with a child. Actors Bhagyashree, Mini Ribeiro, Tisca Chopra, Kiran Juneja, choreographer Remo D' Souza, model Claudia Ciesla, and singer Amit Sana were among the celebrities at the event.

"These brilliant kids have the potential to become doctors, scientists, teachers or anything else they set their hearts and



minds to. WD is elated to be a part of this initiative and empower these kids to realize their dreams,” said Khwaja Saifuddin, at the end of the show, adding, “We have supported The SMILE Foundation in the past for its great community work and we will continue to do so by engaging our partners and consumers for the cause.”

WD is also informing customers and fans through its social media channels on the need to contribute towards child education and create a stronger society.

WD will also auction its products, autographed by prominent Bollywood celebrities. The funds raised through the auction will be handed over to The SMILE Foundation towards supporting child education. WD will promote the cause among its channel base in major IT hubs and invite partners to bid for the autographed drives.

Another innovative route to CSR Muthoot Group's campaign linked with IPL to a national level through the Muthoot- Delhi Daredevils association. The idea behind the campaign is to build a positive and emotional connect with people across the country with entertaining events such as IPL, while being focused at empowering the underprivileged through education.

Alexander George Muthoot, Director, The Muthoot Group said: “We are committed to the betterment of our community and believe education is a primary concern of our nation. Through our association with Delhi Daredevils, our purpose during this campaign is to introduce a positive change in the lives of underprivileged children, fulfil their dreams of having an education and bring IPL closer to new aspirants. We decided to launch this campaign during IPL as apart from being a great platform, IPL gives us a strong base to represent our CSR initiative both at the national and international level.”

Delhi Daredevils' star cricketer Virender Sehwag said: “This is a great attempt by Muthoot Group to get people involved in not only helping the underprivileged but also involving everyone in Individual Social Responsibility. The Delhi Daredevils is committed to good performance and hopes that many underprivileged kids benefit from this initiative.” Elaborating further, the first initiative - 'Rs 6000 for every 6 & Rs. 4000 for every 4' encompasses a donation of Rs 6,000 for every six and a donation of Rs. 4,000 for every four, the Delhi Daredevils player hit during the recent IPL season. The amount will be donated by The Muthoot Group and given to a NGO that focuses on the educational development of the underprivileged children.

There are people looking for contributing to society and do something but are unable to do so due to lack of time or other constraints. The Muthoot Group's second initiative – 'The Golden Bat', a larger than life sized 25x6 feet sized bat will help people connect with their individual social responsibility. Through this initiative, The Muthoot Group invited people from all walks of life to share their signature

The Muthoot Group's four CSR initiatives in association with Delhi Daredevils during the recent IPL season:

- Rs 6000 for every 6 & Rs. 4000 for every 4
- Golden Bat
- Wishing Ball
- Muthoot Duski Toli

These initiatives are dedicated towards the cause of education of the underprivileged children in India.

and help in empowering the underprivileged through education. Irrespective of their favourite teams, people signed on the bat and played an active role in shaping the education life of the underprivileged children. Needless to say, the more the number of signatures, the larger the amount of sum contributed by The Muthoot Group towards this noble cause. The Golden Bat travelled across multiple cities of the country including Delhi, Mohali, Chandigarh, Jaipur, Pune, Raipur, Kochi, Bangalore and others.

To build on the excitement further, the third initiative – 'Wishing Ball', a 6 feet diameter sized ball was also constructed on a similar note as the 'Golden Bat'. The ball travelled to over than 110 locations in Delhi-NCR. Delhities were able to wish the Delhi Daredevils team by signing on the ball and asking them to hit more and more boundaries which in turn will help Muthoot Group to contribute more for the cause and benefit of underprivileged kids.

The “Muthoot Dus Ki Toli” initiative entailed the selection of Ball Boys & Girls for the IPL season VI Delhi home matches. Out of the 3500 less privileged kids living in the slum areas of Delhi and Kochi, 64 kids were selected and got to meet their cricket icons on the field. The selection was done in association with Magic Bus (NGO) through a rigorous search in the North, East, West and South regions of Delhi and Kochi. Muthoot Group's initiative for underprivileged children in Delhi and Kochi is a small step in the realization of their dreams of meeting and watching their cricket idols live in action!

Lauding the efforts of Muthoot group, GMR Sports Pvt Ltd Head (Marketing & Commercial) Hemant Dua said, “We are delighted that the Muthoot Group has been associated with Delhi Daredevils since 2010 and has conceived this idea to benefit the less privileged.”

The new campaign is set to further entrench the vibrant culture of CSR that already exists in the company. The Group plans to announce the amount it has contributed during the IPL for educational empowerment of underprivileged children.



Pearson - Motivating Rural India to Spread Education 'Thru e-Learning'



Education is yet a distant dream for many poor children in India. Pearson Education Services through its integrated and well planned out CSR programmes is assisting rural India to bridge the gap between children of disparate economic backgrounds. Computer Aided learning is the way to go for rural India, thinks Pearson and its employees go full steam to realize the goal of the company

By Namita Rao

Although many steps have been taken to improve the education scenario in our country, the mission, however, has not achieved the desired output. Even after 65 years of Independence, the reach and spread of education has not extended beyond the Tier I and Tier II cities. The spread of education has failed on account of a number of factors, like lack of quality teachers, poor student-teacher ratio and basic infrastructure in the schools. The scenario is further worse in the rural areas.

To put an end to the regional disparities of the country and



to take quality education to every nook and corner of the country at affordable rates, Pearson Education Services, through its CSR Assist programs helps corporate houses reach out to the base of pyramid schools with technology interventions used for e-Education to spread quality education and pedagogy along the lines of ICT - Information, Communication and Technology.

A good blend of technology, content and teacher training offers a window of opportunity to teachers and learners in rural schools to access computer aided learning and also bridges the digital divide.

We will cite two examples of the positive changes brought about through Digital Learning using Pearson e-learning content. This change has been possible through tie ups with corporate houses and NGOs, which are striving to bridge the digital divide between rural and urban schools. Such corporate tie-ups are currently running in over 6,000 schools across Maharashtra, Goa, Orissa, Rajasthan, Karnataka and Tamil Nadu and have impacted more than one million students.

Mangrul School in Ambarnath, Maharashtra, looks like any other Zila Parishad government school bustling with children, clad in their uniforms, lugging their bags filled with books, teachers rushing from one class to another and other staff members busy with their administrative work.

The new computer lab is filled with children who are engrossed in understanding, learning and enjoying the sights and sounds of the Harrapan Civilization, getting to know firsthand just at the click of a button, the properties of metals and non metals etc. with ease.



The scenario is more or less the same in a school in rural Rajasthan. The project has had a positive impact on Maheshwar Puala, one among many students, who despite repeated coaxing and motivation by the teachers and Principal, did not attend school regularly.

When Maheshwar heard that his school was equipped with Pearson e-learning content through a corporate funded Project, he hesitantly made his way to school and found the computer lab filled with his school mates engrossed in understanding new concepts, learning and enjoying the experience of visual teaching.

The new teaching methodology is indeed interesting. It has given Maheshwar a new impetus to attend school regularly as

learning is now more fun and he has access to computer-aided learning.

This proves that technology-aided learning is the way to go as it opens new vistas of learning to school students in rural areas and far flung towns.

Pearson Education Services through its CSR Assist programs helps Corporate houses achieve this through an array of products and services.



Strengths of Pearson Education Services:

- > Need-based approach and programme design
- > Localized interactive content to support interventions across K-12
- > Ability to scale rapidly –Growth from 500 schools in 1 State to 8,500 schools in five States in one year –Teachers trained grew from 1,000 to 20,000 in one year
- > Differentiated professional development programme for teachers with focus on practical application
- > Strong monitoring process
- > Strong technology-based backend support

The interventions by Pearson Education Services could include:

- > Technology support which includes – computer lab management and interactive content
- > Teacher capacity building
- > Impact assessment including baseline and end line survey, monitoring and evaluation

The Intervention Model

Education Services

ICT solutions in rural school are built on existing infrastructure and resources and strengthened by excellent multimedia content that makes the teaching-learning process effective and interesting.

Award-Winning Multimedia Content

Pearson Education Services' success is mainly due to the award-winning content, which has been carefully thought of and created over the past 11 years. The excellent team of subject-matter experts, including college professors and school teachers, create and customise the extensive content to suit various Indian syllabi and learning needs. Their unique content has been used as a value addition by many multinational companies like Acer, HP in their DreamScreen product and Microsoft in its MultiPoint solution 2D and 3D content

Unique Features of the Content

- > Syllabus-specific content, mapped to AP, Karnataka, Gujarat and Maharashtra State Boards, covers Kindergarten to Class 12
- > Instructions available in English, Kannada, Hindi, Gujarati and Gurmukhi
- > Content developed in India for Indian Syllabi and based on Indian accent
- > Interactive 3D content with over 3,000 animations, 10,000 self explanatory diagrams, videos etc
- > Unique Knowledge Library containing edutainment, interactive games and quizzes which test students' classroom learning
- > Content has won many prestigious awards like the Manthan Award for Best E-Content Development, the President Award for IT and the World

Education Award for Best Multimedia content for K-12 education

Curriculum mapped content is available in the following languages for Math, Science and Social science

- > Hindi (1-10)
- > Tamil (4-8)
- > Gujarati (1-10)
- > Kannada (1-10)
- > Telugu (1-10)
- > Marathi (5-7)

The following are the Models through which corporates can associate with Pearson Education Services:

Model 1: Mobile Education PC

The Mobile Education PC will have the following components in the mobile unit:

- > Teacher Machine with Digital content (Curriculum mapped English/Vernacular medium), Keyboard, Mouse
- > Projector
- > Speakers
- > White board
- > UPS

Teacher Training: Teachers will undergo a 3-day training programme on effective use of ICT in teaching

Model 2: Digital Classrooms

The digital classroom will have the following components:

- > Teacher Machine with Digitally content (Curriculum mapped English/Vernacular medium), keyboard, mouse, UPS
- > Speakers
- > Ceiling mounted projector
- > Interactive White board

Teacher Training: Teachers will undergo a 3-day training programme on effective use of ICT in teaching

Teacher Education:

In-Service Professional Development Program for Teachers

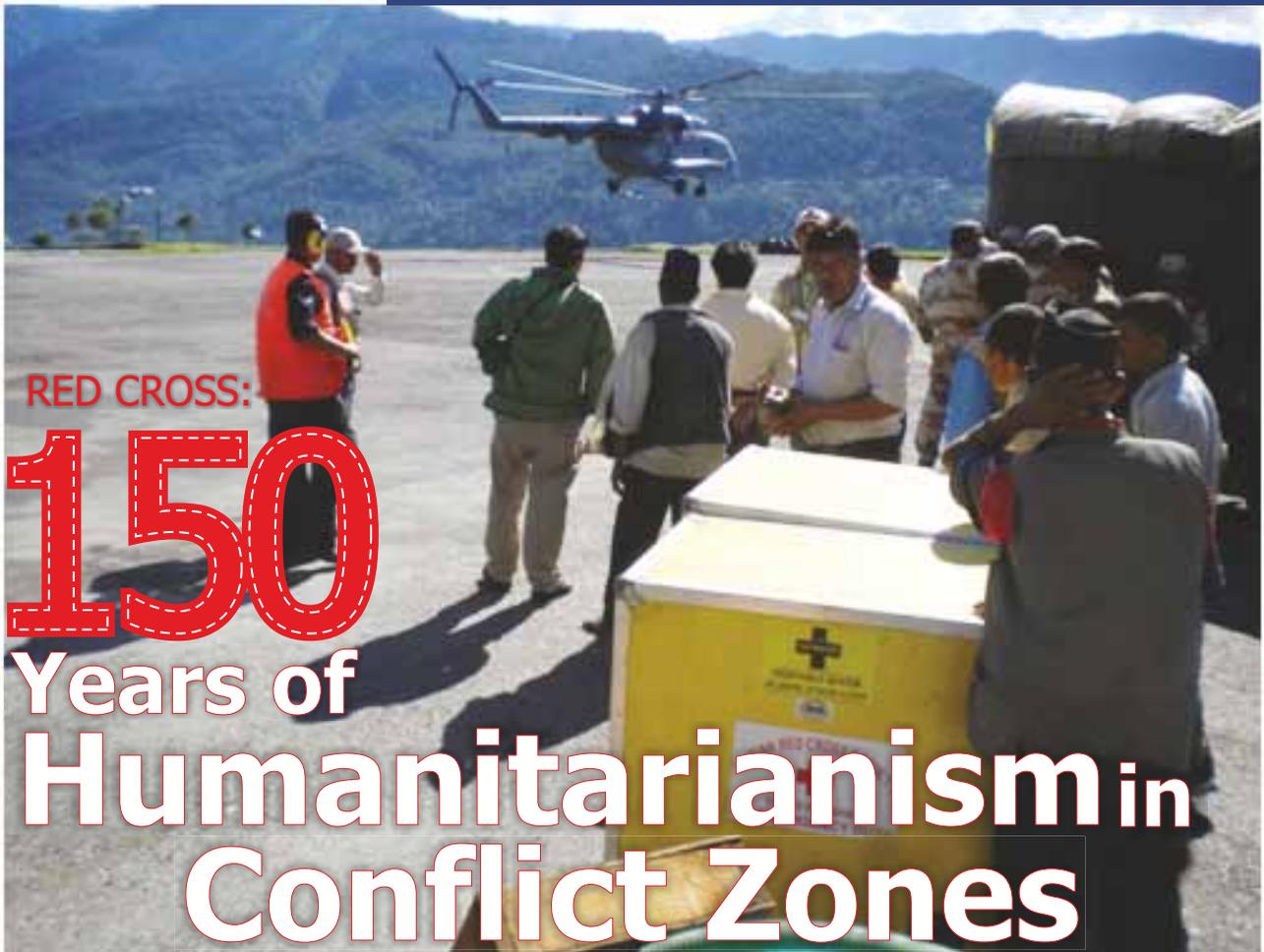
Vision

Empower teachers to be professionals Values

- > This course encourages a teacher to develop into a professional.
- > The nature of this course nurtures the teacher.
- > This continuing professional development course enables a teacher to access the latest research in education and implement it to facilitate learning.
- > The course supports the teacher in actual classroom practice with sufficient theoretical foundation drawn from the latest research in education and helps the teacher make informed choices.

Namita Rao is Regional Manager - South & West - CSR Assistant Pearson Education Services Ltd.

The Red Cross came into being at the initiative of a Swiss national named Henry Dunant, who helped wounded soldiers at the battle of Solferino in 1859 and then lobbied national leadership of several countries to take more action to protect war victims. His two main ideas were for a treaty that would oblige armies to care the wounded soldiers and for the creation of national societies that would help the military medical services.



At the outset, the founding body's (ICRC's) task was to encourage the creation of national societies (the first was in the German state of Württemberg, in November 1863) and to act as a channel for communication between them. Its first field operation was in 1864, during the war between Germany and Denmark in which delegates were sent to work on each side of the front line. This heralded the start of the ICRC's operational role as a neutral intermediary between belligerents.

The Geneva Convention was later expanded to include the wounded, sick and shipwrecked in warfare at sea, and governments adopted other laws (such as the Hague

Conventions) to protect war victims.

The ICRC expanded its work, undertook new activities such as visiting prisoners of war and transmit lists of names, so that their families could be reached. The conflict time activities that Red Cross undertakes are:

Visiting Detainees

Red Cross detention visits aim to ensure that detainees, whatever the reason for their arrest and detention, are treated with dignity and humanity, in accordance with international norms and standards. Red Cross delegates work with authorities to prevent abuse and to improve both



The ICRC's mission is to protect the lives and dignity of victims of war and other situations of violence, and to provide them with assistance



the treatment of detainees and their conditions of detention.

Protecting Civilians

According to the Geneva Conventions of 1949 and their Additional Protocols of 1977, civilians and all persons not taking part in combat may under no circumstances be the object of attack and must be spared and protected. In fact, however, this principle has been undermined, because the civilian population, particularly since the Second World War, has suffered most of the consequences of armed violence.

Safeguarding Health Care

The Health Care in Danger Project aims to address the impact of illegal and sometimes violent acts that obstruct the delivery of health care, damage or destroy facilities and vehicles, and injure or kill health-care workers and patients, in armed conflicts and other emergencies.

Health

The goal of health unit activities is to give people affected by conflict access to basic preventive and curative health care that meets universally recognized standards. And under it, prisoners' well being, first-aid, artificial limb services, physiotherapy, rehabilitation and primary health care are covered.

Building respect for the law

The ICRC's mission is to protect the lives and dignity of victims of war and other situations of violence, and to provide them with assistance. One way in which the ICRC does this is to ensure respect for the rights of people affected. That involves reminding authorities and others of their legal obligations under international humanitarian law and international human rights law.

Mission

Today the Red Cross Red Crescent Movement consists of the ICRC (International Committee of the Red Cross), IFRC (International Federation of Red Cross & Red Crescent Societies) and 187 National Red Cross & Red Crescent Societies. The ICRC & the national societies have a lead role in areas of turmoil. The IFRC participates in the situations other than armed violence. The International Committee of Red Cross is an impartial, neutral and independent organization based in Geneva, Switzerland, whose exclusive humanitarian mission is to protect the lives and dignity of victims of war and internal violence and to provide them with assistance. It directs and coordinates the international relief activities conducted by the Movement in situations of conflict. It also endeavours to prevent suffering by promoting and strengthening humanitarian law and universal humanitarian principles. Its natural partner in the programmes are the national Red Cross Societies. Its role may be revised, enhanced or curtailed in accordance with the national laws and memorandum of understanding/agreement signed at the national level.

Mutual Support

In countries affected by conflict, the National Societies and the ICRC work together to mitigate human sufferings by mounting joint assistance operations for the victims.

Because National Societies and the ICRC share a responsibility to provide assistance to victims of conflict, they need each other to accomplish this common mission. The ICRC has developed substantial expertise in the development and promotion of humanitarian law and the Fundamental Principles, as well as a solid experience of action in conflicts, including tracing which is a primary responsibility of any National Society. This specific know



how is valuable to National Societies, which can count on the ICRC's support to enhance their performance in these areas.

Special characteristics

The circumstances in which armed conflicts and other situations of violence occur have particular characteristics:

- > Specific rules and laws protecting individuals in situations of violence.
- > Major hazards and risk caused by weapons and by persons resorting to force or violence.

Consequences in humanitarian terms:

- > disorganization of society in general and of the health care system in particular, and reduced availability of basic public health requirements such as water, food, shelter, etc.

Relevant Laws

International Humanitarian Law is a set of rules agreed to by the Governments of nearly 200 countries. The countries are signatories to the laws and incorporate them into their national laws to protect, assist and serve those affected by international wars, national turbulence and armed uprisings.

International humanitarian law, which is only applicable in armed conflicts, protects:

- > Those who are not involved in hostilities (civilians) or combatants no longer taking part in hostilities (wounded or sick soldiers or prisoners of war);
- > Those who take care of the wounded and sick as long as they are involved in their humanitarian tasks. This "protection" applies to both military and civilian medical personnel, which includes First Aiders, as well as to medical units, transport, equipment and supplies.

In other situations of violence, the lives, health and dignity of individuals are protected mainly by:

- > National Law.
- > International Human Rights Law.

- > International Refugee Law.

Indian Scenario

Post independence the diverse, and at times contradicting and conflicting situations, have been the catalysts for tension, violence and long time turmoil.

The reasons for the situations have been caste, religion and tribal/sectoral and similar other considerations. Also, poor handling of law and order, budgetary and economic decisions, politicisation of local, national and international issues, mis-handling of natural or man-made disasters. The reasons are plenty. They only need a spark. The large and densely located population of the country cannot be managed, channelized or pacified in its entirety. It is impossible. Several parts face troubles every now and then. However, there are certain pockets, corners and areas that remain dissatisfied for a long period of time.

The areas that remain tense, witness violence, impacting the economic activity of the area, need special attention. This situation cannot be handled efficiently by the Government and its various agencies. The unrest catapults a bridge between people and Government. People have little or no confidence in Government. They refuse medical and relief efforts of the Government and doubt the intentions of the Government agencies. Anti Sikh riots of 1984, the Gujarat riots of 2002, riots after the demolition of the Babri Masjid (1989) in Ayodhya are some glaring examples.

In such demanding and challenging situations, one organisation emerges as a saviour of the needy, as all groups, victims and others accept its services, believe its volunteers and feel safe and secure under the emblem. In such situations, the government itself backs up the Indian Red Cross so that essential services, such as food, shelter, medical aid etc. are made available to the needy.

Indian Red Cross, with its first aid and ambulance wing i.e. St. John's Brigade, is always in readiness to provide basic humanitarian assistance.

During the last few years, the Society has continued its endeavour of supporting people caught in such situations in



the states of Assam, Manipur, Andhra Pradesh, Jharkhand, Chhatisgarh, Maharashtra, Nagaland, Tripura and Jammu & Kashmir.

In Maharashtra the strife torn district of Gadchiroli is the epicentre of Red Cross activities while in other states, as number of affected districts are many, the programmes are planned, executed and monitored at the state capital by the IRCS state branches. Every year a detailed plan of action is prepared under a cooperation strategy started in the year 2001. The plan of action is supported by the ICRC Regional Delegation at New Delhi. The activities are implemented by the branches and the IRCS National Headquarters and the ICRC staffs monitor, evaluate and revise them periodically.

The annual plan of action encompasses several activities in the affected areas. They broadly include:

- > Recruitment, induction and training of the volunteers for different tasks.
- > Trainings are specific as legal mandate of Red Cross, right to intervene during conflict, its fundamental principles, 1960 Geneva Conventions of India etc are covered.
- > Seminars, advocacy briefings and humanitarian diplomacy sessions are held with media, government officials, unorganized arm bearers, police and other security forces and medical professionals. Consultations are also held with non-governmental organisations, human rights groups and judicial officers. Efforts are made to create the right atmosphere for implementation of the planned activities.
- > First-aid and emergency service training are a little different as there is emphasis on gunshot injury and bomb blast victims evacuation and

medical aid.

- > Volunteers and health workers get trained in community level health issues which affect the common man. It is necessary as people cannot be segregated and all look at the medical centre/mobile medical unit with expectation of treatment.
- > In local schools and colleges, students are organised as junior and youth Red Cross members. They get trained and become torch bearers of social awareness campaigns. They also get involved in humanitarian values programme, which is one of the core activities of the Red Cross, to promote brotherhood, everlasting peace, noble thoughts and spread the spirit of compassion. It is done with the motive to create better citizens for the future and a more tolerant society.
- > Nutritional supplement and nutritional support activities are carried out for specific target groups such as adolescent girls, pregnant and lactating ladies.
- > To combat endemics as well as epidemics, such as malaria, bird flu, dengue etc
- > Micro agriculture initiatives are started in selected communities. The project termed, "Eco-Sec" (Economic Security) has been designed to assist families undertake livelihood measures to support their families. Under this micro-credit, micro-finance and community waste management are put in place. A management structure is set up and the designated individuals and members of the community run the services.
- > Awareness activities are started for correct and legal use of the Red Cross emblem. Authorities and people are informed that doctors, ambulances and other medical service providers are using the emblem in contravention of the Geneva Convention which is a security threat.
- > Stationery and mobile medical services are started. The days and timings are determined in consultation with the local groups and communities. In cases where intervention of specialists are needed, or patients are to be referred, the team facilitates the process.

The Red Cross mission of alleviating human suffering in tension, conflict and war zones continues in India, as elsewhere. The spirit of compassion has been the key that sustains the movement. The areas facing violence get more attention and the awareness of humanitarian law, fundamental principles, and proper uses of the Red Cross emblem are a priority in the drawn up programmes.

Courtesy: Indian Red Cross Society



CSR through SUSTAINABLE DEVELOPMENT



Corporate Social Responsibility (CSR) is an integral part of the Mumbai-based construction giant, Rustomjee Developers. In an exclusive interview with CSR Mandate, Kaizad Hateria, General Manager, Corporate Relations, shares his view on how CSR is being practiced in India and what role they play in community building and educating the children of underprivileged families

CSR is an emerging concept in India. How are companies responding to the new Bill on CSR initiated by the Ministry of Corporate Affairs, passed by Parliament recently?

Corporate social responsibility is not a new term to India. Most well-known companies have been involved in various initiatives to bring an overall positive impact on the communities, cultures, societies and environments in which they operate. Many corporate giants including construction companies have been conducting social activities as their moral responsibility towards society. These proactive social initiatives have helped build a better quality of life and a healthy ecosystem. It gives them a decent scope to factor in the social requirements of their immediate surroundings. Today, organizations have specialized teams who ideate and execute the CSR programs and are actively partnering with

various NGOs to execute social upliftment programmes.

How does Rustomjee contribute to social welfare?

At Rustomjee, we believe in giving back to the society through sustainable development and focused initiatives in education.

With this thoughtfulness towards betterment of people, children and society at large, Rustomjee Academy of Global Careers (RAGC), we established a vocational training institute in 2008. The institute empowers underprivileged youths and enhances their vocational skills to help them get employment. The institute has centres in Mumbai at Kurla, Dahisar and Dahanu and has adopted ITI centres at Khar, Karjat and Gadchiroli, in Mumbai and the Mumbai Metropolitan Region.

We have commenced various vocational programs in



construction, electrical, automobile sectors and in hotel management. We have been successful in achieving 100 percent placement for the students. We also help unskilled labourers become skilled labourers through specialized training programmes. We have trained nearly 6,000 students till date and have placed them in five star hotels and well known automobile companies across India. We have also sourced skilled and trained construction manpower through RAGC. They comply with our construction standards and thus, deliver quality to the end consumer.

What is the business model of RAGC?

RAGC (Rustomjee Academy of Global Careers) works on a self-sustainable model, hence it charges fees to the students but repays the students back through on the job training. Hence, there is no budget assigned to this but there is a target in terms of numbers of students trained. Our

Besides this, our employees are involved in visiting and supporting old age homes, homes for the blind, cancer patients, orphanages, destitute and education support initiatives on a regular basis.

What are the other activities taken up by Rustomjee Group?

Some of the other initiatives undertaken by us include:

On the Job Training Programmes:

Involves training & educating our staff in various fields of site execution & quality

Helping our workers adhere to Rustomjee's working standards and aspects.

Vocational Training Programmes (VTP)

We have started establishing VTP centers for training people who are below poverty line from all the parts of the country -- from Amravati to Shillong -- and preparing them to become skilled carpenters, fitters, electricians, earn better and improve their standard of living

Lodging, boarding and training has been given to around 60 students. We have already trained four batches, consisting of 100 plus students.

The VTP centre includes theoretical teaching from a trained faculty of carpenters and practical teaching at on-site along with well skilled carpenters.

Your comment on how CSR has undergone transformation in India.

CSR has gone through many phases in India and over a period of time companies have been able to make a significant difference in the society, the quality of life has also been improved. The only effective and lasting solution to the social woes in the current situation is to uplift the underprivileged and make them self-reliant. Partnerships between companies, NGOs and the government should be encouraged more as the combination of their skills and expertise, strategic thinking, manpower and money to initiate extensive social change will put the socio-economic development of India on a fast track. The initiatives undertaken by Rustomjee do not just aim at providing the workers a better life or meeting our demand for workers, but also aims at making India "the capital of skilled manpower".



programme includes Classroom Training and Internship (on the job training) that will allow students to earn while they are learning. We also conduct training and educational programs for the overall development and well-being of our labour force.

Have you also designed some welfare activities for the labourers who form a large part of your workforce?

Rustomjee also takes care of the social needs of the workers' families by providing them crèche facilities and a multi-story building with in-house facilities. The crèche facility also adds to the benefit of the women workers. Besides providing free meals, teachers have been deputed to initiate children into formal learning, get them enrolled in schools and teach them the concept of health and hygiene. Currently we have a total strength of 45 students in our crèches with 5 teachers appointed to teach the children the basics of formal learning.

The 371-room building with a capacity of accommodating 2,226 laborers is equipped with bathing & toilet facilities, in-house canteen facilities, movie hall, amongst other facilities.



The Case of CERUT in Cameroon

Africa's Grassroots

Initiatives Make a Difference to Millions of Lives

By Satya Swaroop

It has long been established that the negative reports about Africa hinge more on neo-colonial stereotypes on one hand, and armchair reporting on the other. More than 80 percent of these reports do not reflect the changing fortunes on the continent. That many of these changes are locally led and are positively impacting on the lives of millions of poor local people rarely reaches the international scene





Yet, as I found out while visiting local development initiatives during a recent trip to the West African country of Cameroon, there are genuine grassroots efforts that if adequately supported by the international community, and especially the new economic giants of Asia and Latin America, these sustained efforts by poor people would definitely constitute the locomotive of an emerging Africa, strong and confident of itself.

The local group, CERUT (Centre for the Environment and Rural Transformation) is a people-centered national Non Governmental Organization (NGO) created in 1990, which seeks to provide practical solutions to local problems by applying participatory approaches in combating debilitating poverty and improving local livelihoods. These efforts could create greater impact within the communities where the organization operates and beyond, if the beneficiaries are assisted to be the prime movers of their own destiny.

Over the years, CERUT has been uncompromising in its efforts to orient its target populations into creating efficient, viable and vibrant social enterprises with a strong market-driven entrepreneurial focus. The populations targeted for these income generating activities include: women groups, youth, orphanages, destitute homes, handicap centres, schools as well as retrenched and retired workers.

It is in this light that CERUT has continued to promote some of its entrepreneurial activities which have a positive

impact on the local communities not just for food security but largely as sustainable commercial enterprises for the benefit of its members. Below is a summary description of some of these activities which need continuous financial support.

A. Mushroom Production

Mushroom Production is an income-generating, market-driven activity, whose nutritional ability also plays a leading role in supporting people suffering from cancer, heart disease and HIV/AIDS. So far more than 5,500 individuals including 150 groups have been reached through organized training workshops and outreach visits by CERUT extension staff.

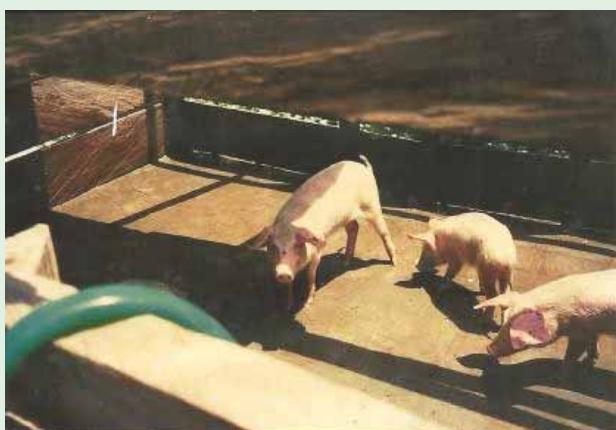
Current Challenges

The increasing requests from the target groups and institutions require CERUT to:

- 1) Replace the dilapidated equipment in its mushroom laboratory and acquire new ones.
- 2) Continue and expand in-service training of mushroom technicians and farmers.

These will enable CERUT to meet up with the ever-growing demand and enhance the:

- > Multiplication of spawn and production of mushroom flesh.
- > Organization of training workshops for farmers.



- > Creation of new farms for schools, orphanages and farmers' groups.
- > Reception of excursion teams.
- > Carrying out of more media sensitization campaigns and exhibitions during public manifestations.

B. Poultry Production

This semi-intensive approach of poultry production, a compromised method between the two extremes of extensive and intensive systems of poultry production was opted for in order to meet with the management practices of the local people and guarantee greater productivity. In 2012, as many as 525 target farmers including 28 women groups, and four representatives from two orphanage centres received training and support.

Way Forward

- > Continuous training of farmers and groups for appropriate management of poultry farms.
- > Provision of required medication and other veterinary services to reduce the devastating effects of bird flu and other diseases.

C. Piggery Production Scheme

This scheme involves loaning a piglet of improved breed to another farmer after farrowing, with some basic technical training. When the pig farrows, the beneficiary returns a



piglet to CERUT, which is then passed on to the next farmer. Hence this scheme is referred to as "Passing-on-the Gift". In 2012, 75 piglets were given out to 75 groups of farmers with already 150 new applications received from other groups. More than 1,500 farmers have benefitted from this scheme over the years.

What Needs To Be Done

- > There is need to improve on the knowledge and skills of CERUT staff through appropriate training to adapt to the rapidly changing trends of the modern day piggery business.
- > Basic lessons on the treatment of ecto and endo parasites, hoof trimming, de-worming and castration.

D. Wild Animal Domestication

CERUT was among the first NGOs in Cameroon to establish a wild animal domestication centre not only as a source of proteins for the majority of poor farmers but as a way to combat the bush meat crisis that was making headline news and remains a major threat to wildlife conservation in the African Sub region.

Domestication started with 30 *Thryonomys swinderianus*, commonly called "cutting grass" and grew up to 600 animals. The activity is highly welcomed and appreciated by many a farmer especially, the retired and the retrenched. 65 groups have received training with over 1,550 people reached.

Current Challenges

- > There is absolute necessity to renovate the over 15-year old wild animal domestication unit and increase its handling capacity.
- > Replacement of damaged cages and construction of new ones to accommodate more animals.
- > The current breeding stock of the cutting grass has diminished in its reproductive potential. New prolific breed of young and energetic animals needs to be brought in.
- > Further training.

Corporates hire PR Firms to Strategise CSR Plans and Budget

In the wake of corporate social responsibility becoming mandatory and the general trend of corporates going social to reap the benefits of long-term effect of reputation building, companies are now approaching PR agencies to help them design a CSR programme that would do the needful while keeping their parameters in mind. The agency would do the initial leg work to help narrow down a particular problem or a community that may need help and the right agency or NGO through which the programme could be executed. The corporate response has often meant an adoption of 'a new consciousness', and this has been known as Corporate Social Responsibility (CSR) in the modern era. Measuring the impact and reporting it truthfully is also becoming an integral part of the company policies and the CSR activities.

"We were recently approached by an MNC located on the outskirts of Bangalore," said Ramanujam Sridhar, founder of Brand Comm. "They wanted to know what are the real pain points for the people in the villages adjoining their facility and incorporate it in their CSR programme. So we narrowed down on a research committee who did all the field work in these villages and came up with a list of problems and what the company could do in this regard. The MNC will embark on that project this year. At the end of the project, we will again hire a team to check with the beneficiaries and see how they fare and this feedback would be given to the company."

This is more likely to come from companies new to CSR activities, feel most agencies. After the success of ITC in rural marketing, public relations firms are now getting enquiries from companies who want to replicate these programs. "We have been getting a lot of enquiries from companies about farmer integrations and how the company could give them support," said a representative of Perfect Relations, another PR firm. "But then CSR in India is only now beginning to take shape. From ad-hoc programs of merely giving donations to NGOs and charity trusts, CSR programs here are now taking on a more organised form. Much of it right now is in the form of extension services to sectors they deal in, like an engineering automation company who tied up with a local college to provide training or BPOs providing language training classes in rural areas and also drawing in recruits from that pool."

A few sugar mills today provide similar extension services wherein they provide hybrid variety seedlings and fertilizers to the same farmers from whom they procure their canes. This ensures better produce and higher yield that benefits both the farmers as well as the mills.



(e) Cash Crop Production

Activities executed in this regard include enlightening the local people on the importance of cash crop production like cocoa, coffee and oil palm as an alternative source of household income. Since the programme started, over 50,000 people have been sensitized on tree/cash crop farming; 457 demonstration, group and individual nurseries established; about 450,020 healthy seedlings of cocoa, 150,683 healthy oil palm seedlings and 123,838 coffee seedlings raised and distributed and more than 5,500 farmers effectively involved.

Way Forward

- > Training of farmers' groups on the value chain development approach (VCD).
- > With the current quest for certified cocoa beans by multinationals, farmers need intensive training on certification procedures.
- > New and existing high yielding crop varieties need to be introduced.
- > Replacement of old crops through a massive regeneration programme.

Other on-going complementary income generating activities designed for the poor and which require external support include:

- > inland fishing
- > snail farming
- > beekeeping and
- > organic gardening

The outreach and impact of these and many more of CERUT activities have greatly enhanced efforts towards sustained community development and natural resource management. And with only a little bit of outside assistance, a lot more would be achieved.



Mumbai Duo's Solar Dryer for farmers Wins Dell Award

A city-based duo has bagged the top prize at an innovation convention in the US for inventing a solar conduction dryer which will help farmers save upto half of their produce from going to waste by converting it to its dried form. Vaibhav Tidke, 26, a doctoral student, and Shital Somani Kasat, 26, a research associate affiliated with the Institute of Chemical Studies (ICS) in Matunga, won a cash prize of Rs 35 lakh at the Dell Social Innovation Challenge held at the University of Texas in Austin in early May.



Vaibhav Tidke and Shital Kasat

Vaibhav's idea of the solar dryer was inspired by his professor's project which involved an electrical conduction dryer. That was when Vaibhav and his team started on the task of figuring out how it would work, while Shital worked on the marketing bit. "Most of our team members had farmers in their families who lose a lot of money every season due to produce getting spoilt before it reached the market. There is a need to preserve crops for at least a year. This will help farmers sell the dried product at double the cost and get hundred percent monetary return," said Vaibhav. The current model of the conduction dryer has a capacity of about 12 kilograms. It can dry various fruits, vegetables as well as fish, while retaining colour, aroma and essential nutrients. While fruits and vegetables take about 6-8 hours, fish takes up to 11 hours to dry. The added benefit is that unlike electrical dryers available in

the market, their invention does not require a power source and has 25 per cent higher efficiency. The produce from the dryer can be rehydrated or used in dried form.

Along with their project winning first prize, of the five finalists, Shital also won the People's Choice award and \$1,000 for a minute-long presentation of their product to the audience. "We were given 90 seconds to give a speech about our respective projects. We wrapped up in under 60 seconds and still won the award," said Shital. The team is now working on the distribution part. Priced at Rs 12,000, the equipment takes about a week to make, transport and assemble. However, the team is working on making the product more affordable.

"Farmers can form a society and pool in money to buy the dryer. But we are working on microfinance options and government subsidies to make it affordable and bring it to the global platform," said Shital. Future plans also include setting up a company with the cash prize that was awarded to them. Apart from installing pilot projects in Vile Parle and Sawantwadi near Goa, their team has received about 8 orders from Aurangabad. The Grameen Bank as well as companies from Bhubaneswar, Odisha, and Uttar Pradesh have expressed interest in their product.

Source: Mumbai Mirror

Novartis Wins GBCHHealth Business Action on Health Award for Social Ventures Initiative

GBCHHealth has recognized Novartis Arogya Parivar ("Healthy Family") initiative as one of the best corporate programs to address global health needs. So far, Arogya Parivar has improved access to medicine for 42 million patients across 33,000 villages in India. Arogya Parivar is a sustainable business model that makes affordable, high-quality medicines accessible to underserved millions in India. The program also expands access to health education and consultations in remote villages.

This program is a Novartis social venture, building local, sustainable solutions to address healthcare challenges in emerging markets. "We are proud to be recognized by GBCHHealth for our Arogya Parivar program," said Joe Jimenez, Novartis Chief Executive Officer. "Arogya Parivar is an important part of the work Novartis is doing around the world to develop sustainable solutions that address the unmet medical needs of people in developing nations. Through our social ventures programs, we're making a difference by encouraging better health and at the same time driving local economic growth. We expect Arogya Parivar to have an enduring impact in India and look forward to extending the model to other developing economies."

Arogya Parivar, meaning



HCC Bags best Social Investment Strategy Award at World CSR Congress

The unique honour has been conferred on HCC for its pioneering work in various spheres like Water initiatives, Disaster Relief, HIV/AIDS Awareness, Education, and Community Development.

The infrastructure and construction player, Hindustan Construction Company (HCC) Limited, has bagged the award for best Social Investment Strategy at the World CSR Congress. The World CSR congress, a forum consisting of CSR Associates, CEOs, Sustainability Experts, Leaders and Media honchos across the globe, a professional organization, has instituted a set of annual awards for organizations and individuals practicing CSR. Global CSR Awards from The World CSR Congress held here recently were endorsed by Indian Institute of Corporate Affairs (IICA).

The recognition for HCC, renowned for executing some of the largest and most technically challenged projects, endorses the Company's long-standing commitment to "Responsible Infrastructure". The World CSR Congress gives award in main categories including Global CSR Excellence & Leadership Awards and Social Innovation awards.

HCC is among the very few Indian corporates, which are filing annual sustainability reports. HCC has been consistently receiving an A+ rating from GRI for its Sustainability Reports, showcasing sustainable initiatives that the Company has implemented across all the project sites. The Best Social Investment Strategy award for HCC manifests the Company's position as a responsible corporate citizen, wherein environmental responsibility and social

commitment are integral components of the company's business goals.

Previously, HCC has been accorded the distinction of being the only Indian company to be featured amongst ten global company case studies in a Climate Report 'Business and Climate Change Adaptation: Toward Resilient Companies and Communities' issued by the UNGC and United Nations' Environment Programme at the Rio+20 conferences organized by the United Nations at Brazil in June 2012.

Hindustan Construction Co Ltd, is a business group of global scale developing and building responsible infrastructure through next practices. With an engineering heritage of nearly 100 years, HCC has executed a many landmark infrastructure projects in India, having constructed 25% of India's Hydel Power generation and over 50% of India's Nuclear Power generation capacities, over 3,100 lane km of Expressways and Highways, more than 200 km of complex Tunneling and over 324 Bridges. HCC's landmark projects include the BandraWorli Sea Link, Mumbai – India's first and longest open sea cable-stayed bridge; the Kolkata Metro, Farraka Barrage and India's largest nuclear power plant at Kudankulam – Tamil Nadu, to name a few. Today, HCC Ltd. serves the infrastructure sectors of Transportation, Power and Water. The HCC Group, with a group turnover of Rs 8,157 Cr (US\$ 1.5 billion), comprises of HCC Ltd, HCC Infrastructure Co. Ltd, HCC Real Estate Ltd, Lavasa Corporation Ltd and Steiner AG in Switzerland.

Source: www.indianinfoline.com

Novartis Wins...

Continued

"Healthy Family" in Hindi, is a for-profit social business developed by Novartis that adapts a market-based approach to improve healthcare access for India's rural poor. Novartis trains health educators, who teach communities about health and disease prevention, and sales supervisors, who increase local medicine access across several therapeutic areas by informing local pharmacists about products.

Since launching Arogya Parivar in 2007, Novartis has trained more than 500 health educators and supervisors and improved access to healthcare for 42 million patients across 33,000 villages in India. As a result of the positive impact of Arogya Parivar, Novartis is working to further expand the social business model in 2014.

Arogya Parivar is one example of a Novartis "social venture" approach. Social ventures build local, sustainable solutions to address healthcare challenges in emerging markets. These programs go beyond medicine, donations, and price reductions, by tackling larger societal issues that impact access to healthcare: education, infrastructure and distribution. With each social venture, Novartis adapts its approach to meet diverse local health and cultural needs.

Source: www.csrwire.com



Global CSR Meet to Focus on Best Practices & Research

Society for Education & Research Development (SERD) INDIA in association with Asia-Pacific Institute of Management, INDIACSR and NGOBOX is organizing an **International Conference on Corporate Social Responsibility & Sustainable Development** from **June 3-6, 2013 in Bangkok (Thailand)**.



Asia-Pacific Institute of Management
New Delhi

Sustainability Principles, Safety, Health and Environment, Towards Modern Welfare Economics, Regulatory Rules of Foreign

This conference aims to provide a common platform to corporate, government agencies, NGOs, civil society, academics and the other groups to share their expectations, aspirations and responsibilities. Research in the domain of CSR and Sustainable Business along with Climate Control, Work Life Balance, Philanthropy, Social Impact and other topics shall be shared in the form of a CASE Study, paper presentations, a poster exhibition by researchers and professionals from various universities and institutions around the globe.



Direct Investment, Role of NGOs and other Elements of Civil Society, Fighting Corporate Greed and Combating Corruption, Illicit Business Practices: Child Labor, Forced Labor and Labor Trafficking, The Future of CSR and Responsible Investment, Triple Bottom Line: The Importance and opportunities etc.

The conference will focus on two broad tracks: "Research and Practitioner". The research track will focus on a more academic perspective with presentation of research in the CSR area, whereas the practitioner track will have the presentations from the corporate/NGO projects and initiatives along with the case studies in the CSR area. However, the conference sessions will have mixed presentations from both the tracks, for benefit of all.

Major areas to be discussed in the form of talk/ presentations/case study would include Global Governance and Corporate Liability, CSR Issues relating to Multinational Enterprises, Self-Regulations, Codes of Conduct and Voluntary Compliance, International Labour Rights, Reconciling the Interests of Management and Workers, Role of Governments in Business, Mining and



More than 150 delegates from 22 countries will be attending the conference representing their business/NGO/institutions/universities from Europe, USA, Africa and South Asia.

CSR 2013
BANGKOK (THAILAND)
3-6th June 2013
www.csr2013.serd.org.in



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