

## Ready for BoP 3.0?

In 2002, late **Prof. C K Prahalad** and **Stuart Hart** stunned the business world with their radical idea - '**The Fortune at the Bottom of the Pyramid.**' The idea offered large corporations unimaginable access to markets in developing countries. It also promised to bring poverty levels down as a byproduct. But by the end of 2010, the idea had not worked well enough.

This made Stuart Hart and his friends change the lexicon to 'The Fortune With the Bottom of the Pyramid' with co-creation as the central mantra. But now, Stuart Hart believes even this needed a good wash. The central theme of his new book '**Base of the Pyramid 3.0**' veers more towards the 'open' era and has argued pulling BoP out of the closet. Here's an excerpt from Stuart Hart's prologue in the book

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**Purpose:** To excite Indian businesses, SMEs, executives and students about the immense business opportunity in not only adopting Sustainability as Strategy in their companies but also inspire them to the possibilities of a big market for innovative sustainability products and services.

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Information in this publication is drawn from a variety of sources, including published reports, interviews with practicing managers, academia and consultants. While doing so utmost importance is given to authenticity.

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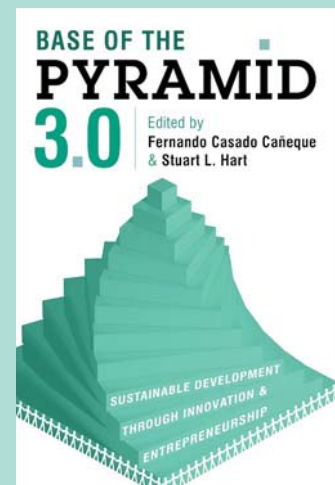
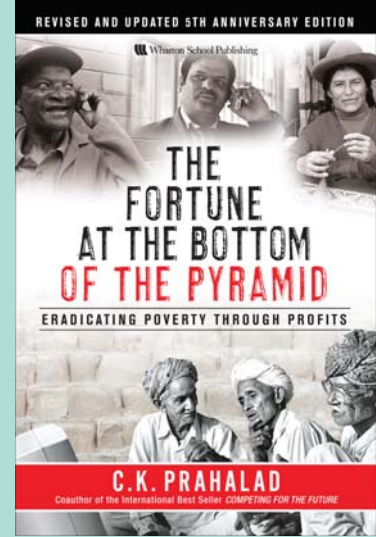
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Since the original publication of my article with C.K. Prahalad, “The Fortune at the Bottom of the Pyramid,” in 2002, the theory and practice of “BoP” business has taken off. Literally thousands of new corporate initiatives, start-up ventures, development institution programs, and innovative investment funds focused on social impact have exploded onto the scene. A whole new lexicon has emerged to describe this phenomenon, including new buzzwords and catch phrases like: “inclusive business,” “opportunities for the majority,” “sustainable livelihoods,” “pro-poor business,” and “social business.”

The number of conferences and summits dedicated to the premise that business and entrepreneurship (rather than just aid and philanthropy) can be brought to bear to alleviate poverty has skyrocketed. And literally thousands of books, articles, newsletters and blogs addressing this topic have appeared on the scene.

Yet despite all this activity and attention, there is still the nagging sense that we have not yet cracked the code when it comes to BoP business. The unfortunate truth is that most BoP ventures and corporate initiatives over the past decade have either failed outright, or achieved only modest success at great cost. As a consequence, a growing number of companies now simply assigned this activity to their CSR department or corporate foundation.

Such lack of traction can be explained in part by the incremental approach taken by many BoP ventures



## Connecting Good Corporates & Good NGOs for CSR

Problem of plenty is as difficult to handle as problem of scarcity. The Indian government's mandatory two percent spend on CSR projects has thrown up the problem of good companies chasing right projects to fund and the right NGO which can implement them.

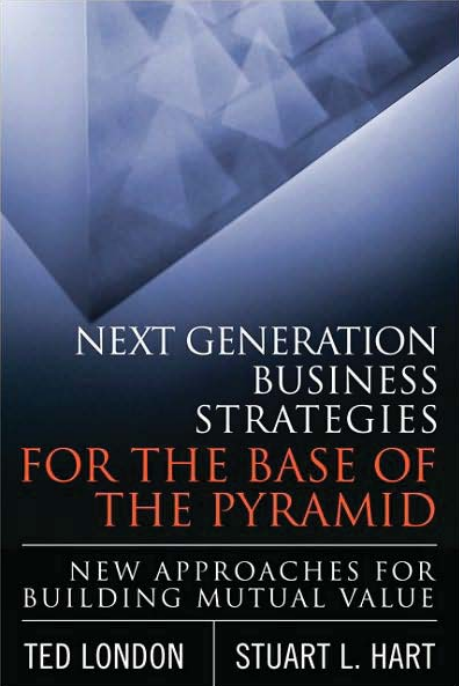
The NGO community is eager but is not able to market itself too well.

**SustainabilityNext** is one of India's better platforms that can connect the two effectively so that precious time and resources can be used optimally.

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and corporate initiatives. Indeed, I and several of my colleagues have drawn a distinction between “BoP 1.0” and “BoP 2.0.” The former, which has been the dominant approach to date, focuses on adapting existing products, reducing price points and extending distribution to previously

underserved or unserved customers, often with NGO partners to compensate for the lack of prior experience.

**And while such “business model innovation” is necessary, it has proven less than sufficient, since most such “outside-in” initiatives have been commercial failures.** I liken BoP 1.0 to the proverbial “child with a hammer”—give a child a hammer and everything looks like a nail. Corporations know how to swing their existing hammer and lower income “consumers” look like a lot of new (albeit smaller) nails. Some have even suggested that this approach is nothing more than the latest form of corporate imperialism.

Over the past decade, BoP 2.0 has been advanced as a way to overcome many the problems of simply “selling to the poor.” The 2.0 approach stresses the importance of co-creating products and compelling value propositions with underserved communities, innovating from the bottom-up, leapfrogging to environmentally sustainable technology, and creating a dedicated set of metrics and timelines suited to the unique features of the underserved space. If the BoP 1.0 model can be summarized as “finding a fortune at the BoP” (premised on the logic of tapping into existing, albeit underserved, markets) then BoP 2.0 can be characterized as “creating a fortune with the BoP” (premised on the logic of creating entirely new markets). Indeed, my earlier book with Ted London

(Next Generation Business Strategies for the Base of the Pyramid) makes exactly this point.

The BoP Global Network has been dedicated to building the theory and accelerating the practice of BoP business—enterprise that is inclusive, culturally embedded, environmentally sustainable, and profitable. Members of the network have contributed in significant ways over the past several years to moving us toward BoP 2.0. And while we are still in the midst of developing the new skills, capabilities, and organizational routines necessary to execute BoP 2.0, additional challenges, complexities and opportunities are being revealed. Indeed, only by taking action does one uncover the shortcomings in the approach taken. As expected, BoP 2.0 is clearly not the end of the road. It is therefore time to press forward, toward a BoP 3.0.

This book contains contributions from members of the BoP Global Network that help stretch our thinking and point us toward BoP 3.0. How does BoP 3.0 differ from 2.0? In this book, you will find the following themes and “stretch” ideas:

## From Protected Space to Purpose and Mindset

BoP 2.0 stressed the importance of creating protected organizational “white space” in companies to give new BoP initiatives the time and space for creative co-creation and embedding. While important, creating protected organizational space is necessary but probably not sufficient. Looking ahead, it will become increasingly important to consider BoP ventures in the context of the larger corporation, particularly its core purpose and ambition, as revealed by past behavior. Not all companies are equally suited to pursue BoP and strategies (and effectiveness) will vary depending on the company’s true purpose, mindset, and level of ambition. Section 1 of this book addresses these new challenges.

## From Co-creation to Open Innovation

BoP 2.0 revealed the importance of co-creating solutions from the bottom up in partnership with the poor, rather than simply marketing low-cost products



from the top down. We are still in the early stages of acquiring the skills necessary for effective co-creation and mutual value creation. Looking ahead, however, open innovation may represent a whole new arena for BoP innovation, drawing on the “wisdom of the crowd” to spawn previously unimagined solutions. **Indeed, participatory grassroots innovations may take BoP business to a whole new level in the years ahead.** Section 2 of this book points us toward these new opportunities.

## From Stand Alone to Innovation Ecosystem

BoP 2.0 clearly recognized the importance of engagement, particularly with those in the underserved community itself. However, BoP 2.0 still tended to view the business as an island unto itself—with success or failure driven by the venture’s strategy, price point, business model, or value proposition. Looking ahead, it is becoming increasingly clear that for BoP ventures and initiatives to succeed, they will need to be embedded in a larger innovation ecosystem, including potential technology providers, funders, capacity builders, on-the-ground partners, and supply chain players. Too often, good ideas have floundered because of missing puzzle pieces of the BoP innovation ecosystem. Section 3 of this book focuses on this larger systemic need.

## From Extended Distribution to Innovation for the Last Mile

BoP 2.0 understood the challenge of gaining effective distribution in dangerous slums or more sparsely populated rural areas, including the high costs associated with dedicated downstream channels for single products or narrow value propositions. Indeed, the last decade is littered with the failed remains of

BoP ventures with cost structures that simply could not produce the competitive returns. Looking ahead, more collaborative and creative approaches may be necessary to crack the code on distribution, including wider bandwidth value propositions and sharing channels with other complementary partners and players. Section 4 of this book explores this new horizon.

## From NGO Engagement to Cross Sector Partnership Networks

BoP 2.0 paid considerable attention to the importance of partnering with NGOs and other key on-the-ground players especially in geographies where the company itself may have limited experience. In fact, many BoP ventures have effectively “outsourced” their customer facing functions to NGO partners embedded in the underserved space. Looking ahead, more sophisticated and complex partnership networks, including NGOs, governments, and academic partners may be key to BoP business success. Section 5 of this book looks at models for such multi-sector partnerships.

## From Poverty Alleviation to Sustainable Development

The original motivation for BoP business was using the power of enterprise to serve the poor, create livelihoods, and alleviate poverty. Looking ahead, the importance of integrating both environmental sustainability and an integrated (triple bottom line) perspective into the BoP space may prove critical. Potential even exists to use BoP business logic to incubate new models to better serve and include the underserved populations in the developed world. Section 6 of this book examines some emerging models for enabling sustainable development.





# Smart Cities India 2015

Exhibition and Conference

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Pragati Maidan, New Delhi



## Some elements identified for Smart Cities:

- USD 1 trillion to be spent on infrastructure between 2012-17; half of which to come from the private sector
- India to emerge as the world's 3rd largest construction market by 2020
- The Government of India has allocated US\$ 6.1 billion to build 8,500 KMs of new roads in FY 2014-15
- India plans to build 200 low-cost airports in the next 20 years to connect tier-II and tier-III cities
- The Ministry of Human Resource Development plans 1,000 private universities for producing trained manpower to meet the services and industry requirements

## 843 million

people will be living in Indian cities by 2050

## 100 new cities

will be developed by Government of India, with plans to transform satellite towns and existing cities

## USD 1.2 billion

allocated by the government during FY 2014-15 for smart cities to improve the quality of life for Indian citizens

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# ACC Madukkarai Unit Bags CSR Award

ACC Madukkarai was awarded the 'India CSR Community Initiative Awards' by India Corporate Social Responsibility (CSR) group recently in New Delhi. The award was for its outstanding contribution to solid waste management.

The 'Clean and Green Madukkarai – A Community Public-Private Partnership is aimed at creating a clean and green community'. The initiative continues to support the Panchayat in effectively implementing various aspects related to solid waste management and aims to achieve the Zero Plastic Waste status by 2017.

Mr Shyam Sunder (extreme left), plant CSR



coordinator, received the award from Mr Bhaskar Chatterjee, Director General & CEO, Indian Institute of Corporate Affairs.

## Afforestation Gets Legal Muscle

Reclaiming forests and greening of arid land is everyone's wish. Translating this wish to reality is finally possible, in a significant way, through massive funding, legal backing and a more efficient monitoring system.

The Government of India is all set to get legislative backing for its Compensatory Afforestation Fund Bill 2015. The Bill's primary objective is to increase green cover across India, but specifically it sets up an institutional mechanism and efficient monitoring for spending a massive Rs. 38,000 crore that is already in the kitty. This fund can also be used for wildlife care and ecological services.

The agency that will come up will also have to monitor Rs. 6,000 crore that is expected to be available annually for the purpose of conservation and expansion of wildlife.

**The fact that the emphasis is on effective monitoring of fund use at both the central and state levels, the chances of this Bill's success is high. At last, there may not be**

**an excuse to employ a well trained and equipped forest and wildlife protection force – a big need in India.**



Another major benefit of this Bill is in the context of massive acquisition of forest land for infrastructure development. **The Bill mandates that the estimated compensation amount for rehabilitation has to be deposited with this body before final transfer of land.**

In the macro context, this initiative will bolster India's effort to cut its carbon footprint, which is a concern because of the environmental fallout of its rapid economic growth in the coming years.



# How Fit is Your Business? Find out Now

**T**he business world finally has a benchmark they can apply to see how present and future fit they are on sustainability parameters.

The 'Future-Fit Business Benchmark,' is free, open-source resource defines science-based, aspirational, sustainability goals for a company that desires to be fit for the future on a scarcer, more crowded, and hotter planet.

## What it is?

A sustainable future-fit business is defined as a company that creates net positive environmental, social, and economic value throughout its value chain. If it were to operate forever, it would not only do no harm to society and nature, it would do well by doing some net good. The Future-Fit Business Benchmark defines the necessary and sufficient level of performance on 28 environmental and social goals for a future-fit company.

## Why was it created?

We are uneasy that the pace of progress is not fast enough to get us to where best-available science says we need to be for flourishing human societies and thriving economies on our finite planet. In order to blow the smoke away from the sustainability goal line, we need to answer two questions:

1. How would we recognize a truly sustainable, fit-for-the-future business if we saw one?
2. How much is enough?

**We believe that when businesses see the gap between their current performance and the necessary future-fit level of environmental and social performance, they will abandon their incremental efforts and embrace innovative breakthrough efforts.** Attaining the benchmark level of performance is not a sacrifice; we identify benefits to the company if they attain each goal. Some

companies may find that they need to redesign their business model to reach the benchmark and capture the benefits.

## Who created it?

The project is co-led by Chad Park ([TNS Canada](#)) and Geoff Kendall ([3DIF](#)). Pong Leung ([Travesia Partners](#)), Antony Upward ([Edward James Consulting](#)), Martin Rich ([3DIF](#)), and I ([Sustainability Advantage](#)) are on the core team with Chad and Geoff. Saralyn Hodgkin ([TNS Canada](#)) is the project manager. Plus, over a hundred experts have helped us shape the benchmark over the last couple of years.

## Who the benchmark is for?

**There are five intended user groups.**

- *Companies*, who can adopt the benchmark goals as their aspirational goals. Companies which already have similar goals are referenced in the document.
- *Investors*, who need to assess which companies are best positioned to mitigate the risks and capture the opportunities created by global sustainability megaforges.
- *Raters*, who can integrate the benchmark goals into their scoring methodologies and standards.
- *Consultants and sustainability advisors*, whether for-profit or not-for-profit, who can integrate the benchmark goals into their methodologies and tools.
- *Business schools*, who can use the benchmark as a focal point for students and faculty to discuss and debate how business activities can help – or hinder – attempts to address today's biggest societal and environmental issues as they future-proof themselves
- *Policy makers*, who can use the benchmark as a north star as they prioritize changes to business regulations and incentives with a view to delivering more positive outcomes.

# Scientists Get Closer to People Through Portal

The Climate Change debate often gets hijacked by those who can make the loudest noise and vested interested pry around to take advantage of the doom sentiment. Scientists felt their voice, presumably sane, doesn't get heard. So The Climate Change Education project launched **Morethanscientists.org**, a platform that enables **climate scientists** to share their personal perspectives on climate change with people, in March 2015.

The platform includes scientists from leading universities such as **MIT, University of Washington** and **Harvard**. It also includes parents, artists, hikers and musicians sharing their hopes for the future and what they fear will happen if we don't act now to reverse the impacts of climate change.

**The platform also brings together advocacy organizations and the public in a campaign that offers a glimpse into the stories, views and feelings of various experts on climate change. The campaign shares their personal perspectives — not on the science itself, but why it matters for future generations.**



"Of all the generations in history, ours will be the one which will be judged the harshest if we don't start to turn this ship around," says **John Michael Wallace**, Professor Emeritus of Atmospheric Sciences at University of Washington.

The platform uses videos with the hope to change the future by



*Scientists in Philippines Interacting with Students*

engaging more people to get involved and focus on solutions.

"We created More Than Scientists to make a better connection between the scientists and the people that need to hear their message," said Eric Michelman, the director of the campaign and long-time climate activist. "We want the public to meet the people behind the science and understand why they care about the world we're leaving to our kids and grandkids."

Their central message is that humans are causing climate change and we have the power to reverse it. More than 30 organizations will help share these messages from the people that see firsthand the reality we face, how it will affect future generations and the solutions to fix it.





# 100 SMART CITIES

# 500 TOWNS

## Upgrade Plan Gets Final Nod

The wait for final stamp of approval by the Cabinet is over. The Cabinet, late April 2015, approved Modi government's two flagship schemes - 100 smart cities and urban rejuvenation program for 500 towns and cities. The idea is to recast the urban landscape and to make such areas more livable and inclusive, besides driving economic growth.

Work is to be undertaken for smaller cities and towns with 100,000 or more population under a new scheme named after former Prime Minister Atal Bihari Vajpayee - Atal Mission for Rejuvenation and Urban Transformation (AMRUT). Centre will spend Rs 50,000 crore for this scheme. This will be the new scheme in place of JNNURM named after India's first PM Jawaharlal Nehru.

Under the smart cities scheme each city selected through a "city challenge" competition would get central assistance of Rs 100 crore per year for five years. To begin about 20 cities would be selected after the state governments come forward with names of cities they want nominated.

The criteria for competition would be linked to financing with the ability of the cities to perform and achieve mission objectives. The smart cities mission intends to promote adoption of smart solutions for efficient use of available assets, resources and infrastructure with the objective of enhancing the quality of urban life and providing a clean and sustainable environment.

### AMRUT To Transform Small Towns

The government is emphasizing on citizens'

participation in prioritizing and planning urban interventions. AMRUT will focus on ensuring basic infrastructure services such as water supply, sewerage, storm water drains, transport and development of green spaces and parks with special provision for meeting the needs of children.

**There will be special focus on adequate and clean water supply, sanitation and solid waste management, efficient transportation, affordable housing for the poor, power supply, robust IT connectivity, e-governance, safety and security of citizens, health and education.**

Implementation of this mission will be linked to promotion of urban reforms such as e-governance, setting up of professional municipal cadre, devolving funds and functions to urban local bodies, review of building bye-laws, improvement in assessment and collection of municipal taxes, credit rating of urban local bodies, energy and water audit and citizen-centric urban planning.

Central assistance will be to the extent of 50% of project cost for cities and towns with population of up to 10 lakh and one-third of the project cost for those with a population of above 10 lakh. Central assistance will be released in three installments in the ratio of 20:40:40 based on achievement of milestones indicated in state annual action plans. "AMRUT seeks to lay a foundation to enable cities and towns to eventually grow into smart cities," an official noted.



# Typhoo Gets Rainforest Alliance Certification

**T**yphoo, a leading tea brand of UK, launched its Rainforest Alliance certified tea blends in India recently. The brand is marketed in India by the Apeejay Group. Rainforest Alliance certification to products means that the food brand has sourced its ingredients

from areas that follow environmental best practices.

## Subrata Mukerji,

business head of Typhoo India, said the Indian consumer today is demanding responsibly-produced products. In the larger sense, this belongs to

the realm of linking consumption with sustainability. He said the additional cost of certification will be absorbed by the brand so that it is not seen as charging a premium for offering a positive experience.

**“We are not charging premium although cost has gone up. At this stage conveying the message that they are better than better products is important. We want this movement to go forward.** In fact, the mindset of premiumness comes from value that you deliver,” Mr. Mukerji told **SustainabilityNext**



**Dominique Gangneux,** VP, markets transformation, with the Rainforest Alliance says 30 to 35% of consumers today seek responsible brands and this number is growing at 5% a year.

The Typhoo brands in India will display the frog symbol indicating it is certified by Rainforest Alliance. The Typhoo brand launch appears like a logical next step because the global brand has been sourcing tea from tea estates that grow tea as per the Sustainable Agricultural Network standards, including adopting Ethical Tea Partnership for about five years. Typhoos brands include Classic Assam, English Breakfast, Gold and 24 Carat Leaf Tea.



## Mango, Banana to be Certified

The Rainforest Alliance (RA) is a 28-year old global NGO that has been doing splendid work to conserve biodiversity and ensure sustainable livelihoods by transforming land-use practices, business practices and consumer behavior. Its seal with the frog symbol carries huge credibility.

RA's tea program in India started in 2007 with the first certification a year later. Today, it works with 58 groups representing 878 estates and farms. In 2014, it certified 15% of tea produced in India. The estates are spread all over including Western Ghats, Assam, Darjeeling and Dooars.



Mr. Gangneux said RA, as part of its global strategy, would like to extend its reach to include 14 other crops like palm oil, banana, sugar and mango. **“One of our top priorities from now is to start engaging with brands in India.”**

RA does a lot of work in sustainable forestry globally but is yet to start here in India. “We have not done a lot of work yet with forestry, but we should start there as well,” he said.

About sustainable tourism, which is the third big area of RA’s influence, he said: “We are in talks with big hotel groups for certification. But it is at an early stage.”

## How Weeds Help Café Coffee Day



RA trained CCD two years ago on green farming habits. A top

official of CCD is excited about how not eliminating good weeds along with the bad has helped in the reduction in the use of chemical pesticides. It has helped in improving soil quality and cut soil erosion as well.

RA operates in 70 countries. It has been very influential in Latin America. It intends playing a significant role in Asia, particularly India. Its approach is holistic – incentivize communities to protect biodiversity instead of resorting to practices that destroy biodiversity.

As part of its certification process, RA ensures that the people are treated well. It’s secret of success is that it offers practical tools and techniques on managing land sustainably, reduce and recycle waste, improve efficiencies and safety in work places. Currently, RA work in certifying farms, agricultural land and tourism properties.

## Measure of Success

RA has been a roaring success globally. Here’s why:

- More than 3,000 global blue chip organizations have signed up.
- 5.2% of world’s coffee, 20% of banana, 14% tea, 14.5% cocoa are RA certified
- Benefits more than 4.7 million people on farms in 70 countries
- 1.1 million farms are RA certified
- Global retail value of produce certified is more than \$10 billion

Mr. Gangneux said RA’s strategy for the next five years is to take many of the percentages of impact to 20%.

Considering the extent and pace of global ecological damage, RA’s effort needs to be scaled up significantly. Or the world needs many more RAs.

The only way it can happen is when countries, companies and consumers demand greater responsibility from producers. Currently only 5% of Fortune 500 companies purchase RA certified products, this number has to be much higher, why not 95?

RA is an NGO which will need greater support and appreciation. Ultimately, it’s the consumer who, if he wants to be called the king or the queen, can make significant difference. This can happen when

**consumers start consuming not just for their bodies, but also for their souls as well!**

# I’M A FOLLOWER.



**FOLLOW THE FROG WEEK** Look for the frog when you shop.  
**SEPTEMBER 16-22** The planet depends on it.

# Corporate Sustainability Initiatives Lack Critical Data and Analytics

**S**ustainability goals are growing more important, but also harder to meet, meaning that better analytical tools become a competitive advantage, says Lux Research, a Boston-based firm that provides strategic advice and ongoing intelligence for emerging technologies in its April 2015 report titled 'A Data Driven Approach to Corporate Benchmarking'.

Driven by consumers' desires, retailers' demands, and greater concern for resource scarcity and productivity, more large companies are tracking, reporting, and striving to meet corporate sustainability goals. However, once the low-hanging fruit is picked, further improvements demand sophisticated tools, like emerging big data and geospatial analytics, to help companies make more informed decisions about sustainability goals.

"Eventually, the need to track, report and optimize resource utilization will become core to every business, moving sustainability from a 'nice to have' to being central to the assessment of financial performance and resilience strategy," said Ryan Dolen, Lux Research Data Scientist, and a co-author of the report. Its other findings are:



- **Reporting is on the rise, but not yet thorough.** The number of companies reporting to the Carbon Disclosure Project has boomed from just 253 in 2003 to over 5,000 in 2014. However, while 90% of reporting firms had complete data on electricity and greenhouse gas (GHG) emissions, only 10% reported well on water. Consistent measurement is the first step towards benchmarking and improving, and the gap between leaders and laggards is wide.

- **Improved impact analysis.** With better analytical tools, cost-effective decisions are enabled. **Geospatial analysis enables a more precise measurement of CO2 impact.** An emissions impact analysis using Lux GNA of a solar project installation decision for U.S. cement production facilities revealed that Holcim could have reduced emissions more than 50% further had it chosen the Ste. Genevieve, MO, location, rather than Fountain, CO, for its 156 MWh/year solar PV installation.

- **The energy-water nexus is moving from rhetoric to action.** Manufacturing operations thrive and survive on the basis of consistent, resilient and cost-effective energy and water availability. Companies such as Carlsberg are now as low as 633 kgal of water per million dollars in revenue or 3.3 hl of water per hl of beer through deployment of appropriate technology in their operations.

**Moving forward, the energy footprint of water used will also come into focus, a metric that will vary greatly by location based on Lux's geospatial analysis.**





# Recipe for Green Products in Rural India

**An US NGO support, skilled handicraft, local material and market access is a perfect recipe for a successful green enterprise in rural Rajasthan**

**T**ilonia, an accessories brand based in Rajasthan, is yet another example of how rural economies can be connected to world markets and help communities to break the cycle of poverty. The brand draws upon the traditional skills and training of locals to produce a range of handmade textile products. Tilonia is a joint initiative of Friends of Tilonia Inc, a US-based non-profit organization and their partner in India, the Barefoot College.

‘Sustainable Brands’ reports how artisan’s products draw on the cultural heritage of Rajasthan using craft techniques that have been practiced for generations. Block printing, tie dye (bandhej), appliqué, embroidery, hand weaving and leatherwork are all traditional craft skills practiced by rural artisans. Barefoot College has helped artisans to develop cooperatives, develop product designs for contemporary urban markets, and market and sell the handcrafted products both domestically and internationally.

Many of the artisans of Tilonia are women, and work from home in villages scattered throughout the region. The women are paid by cheque so that they have control over the income they earn.

Most of the rural families in Rajasthan depend on subsistence farming. In times of drought, the men migrate to the cities in search of work. The women can earn income from the sewing and needlework enabling them to feed their families and send their children to school.

**Many of the artisans of Tilonia are women, and work from home in villages scattered throughout the region. The women are paid by cheque so that they have control over the income they earn.**

Sales of Tilonia products provide income to more than 450 artisans in Rajasthan; sales of Avani products provide income to nearly 1,000 farmers and artisans in Uttarakhand in northern India.

**Tilonia products use only** locally available material such as natural fibers with AZO-free or natural dyes. The block print fabric is cotton and printed with AZO-free dye using hand-carved wooden blocks; the Barefoot handloom is woven from cotton on 4-harness hand looms; Avani silk is hand-spun, naturally dyed and hand-woven; the silk is gathered from silk cocoons raised by local farmers. Fabric is stitched using hand or foot-powered sewing machines.

The challenge for rural enterprises like Tilonia is building capacity and more skilled people, greater sales effort, and access to financing to support enterprise growth.

# How CFOs Can Contribute Big Time to Sustainability

So far, most CFOs have viewed sustainability as someone else's job – a matter of compliance or philanthropy unrelated to the pressing concerns of business. However, a growing number of prominent CFOs are beginning to adopt a sharply different view and, in so doing, are sending a powerful message to their peers in corporate finance.

This major trend is captured succinctly in 'Sustainability and the CFO: Challenges, Opportunities and Next Practices by Ram Nidumolu, CEO, InnovaStrat, P.J. Simmons, Chairman, Corporate Eco Forum, Terry F. Yosie, President & CEO, World Environment Center. The report is published by Corporate EcoForum and World Environment Center in April 2015.

They ask CFOs to take a closer look to find increasing



**The relationship between CFOs and sustainability is being played out in the context of a business system that is slowly evolving from a shareholder-driven model based on short-term expectations of financial performance to one that is beginning to incorporate broader considerations. CFOs who grasp the potential for sustainability to maximize business value for their organizations can play a vital complementary role in corporate strategy and execution.**

opportunities to leverage sustainability thinking for value creation – especially when dealing with pressures to reduce short-term business costs and strengthen organization's foundation for long-term growth.

The authors show how CFOs can leverage sustainability to improve enterprise performance in three areas: (1) risk management, (2) capital productivity, and (3) innovation and growth. "Sustainability enables better risk management by giving firms far greater visibility into potential exposures that could cause on-balance sheet risks down the road, including: price volatility around energy and commodity prices; impact from more stringent regulations; supply chain disruptions or lack of access to key product development inputs; damage to reputation, brand, stock value, or license to operate; and future exposures and losses related to stranded assets."



They also say how “Sustainability unlocks opportunities for greater capital productivity through reducing compliance, operating and product development costs; optimizing supply chains; boosting employee productivity; driving business processes improvement; reducing cost of capital; and opening new financing options.”

They are sure that sustainability enables stronger business innovation and growth by creating new customer relationships; inspiring new products and business models that drive growth; anticipating future growth problems during mergers and acquisitions; and in some pioneering companies, by creating new markets for ecosystems services.

Overall, the sustainability-related challenges, opportunities and “next practices” discussed in this report are beginning to alter the economic, environmental and social landscape within which business is being conducted. The CFOs interviewed for this report are a useful barometer for how CFOs at other large companies are likely to modify their understanding of sustainability and their corporate finance practices as they strive to help their companies perform better in an increasingly uncertain and complex world.

**CFOs with insight into sustainability megatrends will help their organizations chart a smarter course to compete effectively in a world where sustainability-related challenges become more dominant.**

The report has case studies of diverse range of companies such as Walt Disney, Unilever, Ecolabs, UPS, Shell and Vodaphone. The authors offer resources that offer practical tools and methods to integrate sustainability factors into financial analysis and decisions as well.

Read full report @ [http://www.corporateecoforum.com/wp-content/uploads/2015/04/CFO\\_and\\_Sustainability\\_Apr-2015.pdf](http://www.corporateecoforum.com/wp-content/uploads/2015/04/CFO_and_Sustainability_Apr-2015.pdf)

*In recent years, the CFO role has expanded significantly beyond that of a high-powered accountant to one of co-decision maker in corporate governance and business strategy. This expanding purview has necessarily required a bigger lens on the variables and trends that could affect business as usual—with sustainability-related issues becoming increasingly paramount.*

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# From Dusty Roads To Boardrooms

When **Pradeep Kashyap** invited marketers to attend his rural marketing seminar in 1995, in Delhi, only four people turned up and among them two left after lunch. Today, India's rural economy, driven by innovative marketing, is a thriving hotbed of commerce no one wants to miss.

Several factors have contributed to India's rural economy turning dynamic – benefits of continuous economic growth of two decades, improvement in rural infrastructure, the mobile revolution, demystifying the DNA of a rural consumer and the crusader role of people like Pradeep Kashyap. **Late Professor C K Prahalad even called him 'The Father of Indian Rural Marketing'.**

Mr. Kashyap dropped his well-paying job when he was 38 to pursue his passion for transforming moribund India's rural economy through smart marketing. This, he believed, could be done only when rural marketing becomes an exciting subject for students and a career option for professionals. His first task then was to put together a manual on rural marketing, which has been a textbook in all business schools.

He then set up a consultancy firm called MART in 1993. MART has been working closely with businesses both in the board rooms and on the ground, in shaping their strategies. Mr. Kashyap's first major breakthrough was when he co-created Project Shakti involving 46,000 poor rural women as micro entrepreneurs for Hindustan Lever in the mid 1990s. This project became such a big hit that it is being taught as a case study in most business schools including the Harvard Business School. He pioneered the low-cost, last mile rural distribution model involving village volunteers on bicycles.

This success made him a go-to man for several multinational corporations which wanted to tap India's burgeoning rural market – the bottom of the pyramid. His clients include Colgate, Heinz, Coke, Pepsi, GE, Intel, John Deere, Shell among others. Here, he shares his experience in a chat with **Benedict Paramanand**





## The nature of Indian rural market now from what it was a decade ago

Two third of India's 1.2 billion population lives in rural areas but till a decade and a half ago rural accounted for only one third of the country's consumption. Since then the rural economy has been growing at a high rate, in fact higher than the urban economy and today rural accounts for 50% or more of total consumption for FMCGs, durables, 2/4 wheelers, services and 100% of tractors and other agri-inputs.

This growth has happened because rural infrastructure has improved significantly over this period. 75% of our 6 lakh villages are now connected by all-weather roads compared to only 50% in 2001. They account for 85% of rural population and 90% wealth and hence the rural economy has got fully connected to urban India. 50% homes belonging largely to the more affluent have electric connections. 60% houses are pucca.

Every farmer, big or small has a mobile phone, simultaneously many electronic mandis have come up in the country and hence the farmer can check best available price before driving off on his tractor full throttle on a pucca road to sell his produce. There are over 400 million mobile phone users, 100 million internet users, 75 million TV sets and 25 million satellite connections in rural India which are revolutionizing the way marketers now connect with rural consumers for creating awareness and communication for their brands.

**The hugely successful financial inclusion program for direct transfer of benefits is minimizing leakages and ensuring that maximum entitlements reach the poor. Once money transfer through mobile becomes a reality it will revolutionize commerce in rural India.**

## Rural marketing and the services sector

HUL, ITC and other established FMCG companies entered the rural market several decades ago and established a solid distribution system. In the last



decade 140 million people have moved out of poverty into the consuming class mostly from smaller villages. Companies have created business models for last mile reach to tap into this new market. Project Shakti of Unilever co-created with MART and ITC's echoupal are the most successful ones.

The structure of the rural economy has got completely transformed over the past 15 years. **Agriculture is now the smallest contributor to the rural economy whereas the service sector has emerged as the biggest contributor.**

**The 500 smart towns being planned by the government can create a strong hub and spoke model with around 1,000 villages linked to each of these one lakh plus population towns. Manufacturing can happen in these towns and with rural manpower getting skilled over these years, labor can come from surrounding villages on their two wheelers. The demand for personalized transport will grow rapidly as the quality of connecting roads is good now.**

Sanitation, housing and construction, skills development and financial services are sectors that



are driving the rural economy. Sanitation alone is a USD 20 billion dollar opportunity, construction sector is now the second largest employer after agriculture, ahead of the total employment in the corporate sector.

In the current decade 350 million rural youth need to be skilled in a variety of occupations to create an employable workforce. As rural incomes are rising people are looking for better healthcare and education. This has opened up a new opportunity in rural India for the private sector.

## Social marketing and rural health and education

India has one of the largest budgets for social sector

**With purchasing power rising rapidly, more mobility and growing consumerism among rural youth we can certainly expected more multi brand stores. However a sturdy indigenous business model for organized retail in rural India has eluded retailers so far. We have seen Haryali Kisan Bazaar, Triveni and others close shop. Even Choupal Sagar has not added any new stores after the initial lot of 20 stores set up nearly a decade ago.**

programs globally. Despite huge spends over the last 65 years our social indicators for health and education are lower than even neighboring SAARC countries. The obvious reason for this poor performance is leakages in the system. But there is another reason.

### **We have not used Social marketing**

**approaches effectively.** The objective of social programs in the health, education, drinking water and sanitation programs is to motivate individuals to adopt a new practice or bring about change in behavior. Social marketing is focused on changing behavior through effective communication.

Like corporate marketing uses a systematic approach to segment consumers into distinct segments, targets them with appropriate communication and face-to-face interactions and organizes live demonstrations to convince clients on the benefits of changing behavior.

For this a detailed plan including activity wise time line for each territory is prepared keeping regional variations in mind. This approach ensures proper planning, monitoring, evaluation and impact of the program. Unfortunately, government functionaries working in the field are not trained in social marketing nor are their seniors exposed to this approach. Hence they do not appreciate the benefits when these are explained to them.

## **Big impact rural innovation in recent years...**

In the first decade of the present century marketers kept convincing each other about the opportunity in rural by sharing the growing numbers of mobile phones, TVs, 2 wheelers and more. However, companies were in a wait-and-watch mode. Some started flirting with the rural market through pilots in small geographies. The buzz has moved to boardrooms only in the present decade and more generous budgets are being sanctioned for developing appropriate products, distribution and business models. Already companies such as Maruti, Hero Motors and Ambuja Cement have set up last mile teams of salesmen/entrepreneurs. Others are busy developing new products. So we will see many more innovations in this decade.



## Future of Rural Marketing

I see every village will be connected by all-weather road, every village will have internet connectivity, all adults, male and female, will have smart phones and nearly all homes will have electric connections (in the near future). This significant improvement in rural infrastructure will result in rapid economic growth and per capita penetration and consumption levels for FMCGs will exceed urban levels today. With a population nearly three times urban the total numbers will be huge. With rapid electrification of rural homes

and availability of consumer finance will drive demand for durables.

This will lead to an explosion in demand for many products and services the way it happened in the urban markets in the 90s when the economy was opened up. Opportunities will open up in new sectors. For example the total spend on rural healthcare currently at ₹ 700 billion. This is expected to reach ₹ 3.5 trillion by 2025, an impressive fivefold increase. Construction, education and financial services will also experience exponential growth in the coming years.

# From Haats to Hills

I voluntarily gave up a high paying corporate career in 1987 to help improve the quality of life of our rural people. Initially, I helped hundreds of thousands of rural artisans and producers enhance their incomes by finding markets for their products in urban India through 300 Gramshree melas organized by me in 75 cities through the 90s. Several years later I started helping corporates develop their strategy for rural markets.

**Very few companies were interested in the rural market then. I recall I organized a rural marketing workshop in 1995 in Delhi. I got only 4 participants of which 2 left before lunch!** I have come a long way over the last 20 years. There is now a rural marketing association with membership of nearly 100 corporates and agencies (I was President for 5 years). My path breaking study in 1996 on Haats (periodic markets) and Melas as appropriate marketing platforms in rural has resulted in most companies today using haats for promoting their brands.

I convinced directors of B-schools to introduce rural marketing as a subject in the MBA curriculum. Today, my 'Rural Marketing' book is the prescribed text at most IIMs and other premier B-schools in India, Bangladesh and other countries. Over the last 10 years I have addressed 500 CEOs/CXOs and 200 global investors on the importance of the Indian rural market. I co-created the world famous Project Shakti with HUL (the first successful BoP model in India) which is a case study at Harvard.

My academic record through school and college was poor. My highest qualification is a Bachelor degree in Engineering; **I have not attended an MBA program. I have achieved far more than what I could have ever hoped for. The only reason is perhaps because I stayed true to my purpose of helping rural people improve their quality of life and continued my relentless crusade over three decades.**

I turn 68 next month and would like to spend more time with my family in our hill cottage enjoying the beauty of the snowcapped mountains and the changing hues of the setting sun.



# Troy Swanson's Impact Mantra For Slum Schools

Running schools for slum kids anywhere is not an easy task. Most government-run and NGO-run schools typically face funds crunch and are run in dilapidated buildings. You seldom get to see the spark in the kids' eyes.

Are there better models – financial, operational and organizational – which can transform these schools into fountains of joy for underserved children? **Troy Swanson**, Founder, AlphaBet Club, is beginning to show that it is possible. Excerpts of his chat with **Benedict Paramanand**



In 2006, Troy had just quit his job in Microsoft where he was into enterprise sales, and was on a three-month footloose trip to India. He was about to leave Bangalore when someone asked him to go with him for a celebration in a slum school. Since he didn't have anything to do he joined him. That was his epiphany moment.

Troy had already launched his expatriate club in Amsterdam and he thought that would be his best platform to raise funds for schools in slums around the world. He started with 30 people monthly fund raising events first in Amsterdam, replicated it in Madrid and recently started another in Arizona in the US. The size of the fund raisers has grown huge with invites going out to more than 10,000 people each month.

He founded the AlphaBet Club (ABC) as an international not-for-profit organization to help children break the cycle of poverty through education. ABC works with 50 volunteers. Troy calls himself one of them.

ABC has so far funded four urban slum schools – two in Bangalore, and two in Cambodia. The plan is to add three more schools shortly.

## **We Are Like VCs**

Troy's story is not merely that of a compassionate westerner collecting funds from the rich and giving it to the poor. "We don't just write a cheque; we work with several partners in the ecosystem. We sometimes pilot with them and help them in their operations as well."

Troy comes to India three months a year to work with his charity and also to offer consultancy to other charities for free on better partnership management and more effective implementation.

ABC is not the typical NGO which does almost everything to run a school or a project. It has chosen to fund only early stage infrastructure of a school, fund operating expenses only for a few

months and exit. The logic behind this strategy is that ABC will be able to work on several projects this way and not get stuck running only a few schools.

**What this approach does is put these start-up schools on their feet in nine months and they become eminently fundable by several other agencies, including the CSR funds of Indian companies.**

"When companies see a well furnished school with good building, good teachers, good number of students and a healthy relationship with parents, they will be very happy to fund the operational expense of these schools. We have, in a way, created a de-risked model for them."

By now, ABC, Troy says, is seen as a credible and transparent NGO which has skills to train other NGOs in best practices. More importantly, he says, they have tolerance for risk which has helped them grow in India in the last six years. "We are only one piece in the passing of baton in a relay race and work with other good partners. This is our differentiator. We minimize risk for everybody because of our partnership model."

## **More Funds Chasing Fewer Projects**

By now, Troy has become an expert on Indian NGO and funding space. He says: "What I find in this space is there are a lot of credible organizations that are looking for good projects."

**The problem is not lack of funds but lack of credible, experienced projects with good reporting standards."**

Troy says he and his volunteers can help bridge this gap. Other than running their schools, ABC identifies projects to enhance their value with funds or expertise.



*Lunch at Edelweiss School, Bangalore*

In the future ABC does not want to depend fully on events to raise funds. Troy says a lot of people want to give us funds now because we have built a transparent reporting structure and report our impact.

## NGOs Work in Silos

Troy's key learning by being hands on is that to run projects successfully, many organizations provide their special sauce to make it work. "The key is to smartly draw others' expertise and do less of everything yourself."

He finds Indian NGO leaders, especially in the education space, passionate but work in silos. "When you visit their projects, you will be amazed because they are doing it alone and no one knows that they are doing it."

"People who run projects like these don't know that there are others who can massively add value of their projects. It is not always funding but things like connecting category leaders in this space. I run into a lot of such people here."

Is it a good idea to turn NGOs into professional organizations if they are to scale and become sustainable? "Indeed. Regardless of what so many

NGOs are doing, it is still a drop in the big problem in India. We want to be involved in multiple projects which are both depth and breadth projects.

## What's Next?

ABC is identifying new school education infrastructure projects. "We are doing four now, two in India and two in Cambodia. We are working on three more in the next 12 months. We want to be in a situation where we have a pipeline of good projects."

## Troy is advocating a matching model between foreign funding agencies and Indian CSR funds.

While the foreign agencies invest in physical capital of social projects, Indian NGOs with CSR funding can look at running them with operational costs. They can bring in professional expertise to running NGOs as well.

Troy considers his experience during the last eight years is equal or more than doing an international MBA course. "I'm learning and growing and I'm happy that I, along with our partners, are making a positive impact."



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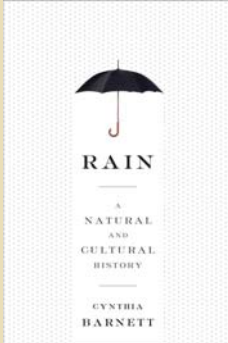


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## **Corporate Social Responsibility**

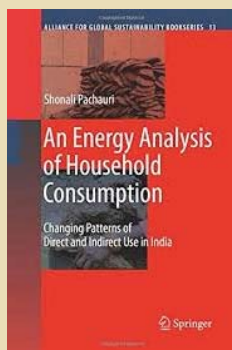
Edited by Esben Pedersen, Copenhagen Business School, January 2015

**W**hy has CSR become part of the mainstream business and academic agenda in the 21st century? How can CSR be fully integrated in business strategy and day-to-day operations?

Do companies become more vulnerable to criticism from stakeholders if they make public their commitment to CSR? These are just some of the questions and challenges explored in this exciting new textbook. Readers will not only gain comprehensive knowledge and understanding of the history of CSR, the key CSR drivers, the main theoretical CSR perspectives and the dominant CSR practices found in the business community, they will also, more crucially, learn how to implement CSR in practice.

Written and edited by leading academics in the field, **Corporate Social Responsibility** is an engaging and accessible text designed for any student seeking an introduction to this complex and ambiguous subject.





## **An Energy Analysis of Household Consumption: Changing Patterns of Direct and Indirect Use in India (Alliance for Global Sustainability Book series)**

By Shonali Pachauri, November 2014

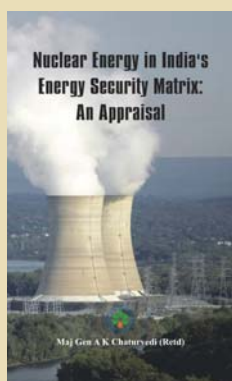
With energy consumption set to become one of the biggest issues in the daily lives of householders around the world, this book could not be more relevant – despite the fact that it focuses on India. Pachauri adopts a socio-economic approach to analyzing the energy system and energy consumption in India from a household perspective. The work also incorporates two crucial aspects often ignored: namely, the importance of non-commercial sources of energy, and diversity in the patterns of energy usage.



## **Sustainable Textile Production Tirupur, India: Final report from a multi-stakeholder pilot implementation project in the Nordic countries and Tirupur, India (TemaNord Book 2015527) [Kindle Edition]**

By Henning Hoy Nygaard, Nordic Council of Ministers, April 2015

Global textile production chains are currently under pressure to become more sustainable. The Nordic Council of Ministers Working Group on Sustainable Consumption and Production has initiated a pilot project in order to understand how stakeholders in global textile production chains can support the pace of change, through the application of Eco-labels and environmental management systems in Tirupur, India where Zero Liquid Discharge norms for dye factories have been implemented, as well as improved labor practices and social and human rights. Nordic textile companies can benefit more from this development and encourage producers to continue on this track.



## **Nuclear Energy in India's Energy Security Matrix: An Appraisal**

Major General Ajay Kumar Chaturvedi, Vij Books India, May 2015

Energy is essential for the economic growth of a nation. Its absence or deficiency makes a nation highly vulnerable to international arms twisting as well as internal disturbances. As such, it is an important element in a nation's security matrix. India which is in the lower half of the countries as far as the energy consumption per capita is concerned. One of major reasons is the gap between the demand and the capacity of the country to supply the energy from indigenous sources. One of the important sources that hold promise in Indian context is the nuclear energy as it is clean and the resource; thorium to produce power through this route is available indigenously. However despite a well developed plan for energy conversion in place, using indigenous resources for over half a century, it is still considered only promising.

Relevant questions in this regard are; whether perceived promise is realizable? If so, in what time frame and at what cost? Will it be safe keeping in view its capacity to cause wide spread devastation? Is there a need to seek technical collaboration with other countries or will it be better to go indigenous route only? How do we tackle the widening demand- supply gap during the interim? And finally is there a case for a review for the existing decision loop/ energy management system? An attempt has been made in this book to address these issues. It is also expected that the concept advocated in this book for achieving energy security for India by 2030 will initiate a wider debate on the subject.

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