MET**i**CULOUS

MANAGEMENT & BEYOND

CSR AND SUSTAINABILITY
BUILDING RESPONSIBLE FUTURES

MET
Bhujbal Knowledge City
MET INSTITUTE OF
POST GRADUATE DIPLOMA IN MANAGEMENT

Index

Vision & Mission of MET Institute of PGDM

Vision:

To produce global management professionals & entrepreneurs embedded with strong value system & conscience who create wealth for the society at large.

Mission:

To impart value-based quality management education that nurtures global competencies, entrepreneurial acumen, and a strong commitment to social responsibility.

Mission statements:

1. Empower aspiring management professionals with contemporary global management concepts, skills, and theories through experiential learning.

2. Develop leadership and entrepreneurial capabilities by fostering innovation, providing support systems to create sustainable and socially responsible businesses.

3. Nurture social responsibility and sustainability through value based, community-focused, and environmentally conscious management education.

MUMBAI EDUCATIONAL TRUST

Mumbai Educational Trust (MET) is a conglomerate of premiere educational institutions, driven by a single-minded focus on imparting quality education, to make students sharp. Training is imparted round - the-clock, seven days a week. Projects and assignments are given utmost importance and students learn on the job. Application-oriented knowledge, garnered in the lecture halls, is applied to industry assignments. The faculty spares no effort to make the students razor sharp, so that they make their mark in the corporate world. No effort has been spared, to create an environment that encourages students, to push the limits of their minds. All this, to help young professionals face the challenges of life and make their mark in the corporate world.

- Bhujbal Knowledge City, Mumbai
- Institute of Management
- Institute of Post Graduate Diploma in Management
- Institute of Mass Media
- Asian Management Development Centre
- Centre for Insurance Training, Research & Development
- Institute of Pharmacy
- Institute of Information Technology
- Institute of Software Development & Research
- Institute of Computer Science
- Institute of International Studies
- Rishikul Vidyalaya (IGCSE)

- Bhujbal Knowledge City, Govardhan, Nashik
- School of Architecture & Interior Designing
- Bhujbal Knowledge City, Adgaon, Nashik
- Institute of Management
- Institute of Pharmacy
- Institute of Engineering
- Institute of Technology (Polytechnic)
- Institute of Information Technology
- Institute of D. Pharmacy
- Bhujbal Academy of Science & Commerce (Jr College)
- Meena Bhujbal School of Excellence (CBSE Board)

WHY PGDM COURSE

01 Industry-Oriented Syllabus

02 Esteemed Faculty

03 Return on Investment

04 Placement Opportunities

05 Holistic Growth

Design Thinking

Strategic Management

Business Analytics

Digital Business

E-Commerce

Mumbai Educational Trust (MET) had launched a multidimensional approach in providing professional education in the field of management and had set up both the MMS and autonomous Management Programmes way back in the 1990s. However, in order to offer the structured learning systems under the aegis of AICTE it set up the autonomous PGDM programme which was primarily styled on the lines of the prestigious IIMs and other best B-Schools in India and overseas. Recently the AICTE in its wisdom decided to promote higher educational institutions of eminence under the stand-alone programme in management, and thus, was born the MET Institute of Post Graduate Diploma in Management (MET Institute of PGDM) under the direct affiliation of AICTE.

PGDM program at MET, ranked as a top PGDM course in Mumbai was launched in the year 2007. Since then, desire to get into one of the best B-school in India has been driving Engineering, BBA, BMS, BCom, BMM & Pharma graduates alike from all over the country to MET. PGDM at MET is more than an MBA since its content and pedagogy empower budding managers with technological tools and understanding besides honing their managerial prowess. It is evident by the fact that a few thousand MET PGDM alumni are gainfully employed in senior positions in leading corporate Houses, making their presence felt, many being successful entrepreneurs too.

Since the world and Indian environment are continuously changing; business and society are changing along. Hence PGDM at MET is being continuously updated to meet its original purpose of providing trained managers well versed with latest management techniques to the Corporate World.

Unique Specializations

Along with Conventional Specifications offered in Trimester III & IV in Marketing, Finance, HR, Operation and Systems PGDM at MET has also introduced following additional NEW AGE specializations in Trimester V.

FinTech

MarTech

Business Analytics

Media & Entertainment

Start-ups and New Enterprise Management
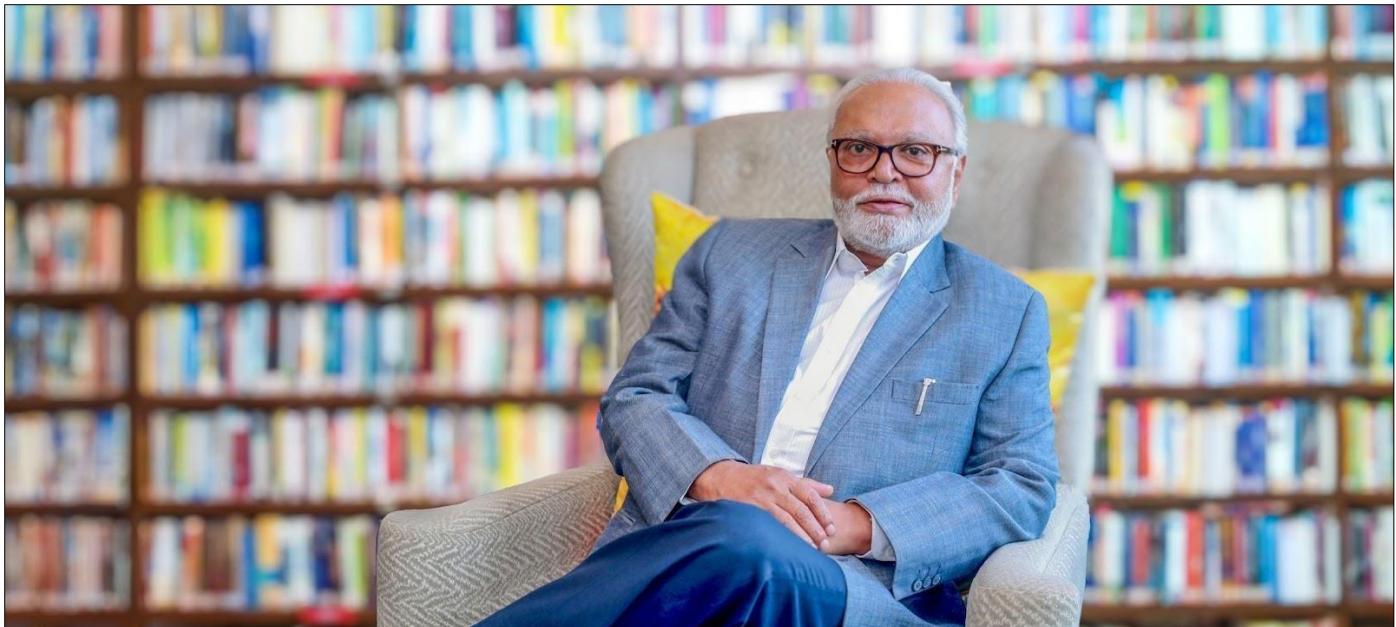
Dear Readers,

It gives me immense pleasure to pen this address for the second edition of General Management Magazine – METiculous, a magazine that stands as a testament to the vision, intellect, and social consciousness of our student community. As we unveil this edition centred on **Corporate Social Responsibility (CSR) and Sustainability**, we are not merely presenting a collection of articles, but a thoughtful and forward-looking narrative shaped by young minds committed to creating meaningful impact.

We live in an era defined by rapid transformation and pressing global challenges. Climate change, social inequality, ethical governance, and responsible resource utilization have moved from the periphery to the core of business decision-making. In such times, true leadership lies not only in driving growth, but in doing so with purpose, accountability, and long-term vision. This magazine embodies that ethos.

This edition explores how organizations are integrating sustainability into strategy, measuring social impact, and aligning profitability with responsibility. It highlights the role of innovation, ethical leadership, and transparent governance in building resilient businesses that contribute positively to society and the environment. Our students have critically examined how future leaders can balance economic success with social and environmental stewardship.

More than a platform for academic and creative expression, this magazine reflects the future-ready and values-driven mindset we strive to nurture at our institution. I applaud every student, faculty mentor, and member of the editorial team who contributed to this exceptional endeavour. Your commitment reinforces the belief that sustainable progress is not accidental—it is intentional.

Let us continue to question, innovate, and lead with conscience. The future is sustainable, and it begins with each one of you.

With best wishes,

Shri Chhagan Bhujbal
Hon. Founder Chairman – MET Trust

Dear Readers,

The second edition of *METiculous,* the General Management magazine of our institution, presents a thoughtful and forward-looking perspective on the evolving responsibilities of modern organizations. Centred on **Corporate Social Responsibility (CSR) and Sustainability**, this student-curated publication emphasizes the growing need for ethical leadership, social accountability, and sustainable decision-making in an increasingly complex global environment.

The thematic sections of this edition explore how businesses can integrate sustainability into strategy, operations, and governance. From environmental stewardship and inclusive growth to responsible leadership and long-term value creation, the articles highlight how organizations can balance profitability with purpose. The magazine showcases how future managers can contribute to resilient systems that benefit not only enterprises, but society at large.

METiculous reflects the diligence, insight, and socially conscious mindset of its contributors. By encouraging critical thinking, interdisciplinary perspectives, and innovative ideas, this magazine aims to inspire readers to lead with integrity and responsibility in shaping a sustainable future for business and society.

With best wishes,

Shri Pankaj Bhujbal
Hon. Trustee – MET Trust

Dear Readers,

The Second edition of *METiculous*, the General Management magazine of our institution, presents a purpose-driven narrative built around its central theme: **Corporate Social Responsibility and Sustainability**. It highlights the importance of not only responding to the rapidly evolving global, social, and environmental challenges, but also proactively shaping a more responsible and sustainable future.

This magazine serves as a vibrant platform for students to share their perspectives on the role of management in creating long-term value. The CSR and Sustainability theme captures pressing issues such as ethical governance, environmental responsibility, inclusive growth, and sustainable business practices. It reflects how future leaders across all management domains will be called upon to balance economic progress with social and environmental accountability.

This inaugural edition stands as a testament to thoughtful leadership, innovation with purpose, and a commitment to responsible management.

With best wishes,

Shri Samir Bhujbal
Hon. Trustee – MET Trust

Dear Readers,

"Ideas shape decisions, decisions shape leadership, and leadership shapes the world we inherit."

It is with great pride, hope, and confidence that I present this edition of **METiculous: Management & Beyond**, a celebration of young minds that dare to think deeply, question thoughtfully, and envision responsibly.

Within these pages lie ideas shaped by curiosity, awareness, and purpose—ideas that extend far beyond classrooms, examinations, and career aspirations. Our students explore themes such as sustainability, ethics, finance, technology, and social responsibility not as academic obligations, but as real-world responsibilities. This magazine stands as a powerful reminder that true management education begins with conscience and is strengthened through courage, critical thinking, and meaningful action.

What makes this edition truly special is the clarity of thought and sincerity reflected in every contribution. The voices you will read belong to a generation that understands progress must be inclusive, ethical, and sustainable. They remind us that leadership is not defined by authority or position, but by the ability to create positive impact, inspire trust, and act with integrity even in complex situations.

At MET Institute of PGDM, we strive to nurture professionals who are not only skilled managers, but also responsible leaders and compassionate citizens. This magazine reflects that vision beautifully. It showcases our students' readiness to engage with real-world challenges and their willingness to lead with purpose in an ever-changing global environment.

I extend my heartfelt appreciation to the editorial team and all contributors for their dedication, discipline, and creativity in bringing this publication to life. May this edition inspire reflection, spark meaningful conversations, and encourage purposeful action toward building a more thoughtful, ethical, and sustainable world.

Warm regards,

CA Dr Das Shyamsundar,
Director
MET Institute of PGDM

Takeaway: True leadership is not measured by how far we go, but by how responsibly we lead others forward.

DEAN'S ADDRESS

Dear Readers,

In today's rapidly evolving business landscape, success can no longer be measured by financial performance alone. Organizations are increasingly judged by the value they create for society, the environment, and future generations. This is where Corporate Social Responsibility (CSR) moves from being a choice to becoming a necessity.

At its core, CSR reflects a commitment to ethical conduct, inclusive growth, and sustainable development. Businesses have immense power to influence communities, shape economies, and impact the planet. With this power comes responsibility—the responsibility to operate transparently, to respect stakeholders, and to contribute meaningfully beyond profit margins.

As a business school, our mission goes beyond imparting technical knowledge and managerial skills. We strive to nurture responsible leaders' individuals who understand that long-term success is built on trust, integrity, and social consciousness.

I am particularly proud of the initiatives undertaken by our students, who consistently demonstrate that empathy and enterprise can go hand in hand. From social impact projects and rural immersion programs to sustainability-driven start-ups and volunteer efforts, these experiences reinforce the idea that meaningful leadership begins with awareness and action.

This edition of the student magazine is a timely reminder that the future of management lies in balancing economic growth with social and environmental stewardship. I commend the editorial team for choosing CSR as the theme and for sparking conversations that challenge conventional notions of business success.

As you read through these pages, I encourage each of you to reflect on the role you wish to play as future managers, entrepreneurs, and change-makers. May you lead with purpose, act with responsibility, and build organizations that make a positive difference in the world.

I wish the team every success for this edition and congratulate our students for their thoughtful contributions.

With best wishes,

Dr. Vaishali Kulkarni
Dean, MET Institute of PGDM

Message from the Editorial Committee

Dear Readers,

We, the members of the METiculous Editorial Committee, Batch of 2025–27, are proud to present the **Second edition of our General Management Magazine** titled, "**CSR and Sustainability**". This magazine stands as a testament to the innovation, passion, and intellect that define our financial community.

Through these pages, we explore impactful initiatives, strategic insights, and sustainable practices that are shaping responsible business for the future. From ethical governance and social impact to environmental stewardship and inclusive growth, this edition reflects the evolving role of organizations in creating long-term value for society and the world around us.

We extend our heartfelt gratitude to our Director, CA Dr. Das, Dean Dr. Vaishali Kulkarni, Editorial Faculty Coordinator Dr. Harshada Mulay, for their invaluable support and encouragement. We also thank all student contributors, faculty members, and peers for their continuous guidance and for sharing their insights so generously. Your participation has been instrumental in transforming this vision into reality.

As you journey through these pages, we hope you discover inspiration, learning, and a sense of belonging.

Wishing you an enlightening and engaging reading experience!

Warm regards,

The Editorial Committee, METiculous

CSR and Sustainability: Building Responsible Futures in the Banking Sector

BY AARYA GHATAGE

Corporate Social Responsibility (CSR) and sustainability are vital aspects of business today, and their significance is even larger in the banking industry, which plays a key role in economic and social development of a country. Banks are no longer simply viewed as financial intermediaries; they are now viewed as vehicles for sustainable growth—emphasizing ethical conduct, green finance, financial inclusion, and community development. The banking industry will illustrate meaningful example under the theme, "CSR and Sustainability: Building Responsible Futures," for how organizations can embed responsibility into their core business. Almost every layer of our society is impacted by the influence of banks-including individual people, small businesses, large corporations, and government.

It is banks who decide the flow of money, promote the growth of industries, and encourage activities. Given this level of influence, CSR covering the sphere of banking is different from other industries-in banking it's not simply donating to charity, but is about responsible lending practices, ethical governance, environmentally sustainable practices, and social empowerment. Further still, global sustainability frameworks (e.g. UN Sustainable Development Goals) and India's CSR mandate (as regulated by the Companies Act 2013) requires banks to implement longer-term socially responsible strategies. Above and beyond being a good business practice, these frameworks build stakeholder trust, mitigate risks, and foster stable ecosystems in financial systems.

Perhaps the most important contribution of banks in India is to increase financial inclusion for the disadvantaged. The key bank-financed efforts in the area of financial inclusion have included the following: PM Jan Dhan Yojana support. Public and private sector banks flourished in opening millions and millions of zero-balance accounts for poor households. Microcredit and SHG financing. Public and private sector banks (e.g. SBI, ICICI, HDFC) lend to Self Help Groups (SHGs) of low-income women, and other SHGs, in order to give them a chance to become entrepreneurs. Rural banking. Banks have opened rural branches or have used Banking Correspondents (BCs) to lend or operate mobile ATMs for the most remote of rural communities. These actions are directly related to Sustainable Development Goals (SDGs) 1 and 8.

As the prevalence of digital banking continues to grow, banks have placed more emphasis on areas such as digital banking safety, cybersecurity awareness, and financial literacy among customers. Some examples of programs are: HDFC Bank's "Project Financial Literacy" aimed at school and college students. ICICI Academy for Skills providing vocational training and workshops on money management. Plans & the SBI's "Mission Youth" initiative as well as camps on digital literacy in rural geographies. These programs are promoting more financially aware populations, while also working to mitigate fraud and to enable secure use of digital financial services.

Today, banks have established themselves as large supporters of green projects and climate action. Their corporate social responsibility and business models include funding renewable energy. Banks provide funding for solar parks, wind farms, electric vehicle infrastructure, and green buildings. For example: Yes, Bank debuted Green Bonds in India. The State Bank of India offered $650 million in green bonds to support clean energy. Banks are also reducing internal carbon footprint through paperless banking statements, use of energy efficient office buildings, waste management and water conservation initiatives, and suspended targets for carbon neutrality (e.g., Axis Bank aims for sustainable operations by reducing emissions).

Banks also provide urgent support for disasters such as floods, droughts, earthquakes, or pandemics. Examples include supporting PM CARES Fund, donating food and supplies, employee volunteer programs, and loan moratoriums and relief measures for affected customers. One example of socially responsible banking representing the" people-first" narrative.

CSR is now required as a competitive strategy, rather than simply a good deed. Banks can reduce risks over the medium to long term by considering sustainability in their financial goals. By avoiding financing environmental harm and trying industries, green and socially responsible investments, risk declines. Whether for ethical banking or simple transparency, consumers disproportionately preferred banks that were ethical and open, which adds a social loyalty dimension.

By examining ESG scores, like a financial report, bank investors are heavily reliant upon a bank's commitments to CSR to attract foreign and global capital. Banks expo revenues gathered from the public, and promote their partnerships with an economic and social development community, often involves a ban together in partnership. Promote inclusive and sustainable growth within the economy. By focusing on MSMEs, rural parts of the country and low-income urban settings, sustainable bank loans, and deposits will create sound long-term economic growth.

Banks also engage in CSR activities aimed at strengthening societal development and community infrastructure, focusing on long-term capacity building rather than charity. These initiatives include supporting the creation of community learning centers, upgrading village libraries, developing digital infrastructure in rural schools, funding clean drinking water facilities, and assisting in the construction of sustainable community spaces such as solar-powered study rooms, sanitation blocks, and women resource centers. Many banks also partner with local governance bodies and NGOs to implement projects on environmental awareness, waste-segregation systems, biodiversity conservation, and sustainable urban development. Through such structured, community-centric interventions, banks contribute to building resilient, empowered, and future-ready societies.

The banking industry can play a role in determining a country's development path. With the theme of "CSR and Sustainability: Building Responsible Futures," Indian banks are looking more closely at responsible lending, ecological conservation, and social responsibilities. Their efforts are not limited to regulatory duty; they exhibit a sincere dedication to building futures for society and the economy that are ethical, equitable, and sustainable. By providing access to financial literacy, investing in renewable energy projects, supporting marginalized groups, and improving governance systems, banks are not simply completing CSR activity; they are intentionally building socially responsible futures for society and the economy.

AUTHOR'S BIO: AARYA GHATAGE

I am an ambitious learner who believes growth begins with curiosity and the courage to explore beyond comfort zones. My journey from commerce to pursuing an MBA has shaped my interest in understanding how ideas, industries, and innovation come together to create real impact. I enjoy experimenting with new perspectives, learning through experience, and constantly pushing myself to evolve. Driven by purpose and a love for meaningful work, I aspire to build a career where continuous learning, creativity, and value creation go hand in hand.

Sustainable Finance: Investing in a Greener, Fairer Future

BY AJAY DOGRA

There was once a time when finance was seen to be a world of numbers, balance sheets, and quarterly reports. A world that seemed distant from the environment, ethics or social good. But that's changing now. Finance is no longer just about profit, it's about purpose. A quiet revolution is occurring in boardrooms, banks and investment funds across all corners of the globe, and it is referred to as sustainable finance.

What is Sustainable Finance?

Sustainable finance refers to using money to make the world a better place. It refers to the practice of directing capital to profitable opportunities which are also socially, environmentally, and ethically conscious. Sustainable finance encompasses all financial decision-making through environmental, social, and governance (ESG) measures, directing capital to companies and initiatives that provide a positive environmental and societal outcome.

Why Sustainable Finance Matters?

Sustainable finance plays an important role in supporting the United Nations Sustainable Development Goals (SDGs) by channeling capital towards financing clean energy, sustainable agriculture, and green infrastructure. It directly supports specific SDGs like SDG 13 (Climate Action), SDG 7 (Affordable and Clean Energy), and SDG 8 (Decent Work and Economic Growth). Furthermore, dealing with climate risk—financial risks associated with climate change is important for investors to maintain financial stability and advance into the future, especially pointed out by Blackrock: "Climate risk is investment risk."

From Profit to Goal

During the 20th century, shareholder returns were the main focus for measuring financial success, leading companies to prioritize profits even at the expense of society and the environment. This approach is now outdated, as we face issues like social inequality, climate change, and resource depletion.

Businesses and investors are recognizing that sustainability is essential. Larry Fink, the CEO of BlackRock, emphasized that sustainability will guide investment decisions, stating that "Climate risk is investment risk." Companies that address environmental and social risks are better at adapting, attracting talent, and earning investor trust.

Green Finance: The Power of Purposeful Capital

Among the numerous sub-branches of sustainable finance, green finance has emerged as one of the most dynamic. Financing environmentally beneficial projects encompasses areas such as renewable energy, clean transport, sustainable agriculture, and water conservation. Green bonds exemplify financial instruments that enable governments and corporations to secure funds for eco-friendly initiatives. Notably, HSBC has pledged to offer up to $1 trillion in sustainable financing by 2030 to assist clients in shifting towards low-carbon operations. That's a trend that has one clear implication: finance is no longer neutral; it's a driver of transformation.

Impact Investing: Profit Meets Purpose

Sustainable finance is not only about huge institutions but also about the people-investors who would like to see their money reflecting their values. Such a mindset gave rise to impact investing, where financial returns go hand in hand with measurable social and environmental outcomes.

A great example is LeapFrog Investments, a private equity firm that invests capital in companies providing health and financial services to low-income communities across Africa and Asia. Its portfolio has reached over 400 million people while also providing excellent returns to investors. This demonstrates that compassion and capital can coexist. Likewise, companies like Tesla have proven that sustainability can drive both innovation and profit. Tesla's mission to accelerate sustainable energy has motivated numerous green startups and investors, highlighting that sustainable finance is a smart business strategy rather than charity.

Challenges and Growing Pains

Of course, sustainable finance is not without its challenges. A major concern today is greenwashing: when companies exaggerate or misrepresent their claims about sustainability to attract investors. Regulators around the world are today enforcing stricter ESG reporting requirements to ensure transparency and authenticity. Delmas, M. A., & Burbano, V. C. (2011). *The drivers of greenwashing.* California Management Review, 54(1), 64-87.

Another challenge is accessibility: developing countries, often with very vulnerable climates, have a hard time attracting sustainable financing because either their financial structure is weak or there is a policy gap. The International Monetary Fund says that mobilizing climate finance to emerging economies is key for the net-zero world, with estimates that developing countries will need more than $2.4 trillion a year by 2030 to reach climate targets. International Monetary Fund (IMF). (2021). *Mobilizing climate finance in emerging economies.* Retrieved from https://www.imf.org

International partnerships, such as the Just Energy Transition Partnerships (JETP), have emerged as part of the attempt to bridge this gap by channeling billions in climate finance to countries such as South Africa, Indonesia, and Vietnam. These collaborations show that when nations and investors unite behind sustainability, global impact becomes possible.

Why It Matters?

It is not just a matter of economists and investors; sustainable finance concerns us all. It is a matter of whether our next generation will breathe fresh air, enjoy job security, and have more equal opportunities. When banks finance renewable energy instead of coal plants, pension funds invest in companies that respect workers' rights, and consumers make choices for ethical products, each decision counts.

As noted by the World Bank: "There can be no sustainable development without sustainable finance." It serves as an important reminder that the future of our planet and the health of our financial systems are inextricably linked.

A Future to Invest In

Beyond providing an economic framework, sustainable finance provides hope. It re-frames growth: it is progress that is inclusive, for the many instead of the few elites. It uses financial power toward a greener, fairer, more resilient world. As students, entrepreneurs, and future leaders, we are stakeholders in this narrative. Our habits of investment, which causes we are contributing to funded or action-or not, and our career choices will all inform what kind of global economy we will be a part of in the decades to come.

Essentially, sustainable finance is not about money. It is about the meaning of wealth that we create looking forward to another tomorrow worth inheriting.

AUTHOR'S BIO: AJAY DOGRA

I, Ajay Dogra, a Finance enthusiast from the PGDM 2025–27 batch, am deeply interested in investment banking, corporate finance, and valuations. Connecting these fields with the rising importance of sustainable finance, I understand how modern financial decisions now extend beyond profitability to long-term environmental and social impact. With this foundation, I aim to build a career where I can contribute to value-driven financial strategies that support both business growth and responsible economic development.

Green Racing: Formula 1's Controversial Journey to Sustainability

BY ADITYA MHATRE

From a symbol of environmental contradiction to leader in the realm of sustainability, Formula 1's journey is intriguingly complex. For two decades, F1 has been synonymous with roaring engines and jet-setting logistics-emitting an immense amount of carbon-a combination many call hypocritical given the global urgency around climate change. But beneath this high-speed spectacle lies a committed transformation changing not just the face of the sport but teaching valuable lessons to industries beyond racing.

This, if anything, is the core of the criticism: a huge conflict between F1's history and its ambitions for the environment. With its reliance on heavy use of fossil fuels, flying and trucking teams around the world, and huge energy consumption, it has been labeled a "hypocrite" sport. Voices inside the paddock, including champion drivers like Sebastian Vettel, have openly acknowledged the irony-they race in a sport celebrated worldwide but one that historically contributed disproportionately to emissions.

However, since 2019, F1 has been on an ambitious sustainability plan toward achieving net zero carbon emissions by 2030. It is not just rhetoric; the sport has reported a 26% reduction in emissions since 2018, through a host of innovative initiatives. These include shifting logistics to sustainable aviation fuel, optimizing race calendars to reduce travel distances, and investing in renewable energy at race venues. For example, more than 90% of European races already use solar power and battery storage systems that greatly reduce emissions at events.

Besides, Formula 1 is leading from the front with their advanced sustainable fuels, which they say will be drop-in replacements for traditional petrol and therefore usable in road cars. Smaller series such as Formula 2 and Formula 3 are already competing at high percentages of these sustainable fuels, paving the way for the entire F1 grid by 2026. The potential here is not just greening a motorsport but catalyzing technology that may transform global transport.

The road is never without its bumps and critics, as skepticism towards greenwashing remains, especially considering F1's extravagant image and ongoing environmental costs. Yet, the sport's governance has shown seriousness: keeping the highest environmental accreditations and including local communities in every race for added social impact alongside environmental progress.

What most sets this transformation apart, however, is its human element. From engineering scholarships empowering underrepresented students to global initiatives pushing STEM education in host countries, F1 is broadening its legacy beyond speed. Influential figures in the sport champion sustainability, using their platforms to encourage fans and industries to rethink environmental responsibility.

Looking ahead, Formula 1's road to sustainability is a bold experiment in balancing tradition with innovation. It is a challenge to itself and to the world that even one of the most resource-intensive sports can pivot and become an example of carbon responsibility and technological progress. While accusations of hypocrisy will perhaps never be fully erased, F1's evolving green strategy shows that transformation is possible when there is vision and action.

This story invites us all to reflect on the complexities in climate action: that change is rarely perfect but always necessary. In the race to save the planet, even speed demons can be leading the way.

This article has a balanced narrative that recognizes the contradictions of F1 and its hopeful drive toward sustainability, befitting its college magazine audience interested in environmental and social insights.
the future.

AUTHOR'S BIO: ADITYA MHATRE

I'm Aditya Mhatre, a Finance enthusiast having interest in several sports. So as a finance enthusiast with a passion for Formula 1, I critically examine the sport's proclaimed efforts toward sustainability. While F1 promotes its green initiatives and carbon reduction goals, my analysis highlights the underlying contradictions and explores whether these measures genuinely contribute to a meaningful green economy or serve mainly as strategic branding.

The Green Effect: How Sustainable Companies Shape Better Employees

BY ANUSHKA BHOSLE

The Psychology behind Corporate Responsibility

With passing time sustainability has become a strategic priority in boardrooms globally. Companies are trying to reduce carbon footprints, considering ethical supply chains and saving on energy. Behind this veil of visible actions lies a hush-hush revolution: one happening not in the forests, oceans, or climate charts but inside corporate hallways and employee mindsets.

A huge number of studies show something mind boggling: that when a company sincerely commits itself to sustainability and real corporate social responsibility, its staff starts behaving more honorably and cooperatively, and have more accountability.

Put simply, a green company creates greener people.

But this linkage between CSR and human behavior is not only interesting, it's also transformational: it shows that sustainability is about not only saving the planet but also sculpting the psychology of the people who work to run CSR as a Psychological Signal: *"This is who we are."*

An organization sends signals via its values and actions. When it invests in CSR, it sends an impacting message: it stands for integrity, responsibility, and purpose. Employees tend to follow these cues quickly. A workplace encouraging ethical sourcing or community development builds a moral framework within the organization. The employees begin to realize that the company doesn't just want profits; it wants to make a difference. And that message becomes a moral anchor.

It is then that the behavior of people changes when they perceive that they are part of something meaningful. They can't afford to cut corners. They have pride for their workplace. They act more consciously. An organization's sustainability stance becomes a psychological compass for its workforce.

The Halo Effect: When Green Actions Inspire Good Behavior

Humans naturally generalize. If someone does something good, people instantly generalize that they are overall good. This is called the halo effect.

Similar situation in organizations when employees see a company investing in green initiatives-reducing waste, using renewable energy, engaging in community welfare-this halo effect creates expectations of ethical behavior in every domain. Employees start to align themselves with this expectation. They become more honest about reporting errors.
- More cooperative in team projects.
- More transparent in their decisions.
- Less likely to engage in toxic behavior or workplace politics.

By taking sustainability-related external measures, it creates a culture of trust and ethics within the organization. It forms part of the organizational DNA over time.

Purpose-Driven: Workers prefer work that matters.

The purpose of an organization matters employees. They do not just want a salary but want to be a part of something meaningful, which is given to them through CSR. Working for socially responsible companies creates what psychologists call identity alignment: *"My company stands for something good, and therefore, so do I."*
This alignment of identity encourages:
- Higher motivation
- Improved loyalty
- More commitment towards quality
- Stronger work ethic
- Pride in their organization

Workers who contribute to something much greater will naturally be less likely to act unethically. They would not want to betray a company they believe in; they would live up to the values represented by it. Purposes become powerful motivators of behavior.

Psychological Responsibility: Employees Protect What They Build

CSR includes employees volunteering, ideating, or creating community programs. This instills a sense of responsibility among the employees themselves. Responsibility of a project or purpose means people will protect it. They work with more honesty, their thinking becomes long-term, and they will avoid irresponsible actions that could harm the company's reputation.

Psychological responsibility cultivates in employees the feeling of stakeholder-ship, not mere workers. And stakeholders behave responsibly.

Mental Health: Greener Organizations Make Happier People

The most neglected version of sustainability is mental health. Organizations which keep natural lighting, indoor plants, open spaces, and energy efficiency, often minimize stress, improve mood, and boost productivity. Minimal stress environments reduce:

- Conflicts
- Shamming
- Irresponsible decisions
- Absenteeism

Employees who feel good mentally are naturally more positive and ethical. Hence, sustainability becomes one of the major causes of emotional well-being and moral conduct.

The Double-Edged Sword: Fake CSR can backfire

Of course, the psychological power of CSR works only if it is authentic. When companies pretend to be sustainable but aren't then the classic greenwashing-employees notice quickly. This destroys trust. It rather has an opposite effect:

- Lower morale
- Cynicism
- Lack of Loyalty
- Increased unethical behavior
- Silent quitting

Indeed, there is nothing more demotivating to an employee than hypocrisy. If the benefits of CSR are to psychologically work, then it has to be genuine.

Psychological Sustainability: Towards the Future

The future of CSR is predicted to not just environmental factors, but psychological factors as well. Companies that inculcate real sustainability into their core identity don't just help the planet but produce more ethical employees, happier work cultures, and healthier minds. CSR becomes a silent teacher, a culture-builder and a behavior-shaper. When a company decides to do good, a chain reaction begins which changes the people inside it. A green company builds a green mindset. And that mindset builds a responsible for the society along with the organization.

AUTHOR'S BIO: ANUSHKA BHOSLE

I, Anushka Bhosle of the PGDM 2025–27 batch, am a motivated law graduate with a growing interest in management & organizational development. With strong critical thinking and communication skills, I enjoy combining legal insight with practical business understanding to explore how value-driven leadership shapes ethical and sustainable workplaces. A keen observer and a compassionate individual, I bring a thoughtful, people-centric perspective to everything I study, write, and contribute. I look forward to becoming a dynamic marketing manager who builds meaningful brand narratives and drives impactful, customer-centric strategies.

BY ANUSHREE KHAVANEKAR

Last year, amid a heatwave, a municipal officer in Rajasthan found that the city's cooling centers depleted their budget midway through the season. The financial plan had allocated crores for new road constructions—but very little for climate resilience. This was the day when she realized one simple fact: a budget is not just a financial paper, it quietly dictates who is going to be spared, what is going to be addressed and how this or that thing is going to happen. This is precisely the reason why there is an increasing focus on green budgeting, a process that is based on the alignment of fiscal planning with environmental responsibility.

What is Green Budgeting & Why is it Important?

Green budgeting can be described as the incorporation of environmental concerns like emissions, pollution, consumption of resources, and climatic risks into the governments and corporations budgeting process. Instead of solely focusing on the question, "What is the financial cost?" It includes the key inquiry, "What impact will this have on the environment?" This approach assures that current development does not compromise ecological balance for future generations. A climate economist expressed it well: "Neglecting environmental expenses does not equate to saving money—it merely postpones the financial responsibility for future generations."

India's Steady Transition

Governments around the world, including the EU, France, and South Korea, have incorporated green accounting into their national budgets. India isn't far behind.

The Union Budgets of recent years have allocated money to climate objectives: The National Green Hydrogen Mission has been extensively funded to assist low-carbon industries. There has been a gradual growth in the budget of renewable energy corridors, solar manufacture and offshore wind. Incentives for electric mobility through FAME and tax breaks for EVs show a sensible approach to reducing carbon emissions. The Ministry of Finance now highlights climate-related expenses to track how each rupee helps with mitigation and adaptation efforts. In states, Kerala, Assam, Madhya Pradesh and Bihar have adopted climate budgets which categorize all government initiatives as climate-positive, neutral or climate-negative. This allows decision-makers to have a glimpse of the environmental consequences of their actions in the long run.

These examples show a move from treating environmental protection as a separate concern to making environmental sustainability a key budgeting principle.

From Compliance to Strategy

Corporate India is experiencing a great transformation. Sustainability is no longer just a component of the CSR reports; it has become mandatory in the financial planning and balance sheets. Some of the major corporations have begun to employ internal pricing of carbon. Mahindra & Mahindra was among the earliest and the company charged its business units on each ton of carbon emitted which not only affected the investment decisions but it also encouraged the teams to practice energy efficiency. **Tata Steel** engages in emission cutting technology and also provides extensive financial disclosures in climate. **ITC** also uses sustainability in its procurement budget, supply chain decisions, and investments into environment-friendly packaging. Wipro and Infosys set aside specific sums of money to be spent on renewable energy and climate-adaptive infrastructure within the premises of the companies.

These organizations see sustainability not merely as a checklist to adhere to, but as a strategic approach that mitigates risks and enhances competitiveness, particularly as international investors and rating agencies place greater emphasis on ESG performance.

Its Importance for Young Individuals

Green budgeting to students and early-career professionals is not just a fad policy. It will influence our future and the careers that we will select. Climate finance, ESG analysis, carbon

accounting, sustainability consulting, and green supply chain management are some of the industries that are growing fast. Climate activism among the youngsters has inspired institutions and various governments in the world to reconsider their budgets. Green budgeting represents a more significant cultural transformation due to the conviction of our generation that economic expansion should be based on environmental management. In a lot of ways, this financial reform deals with our desired future.

Benefits, Challenges and the Road Ahead

Green budgeting has several advantages. It makes development more future proof by reducing the economic harm of pollution, heatwaves, floods, and unpredictable weather. It changes both public and private investments to cleaner technologies, resilient infrastructure, and low-carbon industries- new jobs and greater competitiveness in India. Also, it introduces transparency: once spending is either climate-positive or climate-negative, policymakers and companies will become more responsible.

The transition does not come without challenges though. Environmental impact can only be accurately measured using strong data, something that most institutions do not have. Putting financial values on the emissions, biodiversity, or climate risks requires technical abilities which are yet to be developed. There is also the risk of greenwashing where budgets are labelled as green without any real effect. To governments that are in a position to juggle between developmental requirements and climate objectives, green investments can be tricky due to financial limitations. A business might

not be tempted to pay high initial costs of cleaner technologies despite the fact that they might be paid back in the long term.

The future ahead is in the development of more concise criteria on green classification, better climate data, and transparent reporting. Governments can establish special frameworks of climate spending and connect them with the national commitment on climate. Corporates can incorporate sustainability objectives in budgets, capital planning and risk management. These improvements will be expedited by technology, such as AI-powered carbon countermeasures, online climate portals, and climate-risk models.

Finally, green budgeting should become the new trend where governments and businesses conduct their activities. Once sustainability is integrated into each of the financial choices made, it ceases to be an ambition and becomes a lifestyle.

Designing a Responsible Tomorrow

Green budgeting is not a financial instrument, but it is an investment in building a just, sustainable, and climate-conformable future. The world today is going through increased environmental dangers, and today budgets will define tomorrow and its safety, prosperity, and opportunities. To the young adults entering the world where the planet is in dire need of a new generation of climate-conscious managers, green budgeting is an effective plan of environmentally-friendly development. It is the way in which the economies can develop and save the planet and the future, on which the whole development is based.

AUTHOR'S BIO: ANUSHREE KHAVANEKAR

I'm a finance enthusiast of PGDM 2025-27 batch, having a keen interest in numbers, financial planning, and the evolving role of sustainability in economies decision-making. In this article, I attempted to bring attention to green budgeting as a practical approach to integrating environmental responsibility into fiscal and corporate strategies. Going forward, I aim to deepen my understanding of climate finance and ESG-linked decision-making, and contribute to building financial systems that balance economic progress with environmental accountability.

Corporate Accountability in the Era of Sustainability: A Legal Perspective

BY ANUSHA SHETTY

In today's corporate environment, responsibility has become just as important as profitability. Consumers, investors, and regulatory bodies expect companies to operate responsibly toward society and the environment. This shift has redefined CSR and sustainability, moving them beyond discretionary charity and positioning them as core pillars of corporate strategy. In this changing landscape, legal frameworks help ensure that organizations are honest, transparent, and responsible in their sustainability efforts. CSR today goes far beyond simply donating funds or backing a handful of community initiatives. CSR now covers sustainability-driven operations such as ethical sourcing, low-carbon practices, waste management, and stakeholder participation. Companies adopting these responsibilities gain both social goodwill and improved long-term reputation and resilience. As sustainability increasingly serves as a competitive differentiator, organizations must integrate legal compliance and sincere environmental stewardship into their strategic frameworks.

CSR as a Strategic Advantage in Modern Business

Authentic CSR offers companies many benefits. First, it builds trust between the organization and its stakeholders. When consumers see companies taking genuine action, whether through adopting renewable energy, reducing waste, or supporting community welfare, they are more likely to stay loyal. Trust, once established, becomes a long-term asset that helps companies withstand market changes or public criticism.

Second, CSR improves legal and reputation security. In an age of widespread information access, misleading or irresponsible behavior is quickly uncovered. Companies that do not meet their sustainability commitments face legal penalties and negative publicity. Transparent CSR practices, backed by documentation and audits, shield organizations from such risks and promote ethical governance.

Third, CSR initiatives foster a positive internal culture. Employees, especially younger generations, prefer to work for organizations that prioritize sustainability. Ethical leadership and responsible decision-making create a sense of purpose among employees, boosting motivation and retention. A company that emphasizes CSR often becomes an employer of choice. Additionally, CSR is crucial for attracting investors. ESG (Environmental, Social, Governance) metrics have become vital tools for investors evaluating a company's long-term prospects. Firms with strong sustainability performance and transparent disclosures are viewed as more stable and less risky. As a result, they gain greater investor confidence and access to better funding opportunities. Preventing Misleading Practices Through Transparency and Governance

As sustainability becomes mainstream, companies must ensure their actions match their communications.

Preventing misleading environmental claims requires strong systems and ethical leadership. Transparent reporting is one of the most effective ways to ensure accountability. By publishing annual sustainability reports, third-party audits, and detailed CSR disclosures, companies create trustworthy channels through which stakeholders can verify their commitments. Third-party certifications and independent assessments add a layer of credibility. When environmental achievements are validated externally, it becomes harder for organizations to exaggerate or manipulate their claims. Similarly, setting measurable sustainability targets, such as reductions in emissions or waste, helps track progress more accurately.

Ethical leadership remains central to genuine CSR. Managers must create a culture where sustainability is not a marketing choice but a long-term responsibility. When employees and leaders share this mindset, CSR becomes part of the organizational fabric rather than a compliance exercise.

Examples of Responsible CSR Execution

Indian companies such as the Tata Group and Infosys effectively demonstrate how CSR can be integrated into long-term business strategy. Tata's initiatives in education, healthcare, and rural development reflect a commitment to social progress that goes far beyond legal requirements. Infosys, through its investments in renewable energy, digital learning, and community welfare, has built a strong sustainability identity backed by transparent reporting. These examples illustrate how responsible practices improve brand reputation and contribute to sustainable business growth.

Conclusion

CSR and sustainability have become central pillars of modern business. With stronger legal frameworks, growing consumer awareness, and global expectations for transparency, companies must move beyond symbolic initiatives and commit to genuine, measurable impact. Legal accountability ensures that sustainability claims remain honest, while ethical leadership transforms CSR from a mandate into a long-term organizational strength. As businesses align their values with their actions, they build not only economic success but also meaningful contributions to society and the environment.

AUTHOR'S BIO: ANUSHA SHETTY

I, Anusha Shetty, a PGDM (2025–27) student specializing in Finance, have developed a strong interest in understanding how strategic financial decisions shape organizational growth. With a focused ambition to become a Risk Analyst, I explore the complexities of mergers & acquisitions and compliance, analyzing how these elements influence business stability and long-term value creation. My approach involves evaluating potential risks, regulatory alignment, and the strategic impact of major financial decisions. I look forward to building a risk-aware and financially sustainable future in this field through thoughtful analysis and continuous innovation.

<div style="background-color:red;color:white;text-align:center;">

Building Responsible Futures:
The Role of Operations in Driving CSR & Sustainability

</div>

BY DHRUV CHAVAN

In recent years, Corporate Social Responsibility (CSR) and sustainability have evolved from being buzzwords to becoming essential pillars of modern business strategy. Companies are realizing that long-term success depends not only on financial performance but also on how responsibly they operate. For those of us specializing in **operations management**, this transformation is especially significant — because operations sit at the very core of how organizations function.

Every process we design, every resource we use, and every decision we make in operations has a ripple effect on society and the environment. Integrating CSR into operations is no longer just a moral choice; it's a strategic necessity that defines whether a business will thrive in a future that demands responsibility and resilience.

From Efficiency to Responsibility: The New Face of Operations

For decades, operational excellence was measured by one thing: efficiency. But in a world facing climate change, resource scarcity, and social inequality, efficiency alone is not enough. Today's operations must be efficient, ethical, and environmentally conscious.

Unilever's "Sustainable Living Plan" is a great example of this evolution. By rethinking its supply chain to reduce waste, water usage, and emissions, Unilever didn't just improve its environmental footprint — it made sustainability a competitive advantage. This shift highlights how CSR is no longer an external initiative, but an integral part of everyday operations.

As an operations enthusiast, I see this as a redefinition of success: the best operations are not those that merely save costs, but those that create value for people, profit, and the planet simultaneously.

Green Entrepreneurship and the Rise of Sustainable Models

Sustainability has also given birth to a wave of green entrepreneurship — ventures that make sustainability their central purpose. From renewable energy startups to sustainable fashion brands, entrepreneurs are redesigning operational systems that challenge traditional norms.

For instance, Tesla's focus on clean energy transportation and companies like FabIndia that support rural artisans through sustainable sourcing show how business models can thrive while serving environmental and social goals.

For operations professionals, this trend means a greater emphasis on **circular supply chains**, where materials are reused, recycled, and repurposed. This is not just a technical change but a philosophical one — seeing waste as a resource and innovation as a pathway to sustainability.

Ethical Leadership: The Heart of Sustainable Operations

Sustainability in operations is not just about processes; it's about **people and principles**. Ethical leadership plays a crucial role in ensuring that operational decisions are made with integrity and accountability.

Consider Patagonia, the outdoor clothing company known for its commitment to ethical production and transparency. By prioritizing fair labor practices, responsible sourcing, and environmental stewardship, Patagonia has built trust that many brands aspire to replicate.

Ethical leadership ensures that supply chains are transparent, workers are treated fairly, and governance systems uphold values rather than just profits. For operations professionals, this means taking responsibility not only for outputs but for the *impact* of those outputs on society.

Inclusive and Equitable Growth through Operations

No conversation about responsible business is complete without discussing inclusion. In the Indian context, one of the most successful

examples of inclusive operational strategy is Hindustan Unilever's "Project Shakti." By training and supporting rural women as micro-entrepreneurs, the company expanded its distribution network while creating livelihood opportunities in underserved regions. This initiative demonstrates how operational decisions — who you source from, how you distribute, and whom you employ — can directly influence social equity.

For operations professionals, inclusive growth means designing systems that empower people at every level of the value chain. It's about ensuring that progress does not leave anyone behind and that growth contributes meaningfully to society.

Social Impact through Operational Innovation
CSR and social impact are not limited to donations or campaigns — they are built into everyday operational choices. Supply chain innovations, local sourcing, waste reduction, and efficient logistics are all examples of how operations create measurable social impact. ITC's "e-Choupal" is a shining example of this. By connecting farmers directly to markets through a digital platform, ITC restructured its procurement system while increasing farmers' incomes and reducing exploitation by middlemen. This operational model not only enhanced efficiency but also transformed rural livelihoods. Such examples prove that CSR doesn't always require separate budgets or departments. Sometimes, innovation within operations itself can generate immense social and environmental value.

Operations in the Age of Sustainability: What Lies Ahead
Looking ahead, the next generation of operations

will be powered by data, technology, and purpose. Artificial intelligence and IoT can optimize supply chains for sustainability, while blockchain can ensure transparency and traceability in sourcing. However, technology alone won't guarantee responsible business. What matters most is the mindset of future leaders — those who view sustainability not as an obligation, but as an opportunity.

For those of us pursuing operations management, this is both a challenge and an inspiration. Our role is not just to design efficient systems, but to build systems that are resilient, inclusive, and sustainable — systems that create long-term impact rather than short-term gain.

Conclusion: Building Responsible Futures, One Operation at a Time
CSR and sustainability are not parallel to operations — they are *powered by operations*. Every production decision, every procurement policy, and every logistics choice can either contribute to or compromise the planet's well-being. As future professionals, we must see ourselves as *custodians of responsible progress*. Whether we work in manufacturing, logistics, or service operations, our actions will define how responsibly businesses function in the years to come.

Building responsible futures is not about grand gestures; it's about consistent, conscious decisions made every day. When operations align with ethics, sustainability becomes not just a corporate goal — it becomes a way of life.

AUTHOR'S BIO: DHRUV CHAVAN

I, Dhruv Chavan, currently pursuing PGDM Course at MET Institute of PGDM, specializing in Operations. I am passionate about learning supply chain management optimization, process efficiency and strategic resource allocation. Also, I am eager to learn real-world operational challenges and want to contribute myself by giving scalable business solutions. Focused on personal and professional growth with a positive attitude.

The ROI of Sustainability: Can Companies Profit from going Green?

BY DHWAJ PARMAR

Sustainability used to be written off as an expense that businesses pursued merely to look good or stay out of trouble. In contrast to the financial realm of profits, expansion, and shareholder returns, environmental action was seen as a charitable endeavor. However, things have evolved. Nowadays, sustainability has become a key component of corporate strategy, and businesses all over the world are wondering if going green can truly be profitable. Surprisingly, the answer is a strong and growing yes.

In factories, innovation labs, and boardrooms, a quiet revolution is taking place. Businesses are realizing that financial performance and environmental responsibility are closely related. Sustainability is now a direct factor in competitiveness, resilience, and long-term profitability rather than just a gesture of goodwill.

What Does Sustainability's ROI Actually Mean?

To put it simply, the ROI of sustainability investigates whether moral and ecological behavior generates profits. It is about realizing how actions like cutting waste, improving energy efficiency, using renewable energy, or developing eco-friendly products can improve a business's financial performance.

Sustainability yields benefit in a number of ways:

- Cost Savings: While waste reduction lowers material costs, energy-efficient operations lower bills.
- Revenue Growth: Eco-friendly goods command higher prices and draw in conscientious customers.
- Brand Loyalty: Consumers support and trust businesses that align with their values.
- Risk Reduction: Sustainable businesses are better equipped to handle supply chain shocks, regulatory changes, and climate risks.
- Investment Attraction: Businesses with robust social and environmental policies are now given priority by international investors.

Essentially, the question that businesses now have to answer is not only "How much profit do we make?" but also "What kind of future does this profit help create?"

The Transition from Accountability to Strategic Advantage

Profit maximization was the sole indicator of success for many years. Businesses frequently ignored social injustice or environmental harm in favor of short-term financial gains. However, that outdated perspective is no longer effective in the world of today, which is shaped by resource scarcity, climate change, and growing consumer awareness.

Investors and businesses now understand that sustainability is a must. It is essential. A significant turning point came with the statement by Larry Fink, CEO of BlackRock, the biggest asset manager in the world: "Investment risk is climate risk." This was more than just a moral assertion. It was an analysis of finances.

Businesses that disregard sustainability risk:

- Increased operating expenses
- Increased risk of environmental penalties
- Reduced customer trust
- Shattered supply chains
- Dwindling talent pools

Meanwhile, businesses that incorporate sustainability typically exhibit higher levels of adaptability and resilience. They increase customer and employee trust, innovate more quickly, and use fewer resources. Business resilience is now referred to as sustainability.

How Businesses Transform Sustainability into Profitability

Economic Effectiveness via Sustainable Practices: Eco-friendly measures like energy-saving lighting, solar energy, water reuse, and waste minimization directly decrease operating costs. Eventually, these savings build up to create substantial cost benefits. For instance, numerous manufacturing companies claim millions saved

each year merely by enhancing energy use or transitioning to sustainable materials.

Consumer Demand: Nowadays, especially younger consumers, favor brands that are eco-friendly and ethically responsible. This change in consumer habits enables businesses to launch eco-friendly products and services that frequently demand higher prices. Electric vehicles, plant-based foods, and biodegradable packaging are creating completely new markets through sustainability-focused innovation.

Brand Trust: Shoppers desire to feel positive about their decisions. Brands that show authentic environmental commitment gain trust, loyalty, and favorable sentiment. A reliable brand holds onto customers better and bounces back quicker from challenges.

Risk Reduction: Climate change poses risks such as supply interruptions, shortages of raw materials, enhanced regulations, and damage to reputation. Sustainable businesses plan in advance, adjust swiftly, and evade expensive fines. This reduction of risk is, in itself, a quantifiable financial gain.

Investment Attraction: Global investors are reallocating their funds to firms that have robust Environmental, Social, and Governance (ESG) policies. Companies that possess stronger ESG profiles frequently benefit from reduced capital expenses.

Case Analyses: When Eco-Friendly Choices Yield Benefits

Unilever: Profit Driven by Purpose: Unilever's "Sustainable Living Brands" always surpass the performance of their other brands. Consumers have confidence in these products since they embody genuine purpose values, leading to quicker growth and enhanced loyalty.

Interface Waste Minimization Saves Millions: Interface, a worldwide carpet producer, initiated a campaign to eradicate its ecological impact. Rather than raising expenses, their sustainability approach saved the company hundreds of millions through waste reduction and enhanced resource efficiency.

Patagonia: Principles Build Commitment: Patagonia has created one of the most devoted customer followings globally by dedicating itself to environmental stewardship. Their genuine authenticity garners consumer respect and sustained revenue.

Obstacles: An Imperfect Journey

Even with its benefits, sustainability presents difficulties:

- Greenwashing, where businesses inflate environmental claims
- High initial capital requirements, especially for small enterprises
- Unequal access in developing countries lacking technology or financial resources

These challenges highlight the need for better policies, transparency, and global cooperation.

The Importance of Sustainability's ROI for All

The gains from sustainability are not only advantages for businesses; they affect society at large. When businesses invest in sustainable energy, ethical labor practices, and cleaner technology, they help create:

- Healthier communities
- Safer jobs
- More stable economies
- Reduced climate threats

The World Bank observes that sustainable development and sustainable finance are interdependent; neither can thrive without the other.

A Tomorrow Founded on Ethical Earnings

Sustainability is redefining what it means to be successful. The focus has shifted from growth at any expense to growth that benefits both the company and the community.

Firms that prioritize sustainability now will emerge as tomorrow's market leaders—stronger, more reliable, and more competitive.

For learners and aspiring leaders, the message is clear: Adopting environmentally friendly practices benefits not only the Earth but also serves as a strong investment in future wealth.

The return on investment from sustainability is measured not just in profits but in the quality of life we provide for future generations. A profitable future is not only achievable; it is sustainable.

AUTHOR'S BIO: DHWAJ PARMAR

I, Dhwaj Parmar, Finance enthusiast from the PGDM 2025–27 batch, bring a strong analytical mindset with keen interests in investment banking, corporate finance, valuations, business acumen, and data analytics. By connecting these areas with the growing relevance of sustainable finance, I explore how financial decisions today extend beyond short-term profitability to long-term value creation. With this perspective, I aspire to contribute to data-driven, value-focused financial strategies that foster business growth and sustainable economic development.

CSR: A Commitment to India's Sustainable Growth

BY FARZAN MIRZA

In today's dynamic business landscape, Corporate Social Responsibility has emerged from the mere concept of sustainability into a strategic business philosophy, CSR represents a company's commitment to being socially responsible towards all its stakeholders including consumers, suppliers, investors, management, employees, communities and regulatory bodies.

At its core, CSR is anchored in the three pillars of sustainability- environmental, ethical and social responsibility. These principles collectively enable a developing nation like India to progress towards a self-sufficient, self-reliant and self-worthy future in an ever-changing global environment.

Environmental Responsibility- Addressing climatic change, promoting renewable energy, waste management, and water conversation are not just corporate responsibilities but collective imperatives for a sustainable tomorrow.

Ethical Governance- Transparency, Integrity, Fairness must guide every initiative, fostering trust and accountability among all stakeholders.

Social Responsibility- Enterprises should actively contribute to building equitable and inclusive communities by bridging social disparities and empowering marginalized groups.

Towards a Better India: Empowering Communities

The foundation of Better India rest in the hands of empowered communities emanating from every corner of the society. These communities foster shared values and collective strength, enabling the growth of an inclusive society where every citizen has access to quality education, healthcare and equal opportunities to realize their true potential.

CSR leaders play a pivotal role in this transformation by bridging social and economic gaps, uplifting marginalized groups and empowering individuals to contribute meaningfully to the nation's progress.

Key priorities for creating a better India include:

- Access to Education: Education must remain at the forefront of our agenda. From ensuring basic literacy to fostering advanced skill development, education can transform lives and communities.
- Healthcare for All: Health is a fundamental right and no citizen of our nation should be deprived from getting essential medical care. From today till prospective periods, let's collectively strengthen our healthcare system and focus on preventive healthcare measures.
- Skill Development and Livelihoods: Skill-building initiative tailored to local needs can provide sustainable livelihood and reduce inequalities.

A better India is not a dream it's a goal within our reach wherein we act together with purpose, compassion, fortitude, resilience and a promise to leave no one behind.

Towards a Responsible India: Strengthening Values

A Responsible India is one that upholds the value of integrity, accountability and sustainability. Responsibility begins with every individual and extends to every institution, each playing a vital role in advancing India's Viksit Bharat 2047 mission- the vision of transforming our nation from a developing to a fully developed one.

This sense of responsibility must also resonate across rural, semi-urban and urban communities, inspiring collective action to reduce carbon footprints and promote environmental awareness, especially among the youth generation. By embracing green initiative such as green hydrogen and eco-friendly products, we can ensure that sustainability becomes the way of life, securing an eternal balance between development and the environment for generations to come.

A Responsible India is also based on the foundation of three pillars:

Environmental Responsibility: Addressing climatic change, promoting renewable energy, waste management, and water conversation are not just corporate responsibilities but collective

imperatives for a sustainable tomorrow.

Ethical Governance: Transparency, Integrity, Fairness must guide every initiative, fostering trust and accountability among all stakeholders.

Social Responsibility: Enterprises should actively contribute to building equitable and inclusive communities by bridging social disparities and empowering marginalized groups.

In a Responsible India, every action- be it small or large- must align with the principles of creating positive, lasting change for the betterment of the society.

Towards a Developed India: A Vision for 2047

As we march toward India's centenary of independence in 2047, our dream of becoming a fully developed nation by 2047 grows stronger. But real progress is more than economic success- Its inclusive and holistic growth uplifts every individual and community.

Steps toward a Developed India:

Technological Advancements: Harnessing India's technology to drive innovation and digital transformation across critical sectors such as agriculture, education and healthcare ensuring efficiency, accessibility and inclusivity.

Infrastructure Development: Developing world-class physical and digital infrastructure, including transformation networks, smart cities and robust connectivity systems to support sustainable economic growth and improve quality of life.

Inclusive Growth: Promoting equitable and inclusive development that extends to the most remote regions of the country, empowering rural and tribal communities through opportunities in education, employment and entrepreneurship.

A Call of Action: Let's Work Together

As we embark on this journey, let us promise to make the New Year a turning point in India's development story. Let us move beyond words and embrace action.

Here's how we can work together:

- Strengthen CSR Initiatives: Align CSR Projects with national development priorities and SMART goals- Specific, Measurable, Attainable, Realistic and Time Bound are established to ensure outcome-driven results create lasting social and environmental impact.
- Foster Collaboration: Encourage Cross-Sector Partnership among Government, Industry, Academia and Civil Society that share resources, knowledge, and expertise amplifying the reach and effectiveness of CSR efforts.
- Promote Innovation: Support creative solutions and emerging technologies that address complex social and environmental challenges in efficient, scalable and sustainable ways.
- Engage Communities: Empower local communities by involving them in decision making, recognizing their unique needs and perspectives and building capacity for self-sustained progress.
- Advocate for Change: Use corporate influence and communication platforms to raise awareness, shape public dialogue and inspire collective action towards building a more equitable and sustainable India.

Shaping the India of the Future

The upcoming years is not just a continuation of time- it is a fresh start, an opportunity to reflect, realign and recommit to our shared goals. Let us dream big and work relentlessly to make those dreams a reality.

India's future lies in our hands and the time to act is now. Let's work for a better India. Let's commit to a responsible India. Let's build a developed India.

Together we can make it happen.

AUTHOR'S BIO: FARZAN MIRZA

As a Finance Enthusiast and PGDM Student from the 2025-27 batch, I'm fascinated by the stock markets and the Economy. I strive to understand the market dynamics in the global financial landscape contributing to a deeper understanding of financial systems, informed investment decisions, and value-driven economic growth. I aim to apply analytical thinking and financial expertise to navigate market complexities while adapting to evolving global trends.

BY JANHAVI KOTHARI

Marketing used to be straightforward: catchy slogans, shiny ads, and promises crafted to sell. But today, it's a different world. Consumers are no longer passive—they ask questions, they investigate, and they expect action, not just words.

What Is Greenwashing?

Greenwashing is when companies claim to be more sustainable or ethical than they are. It's marketing in a green coat. The term was coined in 1986 by environmentalist Jay Westerveld, but it's more relevant than ever.

Picture this: a product claims it's "eco-friendly" when none of its packaging is recyclable. Or a company claims it operates "carbon-neutral" when it hasn't offered data to support that statement which is an example of greenwashing. Greenwashing takes advantage of a consumers' desire to do good and manipulates it to generate sales revenue. Greenwashing directly undermines the fundamental purpose of CSR by swapping out action for optics. Second, when consumers realize they have been fooled, losing the trust of consumers does not stop at the brand, it impacts the trust consumers will have in sustainability claims in general.

The Dangers of Greenwashing

Greenwashing diminishes confidence that consumers have, inhibits fair competition, and sidetracks progress toward real environmental solutions. A great example of this was a 2022, European Commission survey that reported over 40% of all online "green claims" were misleading.

Beyond surveys, public examples of greenwashing possibilities illustrate the associated risks:
Volkswagen's "Clean Diesel" scandal: VW advertised diesel vehicles to be environmentally friendly. Yet, their vehicles came with software that circumvented emissions testing to exceed allowed pollution levels by up to 40 times.
H&M's "Conscious Collection": H&M marketed their sustainable line as an example of environmentally-conscious clothing. Further investigation brought market confusion and

practices that were not transparent. Customers felt deceived, and H&M was accused of being ignorant to the waste of fast fashion despite its claims.

The reality is because we live in a hyper-connected world, being seen as inauthentic can be detrimental fast. Social media and instantaneous news cycles have made it impossible for companies to hide behind flashy ad campaigns.

The Psychology of Greenwashing

So why would brands risk it? Because what people perceive can often mean more than what is factual. Consumers of younger generations - Millennials and Gen Z - care about the activities they impact with their money. Over 70% of Gen Z stated they would prefer to support brands that sustain sustainability and are even willing to pay more for ethically produced products. Experts call this the "sustainability paradox." Someone can make money being sustainable - but pretending to be sustainable can seem like the easier route. The issue: short-term gains lead to long-term detriment. Consumers do remember being misled. And when you lose their trust, it is difficult to rebuild.

From Greenwashing to Green winning

It is not about abandoning sustainability marketing - just making it real. Patagonia is a great example of this. In fact, their "Don't Buy This Jacket" campaign inspired consumers to repair and reuse clothing they may have purchased instead of just buying something new. Patagonia has also donated 1% of their sales to environmental causes. To top things off, in 2022 Yvon Chouinard gave the ownership of Patagonia to a trust that will guarantee a maximum distribution of profits will protect the planet from further harm. This is much more than marketing for Patagonia - this is meaningful action that drives their mission.

IKEA is an inspiring tale in the same vein. The furniture behemoth is experimenting with a circular model using renewable materials, energy efficiency in their operations, and take-back programs to help drive reuse. IKEA's alchemy is

being transparent: they authentically share their experiences, what they did well, where they fell short, and where they want to go. Customers trust their message because it is authentically imperfect rather than unrealistically perfect. These companies demonstrate that when sustainability moves beyond marketing into the business model, it is a powerful section of differentiation.

The Role of Responsible Marketing in CSR

Today, CSR and marketing are not mutually exclusive – marketing is the storyteller of CSR – it can lead to education, inspiration, and trust. Brands can avoid the stigma of greenwashing by:

- Transparency Over Perfection: Share victories and challenges. People appreciate sincerity more than perfect lies.
- Verification and Standards: Leverage the credibility and value of third-party certifications such as B Corp, Fairtrade, and FSC. Proof matters.
- Purpose Driven Storytelling: Show measurable impact. How does a product contribute to waste reduction; community support; or quality of life for instance? Authenticity resonates far better than buzzwords and phrases.

Brands that choose to accept these empirical principles do not merely market sustainability, they live it.

When Marketing Creates Responsible Futures

CSR is more than a corporate checklist; it is a philosophy about how to create change in the world. Consumers want to see authenticity. Brands can inspire loyalty, respect, and hope by simply being honest about their imperfections along with tangible results. As Simon Sinek states,

"People don't buy what you do—they buy why you do it." The future belongs to those brands that live it.

A Future of Integrity

Greenwashing is a choice: you can either take the short-cut or align with integrity. For the students, marketers, and other emerging leaders, the challenge is clear: we must promote honesty rather than hype and action rather than illusion. In a world of responsible futures, the greatest marketing strategy is simply the true.

Case Study

Nestlé used to advertise its "Pure Life" water as some sort of super environmentally friendly, feel-good choice. The ads were all mountain streams and "we care about the planet" vibes. But then people found out it was taking huge quantities of groundwater from places that were literally struggling with drought-especially in California. So, while the marketing looked all green and responsible, the actual situation was the opposite. People expressed dissatisfaction because it felt like the brand was only pretending to be sustainable to look good. And that's just exactly why Nestlé became one of the most talked-about examples of greenwashing.

Conclusion

People don't expect brands to be perfect at the end of the day, just honest. Greenwashing may look slick in ads, but when the truth finally comes out, it breaks their trust fast. Real winners are those brands that are real about what they do and try to make a difference. The future isn't about looking sustainable; it's about actually being sustainable.

AUTHOR'S BIO: JANHAVI KOTHARI

I, Janhavi Kothari, a PGDM 2025–27 Marketing student, have a strong interest in digital marketing and content creation. I actively analyze how brands use digital platforms to promote sustainability, with a particular focus on identifying greenwashing versus authentic, transparent marketing practices that build long-term consumer trust. I aspire to build a creative corporate career in digital marketing, driven by ethical storytelling, innovation, and responsible brand communication.

The Ethical Imperatives of AI for Social Responsibility

BY MAHEK SHASTRI

From an experimental technology, artificial intelligence (AI) has quickly evolved into a major force influencing the modern world. AI has an impact on how we work, learn, shop, travel, and even think. Examples include voice assistants, medical diagnostic tools, online shopping recommendations, and automated hiring systems. As students in a digitally first world, we benefit daily from AI's speed, convenience, and personalized experiences. But the emergence of AI also presents a significant challenge: making sure that technology continues to be morally upright, equitable, and socially conscious.

Why Ethics in AI Has Become a Global Priority

AI is built on data collected from millions of people across the world. AI systems frequently mirror societal biases, prejudices, and inequalities because they learn from patterns in this data. AI may inadvertently perpetuate discrimination if this data is not handled carefully.

For instance, because historical data indicated that there were more men in particular job roles, some hiring algorithms favored male applicants. Darker-skinned people have been misidentified by facial recognition software more frequently than lighter-skinned people. If educational tools are based on faulty data, they may also grade students unfairly.

One thing is evident from these examples: AI cannot be allowed to grow unchecked. In order to safeguard human rights and guarantee that technology benefits everyone equally, ethical considerations are now mandatory.

The Challenge: Making AI that is good for society

With social responsibility, AI should work to make society better instead of making it worse. But it's not easy to do this. Here are some important moral rules that show how hard it is:

1. Being fair and lowering bias
Making sure things are fair is one of the most important ethical concerns. AI shouldn't be biased against people because of their gender, caste, religion, race, or income. To make AI models fair, developers must use a variety of datasets, check for bias, and keep checking on them. But this job isn't easy. There are subtle biases in society, and getting rid of them from data takes work. The hard part is making AI that doesn't just avoid discrimination but also works to make sure that everyone has the same chances and access.

2. Openness: Being able to see how AI makes choices
A lot of AI systems work like "black boxes," which means that not even experts can fully explain how they make decisions. This lack of openness brings up serious moral questions.
As an example: The person who wants a loan has the right to know why an AI turned them down. Doctors need to know why a medical AI suggests a treatment if they want to use it. It's not enough to just explain things; people need to trust you too. People will only let AI use sensitive areas like healthcare, finance, and the law if they can see how, it makes decisions. Building AI systems that can be explained is, therefore, a basic social duty.

3. Responsibility: Who is to blame when AI fails?
When a person does something wrong, they are clearly responsible. But when AI makes a bad choice, it's harder to say who is responsible. Is it the fault of the developer? Whose company? The users? Clear rules for who is responsible are needed to make sure that AI is used in an ethical way. Organizations must be held responsible for the systems they build and deploy. Without accountability, AI could become a powerful yet unregulated force capable of causing harm without consequences.

4. Privacy and the Protection of Personal Data
For AI systems to work well, they require large data sets. However, data collection often raises privacy issues. People ought to know:
- What specific data is collected
- How the data will be used
- Whether the data will be shared
- Where, and how, the data will be stored

Data protection laws are evolving in many

jurisdictions, but enforcement mechanisms remain a challenge. As students living through the era of a permanent and public digital footprint, learning and understanding data ethics is important. The conscientious use of AI will value privacy as a human right, not just a feature.

5. Avoidance of Misuse: Deepfakes, Misinformation, and Surveillance

As with all powerful technologies, AI can be used for positive and negative applications. Misuse of AI could result in:

- Deepfake videos that distort public opinion
- Misinformation propagating at alarming rates
- Over-monitoring and threats to personal freedoms
- Automated cyber attacks
- Predictive policing that targets specific communities unfairly

The ethical imperative is clear: we need strong regulation and responsible innovation in order to not allow AI to become a means of control or deception.

Conclusion: A Future of Accountability

The fundamental question of today is no longer, "Can AI do this?" but rather, "Should AI do this?"

As AI continues to shape the world, its trajectory will depend on what values we prioritize. Ethics, as it relates to AI, needs to be approached not as something that can be added on separately, but placed at the center of the architecture of AI systems being created or being utilized.

If we agree on a commitment to fairness, transparency, accountability, and human dignity, AI could become a powerful driver of positive social change and overall economic benefit. If we do not accept these responsibilities, when the risks might be greater in the not-so-distant future.

The future of AI is being constructed today and it is our shared responsibility to create a future in which technology is used to empower, include, and uplift the lives of all humanity.

AUTHOR'S BIO: MAHEK SHASTRI

I, Mahek Shastri, a PGDM student (2025–27 batch) and a creative marketing enthusiast with experience in digital marketing, content creation, and branding. I enjoy telling stories that bring together innovation, responsibility, and real human values, while exploring the intersection of technology and ethics in modern business. With a growing interest in the ethical use of AI, I am curious about how technology can be shaped to serve people and society better. Through my writing and academic journey, I explore how ideas of sustainability and ethics translate into everyday business practices, and I aim to work with organizations that are thoughtful in their approach and mindful of their impact on society.

Prevent and Prepare, Then Too Repent and Repair

BY SHUBH LODAYA

We live in times when the world is moving faster than ever — new technologies, new markets, new dreams. But amid all this progress, we are often reminded of a simple truth: prevention is always better than cure. The saying "Prevent and Prepare, Then Too Repent and Repair" beautifully captures what responsible living and leadership truly mean. It's about thinking ahead, acting wisely, and taking responsibility when things go wrong.

In today's world, Corporate Social Responsibility (CSR) and sustainability are not just buzzwords, they are need of the hour. Sustainable development means meeting today's needs without compromising the ability of future generations to meet theirs. It is about balancing economic growth with social well-being and environmental protection. True leadership means caring enough to prevent harm, preparing for challenges, and having the courage to repair when mistakes happen.

They are about building a mindset of foresight — one that plans for the future instead of fixing the past. True leadership means caring enough to prevent harm, preparing for challenges, and having the courage to repair when mistakes happen.

From Reaction to Prevention

For many years, businesses reacted only after problems occurred. Oil spills, worker issues, and environmental damage often led to public apologies and compensation a pattern of repent and repair. But times have changed. The focus has shifted to prevent and prepare. For many years, businesses reacted only after problems occurred. Oil spills, worker issues, and environmental damage often led to public apologies and compensation a pattern of repent and repair. But such damage has come at a big cost to society polluting air and water, harming forests and wildlife, and affecting people's health and livelihoods. These losses showed that prevention is always better and cheaper than repairing the harm later.

Today, many companies understand this and are taking action. Tata Power is investing in renewable energy, ITC Limited focuses on saving water and reducing waste, and Mahindra & Mahindra promotes electric vehicles to cut pollution. Even global companies like Coca-Cola and BP are trying to reduce their environmental impact through cleaner technologies and sustainability programs. Businesses are now realizing that protecting the planet also protects their future.

Companies are now realizing that acting early saves money, builds trust, and creates long-term value. For example, Unilever and Patagonia have both shown that sustainable thinking can drive success. Unilever's products are designed with environmental and social impact in mind, while Patagonia encourages customers to repair and reuse clothes instead of buying new ones. These are not charity gestures — they are smart business choices rooted in prevention.

Another inspiring example is IKEA, which has pledged to use only renewable or recycled materials by 2030. By doing this, the company is preventing waste and cutting future pollution before it even begins.

On the other hand, when companies ignore prevention, the results can be disastrous. The BP oil spill in 2010 caused massive environmental damage and cost the company billions of dollars. More importantly, it damaged public trust — something no amount of money can easily repair.

CSR: Anticipating Impact Before It Happens

Corporate Social Responsibility means more than donating to charity. It's about understanding how every business decision affects people and the planet — and taking steps to do better.

The Tata Group is a great example of this mindset in India. Their CSR programs focus on building strong communities — from providing education and healthcare to promoting clean water and rural development. Tata doesn't wait for crises to happen; it invests in people to prevent them.

Globally, Microsoft's plan to become carbon negative by 2030 shows how large corporations can prepare for the future. Instead of waiting for stricter laws, Microsoft is taking the lead to reduce and remove its carbon footprint. This proactive attitude is what responsible business looks like today.

Even cities are adopting preventive thinking. The Zero Waste Cities initiative in Japan and South Korea has achieved recycling rates above 90%, proving that collective effort and early planning can transform how entire societies manage waste.

The Role of Ethical Leadership
Behind every sustainable organization stands a leader who chooses responsibility over short-term profit. Ethical leaders understand that doing what's right today saves regret tomorrow.

Paul Polman, former CEO of Unilever, is a well-known example. He shifted Unilever's focus from quarterly profits to long-term sustainable growth, launching the "Sustainable Living Plan." His vision showed that purpose and profit can grow together. Similarly, Ratan Tata in India has always believed that business should improve lives, not just balance sheets. From affordable housing to disaster relief, Tata's initiatives show how compassion and strategy can go hand in hand. Even Toyota's "Kaizen" philosophy — the culture of continuous improvement — reflects preparation. The company constantly refines its systems for safety, innovation, and environmental performance. That's why Toyota remains one of the most trusted brands worldwide: it doesn't wait for problems; it prevents them.

When Things Go Wrong: The Courage to Repair
No organization is perfect, but the ones that succeed in the long run are those that stay honest, responsible, and forward-thinking. Being open about challenges and progress builds trust — and trust always adds value. When businesses act with transparency and follow sustainable practices, they earn respect, customer loyalty, and long-term success.

For example, powerful story of transparency comes from Cadbury India. In 2003, when consumers found worms in chocolate bars, the company faced a major crisis. Instead of denying the problem, Cadbury launched a nationwide campaign explaining how storage conditions had caused the issue. It introduced new tamper-proof packaging, worked closely with retailers, and even brought in Amitabh Bachchan as the brand ambassador to rebuild public trust. The company's honest and proactive response turned a setback into a lesson in responsibility — showing that openness and corrective action can restore reputation and strengthen consumer loyalty.

In India, ITC's focus on water conservation and eco-friendly manufacturing has not only reduced costs but also improved its image as a responsible company. Similarly, Apple publishes reports on its environmental impact, showing how it recycles materials and reduces carbon emissions. This transparency helps people believe in its commitment to sustainability.

In short, when companies are open, honest, and responsible, everyone wins — the business grows, people trust it more, and the planet benefits too.

Sustainability as a Continuous Journey
Sustainability isn't a one-time project; it's a continuous cycle of learning and improvement. Every organization and individual can follow this simple pattern:
• Prevent - Identify risks early and reduce harm.
• Prepare - Build strong systems and plan for uncertainty.
• Repent - Admit when something goes wrong; honesty builds trust.
• Repair - Take action to fix what's broken and rebuild better.

The COVID-19 pandemic showed the importance of preparation. Companies like Infosys and Mahindra Group supported employees, communities, and local governments with health, education, and digital initiatives. Their quick response wasn't luck — it came from years of building responsible systems and values.

The Future is in Our Hands
As students, professionals, and future leaders, we all have a role to play. The world needs more people who think ahead, act responsibly, and care deeply. Whether it's conserving water at home, reducing plastic use, or leading ethical projects at

work — every small preventive action counts. We must move from a culture of regret to a culture of readiness. Instead of waiting to repair the damage, let's prepare to prevent it. That is how we build a sustainable world — one decision at a time.

"Prevent and Prepare, Then Too Repent and Repair" is not just a phrase; it's a way of life. It reminds us that being responsible is not about perfection — it's about awareness, empathy, and courage.

When we act before crisis, we protect the future. When we admit our mistakes and repair with sincerity, we rebuild trust. Together, these values form the foundation of a more sustainable, fair, and compassionate world — a world truly ready to build responsible futures.

AUTHOR'S BIO: SHUBH LODAYA

I am a Banking and Trade Finance professional with 2.5 years of experience in Forex operations, document collections, SWIFT handling, and AML/KYC compliance. My areas of interest include banking operations, financial markets, and general management.

BY TANAYA PUJARE

In the evolving business environment, sustainability is no longer an optional commitment; it is a strategic responsibility for each company. As companies face growing environmental, social, and governance (ESG) pressures, they are being called upon to move beyond profit maximization and contribute to a more sustainable and equitable world. This aligns perfectly with the overarching vision of Corporate Social Responsibility (CSR) — ensuring that business growth goes hand in hand with ethical, environmental, and social accountability.

Within such a context, sustainable business models and green entrepreneurship are emerging as transformative approaches that are driving profits and building responsible futures. In turn, marketing plays a critical role in communicating these efforts, shaping perceptions, and inspiring conscious consumer behavior.

CSR, Sustainability, and Responsible Growth

Corporate Social Responsibility and sustainability share a common purpose-integrating long-term social and environmental goals into everyday business operations. CSR, today has evolved into a strategic business philosophy. Today, modern organizations are embedding sustainability right into the core of their business models, from how they manage supply chains to the way they market and tell stories about their brands.

A sustainable business model integrates value creation in an inclusive, circular manner, reducing harm to the environment, using resources more efficiently, and considering communities and future generations. When this is tied together with strategic marketing, a positive feedback loop is formed: responsible production meets responsible consumption.

That's where green entrepreneurship comes into play. Green entrepreneurs see a business opportunity in the solution for environmental issues: renewable energy, eco-friendly products, sustainable packaging, or waste reduction. Their

innovation meets the needs of environmentally conscious consumers and advances the goals of corporate social responsibility by fostering the well-being of society.

Marketing: the bridge between purpose and profit

Marketing is the key connector translating sustainability into brand value. Where traditional marketing focused on persuading customers to buy, sustainable marketing focuses on building trust, loyalty, and shared purpose. It communicates not just what the company sells, but what it stands for.

The new sustainability lens reimagines the "4 Ps" of marketing - that is, Product, Price, Place, and Promotion.

1. **Product**: Sustainable products focus on longevity, using eco-friendly materials, and ethical sourcing. Example: Patagonia's "Worn Wear" campaign encourages consumers to repair and reuse old garments rather than buy new ones. In so doing, the practice is in line with CSR principles that aim at minimizing waste and encouraging responsible consumption, while Patagonia continues to nurture brand loyalty.

2. **Price:** Sustainable products may have a premium, but marketer's position this as an investment in the planet. Example: Tesla does not sell electric cars merely as a luxury items, but as building blocks of the clean-energy future. Consumers pay for innovation and for being part of a movement toward sustainability.

3. **Place:** Green logistics, responsible sourcing, and local distribution reduce carbon footprints. Example: IKEA redesigned its supply chain to minimize packaging and transportation emissions, showing how operational sustainability supports CSR commitments.

4. **Promotion:** Green marketing centers around genuine storytelling. Companies run campaigns that emphasize transparency and ethical accountability, instead of making deceptive "green" claims. Example: The Body Shop

promotes its cruelty-free and community trade initiatives, showing how responsible practices can also be powerful marketing tools.

Green Entrepreneurship as CSR in Action
Green entrepreneurship embodies CSR in its purest form: innovation driven by social and environmental purpose. For the most part, entrepreneurs in this space start ventures to solve sustainability challenges rather than simply capitalize on trends.

For example, Tesla, and Ather Energy are changing the face of mobility and energy with the development of environment-friendly solutions that make people less dependent on fossil fuels. Their success stories prove that sustainability and profitability are not mutually exclusive; in fact, they are mutually reinforcing. Similarly, Unilever's Sustainable Living Plan weaves CSR into every part of the business. For brands like Dove and Lifebuoy, sustainability is integral to product and marketing strategy. These "Sustainable Living Brands" have consistently outperformed the rest and reinforce that responsible business is also smart business. In India, it is the Tata Group that leads by example in responsible growth. From electric vehicle initiatives by Tata Motors to renewable energy expansions by Tata Power, all have their roots in CSR-driven innovation. The marketing reflects not just technological progress but also commitment to national goals on sustainability. Even within FMCG, Nykaa's Clean Beauty category represents the increasing awareness of ethical and eco-friendly products, a move that can link consumer aspiration to environmental consciousness.

Marketing Responsible Futures
In the digital era of today, authenticity and engagement are what sustainability-driven marketing thrives on. Social media becomes a platform for storytelling where brands can directly show their CSR initiatives, from reduction of carbon footprints to utilization of recycled materials and supporting local communities.

Starbucks, through its "Planet Positive" campaign, as well as the initiative of "Greener Stores." It demonstrates a brand positioning itself more as a partner for building a responsible future rather than just a beverage brand.

Digital platforms also enable green entrepreneurs to target eco-conscious consumers. Influencer marketing, if aligned with genuine values of sustainability, amplifies awareness and drives behavioral change. Lush Cosmetics, for instance, uses online storytelling to showcase its zero-waste "naked" products and encourages customers to rethink packaging waste.

Challenges and the Way Forward
While sustainable marketing offers immense promise, it also raises some challenges. Greenwashing, or making misleading sustainability claims, erodes consumer trust and undermines CSR credibility. Therefore, transparency, measurable outcomes, and third-party certifications are most vital. Besides, consumer education still remains critical.

Changing buying behavior toward sustainable alternatives takes time. Marketers must mix awareness, affordability, and authenticity in a way that will make sustainable choices mainstream, not niche.

Conclusion: Building Responsible Futures
Sustainable business models and green entrepreneurship are not merely trends — they are the foundation of building responsible futures, where businesses act as stewards of the planet and society. By embedding CSR into core operations and communicating it effectively through marketing, organizations will be able to create long-lasting value that benefits all stakeholders. The success stories of Tesla, Unilever, Tata, and Starbucks reflect a fundamental reality: sustainability, if its roots run deep into genuine CSR, is not just good ethics - it is good business. As future managers and leaders, embracing sustainability and green innovation is no longer just a professional choice; it is actually a moral responsibility. We can build that sustainable, equitable, and inspiring world of tomorrow through responsible entrepreneurship and conscious marketing.

AUTHOR'S BIO: TANAYA PUJARE

I, Tanaya Pujare, a marketing enthusiast in the PGDM 2025-27 batch, am a curious and idea-driven learner with strong communication skills. I enjoy creating clear, thoughtful content and exploring how brands can integrate sustainability, innovation, and consumer-centric thinking. Always eager to learn, grow, and contribute to purposeful strategies, I aim to support campaigns that build trust, foster engagement, and create long-term value.

CSR and Sustainability in Education: Building Responsible Futures

BY TANISHA INNANI

Education has always been a big part of shaping the future of societies. It is not just a place to learn in class or in school; it is also a place to learn about values, ethics, awareness, and responsibility. Education has become even more important as a way to makes changes in a world where technology is growing rapidly and there is a lot of uncertainty in weather patterns and there are not equal opportunities or facilities for everyone. This is why Corporate Social Responsibility (CSR) and sustainability are so important in field of education. When schools and businesses work together to promote responsible learning, the result is not only better grades, but also a generation that cares about the environment and society.

Transforming Access, Equality, and Digital Inclusion Through CSR Activities

The very obvious result of CSR in education is that it makes things fairer and more accessible. Many kids and teens still don't have access to good and quality education because they can't afford it, there isn't enough infrastructure, or they live in remote area. CSR initiatives have helped bridge the gap by giving money to schools that don't have enough building infrastructure, availability of digital classrooms, smart boards, libraries, laboratories, and sanitation facilities. Schools funded by CSR are often the first in rural and tribal area to offer safe learning environments and modern learning tools. The growth of digital education has made CSR even more important as a way to include everyone.

The pandemic showed a big digital divide, with some students able to learn online easily and others having trouble connecting to the internet. Also, not every student had the required devices to connect online. Through CSR, companies and ed-tech companies have given out learning tools, paid for internet access, set up free e-learning platforms, and trained teachers. Because of this, many kids who couldn't learn digitally are now getting some academic exposure as every other student in the country.

Sustainability in Campuses and Curriculum:

Learning by Living

Sustainability in the education sector extends far beyond the environmental chapters in textbooks. It is not just about educating the students about sustainability but also implying those initiatives in the campuses wherever possible. Increasingly. Sustainability is becoming a part of how institutions function on a daily basis. Many schools and universities now run on solar energy, practice rainwater harvesting, and minimize paper consumption through digital processes. Students learn responsible behavior by living inside institutions that adopt waste segregation, recycling drives, composting systems, and reduced plastic use. Campus sustainability creates a learning experience that is not only theoretical but also practical and experiential. Along with greener campuses, there is a shift in the curriculum that is being designed for the students. Institutions are integrating themes like climate education, ethics, civic responsibility, etc. Several schools also require its students to undertake eco-projects, volunteer for community causes, or lead awareness campaigns as part of their academic progress. This kind of holistic approach ensures that the purpose of education goes beyond grades and examinations to focus on character building, emotional maturity, responsible leadership, and empathy.

Community Involvement, Implementation Challenges and the Way Forward

CSR in education applies to both students in school and the communities around them. Many schools conduct these workshops like skill development sessions, sanitation and hygiene awareness, mental health counselling, and many more for parents, youth and neighborhoods. This model makes sure that the CSR's benefits go beyond the classroom and help the society grown in the long term. But even with the progress, there are still are still some challenges that keep CSR from having its full effect. Sometimes the infrastructure is often built without the same amount of money spent on training teachers, which means that the resources are not used to their full potential. Sometimes, CSR projects are grouped

together in cities where they are easy to get to, which means that rural areas don't get enough help. Most importantly there aren't any standard ways to measure the long-term effects of CSR efforts, which makes it difficult to compare and improve strategies for future initiatives.

Conclusion

Viewing CSR and sustainability in education as optional extras is over. They are now non-negotiable priorities for building a fair, informed, and truly responsible society.

When businesses invest their strength and resources into schools, and when institutions embed sustainability—not just in the curriculum, but in how they operate—the outcome is transformative. Students grow up equipped with not just knowledge but they gain a deep, felt understanding of empathy, ethics, social responsibility, and essential environmental care.

The power of integrating CSR and education is unmatched. It not only builds values in jobs, families and communities but also actively builds responsible global citizens and future which in turn impact the world.

AUTHOR'S BIO: TANISHA INNANI

I am a PGDM student with a background in Management Studies. I am driven by a desire to grow as a management professional and believe that continuous learning, reflection, and real-world exposure play an important role in shaping a thoughtful and responsible future.

The New Rules of Marketing: How Responsibility Became the Ultimate Brand Strategy

BY VEDIKA NAGAONKAR

In today's world, marketing is having an identity crisis. The old playbook—simply promoting a product's features and benefits—is no longer enough. We're in an era defined by the conscious consumer, a person who asks not just 'what does this product do for me?' but 'what does this company stand for?'. This powerful shift has pushed Corporate Social Responsibility (CSR) from a dusty, forgotten file in the 'nice-to-have' cabinet straight to the center of the marketing department's 'must-do' strategy.

CSR—a company's commitment to being accountable for its impact on people, the planet, and its profits—is no longer just a moral obligation or a philanthropic side-project. It has become one of the most powerful tools for building a brand that people genuinely want to connect with, trust, and support for the long haul.

The New Consumer and the New Rules

So, what changed? In short, the consumer. Today's buyers, particularly the influential Millennial and Gen Z demographics, vote with their wallets. They actively seek out brands that mirror their own personal values and will just as actively abandon those that don't. This isn't just a feeling; it's a market-moving force.

This has prompted businesses to embed a real sense of social purpose deep within their brand's story. Governments are catching on, too. In India, for example, the Companies Act of 2013 legally mandates that qualifying companies must dedicate a portion of their profits to CSR activities. But the most forward-thinking companies understand that the true power of CSR isn't in just checking a legal box. The real win is in weaving this purpose into the very DNA of the business, making it a strategic choice, not just a compliance one.

When Purpose and Innovation Collide

The real magic happens when CSR stops being a separate "initiative" and starts fueling a company's core innovation. When a brand's social mission is its product, the marketing almost writes itself, creating a story that is both powerful and impossible to ignore.

Two of the clearest examples of this are Tesla and Patagonia.

Tesla didn't just market a new car; it marketed a new future. Its entire brand identity is built on the mission of accelerating the world's transition to sustainable energy. The innovation in electric vehicles, solar power, and battery technology is its CSR. This mission-driven approach has created a fanatical following that buys into the vision, not just the vehicle. Patagonia, the outdoor gear company, has been a master of this for decades. Its brand message is fundamentally rooted in environmental activism. When it ran its famous "Don't Buy This Jacket" campaign, it was a radical, headline-grabbing plea for conscious consumption. It was a move that was 100% authentic to their mission, and it's what has forged a fiercely loyal tribe of customers who see themselves as partners in that mission.

Global Strategies: Proof in the Profits

This isn't just a feel-good story; it's a powerful business strategy that shows up on the balance sheet.

Unilever proved this conclusively with its "Sustainable Living Brands." The company tracked its portfolio and found that brands with a clear, baked-in social or environmental purpose (like Dove's "Real Beauty" or Lifebuoy's health-focused soap) were growing significantly faster than the rest of their brands. The data was clear: purpose is profitable.

Similarly, Coca-Cola's "World Without Waste" initiative, which pledges to recycle a bottle for everyone it sells by 2030, is a strategically critical move. In a world deeply concerned about plastic pollution, this campaign aims to reframe Coca-Cola's public narrative, shifting it from a primary source of the problem to a key part of the solution. It's a marketing pivot designed to protect its social license to operate for decades to come.

The Indian Model: Building "Shared Value"
In India, many of the most respected corporations have long perfected the art of "shared value"—the idea that doing good for society can and should directly benefit the business. It's the ultimate win-win.

Hindustan Unilever (HUL) provides a textbook example with Project Shakti. HUL didn't just donate money to rural communities; it built a network of female micro-entrepreneurs (known as Shakti Ammas) to sell its products in their villages. This single initiative achieved two massive goals: it provided a sustainable livelihood and empowerment for thousands of women, and it simultaneously unlocked a vast, hard-to-reach rural market for HUL.

ITC Limited's e-Choupal initiative is another brilliant case. By setting up internet kiosks in villages, ITC gave farmers direct access to real-time market prices, weather forecasts, and modern farming techniques. This digital bridge empowered farmers, helped them increase their income by cutting out exploitative middlemen, and, just as importantly, secured a high-quality, traceable supply chain for ITC's own agribusiness.

From the Tata Group's foundational commitment to community (like the Tata Water Mission) to the Infosys Foundation's work in bridging the digital divide in rural schools, these companies prove that investing in a stronger, healthier society also builds a stronger, more resilient brand.

The Heart of the Matter: The Emotional Bond
This brings us to the real payoff for marketers. When CSR is authentic and deeply integrated, it transforms the entire customer relationship. It elevates the connection from a cold, simple transaction to a warm, lasting emotional bond.

Customers stop buying a product and start buying into a purpose. They are no longer just consumers; they become advocates, defenders, and members of a community built on shared values. In today's noisy, competitive marketplace, that kind of loyalty is priceless. But this power comes with a critical warning: it must be real.

Today's consumer has a highly-tuned "BS detector" for "greenwashing"—the cynical practice of making false or exaggerated claims about social or environmental work. If a company's marketing messages don't match its real-world actions, the public backlash is swift, brutal, and permanently damaging. Trust, once broken in the age of social media, is almost impossible to get back.

Conclusion: The Future of Marketing is Purpose-Driven
The writing is on the wall. For the modern consumer, and especially for the incoming Gen Z, authenticity isn't just a buzzword; it's the only currency that matters. They don't just expect brands to sell them something; they expect brands to stand for something.

The future of marketing belongs to the brands that are brave enough to have a purpose beyond profit. The companies that successfully and authentically blend their social responsibility with their core innovation won't just win market share. They will earn a place in their customers' hearts and, in doing so, lead the way toward a more conscious and connected world.

AUTHOR'S BIO: VEDIKA NAGAONKAR

I am a marketing student who enjoys observing markets beyond the textbook and understanding what truly moves consumers. I like connecting strategy with storytelling to make sense of real-world brand decisions. This article captures my perspective on modern marketing practices.

Indian Sports and CSR

BY ARSHAAN HALDAR & DEVANSH GANDHI

There is a remote village in Maharashtra and at one point, there was an open ground where children could play. They used to play barefoot, used rocks, made use of *chappals* for improvised goalposts. The transformation became instant when the CSR program initiated by companies resulted into funding a decent ground with turf, lights and equipment. Within months, participation tripled, and two girls from the village even went on to represent the district team, something that had previously seemed impossible.

Sports in India are gradually becoming viewed as an important branding tool and a powerful social change agent by the corporate sector. Companies with corporations are channeling their CSR funds towards sporting activities (not just to advance infrastructure), but also to encourage inclusion, growth of talents, and the common good through sports under the Companies Act 2013. In the research titled *Playing for a Cause: CSR Initiative in Indian Sports*, authors discuss how the nexus between the business and sports world is transforming the Indian social context. This article evaluates the landscapes of CSR in Indian sports, its impact, and the issue of challenges and opportunities that remain in the future.

CSR in India

Corporate Social Responsibility (CSR) is governed by the Companies Act of 2013 and the CSR Rules of 2014 in India, and contains the requirements and principles that companies have to adhere to. CSR is applicable to firms who have achieved one of the following thresholds within a financial year; a net worth of ₹500 crore and above, a turnover of ₹1000 crore and above, or a net profit of ₹5 crore and above. Firms below this requirement are expected to invest the minimum of 2% of average net profits of the last 3 years in CSR. They also have to establish a CSR committee composed of three directors, one of who is an independent director, to draft, execute, and control their CSR programs.

Impact of CSR

Infrastructure development is one of the most eminent effects of CSR. Firms offer funds in building stadiums, training facilities, indoor sports complexes and playgrounds at village level. These accommodating facilities foster regular attendance, develop new resources and build sustainable athletics environments.

Corporate-funded grassroots training programs coach, equip, and nutrition young potential athletes. This makes sure that children in economically weak backgrounds are provided with opportunities previously available to elite urban centers.

Most of the CSR activities done today are aimed at sponsoring individual athletes by offering them scholarships, training camps, physiotherapy and travel expenses to the competitions. This helped young athletes to attend state, national and international shows.

CSR activities are more focused on helping marginalized groups. Examples: Girl's trainings in the state where females have a low enrollment in sporting activities. Tribal community programs which utilize sports as one of their empowerment techniques. Para-athletes and disability sports camp sponsorship.

These programs disrupt stereotypes, increase the possibilities, and promote fair play in sports.

Most of the companies take advantage of sport-themed campaigns to advertise fitness, awareness of mental health, and the value of exercise. Marathons, cyclothons and community tournaments which are supported by CSR have turned into avenues of social messages.

Difficulties in Sports Development based on the CSR.

- Short-Term Project Thinking: It concentrates on one-time occurrences as opposed to long-term growth with little effectiveness in remaining effects.
- Absence of Coordination: There is poor coordination between corporates, governments,

and sports bodies which results in non-utilization of resources.

- Measuring Impact: Hard to look at actual outward results except in terms of occasions/facilities; long term athlete and community improvement may be overlooked.
- The problems of accessibility: The majority of infrastructure is in urban locations with rural talent not having been effectively served.
- Governance & Accountability: A lot of CSR sports projects do not report their operations and do not track their responsibility.
- Legal/Judicial POV: The laws and court decisions are emphasizing on clear CSR reporting, authentic social development (not in disguised marketing) and effective classification of sports-oriented CSR activities.

The Benefit of CSR in Sports.

CSR in India has brought a lot of benefits to the ecosystem despite its difficulties:

- Empowering Youth: Poor children can now afford to receive coaching, nutrition, equipment, and exposure to resources inaccessible to them earlier.
- Identification of talents to National Development: Academies and training camps sponsored by CSR increase the pool of talent, which would produce future national and Olympic successors.
- Community Building: CSR activities revolving around sports bring people together and enhance cultural exchange
- Enriching Corporate Reputation: Sponsorships in sports boost the brand of a company as it shows its social development interest.
- Promoting Healthy Lifestyle: To enhance general population health, community events, marathons, school sports events, and awareness initiatives will play their role.

The Way Forward: Enhancement of CSR in Indian Sports.

In order to ensure the growth of the effects of CSR in sports, the research proposes various strategies:

- Gear towards long-term programs and not short-term events.
- Make reporting standards better, more transparent and governed.
- Form collaborations between business, sports federation, and local government.
- Give more funds to the sports of women and the disabled.
- Establish systems to monitor athletes in the long run.
- Invest in tribal/rural areas where talent goes unnoticed.

CSR programs have the potential to enhance a sustainable, significant change in the sporting environment by undertaking these measures.

Conclusion

CSR to sports is not just a requirement but a driver of social change. CSR programs are creating a participative and sports ecosystem that helps young athletes realize their potential, inspire girls in societies, and provides infrastructure in isolated communities.

As corporations keep on taking their social roles, the collaboration between corporations and sports can open up the immense sporting capabilities of India. Through committed efforts and partnership, CSR may become the engine behind the future of Indian sports.

AUTHOR'S BIO: ARSHAAN HALDAR

I'm a PGDM student with a strong interest in equity and derivatives, and I enjoy translating data into clear, practical insights. My experience spans research, data-driven reporting, and content creation, giving me confidence in both analytical work and creative communication. I'm also fascinated by behavioral psychology and how it shapes financial decisions. I'm looking for a role where I can bring together my finance knowledge, strategic mindset, and creativity to contribute to meaningful, well-rounded projects.

AUTHOR'S BIO: DEVANSH GANDHI

I am a student with a strong interest in business, marketing and management. I aim to contribute to bring a positive environment wherever I go. With over 3 years of experience in project management i am looking forward to apply my learning, skills and practical experience to leave a mark in the world.

CSR and the Rise of the Digital Renaissance: Defining AI's Artistic Obligation

BY ASHWINI NANDREKAR

Forget oils and canvas; picture a Monet conjured from pure data—a brilliant piece forged in the humming solitude of a server farm, a stark departure from the familiar, sunlit garden. This transition marks AI art as a profound, revolutionary force in the creative world. Yet, admiring this technical wonder means acknowledging its hidden burden.

The perceived artistic worth of AI creations is fundamentally flawed right now, lacking the essential component of sustainability. If we are to truly validate, fund, and accept this new genre, the sector must urgently adopt comprehensive Corporate Social Responsibility (CSR) guidelines. These frameworks must address the total impact: energy use, ethical data origins, and fairness for human artists. After all, the very essence of future art requires an ethical backbone.

The artistic value of artificial intelligence (AI) is changing the creative fields in both motivating and problematic ways, especially in the angles of corporate social responsibility and sustainability. The AI tools have the capability to improve the process of creativity as artists will be able to create ideas faster and experiment with new territories. Nevertheless, these technologies also raise major issues of originality, identity of the artists and economic justice to the artists.

The latest case in point of this situation is the analogy of the heritage of Claude Monet. With this kind of instant reproduction, young artists who are struggling to create a personal common language may become discouraged.

Although AI has the ability to replicate the brushwork of Monet, the life experience, emotions, and personal perception that are expressed in the original stories are impossible to capture in the artificial artwork.

To such young artists, the notable fact is that it is imperative that AI is used ethically as part of the supportive tool rather than as a replacement tool.

The Houses of Parliament, Sunset, 1903 - Claude Monet (Original)

Corporately social responsibility wise, companies that create AI technologies should respect the rights of original artists and up-and-coming talents through implementing fair use, transparency in the AI training datasets, and initiatives to safeguard the earnings of craftsmen. Replacing human creativity with AI is dangerous in a way that it may disregard hard work and unique perspectives that can only be Sustenance of culture is also very important.

AI Generated Claude Monet Style Replica

A better future is a collaboration where AI will supplement the creative process without covering the human factor that drives the work of art. Artificial intelligence can provide new spheres of experimentation and efficiency, but the significant stories, ideologies, and depth of case belong to the artists. Such collaboration will promote the idea of responsible and sustainable art whereby tradition and innovation are respected and will help young artists to flourish as artificial intelligence advances.

This approach addresses the ethical, social and economic challenges AI presents while enjoying its impressive potential to encourage creativity and sustainability in art thus preserving ancient classics such as Monet and empowering the next generation of artists.

AUTHOR'S BIO: ASHWINI NANDREKAR

Ashwini Nandrekar is a contemporary canvas painter who draws inspiration from quiet observations and original thought. She writes occasionally, capturing the subtle places where creativity and everyday life meet. Guided by curiosity and a reflective spirit, her work carries a gentle, thoughtful tone. She is currently pursuing her PGDM in Finance.

The Role of MSME's in India's Transition towards a Green Economy

BY GAURI NAIK

Sustainable Business models and Green Entrepreneurship are receiving wide-spread attention today, as the concept of Green Entrepreneurship fosters holistic approaches that integrate social and economic objectives. Micro, Small and Medium Enterprises ("hereby called as the MSME's") play an important role to make these objectives a reality. Over the years, MSME's have increasingly become the focus of widespread attention and policy initiatives. MSME's possess the potential to bring eco-friendly practices to reality by adapting cleaner technologies, resource efficiency and green practices. MSME's are also the major contributors for generating employment in the country, industrial output and innovation.

This paper delves deep into how Green Entrepreneurship especially Green Finance is getting widespread attention today. This paper also sheds light on various schemes/policies that are introduced by the government and various other institutions like Securities and Exchange Board of India (SEBI), Reserve Bank of India (RBI) etc.

Introduction

The MSME's are one of the most important industries contributing to a major income as well as major employment. Accounting for nearly 30% of India's GDP and employing over 110 million people, MSME's play a vital role in promoting sustainable development and a greener economy. Despite having limited financial and human resources as compared to large corporations, MSMEs contribute significantly to social and environmental development through community engagement, local employment generation, skill development initiatives, and sustainable production practices. For the sustainable development of the country, it is important that businesses practice ways that maximize not only profits but contribute in achieving the economic, social and environmental objectives. Businesses need to adopt "Green Finance" to maintain sustainability and at the same time upheld all the social, environmental and economic objectives.

What is Green Finance?

Green Finance in simple words is financing done to enhance the environment. Green Finance is usually focused on green economic activities that promotes sustainability towards the planet and lessens the harm on environment. There hasn't been one perfect definition for Green Finance but it is rather a broad term that refers to investments in projects and initiatives for sustainable development, environmental goods and regulations that encourages growth towards a more sustainable economy. Examples of Green Finance include renewable energy, energy efficiency, pollution control and sustainable waste management.

Tools for financing Green Finance

The Indian Government and various institutions have introduced various tools that help promote green finance across the country.

Some of the tools that are recently introduced for Green Financing are as follows-

Green Bonds: Green Bonds are basically normal bonds but the money raised from such bonds is only used for eco-friendly projects such as renewable energy, sustainable waste management etc. The purpose of such bonds is to raise long-term capital for green projects who want environmental impact.

Green Loans: Green Loans are loans where the borrowed money is used for environmentally sustainable projects. Such loans have favorable interest rates and other benefits for investors investing in environmentally sustainable projects. Loans given to farmers to build solar panels is a very good example of such loan.

Green Deposits: Green Deposits are new deposits scheme that is introduced by the RBI. These schemes are like the fixed deposits but the money collected from the investors is used for funding environmentally sustainable projects. RBI's Green Deposits ensure that -
i) Banks and NBFCs identify green projects.
ii)Funds are not diverted towards harmful activities.
Green Insurance: The insurance scheme is offered at a very low price and companies offer

METiculous: The General Management Magazine　　　　　　　　　　　　　　50

such insurance to minimize the losses arising from environmental damage such as floods, climate disasters and pollution. There are numerous ways in which green insurance can benefit both the investors as well as the businesses bridging the gap and cultivating more green structures and reducing the heavy dependency on fuel-assisted vehicles alternatively promoting green automobiles. Companies like TATA AIG and ICICI Lombard have introduced such financial product.

MSMEs and Green Finance
MSMEs play a very important role in promoting Green Finance in our country. Some of the ways in which MSMEs and Green Finance is linked can be explained below:

1. **Innovation and Sustainability**: MSMEs innovate in eco-friendly products and green finance acts as a bridge to close the gap of capital requirement. Hence MSMEs innovation and green finance's funding encourage MSMEs to adopt greener projects.

2. **Energy Efficiency**: MSMEs often lack the adequate resources for usage of energy-efficient equipment. Green Finance provides loans at a concessional rate or subsidies reducing heavy dependence on fuel-assisted vehicles and reducing carbon footprint

3. **Compliance and CSR**: MSMEs are expected to comply with CSR regulations and green finance helps them meet environmental regulations often maintain their social respect in the market.

4. **Access to Markets and Exports**: Global Buyers often look for products that reduce carbon footprint and green finance assists them in meeting green international standards boosting overall competitiveness of MSMEs in the market internationally.

Policies introduced by various government institutions for promoting MSMEs

1. Government of India
National MSME Sustainable (ZED) Certification Scheme: Encourages MSMEs to adopt Zero Defect Zero Effect manufacturing along with training and subsidies

Udyam Registration – Green Tagging: Encourages MSMEs to adopt green practices to get better access to CSR and other partnerships

2. Reserve bank of India
Green Deposit Scheme: Banks collect money only to lend for green and environmentally sustainable projects

Climate Risk and Sustainable Finance Guidelines (Draft 2024): Encourages banks to give credit term loans to low carbon MSMEs

3. Securities and Exchange Board of India (SEBI)
Business Responsibility and Sustainable Report: Encourages MSMEs align with green supply chains

ESG Mutual Funds and Bonds: Attracts investment into sustainable MSMEs

Conclusion
Green Finance is no more a niche concept, rather it is a term that businesses have started using and more importantly they have started practicing and adapting green finance. Thereon, India's way forward for green finance should be inclusive, transparent and efficient promoting MSMEs and their growth.

AUTHOR'S BIO: GAURI NAIK

I am Gauri, currently in my first year of PGDM. I am a very hard-working and a diligent individual who likes to write in her free time. I like to observe how small change bring about big actions in the field of CSR and sustainability and through my article I have tried to ignite conversations about small changes in CSR that would bring impactful changes in the future

BY SAHIL VITHLANI

In a country where traffic congestion, air pollution, and fuel prices dominate urban conversations, two young engineers from IIT Madras, Tarun Mehta and Swapnil Jain, decided to rethink mobility itself. Back in 2013, when most Indians saw electric vehicles as unreliable and impractical, they imagined a future where every scooter would run cleanly, be smart, and be connected without spreading any pollution. That vision to create the first pollution-free vehicle became Aether Energy, a Bengaluru-based startup that went on to transform India's electric scooter industry. Today, Ather stands as a symbol of green entrepreneurship, proving that dreams do come true if you work hard. The challenge Ather faced was that India's EV market was close to nonexistent. Charging stations were rare, consumers were skeptical, and battery technology was expensive.

Tarun and Swapnil weren't just trying to build a scooter — they were trying to build an ecosystem. They had to overcome four major problems:

1. **Infrastructure problem**: There were no charging points or service centers for EVs.
2. **Perception problem:** Indians associated EVs with low power and poor range.
3. **Cost problem**: Lithium-ion batteries were costly, pushing up the price of EVs.
4. **Policy uncertainty:** The government can change its policy if it wants to. Yet, they believed that if they could combine great design and smart technology, they could change how India commutes.

Ather's sustainable business model was simple; they just wanted to build a model to make sustainability a part of everyday business and not just a marketing tagline.

Instead of copying global designs, Ather built everything from scratch — the metal body, battery management system, and even the software. Their flagship scooters, the Ather 450X and 450S, combine speed, performance, and eco-efficiency.

Each scooter comes with a regenerative braking system, which recharges the battery every time the brakes are applied, a unique concept that was a small but powerful way to save energy. Ather also focused on local manufacturing in Tamil Nadu, reducing imports and lowering its carbon footprint while creating jobs in India.

Sustainability for Ather goes beyond what powers the scooter — it extends to how it's made and maintained. The company uses recyclable materials in its design and is exploring ways to give used batteries a "second life". Its Hosur manufacturing facility in Tamil Nadu operates as a zero-liquid-discharge plant, recycling all its wastewater. The long-term goal is to achieve carbon-neutral operations, setting an example for the whole world.

Ather realized that EVs couldn't thrive without an easy and accessible charging infrastructure, so they decided to build their own. Thus came the idea of Ather Grid, a network of fast-charging stations across major Indian cities and states. Unlike most companies that focus only on selling products, Ather was here to build a community. The chargers were installed at malls, cafés, and tech parks, turning charging into an opportunity for socializing rather than an inconvenience. What's even more impressive is that Ather made its charging network open to all EVs, not just its own customers. This move reflected true green entrepreneurship, prioritizing sustainability and industry growth over competition.

When it comes to smart connectivity, Ather scooters aren't just vehicles; they're connected devices on wheels. Each scooter has a touchscreen powered by Android and linked to a mobile app that shows battery health, charging locations, ride analytics, and many more things. Customers can also subscribe to Ather's connected services, paying monthly for more features like navigation, diagnostics, and software updates. This subscription model doesn't just generate recurring revenue; it keeps scooters

updated and efficient to always give the feeling of driving the latest model of scooter. Deep inside the heart of Ather Energy's business lies its belief in innovation with purpose.

They employ over 250 engineers in R&D, continuously improving battery performance, safety, and energy efficiency. Through Over-the-Air (OTA) updates, Ather can push new features to scooters remotely, reducing the need for physical servicing and extending product life. They also have a feature that asks customers to access their rides. The data collected from these rides is used to improve performance algorithms, ensuring better mileage and lower energy use.

Impact

Ather's impact goes far beyond its sales figures. Their scooters help prevent over 1 ton of CO_2 emissions per vehicle every year compared to petrol alternatives. The Ather Grid network now covers more than 2,000 charging points across India, making EV adoption faster and easier. The company's Hosur plant, which is in Tamil Nadu, employs hundreds of skilled workers, giving employment to many others.,

Perhaps most importantly, Ather changed the view of Indians' electric mobility from a compromise to a smart lifestyle choice. Its success has inspired other companies like Ola Electric, TVS, and Bajaj to expand into EVs, turning a once-niche idea into a national movement.

Challenges and Lessons learned from Ather
Ather's journey was never easy. The cost of EV production remains high because of batteries. Building charging infrastructure in rural areas continues, and competition in the EV space is growing rapidly.

But Ather's persistence offers powerful lessons:
1. True sustainability takes time and courage to achieve. It's not about quick profits but long-term transformation.
2. Building an ecosystem matters as much as building a product. Without Ather Grid, EV adoption would have been close to impossible.
3. Innovation is the key to staying ahead of others. Ather's constant spending on tech upgrades keeps it relevant even as competitors enter the market.

Conclusion
Ather Energy represents the new and improved face of Indian entrepreneurship: bold, innovative, and most importantly, responsible. What began as two engineers playing with an idea in a small lab has grown into a business that's shaping India's green future.

By combining sustainable design, clean energy, and smart technology, Ather has proved that business success doesn't have to come at the environment's expense. Its journey reminds us that sustainability isn't just about going green; it's about thinking ahead.

And in that sense, Ather Energy isn't just building electric scooters; it's building the road to a cleaner and smarter India.

AUTHOR'S BIO: SAHIL VITHLANI

Currently pursuing my PGDM in Marketing, I am obsessed with understanding what makes consumers click. I leverage a blend of creativity and analytics to solve business problems.

Ethical Leadership and Governance: The Dharma of Modern Management

BY SALONI PATIL

Centuries ago, during the Mahabharata, Lord Krishna stood on the battlefield of Kurukshetra — not as a warrior, but as a guide whose leadership was rooted in moral clarity. When Arjuna hesitated, confused between duty and emotion, Krishna did not command him; instead, he illuminated the path of Dharma. That moment symbolizes the essence of ethical leadership —**choosing righteousness over comfort.** Today, corporate boardrooms, political institutions, and public offices face their own Kurukshetra's. Leaders constantly confront decisions were profit conflicts with principle. In such moments, the true measure of leadership is not authority, but conscience. This forms the foundation of Ethical Leadership and Governance in the modern world.

Ethical leadership is more than behaving well — it is about leading by example through integrity, fairness, and transparency. Governance strengthens this by creating systems that ensure accountability and honesty. Together, they form the backbone of institutions that people can trust. In India, a new idea gaining momentum is "Sankalp Leadership," where leaders commit themselves to ethical actions even when shortcuts appear tempting. It is rooted in the belief that success earned with honesty may come slower, but it is far more stable and respected.

Historical Roots: Dharma-Driven Decision Making:

Strategic ethical governance in India is not a modern invention. It finds its roots in the principles laid down by Chanakya and Chandragupta Maurya. Chanakya's Artha Shastra spoke of governance as moral responsibility rather than mere administration. A king was expected to prioritize the welfare of the people and uphold justice above personal gain. This ancient wisdom now translates into what modern thinkers call Dharma-driven Decision Making, where leaders whether in politics or business make choices based on ethics, empathy, and long-term welfare rather than short-term benefits.

Real-World Icons:

Ratan Tata stands as one of India's most respected examples of ethical leadership. After the 26/11 attacks, he personally visited affected families and ensured complete support for employees. Under his guidance, the Tata Group refused unethical deals and prioritized humanity over quick financial wins. His philosophy, "I take decisions and make them right," reflects conviction rooted in values.

Satya Nadella transformed Microsoft by promoting empathy and inclusiveness. His belief that "empathy is innovation" reshaped the company's culture, proving that compassion can unlock creativity and progress. Similarly, Indra Nooyi introduced "Performance with Purpose" at PepsiCo, aligning business goals with sustainability, health-conscious products, and women empowerment. Her leadership demonstrated that profits and purpose can coexist. Narayana Murthy of Infosys also set a benchmark by establishing transparent accounting practices and honest HR systems, proving that ethical governance can be a competitive advantage.

Examples That Show the Power of Ethical Leadership:
Infosys' Whistleblower-Friendly Culture (2019–2024)

Infosys strengthened its whistleblower protection policy after internal reports surfaced in 2019. Instead of hiding issues, the leadership ordered an independent external audit, making all findings public. This became a global case study in accountability and transparent governance.

ISRO's Honest Communication During Chandrayaan-2 Failure (2019)

After the Vikram lander crash, ISRO did not hide or manipulate information. They openly communicated what went wrong, took responsibility, and used the failure as a learning milestone. This honesty won public trust and strengthened India's image in global scientific governance.

Mumbai Police's Transparent Action During COVID-19 (2020–2021)

Mumbai Police became an example of ethical governance by: giving accurate public information, enforcing rules without discrimination, protecting migrant laborers, and ensuring food and transport support. Their commitment to fairness, duty, and humanity showed how ethical leadership works even in crisis.

But in the fast-paced world of start-ups, digital business, and global competition, leaders often face pressure to deliver quick results. India's culture of jugaad — while innovative — sometimes encourages shortcuts that compromise long-term ethics. This creates unique challenges where leaders must choose between speed and sustainability.

Another challenge lies in the digital economy. With AI, data collection, and online behavior forecasting, leaders must ensure responsible data use and transparency. Environmental responsibility has also become unavoidable, forcing companies to rethink how they use resources.

As India becomes a major global economy, leaders must blend technological progress with human values. Growth without principles may bring results, but not respect.

Ethical Leadership Stands For:
- Integrity over image — reputation is built through consistent honesty.
- Empathy over ego — leaders who listen inspire deeper trust.
- Sustainability over speed — development should protect the future.
- Accountability over authority — power must come with responsibility.
- Transparency over tactics — openness builds lasting credibility.

Ethical leadership is not a management trend — it is a timeless philosophy. Organizations that practice Seva Governance — service-oriented decision making — will become the most trusted institutions of tomorrow. As the saying goes, "Reputation is like a shadow — you can't hold it, but you can lose it instantly."

The future will belong to leaders who combine Dharma, Sankalp, and Seva. They will build not just successful companies, but meaningful, humane, and value-driven institutions. Because in the end, ethics is not only good management — it is good karma.

AUTHOR'S BIO: SALONI PATIL

I am a passionate PGDM Marketing student who enjoys exploring ideas that bring brands closer to people. I believe great marketing starts with understanding human behavior and turning insights into action. Driven by curiosity and continuous learning, I enjoy observing the world, asking questions, and growing through real-world experiences.

Social Impact and Community Engagement: The Heart of Responsible Growth

BY SMRITI SHAH

In today's business world, where sustainability and ethics are no longer optional, community engagement has emerged as the cornerstone of true corporate responsibility. It is not just about giving back it is about building ecosystems where growth benefits everyone involved.

As the Founder of Samvedana Foundation, Sangli, and Gaumaya.in, I have witnessed firsthand how purpose-driven initiatives can uplift communities while nurturing environmental and economic balance.
.
The Vision: Charity Is Priority

Founded in 2018, Samvedana Foundation was born from a simple yet powerful belief *that charity must be a way of life, not an occasional act.* Our guiding philosophy, "Charity is Priority," embodies the essence of everything we do. Since inception, our efforts have focused on building a bridge between compassion and action creating opportunities that empower both people and the planet.

What began as a small initiative with just a few volunteers has now grown into a collective force impacting multiple areas of society from animal welfare and environmental preservation to women's empowerment and sustainable employment.

At the center of our activities lies our Gaushala, home to over 70 Gir cows, who are cared for with devotion and respect. These cows are grass-fed, provided with clean shelter, and nurtured in a stress-free environment. But what makes this initiative special is how it seamlessly connects animal welfare with sustainable entrepreneurship.

Gaumaya.in: Turning Compassion into Enterprise

The idea behind **Gaumaya.in** was simple yet powerful to create eco-friendly products that generate income for rural women while protecting the environment. Each product carries a purpose; each sale supports a life.

Our dhoop (incense sticks), for instance, are made from pure cow dung from our Gaushala, transforming waste into wellness. These dhoops are chemical-free, biodegradable, and symbolize a circular economy model where nothing goes to waste.

To promote sustainability further, we ensure that our packaging aligns with our principles. Instead of plastic, we use jute and paper bags, reinforcing our commitment to a greener planet. Every time a customer receives a Gaumaya product, they are not just purchasing an item they are contributing to a cleaner, kinder ecosystem.

Expanding Horizons: Samvedana Health Care Center and Manasvardhan Rehabilitation Center

Beyond environmental initiatives, Samvedana Foundation continues to broaden its social mission. This year marks the upcoming launch of the Samvedana Health Care Center a 25,000 sq. ft. facility dedicated to the care of the elderly and those in need of medical attention.

The center will offer services such as long-term stays, post-operative care, and short-term day-care, with facilities ranging from regular rooms to super deluxe accommodations. With 24/7 nursing support, CCTV security, nutritious meals, physiotherapy, and doctor consultations, it will reflect our belief that compassion must be practiced, not preached.

More than just a healthcare facility, it aims to become a hub of community engagement and dignified service, employing local staff and partnering with regional hospitals. It will create meaningful employment while ensuring that senior citizens receive the comfort, respect, and attention they deserve.

Complementing this, Manasvardhan Rehabilitation Center another initiative under Samvedana Foundation focuses on mental health and holistic healing. It aims to support individuals battling emotional and psychological challenges through

therapy, counseling, and wellness-based rehabilitation programs. This initiative emphasizes that well-being is multi-dimensional encompassing both mind and body.

Sustainable Impact and Ethical Growth

The impact of Samvedana Foundation and Gaumaya.in goes beyond tangible metrics it lies in the values cultivated within the community. By encouraging self-reliance among women, promoting green manufacturing, and integrating spirituality with sustainability, we aim to redefine what social entrepreneurship means in India.

Our model of "care-based capitalism" demonstrates that profitability and purpose can coexist. Each initiative be it a dhoop stick made from cow dung, a jute bag replacing plastic, or a healthcare worker employed locally adds up to a larger vision of shared growth.

In an age where corporate responsibility often risks becoming performative, our approach stays rooted in action. We believe that every act of kindness,

however small, creates ripples that inspire collective change.

The Road Ahead: Building Responsible Futures

As businesses, students, and future leaders, it is our responsibility to view success not merely through economic outcomes but through the lives we touch along the way. Through Samvedana Foundation, Gaumaya.in, and the upcoming Samvedana Health Care Center and Manasvardhan Rehabilitation Center, we are striving to build a model that merges empathy with enterprise one that inspires others to make "responsibility" a way of life.

Our journey continues with the same guiding belief:

"Charity is Priority." Because when compassion leads, progress follows.

AUTHOR'S BIO: SMRITI SHAH

Young social entrepreneur, reformer, and Founder of Gaumaya (Gaumaya.in) & Samvedana Foundation, Sangli — Smriti Ronak Shah empowers communities and supports sustainable growth through responsible, purpose-driven initiatives.

Ethical Leadership and Governance: Putting the Human Back in Human Resources

BY DARSHANA PARDESHI

In every office, behind every desk, there's a heartbeat. There's a person juggling dreams, deadlines, and daily life. Someone trying to find meaning in their work. That's where ethical leadership and governance truly begin not in fancy boardrooms or thick rulebooks, but in the way, people are treated every single day.

In the world of Human Resources (HR), this becomes even more personal. HR isn't just about policies or payroll it's about people. It's the bridge between the organization and the human beings who keep it alive. When HR leads with ethics, it doesn't just build a workforce; it builds trust, belonging, and dignity.

Ethical leadership, at its heart, means leading with empathy. It's the simple yet powerful idea of asking, "How would I feel if I were in their place?"

A true HR leader doesn't see employees as numbers or "resources." They see them as individuals with families, struggles, and aspirations. Every hiring decision, every promotion, and every policy becomes a moral choice one that can either uplift or undermine someone's sense of worth. When fairness, honesty, and compassion guide those choices, the workplace becomes more than just a place to earn; it becomes a place to belong.

Few stories show humanity in leadership better than Ratan Tata's. During the tragic 26/11 Mumbai attacks, employees of the Taj Hotel risked their lives to protect guests. In the aftermath, Tata personally visited the homes of those affected. He ensured families received lifelong support, education for children, and medical care not because policy demanded it, but because his heart did.

That is ethical leadership in its purest form choosing compassion over convenience. For HR, it's a reminder that policies can guide, but only empathy can heal.

Narayana Murthy, the founder of Infosys, built a culture where fairness wasn't just a word it was a way of life. He believed in transparency so deeply that he once said, "When in doubt, disclose." Under his vision, HR at Infosys created systems that made people feel seen and respected. Promotions were earned, not gifted. Decisions were explained, not hidden. It wasn't about creating perfection it was about creating trust. In today's world, where favoritism or bias can quietly erode morale, Murthy's approach reminds us that ethical governance in HR isn't about rules; it's about relationships. When people trust the system, they give their best without fear.

When Indra Nooyi led PepsiCo, she didn't just run a global brand; she nurtured a global family. Her idea of "Performance with Purpose" meant success wasn't real if it didn't uplift people along the way. She made workspaces inclusive, introduced wellness programs, and supported working mothers with empathy rather than judgment. And in one of her most touching gestures, she wrote letters to the parents of her senior executives thanking them for raising such dedicated individuals.

It was a small act, but it spoke volumes. It reminded everyone that behind every professional success is a deeply human story. That's what ethical leadership in HR looks like not just rewarding hard work, but recognizing the humanity behind it.

When Satya Nadella became CEO of Microsoft, he didn't just change the company's strategy he changed its soul. He introduced empathy as a leadership skill. He made space for mental well-being, inclusion, and emotional growth. He encouraged managers to listen, not just instruct; to understand, not just evaluate. In HR terms, it was a revolution. He showed that empathy isn't weakness it's wisdom. A workplace where people feel heard becomes a workplace where people truly want to stay.

While leadership brings ethics to life, governance gives it structure. Ethical governance in HR ensures fairness doesn't depend on who's in charge it becomes part of the system itself. It means transparent evaluations, clear pay structures, and safe spaces to speak up. It means ensuring diversity isn't a checkbox, but a belief. It's what allows every employee, from intern to executive, to trust that they'll be treated with respect.

Companies like Unilever, under Paul Polman, proved how ethical governance and social responsibility can work hand in hand. He didn't just focus on profits but on people and the planet.

HR in such organizations became the driver of conscience making sure business growth didn't come at the cost of human values.

Leading ethically is not always easy. HR professionals often find themselves balancing what's best for people with what's practical for business. But the mark of a strong HR leader is courage the courage to say "no" when something feels wrong, and to stand up for those who can't. Because every ethical decision no matter how small protects the organization's soul. It's about being brave enough to remember that behind every policy is a person.

When leadership and governance are rooted in ethics, something magical happens ethics stop being rules, and start being habits. People stop fearing judgment and start trusting one another. Teams collaborate more, creativity flows freely, and the company begins to feel less like a structure and more like a community. That's when ethics become culture when people don't follow them because they have to, but because they want to.

At its core, ethical leadership and governance in HR are about one timeless truth people come first. It's about remembering that businesses don't just build profits; they build people's lives, careers, and confidence. When HR becomes the guardian of humanity within a company, everything else innovation, loyalty, success follows naturally.

The stories of Ratan Tata, Narayana Murthy, Indra Nooyi, Satya Nadella, and Paul Polman remind us that true leadership isn't about power; it's about purpose. It's not about managing resources; it's about honoring the humans behind them. Because no matter how advanced technology becomes or how competitive industries get, one thing will never change ethics are what make work meaningful, and kindness is what makes leaders unforgettable.

AUTHOR'S BIO: DARSHANA PARDESHI

A people-oriented communicator who values meaningful connections and purposeful networking. Brings enthusiasm, empathy, and integrity into every interaction, guided by a strong commitment to ethical conduct. Dedicated to fostering environments where individuals feel respected and supported, with a sincere interest in human behavior and contributing to workplaces that are fair, inclusive, and aligned with strong human values.

Finance, Freedom and the Future: Women Empowerment through CSR

BY DIKSHA SINGH

Once seen only as an act of charity, Corporate Social Responsibility (CSR) has now become an important part of how modern businesses operate responsibly and sustainably. It means that companies are not just focused on earning profits but also on giving back to society and protecting the environment. CSR encourages businesses to make a positive difference in people's lives while still being economically successful. In simple terms, it is about doing business in a way that helps society grow and the planet stay healthy. Among the many areas CSR focuses on such as education, environment and healthcare. Women's empowerment through gender equality, entrepreneurship, and financial independence has become one of its most powerful and meaningful goals. With initiatives on gender equality, entrepreneurship, self-help groups, and financial independence, the role of CSR today becomes one of acting as a tool for transforming lives and strengthening communities.

As a 22-year-old female student pursuing an MBA in Finance, this topic holds special meaning to me. Finance is more than just numbers, profits, and balance sheets, finance is a language of empowerment. It is enabling people, especially women, to get a hold of their lives through financial literacy, access to resources, and economic opportunity. The journey of financial independence is not only related to earning money; it is about dignity and confidence, the power to choose. For women, it often means the beginning of true empowerment.

For many years, gender inequality has stood as a major barrier preventing women from fully participating in the economy. Women were often denied equal access to education, jobs, and opportunities, and were expected to limit themselves to household work. Thankfully, times are changing. Today, women no longer accept such unfair treatment, equality has become a collective demand. Businesses around the world are beginning to understand that gender equality is not just the right thing to do, but also a smart economic decision. Research shows that companies with more women in their teams perform better, think more creatively and make stronger long-term decisions. Empowering women, therefore, is not only about fairness but also, it's about building better, more successful, and sustainable organizations. For this reason, many companies now make gender inclusion and women's empowerment a key part of their CSR strategies.

Companies nowadays through CSR, design and implement various programs on equal opportunities for women, including leadership development programs, mentorship initiatives, and training workshops that help women build confidence and professional skills. It is not only a question of enabling their entry into the workforce but also of ensuring their emergence as leaders and decision-makers. When women lead, organizations become more balanced, empathetic, and progressive. Many firms have therefore included flexible work arrangements, extended maternity benefits, and improved workplace safety in their CSR driven policies. Such initiatives create a culture of inclusivity and respect, leading to increased productivity and employee satisfaction. Even outside of company offices, CSR programs also play a big role in helping women become entrepreneurs across India. Many companies and financial institutions work together to support women who want to start or grow their own businesses. They do this through microfinance schemes, entrepreneurship training workshops, and easy access to credit in both rural and urban areas. For example, banks and development organizations give low-interest loans to women-led startups, train them in managing money, and teach them important business planning skills. These efforts not only give women the financial support they need but also the knowledge and confidence to successfully run their own businesses.

That is the beauty of such initiatives, i.e. the ripple effect. When one woman starts her own business, she does not just change her own destiny but also goes on to become an inspiration and a source of strength for several others in the community. She

provides jobs, empowers others, and encourages more women to come out of their comfort zones. Every woman entrepreneur becomes a changemaker, contributing not only to the welfare of her family but also to the broader goals of economic development and social progress. No less influential are the Self-Help Groups that have emerged as a force for collective empowerment. Comprising 10-20 women, these groups come together to share mutual support, savings, and small investments. Many CSR programs operate in cooperation with SHGs to enhance financial literacy, ensure digital inclusion, and provide market linkages for rural women. In such groups, women are trained on how to manage savings, access credit, and understand formal banking processes. Many are also introduced to the use of digital tools, including UPI payments and online marketplaces, which would enable them to expand their businesses beyond their local area. Such initiatives help narrow the gap between rural women and the formal economy, enabling meaningful participation by them in economic development.

It's inspiring how finance connects two deep values: Empowerment and equality. True financial independence isn't just about earning money but is also about having choices. When women manage their finances, they make stronger decisions for their families, investing in education, health, and nutrition. They also participate more in household and community decisions, leading to more balanced and progressive societies. Financial empowerment builds the base for social empowerment. When one woman is empowered, she uplifts many others by creating stronger families, healthier communities, and an inclusive nation. This promotes gender equality, entrepreneurship, and sustainable development. Companies like Tata, Hindustan Unilever, and ITC already show how women focused CSR efforts, through skill-building and digital literacy can transform millions of lives but responsibility doesn't rest only on corporations. Each of us, as professionals and citizens, must practice empathy, inclusivity, and fairness in our work. True corporate responsibility is about creating a world where growth and humanity move together. Progress is not measured by profits alone but by how many lives are improved. When economic success aligns with human development, every person regardless of gender has an equal chance to thrive.

AUTHOR'S BIO: DIKSHA SINGH

I am Diksha Singh, a PGDM (Finance) student with a keen interest in corporate social responsibility and women empowerment. I believe that businesses have a responsibility to create social impact alongside financial growth. Through my academic background in finance and practical exposure, I aim to explore inclusive and sustainable development. I am actively involved in editorial and social initiatives at college. I aspire to contribute to responsible leadership and positive societal change.

Turning Festivals Greener: A Sustainable Approach to Corporate Social Responsibility in India

BY HARSHITA SADEKAR

The idea of Corporate Social Responsibility (CSR) and sustainability did not emerge overnight. It developed after World War II, during a period of rapid industrialization, when the connection between business, society, and the environment became more evident. The concept was formally introduced by economist Howard R. Bowen in his book "The Social Responsibilities of the Businessman" (1953), where he discussed how business policies and decisions should align with the values and expectations of society.

"Social responsibility requires that the businessman's decisions go beyond economic and technical considerations to include the social consequences of his actions." Quoted by Bowen, this statement bridges early CSR thinking with today's concept of environmental and social sustainability. It emphasizes that the actions taken by a businessman should not only aim at personal development and profit but also consider the direct and indirect social impacts of business decisions.

The concept of Corporate Social Responsibility (CSR) was introduced globally long before Indian companies formally adopted it. In India, CSR gained a structured form through the Companies Act, 2013. According to this law, companies that meet certain financial criteria—such as a net worth of ₹500 crore or more, a turnover of ₹1,000 crore or more, or a net profit of ₹5 crore or more—are required to spend at least 2% of their average net profits from the past three years on CSR activities. This regulation acted as a wake-up call for Indian businesses to show gratitude toward the society and environment that support their growth. The legal framework also made India one of the first countries in the world to make CSR mandatory, ensuring that corporate success goes hand in hand with social and environmental responsibility.

Since then, many Indian companies have actively integrated CSR into their business strategies. One of the oldest and most respected names, the Tata Group, has consistently worked toward education, healthcare, and rural development through the Tata Trusts. The Infosys Foundation, under the leadership of Sudha Murty, has also made a remarkable impact in areas like education, hygiene, and healthcare for underprivileged communities. Similarly, ITC Limited has developed large-scale sustainability programs such as the e-Choupal initiative, which empowers rural farmers by giving them digital access to agricultural knowledge and direct connections to larger markets.

Other Indian companies have also shown strong commitment to CSR. Mahindra & Mahindra runs the Nanhi Kali project, which supports the education of underprivileged girls, while Hindustan Unilever focuses on sanitation and hygiene awareness through its "Swachh Aadat, Swachh Bharat" campaign, which is often promoted through advertisements and public awareness programs. Wipro, on the other hand, supports environmental education and sustainability research through its Wipro Earthian program.

These examples show how CSR in India has evolved from being a philanthropic activity to becoming a strategic and ethical business practice. Indian companies are not only fulfilling a legal requirement but also realizing that contributing to society enhances their reputation, strengthens consumer trust, and creates long-term value. This growing awareness sets the stage for innovative CSR-linked ventures that combine environmental responsibility, social inclusion, and business opportunity, helping create a better and more sustainable future for all.

In recent years, corporate social responsibility and sustainability have increasingly become strategic tools for enhancing a company's image and reputation. While many organizations genuinely aim to contribute to society, others tend to treat CSR as a trend or marketing strategy rather than a sincere commitment to social and environmental well-being.

While studying the growing importance of

sustainability and green entrepreneurship, one practical idea that emerged is the concept of eco-friendly festive gifting. As we know, India is filled with diverse cultures and beautiful festivals where people express joy by giving and receiving gifts. However, what has been observed over the years is that many companies gift large, beautifully packaged boxes made of cardboard, plastic and other decorative materials during occasions like Diwali. Although these boxes look appealing, they often end up being discarded soon after use, creating unnecessary waste and adding to environmental pollution.

This situation presents an opportunity for a sustainable business model that replaces wasteful gifting practices with environmentally responsible alternatives. A business could be developed around green gifting solutions, focusing on packaging ideas that are reusable, recyclable, and biodegradable. For example, instead of bulky cardboard boxes, the packaging could be made using seed paper, bamboo baskets, or jute pouches that can later be reused or even planted. The gifts themselves could include items like organic sweets, recyclable candles, handmade soaps, decorative items, small potted plants, or eco-friendly diyas. In this way, the business not only delivers joy during the festive season but also contributes positively to the environment.

This idea aligns strongly with the principles of green entrepreneurship, where innovation is guided by ecological awareness and social responsibility. It encourages consumers to celebrate festivals without harming the planet and motivates businesses to adopt eco-friendly practices while maintaining profitability. Such initiatives can also make employees and consumers feel proud to be part of a sustainable effort, knowing they are celebrating in a meaningful and responsible way. Moreover, such models can support local artisans, women's groups, and small-scale producers, making the idea both socially inclusive and environmentally sound.

By transforming a common tradition like festive gifting into a sustainable business opportunity, entrepreneurs can demonstrate that profitability and sustainability can truly coexist. With creativity, awareness, and a commitment to long-term impact rather than short-term appearance, such ventures can contribute to a greener, more conscious future.

In conclusion, Corporate Social Responsibility is not just a voluntary act of kindness but a necessity in today's world—something that both businesses and citizens must embrace in this rapidly changing environment. It reminds us that true growth lies not only in profits but also in the positive impact created on people and the planet. Such efforts can make the next generation more aware of environmental challenges and inspire them to take conscious actions toward sustainability, helping make the planet a better place for all.

AUTHOR'S BIO: HARSHITA SADEKAR

I'm Harshita, someone who writes, dances, studies HR, and explores psychology with equal curiosity. I like capturing small moments and turning them into pieces that feel a little bit like me. At the core of my work and interests is a genuine love for people — their experiences, their behavior, and the stories that make them who they are. This curiosity naturally guides my approach to HR, communication, and everything I create.

BY PRATYUSHA ROY

The evolution of Corporate Social Responsibility (CSR) has progressed at an unprecedented pace in human history. CSR has shifted into an era dominated by data, intelligence and digital agency, moving beyond its old model of philanthropy and compliance. Today, companies utilize digital technology, data analytics, and artificial intelligence (AI) to evaluate social impact, recognize communities, and even inform interventions. This represents a rethinking of how companies will now engage in supporting inclusive and sustainable development, not just an enhancement to the CSR role.

The Growth of Tech-Driven CSR

CSR initiatives have, by their nature, historically relied on manual data collection, engaging with community stakeholders, and periodic reporting. These methods are useful, but do not provide much detail about the real impact of actions. With the digital tools available today, companies have an opportunity to create CSR strategies that are evidence based, transparent, and scalable.

As digital technology continues to be a mainstay in our lives, stakeholders (government officials, investors, communities and consumers) expect organizations to practice greater nuance and accountability, which drives organizations to embrace technologies such as AI, analytics and digital platforms to advance their social impact practices. As a result, we are moving into a CSR ecosystem that is more informed, responsive and anticipatory.

AI-Powered Insights for Improved Decision-Making

The power of AI is in its capacity to analyze large amounts of data and turn it into useful insights. This transforms the CSR work of corporations. Corporations can now use predictive models, which can be used to identify the major social and environmental concerns facing communities before they arise. An AI system can, for example, predict communities and locations where students are most likely to drop out of school, predict communities and locations facing the greatest water shortage likelihood, or map communities lacking digital infrastructure.

These insights represent a critical step forward to help organizations move from reacting to needs to acting proactively and preventively. Rather than placing dollars, talent, and energy toward the good of communities based on assumptions, corporations can be directed to invest CSR budgets toward programs responsive to actual measures of need. This can help corporations with efficiency, but also appropriateness, relevance, and impact for communities.

Data Analytics: Measuring What Matters

One of the problems with CSR being a true CSR is the inability to measure outcomes instead of outputs. How do you measure improvement in quality of life, behavior, or long-lasting sustainability? Data analytics is where it fits in.

Companies using CSR platforms with analytics dashboards can track progress and engagement with key beneficiaries in real time. Businesses can see the number of students participating in a digital literacy program, observe changes in community health indicators over the period of a program, and quantify the amount of carbon reduced through a green initiative. Analytics help companies move past simple reporting to actual evidence-based outcomes.

Often, companies use continuous data collection to improve and iterate on their programs. If an intervention has low engagement, the details of the analysis will reveal the choke point and allow changes to happen in time. Iteration positively influences program design and ensures that CSR programs stay relevant and responsive over time.

Enhancing Transparency and Governance

Effective CSR is centered on good governance. With increased scrutiny across the public, regulations, and shareholders, transparency is now an essential element of responsible business

practices. AI and other digital tools can provide greater transparency, allowing companies to document the entire process of their CSR activities, from allocation to outcome reporting.

For example, Blockchain can provide tamper-proof tracking of CSR funds to ensure accountability and significantly reduce or eliminate the risk of fund mismanagement. Interactive CSR dashboards and public data portals will provide stakeholders with a means of tracking progress in real time. Transparency at this level provides trustworthiness while also reinforcing the organization's social license to operate.

Digital governance allows for greater transparency and supports compliance with national frameworks, i.e., India's Companies Act CSR Mandate, BRSR (Business Responsibility and Sustainability Reporting) norms, and frameworks aligned with UN Sustainable Development Goals (SDGs) and other global compliance. In an era of increasing regulatory requirements, technology supports corporations in maintaining accuracy and transparency in every disclosure.

Digital Inclusion as a Key Focus of CSR

As technology becomes a mandatory connection to progress, digital inclusion emerges as a significant focus area for a newer generation of CSR. Corporations, in various industries, are investing in digital literacy, devices, and internet access for disadvantaged communities to be involved in society and the global economy. These programs create access to e-learning, online jobs, digital banking, and telehealth and close the digital divide that can impede economic growth in communities worldwide.

Corporations like TCS, Infosys Foundation, and Reliance Jio, for instance, have piloted initiatives including digital education platforms, virtual classrooms, and community technology hubs to promote increased access to learning opportunities. Digital literacy is an important element of some CSR programs that can be transformative; these programs kind of provide economic opportunities in a growing digital economy and income security beyond the immediate participation in a program while envisioning inclusion in the economic future.

The Importance of Smart Monitoring in Environmental Sustainability

AI has an equally important role to play in the area of conservation of the environment. With climate change being one of the urgent global challenges, corporations leverage AI to achieve their targets for environmental sustainability. For example, AI-enabled sensors measure water quality in rivers, predict farmers' crop health, continuously monitor patterns of deforestation, and monitor air pollution in real-time.

These smart-monitoring tools enable greater accountability around the environment while also allowing for timely actions that protect and conserve nature. When businesses adopt AI-driven practices alongside their sustainability efforts, they create shared value for their CSR approach while also addressing climate targets relevant to international agreements. Similarly, technology can assist organizations engaged in social impact, environmental sustainability and CSR.

Technology as an Enabler

Technology-based CSR should never be seen as a replacement for human involvement; it actually adds human value. Technology becomes the bridge between corporate expertise and the needs of the local community. Technology improves communication, focuses on the complexities, and enables collaborative release of communication between not-for-profit organizations, municipalities, universities and communities of thought.

Therefore, while AI and analytics will never substitute for empathy, technology can enhance empathy by highlighting the nuances and lived experiences of marginalized individuals, groups and communities. Human-centric design combined with technology-based intelligence provides a path forward to designing CSR programs that are compassionate, intentional, and transformational.

Difficulties and Ethical Issues

Tech-enabled CSR has many advantages, but there are drawbacks that must be taken into account. Initiatives will be limited by gaps in technology infrastructure, worries about data privacy, and rural communities' low levels of digital

literacy. Lastly, businesses must ensure that any AI they employ is impartial, transparent, and ethically sound.

CSR initiatives must be inclusive in order to uphold ethics. CSR initiatives need to be inclusive, sensitive to cultural differences, and developed with the communities they serve in mind. Technology should be a tool for empowerment rather than creating barriers.

Conclusion

As the world changes with AI and analytics, it will become increasingly important and unavoidable in CSR. The use of tools and platforms is only one aspect of CSR's digital nature, and this new way of thinking brings together innovation and empathy,

intelligence and integrity, and advancement and purpose.

Technology is enabling businesses to create measurable, transparent, and sustainable impacts at a greater rate than ever in this era for good. AI and data analytics will transform corporate social responsibility (CSR) from a compliance exercise into an impactful agent for social change if driven by ethical principles and human-centered design principles.

Corporations are positioning themselves to not only change CSR, but the direction of responsible business practices by embracing this digital advancement.

AUTHOR'S BIO: PRATYUSHA ROY

Where data connects people and strategy drives impact. Pratyusha Roy, currently pursuing her PGDM (Human Resource) from MET Institute of PGDM, with a strong interest in integrating data-driven insights with strategic decision-making to enhance organizational performance to deliver meaningful and measurable outcomes. A BBA (Business Analytics) graduate possessing a solid foundation in analytical thinking, data visualization, SQL, Python, and has worked on projects including a capstone study on AI-powered CRM chatbots. Her professional exposure spans data analytics, research, and design, along with hands-on experience during her internship as a Data Analyst, where she worked on machine learning modelling and SAS implementation for advanced analytics. Beyond academics, she has demonstrated leadership through the Rotaract Club, driving initiatives focused on team management and social impact. Driven by curiosity and continuous learning, presenting to you her article on "The Digital Edge of CSR: How Artificial Intelligence and Data Analytics Are Shaping the New Era for Social Good".

Beyond the Paycheck: Building Ethical Workplaces that Prioritize Employee Well-being

BY RIYA PHIRKE

"**Work is where we spend one-third of our lives - it should not cost us our health, dignity or peace of mind.**"

Within today's business arena, where innovation races against exhaustion and targets often overshadow compassion, ethical labor practices along with employee well-being has never been more vital. The modern workplace is more than an area of economic production; it is a social ecosystem shaping identities, emotions, and a way of life. Yet, in the chase for quarterly profits, the moral dimension of work often fades into the background.

Now, more than ever, businesses are called upon to reimagine success. It is no longer sufficient to be profitable; companies must be principled, too. Ethical labor practices and genuine care for the well-being of employees are fast becoming the true hallmarks of sustainable leadership-turning workplaces into communities of trust, respect, and purpose.

Ethical labor practices revolve around the set of principles governing how organizations treat workers: fairly, transparently, and with respect. As such, these practices go beyond mere compliance with labor legislation but present a moral commitment to human dignity and workplace equity.

These are fair wages, non-discrimination, workplace safety, freedom of association, and respect for diversity. The organizations that are abiding by the labor standards develop a culture based on trust and integrity, which, in fact, is very relevant to long-term sustainability. For instance, equal pay for equal work, safe working conditions, and no harassment-which may be received as merely legal requirements-can also be considered an ethical duty regarding values that demonstrate an organization's principles.

Today's employees, in particular millennial and Gen Z, are more concerned about companies' ethics being upheld. They seek out employers who are transparent, inclusive, and socially responsible. Ethical labor practices are not only the right thing to do but also increasingly important for attracting and retaining top talent in an increasingly competitive labor market.

The term "well-being" is widely used in modern society, as it has always been important for the physical and psychological evolution of humanity. Well-being is generally linked to a satisfying quality of life, and it is considered crucial to reach happiness and health. In recent years, well-being has often been associated with job topics and, in particular, with the organization and management of firms. Indeed, people spend a lot of their time at work, and undoubtedly, work-related issues can affect the overall level of well-being of individuals. A workplace that prioritizes worker well-being provides employees with a supportive environment that promotes good health, happiness, and success. Hence, emphasizing worker well-being benefits both employees and companies, as it leads to a happier and more productive workforce, which contributes to the company's overall success and growth. Moreover, companies that promote well-being have a better chance of preserving their employees so as to retain the best collaborators and fight against the recent phenomenon of the so-called Great Resignation. Managers should consider how to use available human capital to preserve and improve the well-being of the workers. The well-being of workers has implications for society, families, and even the productivity of firms.

Hence, some recent studies have highlighted the need to look deeper into the well-being of workers in firms in light of important transformations during the pandemic period and technological progress. The COVID-19 pandemic has played a significant role in the level of workers' well-being, not only out of fear of exposure to the virus but especially about the concerns of financial insecurities, as well as the increased level of anxiety and stress. The pandemic period changed people's way of working

and work habits, which had significant impacts on job satisfaction, well-being, and work–life balance. Modern organizations now recognize that well-being is multidimensional, encompassing physical, mental, emotional, social, and financial aspects. Physical well-being initiatives such as health insurance, ergonomic workplaces, and fitness programs are now complemented by mental and emotional wellness measures — counseling services, stress management workshops, and mindfulness sessions. When people feel valued and supported, they are more likely to contribute meaningfully and remain committed to the organization's goals.

The connection between ethical practices and the well-being of employees is not abstract; it hits the bottom line directly. According to research by Deloitte in 2024, organizations that take ethical labor policies and holistic well-being seriously enjoy a 20–25% increase in productivity and far lower turnover rates. Moreover, in the era of ESG reporting, labor ethics and well-being come under the "Social" pillar, which is a key determinant among investors and regulators. Companies proving their social responsibility through their ethical employment practices have stronger brand equity and stakeholder confidence. Therefore, the business case for ethics and well-being is very clear: it strengthens the purpose.

Despite greater awareness of the need to embed ethics and well-being into their culture, many organizations seem unable to turn this into action.

The most common barrier remains the "profit versus people" dilemma, where the short-term financial pressures lead to cost-cutting measures compromising employee welfare.

To make ethics and well-being integral to business strategy, organizations should embed the principles at all touchpoints-from hire to retire. Global frameworks, such as the UN Guiding Principles on Business and Human Rights, and the ILO's Decent Work Agenda, continue to provide valuable guidance for embedding respect for human rights and ethical labor norms.

Equally important are educational institutions and business schools that sensitize students to real-world ethical dilemmas and foster discussions on corporate responsibility to create leaders who understand profitability and humanity as complementary and not conflicting.

The backbone of every sustainable, future-ready organization is ethical labor practices that place the well-being of its employees first. It shows how much a company values its people, not as resources to be managed but rather as partners in a common purpose. As the next generation of business leaders, it falls upon us to ensure that workplaces are built on fairness, empathy, and integrity. Ultimately, a truly successful organization is not the one that merely thrives in numbers but the one that thrives in conscience, proving that ethics and well-being are not costs of doing business but the very essence of doing it right.

AUTHOR'S BIO: RIYA PHIRKE

I am a PGDM (Finance) student with a strong interest in financial statement analysis, credit evaluation, and market research. Through my academic and practical exposure, I have developed a structured and analytical approach to problem-solving and data-driven decision-making. My writing reflects an ability to critically assess business practices while understanding the broader role of initiatives such as CSR. I am detail-oriented, curious, and motivated to apply financial concepts to real-world business scenarios. I aspire to build a career in finance roles that require analytical depth, commercial awareness, and strategic thinking.

CSR and Education for All: Bridging Gaps through Corporate Initiatives

BY SONAL MOWADE

A lot of people now knows the term CSR which became one of a very interesting topic in today's world. So first just simply understand what CSR (Corporate Social Responsibility) actually is in our own simple terms. It comes with the idea that the Companies should not just work for earning money but should help the other people or communities around us who are in need. We should give back to the society whenever and wherever possible.

Let's go with the help of an example - The work done for any purpose to be fulfilled which balances the people and culture involved in it to gain some profit. It's also being responsible for the people, society and environment and not just making money for any type of Profit.

For the people CSR means the companies have responsibility towards their communities to provide them the proper facilities and giving them back. Suppose we can say for any big company they provide their working employees some benefits and support for their hard work and also donate their amount for various charitable campaigns.

Then for any environmental responsibility that should include the energy conservation and reducing waste by replacing plastic with ecofriendly products which will help in maintaining sustainability. It also includes the economic responsibility which means companies should practice very fairly and in ethical ways. CSR works very well because whatever we perform our actions speaks louder than words.

Now, speaking about the Education it is said to be the most important part of our lives. It is not only for just getting successful in life but with the help of it one can achieve the right skills, knowledge, values, goals, morales, decision making and most important being self-independent. With the right education one can have the meaning and purpose in their lives and teaches us a lot.

And also, there is a saying which we can say Motivation and right Education are the main keys for Success and the right Education can change the world. Education should be made as the basic necessity and a right for all.

Now the question arises is CSR really helping in bridging the gap for the right to education for all?

The thing used to go around as we just Donating money to the small schools but doing nothing if that money being used properly afterwards there. It's like you, me, the companies, the people, the employee community should get together should collect the money and should take the responsibility by bringing initiatives to make a change in the world. To bring this Change we the CSR should take this up as our goal to achieve to bring the change we want in our surroundings.

To obtain the Education to all right with the help of CSR initiatives shifting of the school essentials like Building and classrooms infrastructure, furniture, and many more things required which is for the benefit for education purpose from the Urban areas to Rural areas are being done. The CSR activities are making a positive impact for the society and the local communities for a bright future as now every individual can get the education the knowledge and the learnings. Employees from the organizations can also volunteer for this big cause of change if they want in mentoring these people. Also, now the Scholarships also have been provided for the people of weaker sections so that they should not stop and can continue even if they don't have the money but the funding will be provided so that they can continue their learning journey without any restrictions.

For many people Education can transform their lives as they may be the first ones who will bring income stability and support to their families by getting the right education to achieve the Jobs and future. And now the schools and organizations have also started to educate people on the financial knowledge as well.

By introducing the digital platforms to people, it will help them learn about the cutting-edge

technologies which will further help in increasing the literacy rates among the society. Now other than only subject knowledge and learnings the sports and other extra extracurricular activities also have been added so that they can develop other skills also which will help and focus on their mental health as well.

And the CSR bodies are now partnering with different NGOs and the other small local communities which also requires the funding to run their organizations as this will support them a lot in the long run. As these NGOs have different kind of people groups such as the physically challenged, the Blind or only Ladies which were struggling to live then if we will support them with the right to education it will be a big contribution in their lives.

So according to this now yes CSR is helping how best we can help and contribute to our community by providing the right to education which can transform the lives of many people and which will definitely bring change around the world for sure.

AUTHOR'S BIO: SONAL MOWADE

I come from a tech background and am now aspiring to build my journey in HR, where people and purpose matter most to me. I enjoy connecting with like-minded individuals, exchanging ideas, and growing through meaningful interactions. I believe the best workplaces are built when technology and human values come together.

From Charity to Strategy: Redefining CSR Practices in India's Corporate Landscape

BY SHREYA MORASKAR

Corporate Social Responsibility (CSR) has been practiced in India for years, even before it was mandated by the Companies Act,2013. Though under the name of Charity, but the objective remained the same, that is to give back to the society. The Tata Group was the first in India to practice CSR, decades before India gained its Independence. Not just the Tatas but also the Birlas, Godrej and Bajaj were few of the pioneers who led the social welfare practices in India by way of contributing towards education, science and rural development.

In the early days, CSR was viewed as a moral responsibility and not just a corporate strategy. In the year of 2013, when the Companies Act was amended, CSR became a legal requirement, making India the first country in the world to mandate CSR expenditure for the companies. The law stated that every company that meets the specified threshold should spend at least 2% of their average net profits from the previous three years on CSR activities.

Initially, companies saw CSR as a compliance obligation, however with time and evolving company strategies, companies incorporated CSR to establish their brand image. Today, CSR is not just limited to charity or donations, but it's a long-term community partnerships, social innovation and purpose driven business models.

CSR 2.0: A shift from Obligation to Opportunity

CSR 2.0 represents the current situation where the companies no longer view CSR as an obligatory expenditure rather as an investment in long-term sustainability and brand value. Instead of spending on mere social projects, corporates now co-create solution with communities, NGOs and the government bodies. The focus of corporates regarding CSR has been shifted from donations to initiatives that align with the United Nations Sustainable Development Goals (SDGs), addressing issues which needs emphasis like education, gender equality, climate action and employment.

Some of the prominent examples of initiatives taken by corporates are Hindustan Unilever's Project "Shakti," which empowers rural women entrepreneurs to distribute essential products in remote villages. Another one being "Nanhi kali," an initiative by the Mahindra Group to support education of the underprivileged girls across India. ITC limited integrates CSR into its business through its "Triple Bottom Line" philosophy, measuring success not in profits but also in terms of people and planet. These initiatives tell us that CSR is not just about social progress but social progress integrated with business sustainability, creating shared values for all stakeholders.

Innovation and Technology in CSR

In today's world transparency, accountability and measurable results are highly valued and are regarded to be the key components for CSR practices. Companies are now moving beyond the charity-based projects to data-driven and tech-enabled solutions that guarantee long-term social impact. Digital tools, analytics and automation assist organizations in planning, tracking and measuring their CSR activities efficiently.

Real-time reporting and impact tracking through platforms like CSRBox and The Ministry of Corporate Affairs CSR portal are enabling the effective utilization of funds. These aspects have been fittingly woven into the CSR models of companies such as Tata Consultancy Services and Infosys, through initiatives on digital education, rural skill development and digital inclusion. For instance, TCS's program, Digital Empowers applies technology to address socio-economic gaps, while ITC's e-Choupal uses digital platforms to empower farmers by providing them with access to markets and current agricultural information.

Other emerging technologies including AI, blockchain, and IoT, are also being leveraged to enhance the level of transparency in fund use and to monitor projects' outcomes in real time. These innovations help companies make CSR more

effective, scalable, and sustainable. By embracing technology, CSR in India is changing from a compliance task into a strategic tool for inclusive development and social change.

Linking CSR with Sustainable Development and ESG Goals

Corporate Social Responsibility has gradually evolved from separate philanthropic activities to a strategic focus on global sustainability frameworks like the United Nations SDGs and ESG principles. This shift shows that companies recognize long-term profitability and sustainability are closely connected.

The United Nations introduced SDGs in 2015 as a blueprint for action on poverty, quality education, gender equality, climate action, and responsible consumption, among other issues. Most companies in India link their CSR initiatives with some of these goals to make direct contributions to the respective global targets. For instance, Hindustan Unilever's Project Shakti caters to SDG 5, Gender Equality, through the promotion of entrepreneurship among women in rural India. Similarly, the Mahindra Group works towards SDG 4, Quality Education, through its Nanhi Kali program, which provides underprivileged girls with educational support.

The rise of ESG reporting, now required by SEBI through the BRSR, has, therefore, compelled companies to integrate CSR with environmental and governance factors. Investors increasingly prefer those firms that demonstrate crystal clarity on commitment to social and environmental causes. They realize that strong CSR and ESG performance imply ethical leadership and lower long-term risk.

This shift places CSR at the heart of a comprehensive approach to sustainability. This reinforces that responsible business means more than compliance with regulations and constitutes the creation of actual value for people, the planet, and profit.

Conclusion

The shift of compliance to commitment, CSR in India has come a long way. CSR 2.0 supports the change in the point of view of companies, where companies recognize that long-term profitability depends on the well-being of the communities and ecosystems. They act not only as economic entities but as agents of positive change.

Blending the social responsibility together with innovation and sustainability, Indian corporates are redefining what it means to succeed. They are not just fulfilling a legal mandate but also successfully proving that responsible business is not just good ethics, but good economics.

AUTHOR'S BIO: SHREYA MORASKAR

I am a PGDM (Finance) student with a background in commerce and a growing interest in financial analysis, reporting, and data-driven insights. My academic journey and writing experiences have helped me develop a structured way of thinking, strong attention to detail, and the ability to connect financial concepts with real-world business impact. Through research-based writing and practical exposure, I have strengthened my analytical and communication skills. I enjoy exploring how businesses balance performance, responsibility, and long-term value creation. I aim to build a career in finance roles that combine analytical rigor with strategic understanding.

Social Media, Overconsumption, and Sustainability: The Real Consequences of Influence

BY SRISHTI GUPTA

From single-user plastic articles, to the purchase of copious amounts of trending foods, accessories & "collectables", overconsumption appears to be pervasive in all aspects of the modern lifestyle. On one hand, the levels of pollution and overutilization of resources resulting from demand for these products continue to hamper sustainability. On the other, junkyards over junkyards are overburdened with the task of dealing with these, often unrecyclable, purchases that ultimately find themselves chucked out when they've outlived their "usefulness". Although, it brings forward the question; what has fueled the consumption patterns to such lengths?

The answer seems to be plain as day- social media. Internet trends and challenges, influencer culture and new-found "expectations" of living standards promoted by social media have amped up the consumption patterns of people. Influencer culture has led many to believe and participate in purchase of "non-essential" commodities. This ranges from decorative items, electronic and organizing gadgets, eatables, collectables, clothes, accessories and even overuse of fossil fuels.

Since inception, social media has worked as a window into other people's lifestyles, whether embellished or not. The trends of sharing shopping hauls and "life hacks" created an atmosphere of Fear of Missing Out a.k.a. FOMO. What started as a casual activity turned competitive and evolved into a rat race to one-up others by increasing budgets and proportions of their purchases. In an effort to stand out, people began buying greater quantities of groceries, clothing and non-essential items. Sponsorships by brands received in return only incited these trends to run rampant.

In order to gain a better insight into this phenomenon, one can look into some trends that clearly demonstrate the sheer influence social media has on society as well as sustainability:

The average lifespan of a smartphone has dropped to 2-3 years in recent years. This is partly due to cheap production and technological obsolescence leading to a need for newer and updated devices. Companies invest in paid influencer advertisements to stimulate a demand for smartphones as well other electronics produced by them. Viewers tend to purchase these products because of their trust in the influencer, FOMO or even simply to pose as a status symbol.

Hectic urban lifestyles often tend not to leave a lot of time for individuals themselves. This has in turn given rise to the need for food delivery, take-out and/or fast-food restaurants. To keep costs to a minimum while still providing cutlery and flatware, restaurants often make use of single-use plastic. However, the normal consumption coupled with over-purchasers who are participating in trends exponentially increases the use and discardment of these articles.

The "Dubai Chocolate" craze that swept up the internet from 2023 to present day, had seemed harmless at first- until the aftermath started setting in. Social media trends caused a frenzy around the product and soon enough, several independent as well as corporate businesses released their own renditions of the pistachio-filled chocolate. This caused such a great demand for pistachios that it caused a worldwide shortage of the same. Prices rose and sellers limited their supply which only made the mania worse. At present, this pattern can also be observed with the obsession with matcha and its products.

Observing the above examples, at first glance they give off that companies and businesses are not too concerned with sustainability and that social media is acting as an assistant in the plague of overconsumption. Yet, there stands the curious case of the Stanley Cups.

Designed for sustainability, the Stanley Cups were chic, reusable, metal containers that could be used to have a drink on the go. However, its popularity exploded across the internet and they soon

became a coveted collector's item. People lined up in long queues to get a chance at being able to purchase even one. While some made a collection of its various versions, some chose to resell theirs at exorbitant prices to make money. Thus, this was how a product meant to promote sustainability, underwent a paradoxical effect and ended up promoting overconsumption.

As newer and newer trends continue to dominate the internet, spreading to more and more users, the threat to sustainability prevails. However, is the extent of damage caused by them unchangeable? It appears not.

Many restaurants have started the initiative of offering options to customers to opt out of single-use cutlery and even switched from plastic to paper, parchment and wood. IKEA has actively begun promoting greener purchase choices such as LED bulbs and sustainable cotton. The trend of electric vehicles has helped to curb fossil fuel consumption. NGOs have been able to reach wider audiences through social media to spread green initiatives such as tree plantations, marathons to create climate awareness, etc.

While social media can work as a tool to inform and coach individuals to work towards a sustainable future, the psychological effects and impulses it has ingrained in them still require to be worked upon. Social media is a powerful tool, and it is in the hands of the users to discern how they would prefer to wield this double-edged sword.

AUTHOR'S BIO: SRISHTI GUPTA

An open-minded and strategically creative HR student, always ready to learn, unlearn, and relearn new methodologies. Possessing an inherent curiosity and willingness to embrace new ideas, particularly in the areas of DEI (Diversity, Equity, and Inclusion). Keen to utilize strong communication, adaptability, and collaborative skills to support a forward-thinking organizational culture and build a successful career in Human Resources.

BY ADHIRAJ KAKADE

Let's be completely candid.

For many years, CSR was merely a burden. A compliance checkbox. A fund for *corporate penance* to balance out the actual business of, well, business. It was an add-on, a task for the PR department's damage-control team.

This is outdated and is no longer viable.

Welcome to a new age, where sustainability is not just a department; it's a personality. The most formidable, competitive, and thriving brands in the world today haven't merely added a CSR objective. They have integrated it so thoroughly into their essence that their purpose is indistinguishable from their personality.

And in a marketplace saturated with noise, personality is the sole factor that provides a competitive advantage.

Redefining the New CSR

The previous model was straightforward. A large, faceless corporation produces a product. Then, separately, it contributes funds to rescue a whale or plant a tree. The consumer is expected to observe this and think, "Oh, great. They save whales." This generates no brand equity. It's merely a transaction. The new model is vastly more intricate and impactful. It revolves around brand-led purpose.

This is where branding transitions from logos and colors to a central, guiding belief system. The product, the packaging, the supply chain, the marketing... everything transforms into an expression of that belief. The objective is no longer to be a company that also does good. The objective is to be a good company. But, "good" is dull, generic, and just a baseline. The real challenge? *Being interestingly good.*

Sculpting a 3D Brand in a 2D World

You can't merely announce to the world that you're sustainable. You must embody it, and do so in a manner that is distinctly your own. This is where the real art of branding comes into play, transcending basic mission statements and delving into profound identity creation. This isn't about painting it green. It's about crafting a fully realized persona.

Brand strategists employ frameworks to achieve this, identifying the singular niche in the universe that the brand can claim as its own.

Identity Gap Mapping to analyze the market. If every competitor presents as earnest and gentle, the identity gap is for someone who is punk, loud, and angry about sustainability. While both are sustainable, their personalities are vastly different.

Kapferer's Brand Identity Prism posits that a brand has a Physique and a Personality, which together create a Culture. When these elements are in sync, the Self-Image of the consumer aligns perfectly. The issue arises when a brand's Physique contradicts its Personality. The emerging wave of sustainable brands ensures these aspects are in flawless harmony.

Consideration Set Mapping is the path for a brand to be first in occupying an uncontested space in the customer's mind. Tesla didn't position itself against the Prius; it went head-to-head with BMW. It just so happened that its personality was also *electric*.

The World View

On a global scale, this is no longer a choice. Consumers, especially Millennials and Gen Z, not only favor brands with strong values; they also penalize those that lack them. They are casting their votes with their spending, choosing brands that embody their own dreams and aspirations. A brand that fails to take a clear position on issues related to the environment, labor rights, or social justice is perceived as hollow. This has sparked a worldwide competition for **authenticity**, where the advantage lies in having a brand personality that is

demonstrably genuine, engaging, and truly committed to its values.

The Remarkable Leap

In India, the narrative is even more vibrant. Indian consumers have bypassed decades of market evolution. We have transitioned from seeking value for money to prioritizing values for money in just ten years.

A "Made in India" label *used* to signify affordability. Now, it signifies *awareness.* We are witnessing a new generation of entrepreneurs who are not only transforming markets but also changing mindsets. They are creating brands where sustainability is not merely an *add-on* for the Indian market but, an integral aspect of the emerging Indian market. These brands are demonstrating that it is possible to be premium, desi, and purpose-driven simultaneously.

Tony's Chocolonely

Tony's exemplifies this by personifying the Loud, Outraged, Righteous Activist. The brand doesn't just talk about its mission to end slavery in cocoa production; it screams it through *riotous*, *circus-like fonts* and *clashing primary colors* that *feel like a protest poster*. Its competitive edge is literally built into the product, the chocolate bar itself is unequally divided, serving as a physical manifestation of the inequality in the cocoa chain. This ensures Tony's isn't just "another fair-trade chocolate." It's the only choice for a consumer who wants their purchase to come with a side of righteous indignation. Their CSR isn't a separate goal; it is their brand personified as a passionate and uncompromising friend.

Without

This Indian brand "Without" embodies the Witty, Intelligent, Minimalist Designer. Its competitive edge comes from the fact that it doesn't sell "eco-friendly home cleaner"; it sells beautiful design and smart systems. The product is gorgeous, something you want on your counter, and its personality is clever, witty, and minimalist. This is the ultimate example of "personality, not compulsion." The brand's sustainability is presented as a feature of its intelligence, not a moral burden. Consumers buy it because it's the smartest solution, making every other plastic-bottle cleaner look old-fashioned and stupid. It's a brand that's cool first, and its positive impact is just a natural, built-in side effect of its superior design.

The battlefield for competitive advantage is no longer just about price or quality. It's a battle of personality. The old guard treated CSR as a chore. The new winners treat it as their core identity. The edge is no longer just *being* good. It's being *interestingly* good. It's being a brand that people don't just *buy,* but *believe in.* And in the 21st century, belief is the only currency that matters.

AUTHOR'S BIO: ADHIRAJ KAKADE

A strategic marketing innovator who utilizes artificial intelligence to optimize existing MarTech stacks, driving impact that extends significantly beyond analytics. The focus of my work is creating brands that consistently stand the test of time and to build lasting, encashable equity.

BY ADITI KUDAV

Reinventing Business through Sustainable Innovation

In today's world, the real test of a business has moved beyond profit alone; it lies in purpose, responsibility, and care for the planet and its people. A quiet revolution, "The Green Shift," is changing the way companies grow. Business leaders across industries are redefining what success means by weighing progress with preservation-so much so that sustainability and profitability are no longer an either-or proposition.

From eco-friendly packaging to renewable energy and circular design, innovation is being guided by conscience. The Green Shift is much more than greener materials or cleaner technologies; it's a mindset shift. It's about new thinking on how we create, consume, and contribute to the world around us. Fundamentally, this movement is one of renewal: a story of growth and responsibility intertwined, and businesses learning that doing good for the planet is ultimately the smartest investment of all.

Green Entrepreneurship: Profit with Purpose

Green entrepreneurship signals the modern era of business innovation. Entrepreneurs are devising solutions to the most critical environmental challenges-from reducing plastic waste to renewable energy solutions.

This can be seen across India and the world: startups and established brands make sustainability their growth strategy. Companies are building products that minimize harm, conserve resources, and inspire conscious consumption. Whether it's electric mobility, plant-based alternatives, or sustainable fashion, these businesses prove that doing good and doing well are no longer opposites but partners in progress.

Rethinking Packaging: Small Changes, Big Impact

But few areas bring this change into sharper relief than packaging. A world awash in plastic waste, the need for eco-friendly alternatives has never been more pressing. Biodegradable and renewable materials such **as jute, paper, bamboo, corn starch, and plant fibers** are being increasingly used by businesses.

FMCG brands and e-commerce companies are adopting the principles of "reduce, reuse & recycle" by designing reusable, refillable, or compostable packaging. Some innovators are even experimenting with making edible packaging out of seaweed or rice paper-a truly futuristic concept that brings down waste to zero.

These are the kinds of innovations that not only protect the planet but also ensure brand loyalty and true CSR values. Today's more environmentally savvy consumers value brands that act responsibly, not just advertise sustainability.

Circular Economy: Rethink. Reuse. Regenerate

At the core of the green shift is something called the circular economy-a transformative model underpinned by three simple yet powerful principles: Rethink, Reuse, and Regenerate. Whereas a linear economy follows a path of "take–make–dispose", the circular economy envisions a world where resources are continuously cycled back into use. Companies now innovate ways to design goods that are durable, repairable, and recyclable right from the start. This new approach focuses on extending the life of products instead of one-time consumption and drastically reducing waste.

The next step is to reuse — designing systems in which materials and products are cycled back into use for as long as possible. Brands are offering refill stations, take-back programs, and refurbished product lines. Fashion labels are transforming textile waste into new garments, and electronics firms are remanufacturing components from used devices to cut e-waste. Finally, regenerate emphasizes giving back to nature through restoring ecosystems and replenishing resources. Waste materials get transformed into the inputs of new production cycles; thus, a self-sustaining circle develops that both the economy and the environment benefit from. This model doesn't just

reduce pollution; it opens new business opportunities. With circular practices, companies save money, create green jobs, and forge closer links with ecologically conscious consumers.

Planting for the Future: Growing Beyond Business

Sustainability isn't just about reducing harm — it's about giving back more than we take. Across the world, businesses are realizing that true progress means regeneration. From large corporations funding afforestation and biodiversity projects to local startups supporting urban gardening, the focus is shifting toward renewal and restoration.

Tree-planting drives, clean energy adoption, and community-led conservation efforts are now at the heart of many CSR initiatives. These actions go beyond offsetting emissions — they nurture ecosystems, create livelihoods, and build trust between companies and communities. "Planting for the Future" is not just a metaphor; it's a mindset. Every tree planted, every resource reused, every life uplifted brings us one step closer to a greener, fairer world. In choosing to grow sustainably, businesses are sowing the seeds of a future where prosperity and the planet thrive together.

Green Technology in Business

Technology is fast becoming one of the strongest enablers of sustainability. More and more businesses in different industries are incorporating green technologies: innovations aimed at reducing harm to the environment while enhancing efficiency and profitability.

From renewable energy systems to AI-driven analytics, green technology is changing how companies do business. Solar panels, wind energy, and biofuels decrease dependency on fossil fuels, while energy-efficient machinery and smart grids help industries reduce their emission and costs.

Digital tools like AI, IoT, and blockchain are making sustainability measurable and transparent. AI optimizes energy usage and production cycles, IoT sensors monitor waste, water, and air quality, while blockchain ensures that sourcing is ethical along full value chains globally.

Green technologies also spur eco-efficient manufacturing: reusing water, recycling byproducts, and reducing packaging waste. Even small shifts, such as going paperless or using smart logistics to reduce fuel use, add up to a substantial impact.

Conclusion

The Green Shift isn't just a trend; it's a real change. It's a shared awakening—a realization that progress and preservation can go hand in hand. When businesses rethink their purpose, use resources wisely, and replenish what they engage with, they create not only profits but also new opportunities.

The call to action is simple yet profound: Rethink. Reuse. Regenerate. Because the future of business isn't just about growth — it's about growth that gives back. Businesses can redefine success by combining CSR and sustainable innovation, not by how much they take but by how much they give back. Those who can lead with purpose, grow mindfully, and innovate responsibly will be the ones in business in the future.

AUTHOR'S BIO: ADITI KUDAV

A PGDM (Finance) student (Batch 2024–26) driven by an interest in the evolving blend of sustainability, innovation, and business strategy. I'm passionate about understanding how forward-thinking practices can help organizations grow responsibly and shape a greener future.

Ethical Leadership and Governance

BY SANIKA YERUNKAR

Ethical leadership and governance are foundational for building sustainable organizations and communities. Their relevance is ever-growing in the 21st century, where businesses and governments are challenged to navigate complex dilemmas involving environmental stewardship, social justice, and long-term value creation. This detailed analysis explains why ethical leadership matters, how real-world organizations have thrived by prioritizing ethics, and what lessons can be drawn for future strategies.

Ethical leadership means making decisions that prioritize the common good, transparency, and long-term societal welfare – not just short-term profits or compliance. Leaders shape the cultural fabric of an organization; their moral compass guides not just policies, but everyday practices at every level. Traits like fairness, accountability, respect, and empathy define their approach, resulting in trust and loyalty among employees and stakeholders.

The impact of ethical leadership is most visible in recognized success stories. Infosys, honored as one of the World's Most Ethical Companies in 2025, demonstrates this daily. CEO Salil Parekh attributes their achievement to deeply embedded values, emphasizing that being ethical is part of their business model, not an add-on. Infosys integrates robust codes of conduct, transparent governance, and regular ethics training, prioritizing the well-being of employees, customers, and communities. This multi-year recognition highlights that integrity underpins resilience and innovation, ensuring Infosys stays competitive while being a force for good.

The story of Johnson & Johnson is another landmark case that underscores ethical leadership during a crisis. When Tylenol bottles were found tampered with cyanide in 1982, the company immediately recalled millions of bottles—valued at over $100 million—prioritizing consumer safety over profits. Their leadership focused on responsibility and accountability, collaborating with law enforcement and developing tamper-resistant packaging to restore trust. The Tylenol brand survived—and ultimately thrived—because transparency and decisive care for customers were put first.

Conversely, the Wells Fargo banking scandal in 2016 exemplifies the failures that arise when leadership and governance lose their ethical center. Driven by aggressive sales targets, employees created millions of unauthorized accounts, ultimately resulting in severe financial penalties and a catastrophic drop in customer trust. Unlike Johnson & Johnson's transparency and responsibility, Wells Fargo's leadership denied direct knowledge and accountability, resulting in lasting reputational damage and profit loss.

Globally, organizations foster ethical governance through consistent frameworks and cross-sectoral dialogue. The Global Ethics Forum (GEF), for example, convenes leaders from various backgrounds—business, government, civil society—to exchange and co-create solutions for pressing challenges. The 2025 forum focused on reinventing responsible governance, inclusivity, and values-based engagement, emphasizing that ethical leadership isn't confined to corporations, but is a cross-cutting requirement for all sectors.

The "Ethics Premium" research from Ethisphere reinforces that strong ethics drive financial success. Publicly traded companies recognized for their ethical programs have consistently outperformed peers by an average of 7.8% over five years. CEOs and senior executives stress that living company values daily—through transparent and responsible actions—is integral, not optional. Corporations such as Sony, Kimberly-Clark, TE Connectivity, and Grupo Bimbo echo this sentiment, stating that ethics inform every major innovation and strategic choice. Their continuous recognition illustrates how responsible leadership yields talent-rich environments, stakeholder trust, and resilient long-term growth.

Ethical leadership also means being equipped to

address dilemmas that test one's values: Volkswagen's emissions scandal, Siemens' bribery issues, and other cases show the severe consequences of failing to uphold integrity. CEOs who respond through open communication, decisive action, and real reforms signal to the world that they value trust and honesty above short-term metrics.

In India, Tata Group remains a beacon for responsible governance. Tata's integrated CSR strategy spans community development, education, and healthcare, demonstrating business as a driver of social progress. Their code of conduct ensures every leader is accountable, transparent, and committed to stakeholder welfare, thus laying the groundwork for operational strength and lasting credibility.

To embed ethical leadership, organizations must institutionalize values—enabling regular ethics and compliance training, stakeholder engagement across departments, and clear reward systems linked to societal impact. The Global Ethics Forum demonstrates that transformative change requires collaboration: leaders, youth, and marginalized voices all play a part in co-creating resilient solutions for the planet and society.

Ultimately, ethical leadership is the backbone of responsible futures. Whether steering through a crisis, shaping new policies, or innovating in technology, leaders must ask: How will this decision impact stakeholders and society for generations to come? The evidence from Infosys, Johnson & Johnson, Sony, Tata, and others shows that robust ethical governance not only attracts financial success but also builds enduring trust and collective progress.

AUTHOR'S BIO: SANIKA YERUNKAR

I am Sanika Yerunkar, a PGDM Finance student with a passion for innovation and technology in finance. As a finance enthusiast, I like to explore the intersection of fintech, sustainability and digital transformation. With a strong academic foundation in finance and a commitment to lifelong learning, I aim to contribute to a smarter, more inclusive financial future through research and strategic thinking.

From Profit-Seeking to Purpose-Driven: Unilever's Journey Toward Responsible Commercial Operations

BY MOHAMMED ARIF SHAIKH

Can corporations genuinely reshape themselves around environmental stewardship and social well-being while remaining financially competitive?

This fundamental tension between commercial interests and societal responsibility prompted Unilever's leadership to embrace a transformative strategic experiment. In late 2010, the multinational consumer goods enterprise announced a decade-long commitment to fundamentally restructure its business operations around sustainable and socially conscious principles across its global footprint of 190 countries. Rather than treating environmental and community-focused initiatives as peripheral to revenue generation, Unilever positioned responsibility as central to how the organization would operate, innovate, and grow.

Building the Strategic Framework: Three Interconnected Commitments

The initiative established three interrelated objectives that would guide decision-making across all business divisions. The organization pledged to improve personal hygiene, health outcomes, and wellness experiences for over one billion individuals. Simultaneously, Unilever committed to cutting the environmental burden generated by its product portfolio by approximately half within the following decade. Third, the company aimed to enhance economic security and professional advancement for vast populations across its supply networks, with particular emphasis on agricultural producers operating on small scales and vulnerable communities in developing regions.

The defining characteristic of this framework was its refusal to compartmentalize responsibility. Unlike traditional corporate charitable endeavors managed through separate foundations, Unilever integrated these objectives into routine business functions. Product development teams reimagined formulations using renewable and ethically-sourced components. Manufacturing operations instituted aggressive initiatives to minimize water consumption and energy requirements. Logistics networks optimized transportation to decrease carbon emissions per delivery. Marketing communications explicitly highlighted brands that reflected these values.

Transformation in Practice: Operational and Strategic Initiatives

The implementation process revealed how organizations can operationalize ambitious sustainability goals. Unilever reformulated numerous products to incorporate responsibly-obtained ingredients—exemplified by the commitment to sourcing all egg products from welfare-certified suppliers across its mayonnaise operations by 2017. The company simultaneously created purpose-driven consumer brands, including ventures like environmentally-conscious personal care lines featuring completely biodegradable formulations and packaging manufactured entirely from recycled materials introduced in 2018.

The organization systematized its manufacturing processes to eliminate waste streams directed toward landfills across its complete factory network. Material conservation efforts achieved a 32% reduction in waste created per individual product consumption instance. Renewable energy infrastructure reached comprehensive coverage of electrical grid requirements across all operational sites, while water-saving innovations produced conservation exceeding one billion liters each year through both product reformulation and process improvements.

Perhaps most ambitiously, Unilever restructured agricultural sourcing to guarantee that by 2020, 95% of plant-based raw materials—including vegetable oils, tea leaves, and legumes—originated from producers meeting sustainability criteria. This supply chain transformation represented a fundamental shift from viewing suppliers merely as cost providers toward recognizing them as partners in achieving collective environmental and social targets.

Financial Implications: Connecting Sustainability to Economic Performance

The monetary consequences of this transformation proved particularly illuminating. Portfolio segments focused on sustainable practices demonstrated acceleration in commercial expansion substantially exceeding traditional competitors. Between 2010 and 2020, environmentally and socially-focused brands—encompassing familiar names such as personal cleansing products, condiment lines, premium ice cream brands, and cleaning solutions—grew approximately seven times faster than remainder divisions, eventually contributing three-quarters of net business expansion by 2019.

Share value performed remarkably, with annualized investor returns reaching approximately 10% between 2010 and 2020, substantially surpassing industry peers pursuing conventional operational approaches. The organization realized financial economies through manufacturing optimization and resource efficiency improvements totaling more than €1 billion across the ten-year period, demonstrating that environmental responsibility generates operational cost reductions rather than imposing financial burdens.

Workforce attraction and retention benefited significantly. Organizations pursuing purpose-driven missions attract and retain personnel—particularly younger demographic cohorts—motivated by working toward missions larger than immediate compensation. Strategic partnerships with international development organizations, governmental bodies, and civil society institutions accelerated as external stakeholders increasingly recognized that Unilever's commitments reflected institutional conviction rather than superficial reputation management.

Organizational and Social Impact Metrics

The reach of health and personal well-being initiatives extended to 1.3 billion humans through programming addressing sanitation, disease prevention, and self-care. Economic opportunity initiatives benefited 2.34 million women specifically, supporting financial independence, professional skill development, and workplace safety. Within the organization itself, gender representation in management echelons advanced from 38% female participation in 2010 to 50% by 2019, maintaining that equilibrium in subsequent years—a structural transformation reflecting how values-driven strategy permeates institutional culture.

Agricultural development initiatives extended knowledge sharing and technical assistance to approximately 600,000 smallholder farming families and 1.8 million merchant enterprises, building economic capacity and livelihoods across emerging market communities.

Confronting Measurement and Implementation Complexity

Yet the initiative encountered significant obstacles that even well-resourced organizations struggle to overcome. Quantifying social progress—particularly determining whether livelihood enhancements represent transformational change versus marginal improvement, managing overlapping datasets across geographically-dispersed communities with inconsistent digital infrastructure, and verifying impact claims across complicated global networks—revealed genuine methodological constraints. The Chief Sustainability Officer candidly acknowledged that "measuring actual impact has proved extremely difficult" despite sustained organizational commitment and substantial resource allocation.

Environmental objectives underwent recalibration upon honest assessment of progress. While Unilever achieved 90% packaging recyclability by 2018, subsequent analysis determined that ambitious goals required acceleration. The organization subsequently established more demanding targets stipulating that all plastic components must become reusable, compostable, or recyclable by mid-decade—recognizing that earlier benchmarks proved inadequate.

Continuation and Deepening: The Compass Strategy Era

Upon conclusion of the initial ten-year commitment in 2020, Unilever advanced instead of retreating, developing the Compass strategy reflecting institutional maturation rather than strategic disruption. Rather than abandoning prior principles, the Compass represented acceleration and widening scope: the organization established goals of achieving emissions elimination across its

full value network by 2039 (encompassing not merely direct operational emissions but including supply chain and customer use phases), and committed to environmental regeneration of 1.5 million hectares through protection and restoration by 2030.

Lessons for Organizational Leadership and Strategy

The Unilever experience offers practical insights for organizational leaders navigating the intersection of commercial performance and corporate responsibility. First, authentic sustainability requires fundamental organizational restructuring rather than peripheral communication campaigns. Second, competitive advantage emerges from genuine innovation addressing consumer preferences for responsible products rather than costs imposed by compliance

obligations. Third, measurement transparency—acknowledging methodological limitations while pursuing continuous refinement—enhances organizational credibility more effectively than claiming perfection.

The transformation illustrates that corporations succeeding in future competitive environments will distinguish themselves not through balancing competing objectives but through recognizing that sustainable, equitable, and socially-conscious operations represent long-term business imperatives rather than philanthropic indulgences. Organizations that integrate responsibility into strategic thinking rather than treating it as external constraint position themselves to thrive within rapidly evolving global environments characterized by resource constraints, climate instability, and shifting consumer and workforce expectations.

AUTHOR'S BIO: MOHAMMED ARIF SHAIKH

I am a motivated PGDM Finance student at MET Institute of PGDM with a passion for equity and investment analysis. Throughout my academic journey, I have developed a strong foundation in financial management, market research, and data analytics, reinforced by certifications in financial management, investment banking analysis, and design thinking.

BY KIMAYA PATIL

Walk into any supermarket or scroll through an online store, and you'll notice how the world of business is changing. From paper straws to eco-packaging, "green" has become the new gold. It's no longer just about saving the planet; it's about winning consumer trust and loyalty for growth. In today's world, CSR isn't a side project; it's at the core of strategy, shaping how brands connect with conscious consumers.

Why Care Wins: The New Consumer Mindset

People want products to be more than functional; they want brands to make a difference. For Gen Z and millennials, buying is often a statement of values. According to Deloitte Global in 2025, 75% of Gen Z consumers in India research a brand's environmental practices before making a purchase. Increased awareness about climate change, pollution, and fair labor pushes customers to demand more from the companies they support.

Trust makes brands stand out.

Trust is the new strongest currency in marketing. Brands that publicly commit to sustainability, prove their commitment, and speak candidly about their challenges develop stronger loyalty. For instance, Tata Group's pledge for "zero waste" and renewable energy is not just a CSR statement but a marketing asset that adorns their campaigns and websites. It is for this reason that customers believe in Tata; they can feel the change this company is bringing about: 3.4 GW of installed clean energy capacity of Tata Power and transparent annual sustainability reports.

For example, The Body Shop supported its ethical policy in the "Forever Against Animal Testing" campaign through social media. The company demonstrated progress on its commitment by responding to criticism and showcasing actual stories; in turn, The Body Shop built an army of customers who recommended its products as both safe and principled.
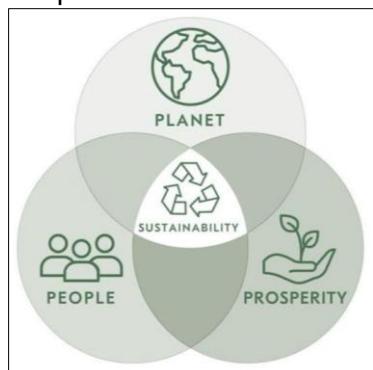
Real Data: Sustainability Drives Sales

Numbers prove that sustainability sells. According to a Nielsen 2024 sustainability survey, 56% of Indian shoppers said they would pay more for brands with clear social or environmental missions. McKinsey's 2025 insights report showed that brands positioned as "eco-friendly" enjoyed up to 20% faster growth in consumer goods markets compared to their generic rivals.

In practice, Starbucks saw a double-digit increase in sales after it launched its Greener Cup initiative, where customers got rewards for bringing reusable cups. In 2025, Starbucks reported that the "Bring Your Own Cup" campaign spurred a 21% year-over-year rise in reusable cup use in India.

Green Branding: How CSR Can Be a Competitive Advantage

More than ever, brands are using their social responsibility work as a marketing tool. "Green branding" means that a brand's ethical choices become part of its public identity and a key reason customers choose it over the competition.

Patagonia, for example, built a worldwide reputation on sustainability. Its famous ad "Don't Buy This Jacket" urged customers to buy only what they really need, furthering environmental awareness and a "repair, reuse, recycle" culture. It was a risky campaign but one that created huge trust, further growing sales and brand love.

Closer to home, the ITC "Well-being Out of Waste" initiative matched engaging advertisements with detailed progress reports showcasing the actual impact on the communities. Through active storytelling videos, interviews, and Instagram posts, ITC transformed waste management into both a social cause and a brand strength, leading to greater public engagement and increased market share.

Publishing sustainability performance publicly creates a strong narrative for the brand. It shows:

- **Transparency**: The customers appreciate openness about goals and challenges.
- **Accountability**: Brands are held liable for their promises, thus fostering more trust.
- **Community**: Customers feel included and participate, in some cases (e.g., recycling programs, volunteer events).

In interviews, Starbucks managers said that public sustainability goals helped the company attract talent because younger employees "want their work to mean something." This alignment of values strengthens internal culture, translating into better service and happier customers.

The Human Touch: How Storytelling Builds Connections

Human stories make sustainability relatable. A Tata Tea campaign used short films showing real farmers practicing sustainable agriculture. Following the airing of these stories online, Tata saw an increase in the number of consumer website visits and inquiries about its "green sourcing" promise.

Meanwhile, The Body Shop invited customer contributions by hosting various contests wherein fans could share their own earth-friendly habits. Winners were featured in the company's magazine, building real connections between the brand and its community.

Unique Ideas for Future Brands

Differentiation: To do this, brands can:

- Use technology, such as digital dashboards, to show sustainability results in real time.
- Encourage customer stories and feedback, posting them on social media.
- Partner with NGOs for direct community impact through short video interviews with workers or beneficiaries.

Conclusion: Sustainable Is the New Successful

Sustainability is no longer just a responsibility; it's a powerful business advantage. Brands that care and show they care win the hearts and loyalty of modern, savvy consumers. It's all about trust, community, and transparency - the new keys to growth. And as more companies adopt "green branding" with ethical storytelling, the future promises a market in which sustainability will always sell.

AUTHOR'S BIO: KIMAYA PATIL

Kimaya Patil is a PGDM Marketing student at MET with a background in Computer Science. She has worked across content creation, SEO, and data analytics through internships with Finlatics, Kellogg's, and CodTech. She is passionate about blending creativity with strategy to build meaningful brand experiences.

Anushree Khavanekar

Diksha Singh

Farzan Mirza

Gauri Naik

Navin Boya

Pratyusha Roy

Righya Madan

Sahil Vithlani

Sakshi Yeolekar

Pen Your Passion: Submit to Our Next Issue!

Do you have ideas, insights, or experiences you'd love to share with your peers? We invite all students to contribute to future editions of the Student Specialization Magazine. Whether you're passionate about your field of study, have research to share, or want to voice your perspective, this is your platform!

SUBMISSION GUIDELINES

1. Length of the article should be around 500–1500 words.

2. Font: Arial, Size (Headings- 13, Body- 11), line spacing- 1.15.

3. File Format: MS Word (.docx).

4. Title and subheadings must be clearly defined.

5. Include a 5-6 sentence Author's Bio at the end.

6. Use a 2- Column Layout for the body of the article.

7. Alignment- Justified.

8. Author's Photograph has to be formal and taken from the Placement data.

9. All submissions must be original and unpublished.

10. Submission Email id: publications_pgdm@met.edu

# Don't Just Read It—Rate It!

We Want to Hear from You!

Your thoughts and opinions help us grow and improve. Whether you loved an article, have suggestions, or want to see something new in the next issue we're all ears. Scan the QR Code Below to quickly submit your feedback. It only takes 2 minutes, and your responses are anonymous and valuable.

💬 **Why Your Feedback Matters:**

- Help us choose better themes

- Highlight what content you want more

- Share ideas for improvement

- Shape the future of your student magazine

RECENT MILESTONES OF
MET INSTITUTE OF PGDM THAT MAKE US PROUD

QS I-GAUGE

IOH
Institution Of Happiness

Certified 2025-26
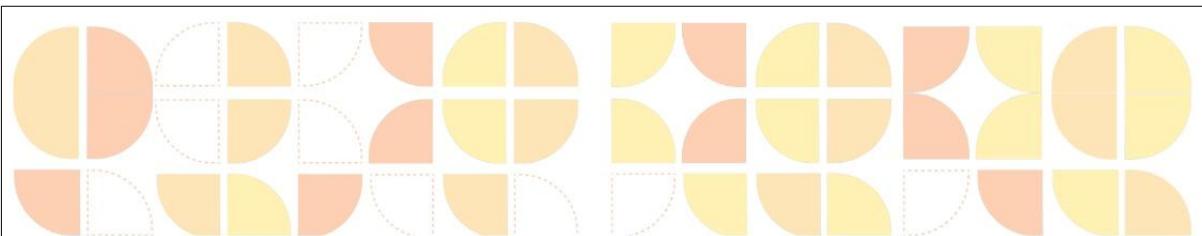
MET Schools of Business

Mumbai, Maharashtra

This certificate is awarded based on an extensive stakeholder survey analysis involving students, faculty and alumni, reflecting the institution's commitment to fostering a positive academic environment that prioritises happiness and well–being.

12 December 2025
New Delhi

Ravin Nair
Managing Director
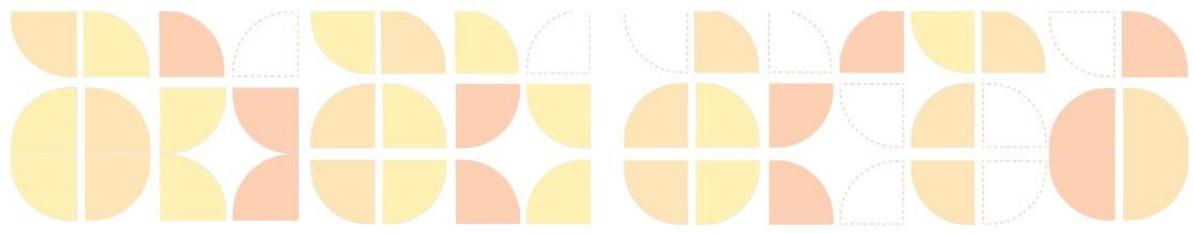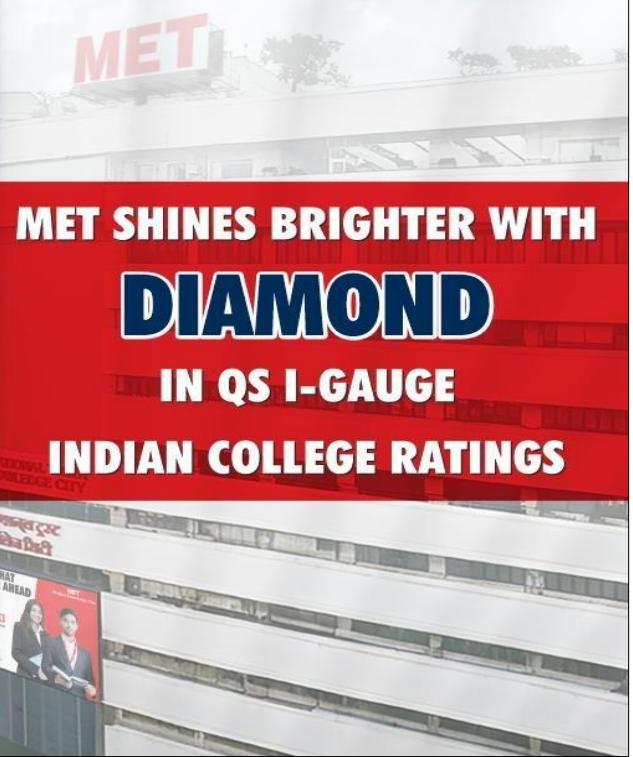
PGDM HR Batch 24-26 1ˢᵗ Runner Up at **HR CONFAB – BSCHOOL CASE STUDY COMPETITION organized by GEMOLOGICAL INSTITUTE OF AMERICA**

PGDM Batch 25-27 2ⁿᵈ Position in **National Level Business Plan Competition** at **ECO THRIVE 2025,**
organized by **SP Jain School of Global Management**

MET

Bhujbal Knowledge City

MET INSTITUTE OF
POST GRADUATE DIPLOMA IN MANAGEMENT